

RAPPER

Beaver County Association of REALTORS®

JUNE 2012

PRESIDENT'S LETTER



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Keith DeVries
Affiliate Director:
Ted George
Association Executive:
Karen Fuller

HELLO EVERYONE,

SUMMER IS HERE AND THE WEATHER HAS BEEN GREAT. ACCORDING TO ALL THE STATISTICS FROM THE NATIONAL ASSOCIATION AND THE PENNSYLVANIA ASSOCIATION OF REALTORS, OUR BUSINESS IS ON AN UP TURN. GREAT NEWS FOR EVERYONE.

SINCE THE LAST RAPPER, A LOT HAS BEEN HAPPENING WITH OUR ASSOCIATION. WE HAD OUR SECOND NEW MEMBER ORIENTATION. WHEN I STOPPED BY NEEDLESS TO SAY KAREN AND BOB WILLIAMS HAD EVERYTHING UNDER CONTROL. THERE WERE TWELVE NEW REALTORS. THE NEXT EVENT WAS THE NIGHT AT THE RACES, WHICH WAS A GREAT SUCCESS. THERE WERE OVER 60 IN ATTENDANCE. THIS EVENT IS TOTALLY ORGANIZED BY OUR GREAT AFFILIATES. EVERYONE THERE HAD A GREAT TIME AND THEY SET A RECORD ON HOW MUCH THEY MADE BETWEEN THE CHINESE AUCTION AND THE HORSE RACES. ALL THE MONIES THEY MAKE IS RETURNED TO THE ASSOCIATION IN DIFFERENT WAYS. A SPECIAL THANK YOU TO JOCELYN CILIK, KIM REUSS, AND ALL THE AFFILIATES FOR A GREAT NIGHT OF FUN. THE NEXT EVENT WAS THE JUNE MEMBERSHIP MEETING. THERE WERE CLOSE TO FIFTY IN ATTENDANCE FOR THE TOPIC OF THE LEGAL QUESTIONS AROUND GAS DRILLING. ATTORNEY MCNEES DID A GREAT JOB WITH THE TOPIC. A SPECIAL THANKS TO THE PROGRAM COMMITTEE FOR A GREAT MEETING. THANKS TO PATTY FOR RUNNING THE MEETING IN MY ABSENCE.

WE ARE GOING INTO VACATION TIME. I HOPE ALL OF YOU ENJOY THAT TIME WITH YOUR FAMILIES. MANY OF MY FONDEST MEMORIES ARE OF MY FAMILY VACATIONS. GOD BLESS

VIC

Beaver County Association of REALTORS®

General Membership Meeting

NO MEETINGS FOR JULY AND AUGUST



Show your REALTOR Pride and wear you pin.

We will see you back in September.

When: Wednesday, September 5, 2012

Where: Monaca Turners
(1700 Brodhead Rd, Monaca)

Time: 6:00pm Registration
7:00pm Dinner

Happenings in Beaver County

with Jim Palmer, Beaver County
Economic Development

Host Office: Northwood Realty Services

WATCH FOR MORE DETAILS!!!

REMEMBER.....if you make a reservation for a membership meeting and were unable to attend and did not cancel your reservation then you are responsible for the cost of the dinner. Unfortunately, the association has to pass this expense of the meal onto you. The amount the association is charged is based on the number of reservations.

Code of Ethics as CE

When you did your continuing education for your real estate license renewal, did you take an ethics course? If so, please be sure to let me know so I can put in for you Quadrennial Code of Ethics Training which is due by December 31, 2012. You can either fax at 724-774-1984 or email to bcar3@verizon.net your transcript for this class.

BEAVER COUNTY ASSOCIATION OF REALTORS® CONTESTS

The Board of Directors have decided on **TWO** contests.....a **logo contest** for BCAR and a **contest for a new name for the RAPPER**, monthly newsletter.

A winner will be decided for each contest and the winner will receive **\$25.00 CASH**. Please submit your entries to Karen at the BCAR office at bcar3@verizon.net. Contest deadline is **July 15th**.



CODE OF ETHICS

Article 2: REALTORS® refrain from exaggeration, misrepresentation, or concealment of pertinent facts related to property or transactions.

Welcome New Members: Anita Mankevich—Prudential Preferred Realty, Beaver

Secondary Member: Dee Phillips—Prudential Preferred Realty, Cranberry Twp

Member Changes: John McCann is now with Win Realty in Westview. His new email address is johnmccann@winrealtyadvisors.com

Welcome New Affiliates: Commonwealth Suburban Settlement Agency

1921 Marmaduke Street
Pittsburgh, PA 15212

412-415-1531
FAX 412-415-1532
EMAIL rmastriana@commonwealthyng.com

Atty. Richard Mastriana
Judy Rauch

Condolences to the **McLaughlin Family** of Bovard Anderson in the passing of a family member.

*** If you have something you would like to put in the Rapper, just call BCAR at 724-774-4126 and we will get it in for you. ***

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



For over 10 years, iMortgage Services' title and settlement services have provided the quality reports, fast turnaround times, and title expertise needed to handle any real estate transaction in all 50 states. We have an established nationwide title abstractor, attorney, and closing notary network to support real estate agents, lenders, and homeowners with title clearance and during the settlement process.



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724.772.2200

Beaver County Association of REALTORS® would like to say

“Thank You “

to the affiliates for a great time at the Night at the Races.

Beaver County Times

Janice Johnson

Clearview Federal Credit Union

Susan Moore; Kathy Rombach; Jean Kramer

Excel Mortgage Group, Inc.

Ellen Caputo; Mona Simmons

Hancock County Savings Bank

HouseMaster Inspections

Jocelyn Cilik

iMortgage Services

Chris Seymour; Nate Kovach

The Kerr Agency, Inc–Erie Insurance

Gary Young

Mars National Bank

Shelley Schweinsberg

MetLife Reverse Mortgage

Ray Chartier

Mortgage Network

Jill Oberleitner

Pennsylvania Land Title

Denise Doyle; Anthony Neff

Radon Control Services

Brian & Kim Reuss

T.A. Closing Network

Gregg Hill; Janet Sittig; Patti DeGenarro

Union National Mortgage

Peg Matuza

This event was a great night out with a lot of fun. The affiliates use this is a fund raiser to make money for them to do other events within the year at little or not cost to the membership. Plus they donate to the charity auction. Thanks again affiliates!!!!

PAR Offers \$500 Scholarship for REALTORS®

REALTORS pursuing professional designations and/or broker licensure can supplement their educational expenses by applying for a \$500 PAR scholarship. The \$500 can be used to cover the cost of the course and travel expenses. Interested applicants must be an active PA REALTOR® and have held REALTOR® membership for at least two years. Applications must be received at PAR by July 31, 2012.

The scholarship term begins January 1, 2013 to December 31, 2013.

The application can be found at

<http://www.parealtor.org/clientuploads/Education/Scholarship%20Application%202013.pdf>



**LENDER'S REVERSE
CLOSING SERVICES, LLC**

Lender's Reverse Closing Services, LLC
A sister company of T.A. Closing Network
Invites you to attend

An Exclusive Lunch & Learn
HECM For Purchase: Helping Our Seniors Buy Homes

With Special Guest Presenter: **Randy Davis**, Dollar Bank

*Randy is one of 39 CRMP (Certified Reverse Mortgage Professional) Specialists in the Country

Learn how:

- The HECM for purchase product will help you increase listings and sales
 - Seniors can downsize or relocate to be near family
 - Seniors can have a new home with no monthly mortgage payments
 - Plus much, much more!

Wednesday July 11, 2012

12:00-2:00 PM

The Meadows Racetrack and Casino

210 Racetrack Road

Washington, PA 15301

In the Terrace Café

Must RSVP by Friday July 6th

To Gregg Hill at gghill@lendersreverse.com

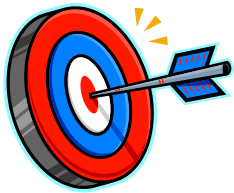
All registered attendees will receive \$10 in casino free play.

To contact Gregg directly: 412.350.9884

Tel: 866.857.9100 ~ www.lendersreverse.com

Code of Ethics Training Online Course

It is a requirement of your membership to take Code of Ethics training every four years. The Quadrennial Code of Ethics Training is due by December 31, 2012. You can take the course online at www.realtor.com. Hover your mouse over education and click on Code of Ethics Training. Then click on existing REALTOR code of ethics training and then click take the online course. The association will automatically be notified that you took the course online. This notification is used to update our information here and know who has and has not taken the course.



BE WATCHING FOR MORE DETAILS ON THE SECOND ANNUAL STEAK GATE COMING IN OCTOBER.



"I'll describe the house with words like 'yummy' and 'tasteful' instead of mentioning the termites specifically."



Calendar of Events:

June 21 Next Affiliate Meeting
JULY No General Membership Meeting
AUGUST No General Membership Meeting
September 5 General Membership meeting

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Whether your clients are first-time homebuyers, moving up to a new or bigger home, looking to down-size, or even looking for the comfort and convenience of a simpler lifestyle, you can count on my expertise to help them meet their goal.

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**Margaret J Matuza
MORTGAGE LOAN
CONSULTANT**

**420 E Main Street
Carnegie PA 15106**

**412-489-4901 Office
412-726-7708 Cell**



UNM NMLS # 2229 -
UNM PA# 20883- LIC# 20962 - NMLS# 135514



2012 Sales Award Guidelines

Changes have been made to the guidelines of Sales Awards for 2012. The new guidelines and forms are attached for your review. All applications must use these forms to be considered for sales awards for 2012.

ANNUAL PRODUCTION AWARDS

A. General Guidelines

- i. Nominee must be a BCAR Primary or Secondary member to qualify for award.
- ii. Production verification on a sales volume sheet—MLS RES BOOK SOLD, **MUST** accompany excel Spreadsheet to be counted.
- iii. FSBO's and Transactional deals **MUST** have page 1 & 2 of sales contract **PLUS** HUD1 to be counted
- iv. No out of state referrals will be counted unless agent holds active license in that state.
- v. 3-5 person task force formed from various offices will verify production for awards determinations.
- vi. All awards of all categories will be audited.
- vii. Award certificates will be produced by the Association.
- viii. Award winners will be recognized at an annual awards banquet.

B. Award Categories

- i. Individual Residential
- ii. Individual New Construction / Site
- iii. Individual Commercial
- iv. Team Residential
- v. Team New Construction / Site
- vi. Team Commercial

C. Team Determinations

- i. When advertised as a team in a subject year
- ii. When 33% listed or sold with another licensed agent
- iii. When agent has licensed assistant
- iv. When ad directs calls to: either / or
 1. classified as team
 2. named agent – classified as individual

D. New Construction Award

- i. When advertised as a Site Team in Subject Year
- ii. When 40% listed or sold from New Construction Site

All site team agents must be listed in ads – as per the PA Real Estate Commission

E. Commercial Awards

- i. When advertised as a Commercial agent in subject year
- ii. When 51% listed or sold from Commercial sales

SALES AWARD APPLICATION

Name: _____

Firm: _____

Category: _____

Dollar Production: _____

Guidelines:

1. Must be a BCAR member to qualify for award.
2. Production verification on sales **must** have the mls sheet attached (mls book sold printout) FSBO or any transactional must have HUD attached for credit of sales and contract pages 1 & 2.
3. No referrals out of the selling area will be counted unless agent holds an active license in that state.
4. All awards will be audited. Any sales award application that is not accompanied with the above information will not be counted. There will be no phone call to ask for the correct information.
5. All awards to be turned in by **JANUARY 9, 2013**.

_____ Individual Residential

_____ Team Residential

_____ Individual New Construction / Site

_____ Team New Construction / Site

_____ Individual Commercial

_____ Team 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.

Date

Broker of Record/Manager

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.



Freedom Area Senior Project Supports Yellow Ribbon Girls



Hello, my name is Richelle Fuller. I am the daughter of Karen Fuller, the Association Executive for the Beaver County Association of REALTORS®. I am a senior at Freedom School District and for my senior project, I am supporting the Yellow Ribbon Girls. The Yellow Ribbon Girls send care packages, of items donated to soldiers who are overseas. Within those boxes are a variety of items such as personal care items, snacks, magazines, socks, and put together with a bit of love and care.

I am asking you to help me with my senior project by donating items to be put in these care packages. Listed below are items that can be donated.....

SNACKS:

Individually wrapped crackers or cookies
Beef Jerky or Slim Jims
Hot Chocolate or Coffee Packets
Hard Candy
Granola Bars
Dried Fruit
Trail Mix or Peanuts



PERSONAL CARE ITEMS:

Travel Size and Liquid Only.....Shampoo, Conditioner, Hand Sanitizer (please no Aerosols)
Soap (small bars)
Handi wipes
Disposable Razors
Toothpaste



PERSONAL ITEMS:

Socks
Pillow Cases

Just keep in mind that small is better, so try not to get anything too bulky for packaging.

Any questions or concerns contact BCAR office at 724-774-4126.
If your office is interested in a collection box for donations, let me know.

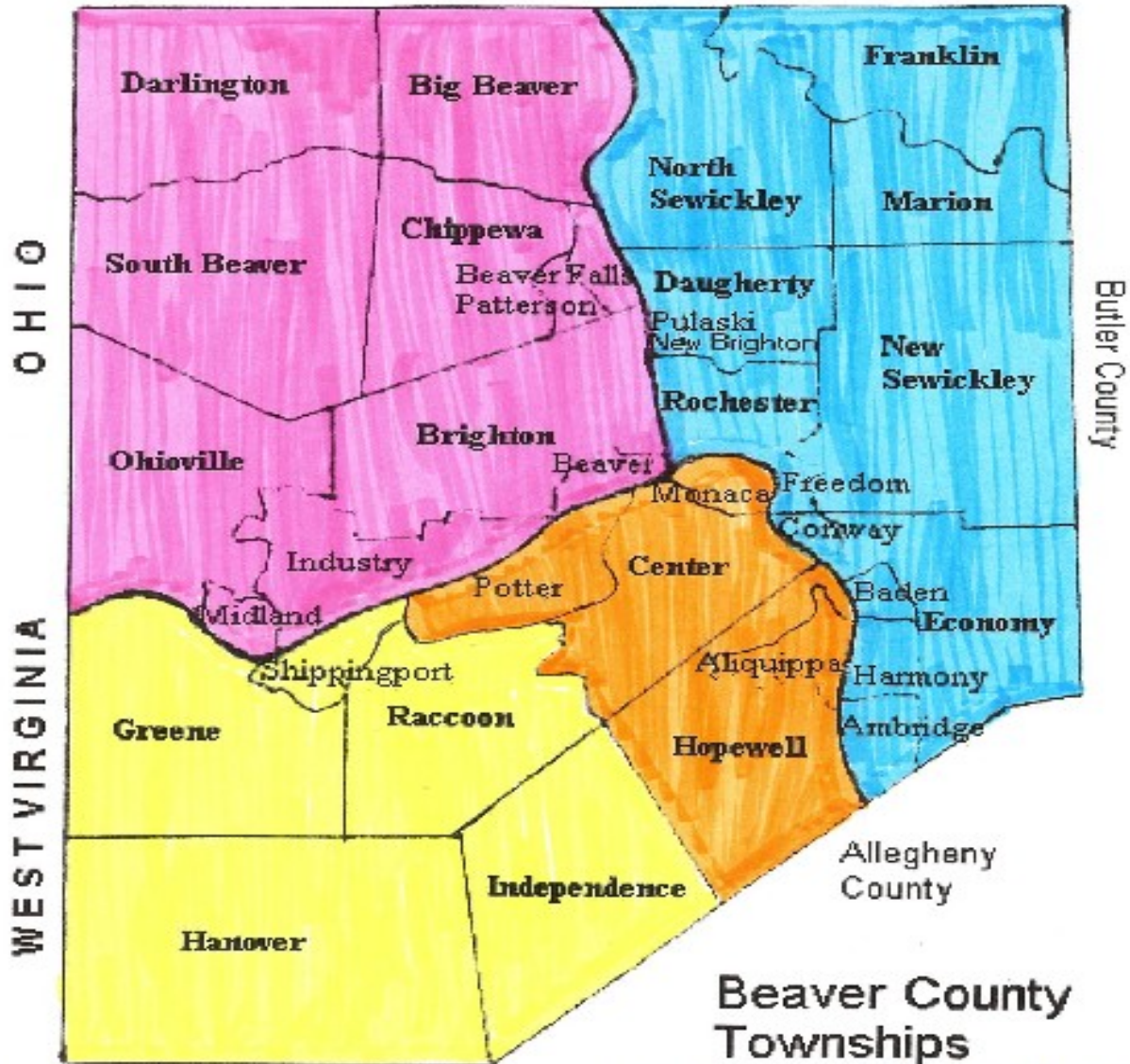
Monetary Donations can also be made to help pay for the postage in mailing care packages each month.
Cash or Checks Payable to the Yellow Ribbon Girls.

If you could help by donating, I know it would be greatly appreciated by the Yellow Ribbon Girls and the soldiers who receive these boxes.

NOTICE ABOUT TOUR:

Each office is required to print out tour on their own on Tuesdays.

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

ED CLINE APPRAISALS, LLC

Phone: 724-847-3211

Representatives: Ed Cline and Dan Herdman

Serve PA: Allegheny, Beaver, Butler, Lawrence, Mercer, Venango, Washington and Westmoreland Counties;
OH: Columbiana, Mahoning, Starks, and Trumbull Counties; **FL:** Hernando, Hillsborough, Pasco, and Pinellas Counties

Products/Services Offered: Real Estate Valuations for both Residential and Commercial Appraisal Markets

ESB BANK

Phone: 724-934-8988

Representatives: Jonathan Newell and Marilyn Scripko

Serve Allegheny, Beaver, Butler and Lawrence Counties

Products/Services Offered: New Construction, First-Time Homebuyers, Home Ownership Mortgage Program, Purchase-Renovation Program

EXCEL MORTGAGE GROUP, INC

Phone: 724-775-3090

Representatives: Ellen Caputo and Mona Simmons

Serve Pennsylvania

Products/Services Offered: Residential Mortgages: Conventional, FHA, VA, USDA; Purchases; Refinance

HANCOCK COUNTY SAVINGS BANK, FSB

Phone: 304-387-1620

Representatives: Judy Swearingen and Debbie Walker

Serve Hancock, Brooke, and Ohio Counties in WV; Allegheny, Beaver, Parts of Washington County in PA; Columbian and Jefferson City in OH.

Products/Services Offered: Purchase, Refinance, Construction Loans, Bi-weekly Loans, First-Time Home Buyers, Fixed and Adjustable Rate Loans, and Lot Purchase. (We Do Not Sell Our Loans)

Note: Information displayed in alphabetical order and supplied by the affiliates from the 2012 Affiliate Information.