

**Warren Area Board of
REALTORS®
345 High St. NE
Warren, OH 44481**

REALTOR® UPDATE

APRIL 2008



WABOR

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Website: www.wabor.org

REALTOR® UPDATE

From the President's Desk ~ ~

ANDREA LUPTON

WARREN

REALTORS®



2008 OFFICERS

EXECUTIVE COMMITTEE

PRESIDENT

ANDREA LUPTON

PRESIDENT-ELECT

JULIE VUGRINOVICH

TREASURER

BARBARA SETTING

PAST PRESIDENT

DAN CROUSE

DIRECTORS

BETH ANDERSON
DARLENE CAVALIERE
MARY EWING
STEVEN FERREBEE
ETHIL LATIL
MERRILYN McCALLISTER
GEORGE REED

AFFILIATE DIRECTOR

JOE MILLER

EX-OFFICIO

FRAN CUNNINGHAM-DSA
JESSIE SCOTT-DSA

A BIG "THANK YOU" to **Chairmen, Joe Miller & his Committee.** The Trade Show was a big success. Great education from **Alec Haggerty**, delicious food from **Saratoga** and ice cream compliments of **Homes Magazine**, and don't forget our affiliates and local business owners for supporting our association.

Make sure you let our affiliates and local businesses know that you appreciate what they do for "Your" association.

This month is **American Home Week.** Remember to nominate a colleague for REALTOR® of the Year and Walter D. Graham Award. Also, if you know any kids in school, help them out by letting them know about our Essay and Poster Contests.

President's "Opportunity Thought" of the Month

When you adopt the principle of "taking action," success will soon follow.

Decide today to make a difference in your profession. We all get tons of emails that we wade through on a daily basis, what's worth reading and what isn't. Recently there was a very important email with a subject line "**NAR Call for Action: Market Conditions Demand FHA Reform Now**".

Politicians listen to us, they really do. This is our RPAC dollars at work. We pay people to keep track of the important activities that go on at the State and Federal levels. They let us know when our voices are needed concerning housing industry issues. If we don't take action, it looks like we don't care. **Let's show our government that we do care about our industry, our communities and our neighbors.**

Take two seconds to respond to these calls for actions, it's a tool that makes a difference.

If you deleted the call for action, go to <http://www.realtoractioncenter.com/>

Stats Locally for February

In Trumbull County we saw a significant increase in number of homes sold, 143 sold in Feb 08, compared to 97 units in Jan 08 and 124 in Feb of 2007. As expected we saw our average home sale price fall from \$91,845 in Feb of '07 to \$77,798 for Feb of 2008, but up from the Jan of '08 figure of \$74,130.

In Mahoning Country we saw the same with 122 units sold in Feb '08 down from 177 of Feb '07, but up from 108 units in Jan '08. We also saw a slight drop in the average sale price from \$99,640 in Jan '08 to \$88,646 in Feb '08.

With the affordable housing in our area, coupled with the low interest rates, we are looking for sales in our area to steadily increase each month this year. We need to continue encouraging homebuyers to save for their down payments, the days of 100% financing are over. If your buyers don't have 20% down they will have to go FHA or a special State Program. The reason behind this is PMI companies are not insuring properties in Ohio because of our high foreclosure rate.

It is very important to get your buyers into the lender for Pre-Approvals. Remember it is **A Great Time to Buy!**

Together we can spread a positive message!

Andrea L. Lupton
2008 President WABOR



REALTORS AND AFFILIATES

A VALUED FRIENDSHIP



STARNET MORTGAGE SERVICES

A Division of Supreme Lending

8256 E. Market Street

Warren, Ohio 44484

330-392-3005 Office

330-392-3009 Fax

Announcing Starnet Mortgage Services, (Previously Maverick Residential Mortgage). In order to stay on top of our ever-changing market, we have restructured. Our goal is to offer our customers and their realtors as much security as possible.

We have the same great staff and the same location. FHA and Ameridream are the only 100% purchase options for many, so lets use them!

Starnet is the preferred lender for Cash Rewards, Inc. which top producing agents are using to generate business. Your customers won't wander off if they are getting cash back! This also allows you to retain the interest of those customers who just walk through an open house...they will want more info!

I have the ability to attend your open house, take the application and pull credit within minutes! This equals signed purchase agreements and closed deals. I am available evenings and weekends when the customer is still excited about the beautiful home you have shown them.

Karen Brendlinger

Loan Officer

330-240-9176 (cell)

email: kbrendlinger@embarqmail.com

2008 TRADE SHOW UPDATE

JOE MILLER-CHAIRMAN

I would like to extend my sincere thanks to everyone who attended the WABOR Trade Show “Think Green” at Packard Music Hall. Personally I would like to commend the great committee which I was fortunate enough to serve with. Ruth West and Ruthie Wilson did so much before, during and after the show to help make it a success. Special thanks to JoAnn Ude for collecting so many extra door prizes and procuring the 250 green carnations from area Florists. Also, thank you Julie Vugrinovich for your relentless effort in getting the young Irish Dancers—they were fabulous and added so much to the show. To all the extra people that showed up the day before the show to turn Packard into a sea of “Think Green”, and just a beautiful display, the entire committee is very thankful for all your help.

The combined effort of all these people, along with the other dedicated committee members - Doug Bitner, Karen Brendlinger, Beverly Petrosky, George Reed, JoAnn Ude, Julie Vugrinovich and Mick Wright—made my task as Chairman much easier. Thank you President Andrea Lupton for giving the entire committee so much freedom to incorporate all their ideas. Even in a down economy the committee was determined to supply a quality show for everyone to enjoy and I honestly think we succeeded.

Also, I would like to thank all the Affiliates and Non-Affiliates who participated and donated so many wonderful prizes and giveaways, without their unselfish generosity and giving of their precious time, none of this would have been accomplished. Again—Thank You, Thank You, Thank You to everyone involved, whether promoting, decorating, donating or attending “The Show”, we hope to see you next year, 2009, at an even bigger event.

A SPECIAL “THANK YOU” TO OUR SPONSORS

**Dominion Enterprises (Homes Guide)
South Park Title Agency
Farm Credit Services
First Place bank
Huntington Bank
National City Bank
The Home Savings & Loan Co. of
Youngstown
The Title Company of Warren**

The great food was furnished again this year by Saratoga Restaurant. Dominion Enterprises paid for the ice cream cart which we all enjoyed. Sam’s Club had lots of desserts and at nearly all of the exhibits there was some sort of “goody”. If you went away hungry, it certainly wasn’t because there was nothing to eat.

EXHIBITORS

American Dream Enterprises	Hunter-Stevens Land Title Agency
American Land Title	Huntington Bank
Back 2 Health Chiropractic	K.E.L. Home Inspections
Bass Home Inspections	National City Bank
Best Furnace, Ltd.	Northeastern Supply House
Boardman Home Inspection, Inc.	Pillar to Post Home Insp.
Chek-Mate Services, Inc.	Sam’s Club
J. M. Clemente	Serenity Mobile Spas
Cody’s Lawn Care	Seven Seventeen Credit Union
Cortland Banks	South Park Title Agency, Inc.
Countrywide Home Loans	The Home Mortgage Co of Youngstown
Decorating in A Day	The Title Co. of Warren Agency, Inc.
Digging Dirt, LLC	The Traveling Vineyard
Dominion Enterprises	Title Professionals, inc.
EcoWater/Servisoft	Valley Title & Escrow
Farm Credit Services	Wells Fargo Home Mortgage Winestyles
First Place Bank	Yoho Excavating
Garland inspection Services, Inc.	
Grace Services	
House Medic Handyman Service	

We also had several non-profit groups to whom we furnished tables.

CONGRATULATIONS TO ALL THE DOOR PRIZE WINNERS

And to

SOUTH PARK TITLE

FOR WINNING THE PRESIDENT'S CHOICE AWARD FOR THEIR BOOTH

COMPANY DONATING	PRIZE	WINNER
717 Credit Union	Picnic Pack w/Wine	Mimi Huna
Jeannie's Salon & Day Spa	Basket of Spa Items & Gift Cert.	Barbara Gleason
Traveling Vinyard	Bottle of Wine	Patricia Fowler
Jo Ann Ude	Margarita Party Bucket	Rosemary Sebring
Salvatore's Restaurant	\$25.00 Gift Card	Marnie McMurray
French Street Café	\$20.00 Gift Card	Beth Anderson
Vernon's Restaurant	\$25.00 Gift Card	Carol McCummins
Alberini's Restaurant	\$25.00 Gift Card	Shirley Sweet
Leo's Ristorante	\$25.00 Gift Card	Alice Donohoe
O'Charley's	\$30.00 Gift Card	South Park Title
Beth Anderson/Jerry Florio	Coffee Basket	Beverly Petrosky
Beverly Petrosky	Italian Basket	Susan Fritz
Caballo Bayo	\$20.00 Gift Card	Chuck Stowe
Title Professionals	Popcorn Bucket	Jean Cook
Cortland Bank	\$100 Gift Card	Jerry Altobelli
Title Professionals	Food Basket	Jacklyn O'Meara
Title Professionals	Easter Arrangement	Cheryl Stevens
South Park Title	\$50.00 Cash	Pam Politsky
Digging Dirt	\$75.00 Lia Sophia Gift Card	Fran Cunningham
Wells Fargo	Gift Basket	Helen bouts
National City Mortgage	\$25.00 Gift Card-Red Lobster	Rene' Blazek
National City Mortgage	\$25.00 Gift Card-Olive Garden	Barbara VanDervort
K.E.L. Home Inspection	\$50.00 Gift Card-Outback	Donna LaBuda
Sam's Club	Thermal Tote & Doz.golf balls	Andrea Partridge
Title Professionals	Easter Basket	Anna Stamolis
Title Co. of Warren	Gift Basket	Mary Ann Drabek
Boardman Home Inspections	Gift Basket-Something New	Darlene Cavaliere
Wine Stiles	Wine & Cheese Picnic Tote	Andrea Lupton
Northeastern Supply House	Floor Cleaning Kit	Donna Durst
Valley Title & Escrow Agency	\$50.00 Gift Cert.-Golf Hdqtrs.	Dan Crouse
Am. Land Title Agency	American Eagle	Jayne Gregory
American Red Cross	Tote/1st Aid Kit/CPR mask	Carol Anson
All Electric	Mah. Valley Thunder Tickets	Barbara Wike
Hunter Stevens Title	\$25.00 Gift Certificate-Baileys	Mary Ewing
Eco Systems	\$200.00 Gift Cert.-Water System	John Zarick
U.S. Bank (Doug Bitner)	\$25.00 Gift Cert.- Red Lobster	Mary Theis
Decorating In A Day	\$75.00 Bag & Open House Kit	Nicole Sullivan
Cody's Lawn Service	\$50.00 Gift Cert.-Mulch	Jennifer Gilger
Check-Mate Services, Inc.	Wine Pot of Gold	Lisa Jacon
Countrywide Home Loans	\$100.00 Gift Card-Sam's Club	Jessie Scott
First Place Bank	\$200.00 Gift Card-Home Depot	Julie Vurginovich
Homes Magazine	Magazine Rack Combo	Victoria Stano
Yoho Excavating	\$50.00 Cash	Janet Zangara
Grace Services	\$50.00 Gift Cert.-Salvatores	Carol Sole
Huntington Bank	IPOD	Denise Perkovich
Huntington Bank	IPOD-Best Costume	Julie Vurginovich
Bass Home Inspection	Green Supplies Bag	Cindy Young

NEWS FLASHES FROM THE WABOR OFFICE!

IMPORTANT—due to safety concerns the WABOR Board has designated the term “CODE RED FROM WABOR” to be used when we learn of any safety issues. If you see that in the subject line of an email, please read immediately. We will also send a fax to all offices.

Please remember to update your email with us when you change it. Each time I email information there are many emails that are incorrect or you have not checked your emails for a while and the box is full. We want to help you keep informed but you must assist us in updating your address.

Thank you, Ruth West

April will be a busy month with the following activities:

April 3—6-9 Safety Class at Di Lucia’s—\$10.00 (Check in at 5:30)

April 16—9-12 National City Road Show at Mocha House—\$10.00
(Check In & Breakfast at 8:00)

April 20th—Open House Sunday

April 22—6:00 American Home Week Dinner at Avalon Inn—\$23.00 (Check in at 5:30)

CHECK YOUR OFFICES FOR SIGN UP SHEETS FOR ALL OF THESE EVENTS!

From American Home Week Committee

Many posters have been received here in the office but we have no essays or nominations for other awards so get busy—time is running out.

RPAC

Julie Vugrinovich, ABR - Chairman

A big RPAC thank you to those members who donated to the “Trash and Treasures” table for the Trade Show. With your help, support, and donations we already have \$60.00 towards our Boards fundraising efforts. As RPAC Chair, I will bring the vast array of donated items to each WABOR monthly meeting to continue to raise money for RPAC.

Thank you, Julie

PICNIC

We are going to a Scrapper’s Game on August 15th for our picnic this year. It sounds like it will be a fun evening with food and fun! More information will be available later but put this date on your calendar.

If you are having events in your office that you would like us to promote in this newsletter, please let us know. We are here to help you in any way we can!

If you didn’t sign up for a committee and would like to help, please call us here at the office and we will see that the committee chair knows of your interest. We can always use help with the RPAC Auction and Golf Outing. These are fun events but also take a lot of people to make them work. It is good to have new people who have new and original ideas to serve on these committees. And we do have fun along with the work!

**HOME BUILDERS/REMODELERS ASSOCIATION
HOME AND GARDEN SHOW—2008
April 11, 12 and 13, 2008
Pre sold tickets—\$3.00 Tickets at door \$6.00
Contact HBA at 330-965-9779 x406
Eastgate Commerce Park in North Lima
Market Street (Rt 7) near the Ohio Turnpike across from Pilot**

BE AN ANGEL AND ADOPT A 838TH SOLDIER



Here is a list of soldiers, their gender and age. The angel is required to contact Jennifer Melott for the correct address. If there are any soldiers who have not been adopted please send her the names and she will find an angel for them. If you have any questions please contact her at jkavarng.321@yahoo.com The way she keeps track of who has been adopted is by placing the Angel's name across from their soldier. It lets her know who still needs Angels and who is matched with whom, so if a soldier comes home she can let his/her Angel know.

Kachelries, Michael 20
Kajtar, Adam 21
Keith, William 25
Kilbane, Sean 24
Knight, Nicholas 23
Lasko, Brian 20
Litz, Jason 32
Litz, Joel 24
Lynn, Montana 23
Madsen, Brandon 21
Manning, Eric 26
Maresh, Michael 20
Martin, Chad 24
Martin, Charles 24
Menegos, Andrew 20
Miller, Christopher 23
Miller, Shelton 21
Mittendorf, Larry 22
Morris, John 20
Nelson, Jacob 22
Newman III, James 20
Nickell, Sandra (f) 28
Nolan, Joshua 29

Nuzum, Kenneth 26
Odiam, Nicholas 26
Parker, Wade 30
Partlow, Jr., Donald 32
Perez, Ramses 30
Peyton, Eric 38
Reed, James 26
Ritchie, Robert 21
Ritchie, Roger 20
Rockel, Jason 31
Rodabaugh, Brandy (f) 26
Roetker, John 30
Rutledge, Scott 30
Sezawich, Kyle 22
Shaffer, Natalie (f) 20
Sheely, Sr., David 39
Smith, Jeffrey 25
Snyder, Roderick 38
Spradlin, Cory 27
Stiner, Jennifer (f) 25
Strait, Brian 26
Switzer, Anthony 22
Thompson, Adam 22

Tinsley, Jr., Warren 21
Town, Zachary 20
Verduga, Moises 25
Wade II, Keith 23
Weeda, Anthony 39
Welsh II, Michael 27
West, Ryan 26
Whisner IV, Emerson
Whitecar, William 37
Widner, Adam 24
Wood, Eric 22

***SEND A LETTER TODAY!!!!
LET THEM KNOW WE
APPRECIATE WHAT THEY ARE
DOING FOR OUR COUNTRY.***

**NOTE: e-mail address is changed
from last month.**

NEW APPLICATIONS ON FILE

The following licensees/companies have submitted their application to WABOR for active membership. As required in Article V Section 3(a) of WABOR Bylaws, REALTOR® members are hereby notified of these applications and invited to submit written comment thereon. Any objections to the approval of an application must be based upon lack of qualifications set forth in the WABOR Bylaws.

New Sales Applications

**Michelle (Niki) Frenchko—
Howard Hanna Co.**

**New Affiliate Applications
NONE**

Warren Area Board of REALTORS® Mission Statement

To enable our members to deliver the highest level of service with the greatest degree of professionalism through:

Education and training

Dedication to Integrity in the workplace and the REALTOR® code of ethics

Effective communication

Impacting public policy

The Warren Area Board of REALTORS® strives to promote the image of the REALTOR® in the community.

CONGRATULATIONS TO MARY THEIS ON WINNING THE 50/50 DRAWING AT THE TRADE SHOW

\$96.00 WAS COLLECTED FOR WARREN FAMILY MISSION ALONG WITH SEVERAL BOXES AND BAGS OF NON PERISHABLE FOOD COLLECTED AT THE CONTINUING EDUCATION.

Area Continuing Education Schedule

Location:

Mink Classes: 8740 E. Market St. St. Warren, Suite #4
Hunters Square Plaza, in Front of Salvatore's Restaurant
www.minkseminars.com

APRIL 2008

4/7	Real Estate Ethics (Required Ethics Course) 6-9 PM Mink Seminars	\$25 330-856-5700
4/14	Real Estate and the Internet 6-9 PM Mink Seminars	\$25 330-856-5700
4/21	Unlawful Discrimination Practices (Civil Rights) Noon-3 PM Mink Seminars	\$25 330-856-5700

MAY, 2008

5/5	The MLS Supercharged 6-9 PM Mink Seminars	\$25 330-856-5700
5/12	Content Buyer Noon-3 PM Mink Seminars	\$25 330-856-5700
5/19	Using the 1031 Tax Deferred Exchange 6-9 PM Mink Seminars	\$25 330-856-5700

Continuing Education Classes

Please remember to arrive on time, attendance must be 90% of class to receive a certificate, and to please keep cell phones off during class, as such behavior can be disruptive and may prevent others from learning the material.

ATTENTION MEMBERS

The Board Office is now able to take credit cards for forms, dinners, dues, etc. *A 3% SERVICE CHARGE WILL APPLY!*

WE CANNOT TAKE CREDIT CARDS FOR THE CRIS APPLICATION FEE. THAT STILL MUST BE PAID BY CHECK.

WE NEED YOUR HELP

AGENTS IF YOU HAVE A CHANGE OF ADDRESS, PHONE NUMBER, CELL PHONE NUMBER OR E-MAIL ADDRESS, PLEASE FAX A CHANGE FORM TO THE WABOR OFFICE SO THAT WE CAN MAKE THE CHANGES. WE NEED TO KEEP OUR RECORDS UP-DATED.

Case #1-18: Realtor® Not Responsible for Legal Advice (Originally Case #2-4. Revised and transferred to Article 7 as Case #7-22 May, 1988. Transferred to Article 1 November, 1994)

Client A listed a commercial property with Realtor® B who sold it. Following the sale, Client A learned that his total tax position would have been more favorable if he had disposed of the property in a trade. He complained to the Board of Realtors® against Realtor® B stating that in connection with his listing of the property he had discussed his total tax position with Realtor® B, and that Realtor® B, in spite of his obligation under Article 1 of the Code of Ethics to “be informed regarding laws” had failed to advise him that a trade would be more to his advantage than a sale.

At the hearing, Realtor® B defended his actions by stating that it was true that Client A had briefly outlined his total tax situation at the time he listed the property for sale. Realtor® B advised that he had told Client A that sale of the listed property might result in unfavorable tax consequences and suggested that Client A consult an attorney. The client had not taken this advice.

After several weeks of advertising and showing the property, in the absence of a change of instructions from the client, the property was sold in accordance with the terms of the listing contract.

The Hearing Panel concluded that advising the client to consult an attorney had demonstrated Realtor® B’s attempt to protect the best interest of his client; that in giving this advice Realtor® B had fully discharged his obligation under Article 1; that a Realtor® is not responsible for rendering legal advice beyond the advice that legal advice be sought when the client’s interest requires it; and that Realtor® B was not in violation of Article 1.

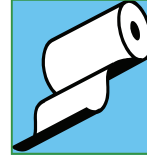
WABOR Staff

Ruth West—Office Manager

Ruthie Wilson—Administrative Assistant

2008 Community Projects

Please remember to drop off at WABOR your old cell phones to give to Someplace Safe Shelter along with any old eye glasses lying around to donate to the Lions Club. Any small toiletry items such as soaps, shampoos, lotions, Kleenex, and paper towels would also be appreciated to be donated. Can Tabs for the Ronald McDonald House Charities.



WABOR Board of Director Actions

At the March 13, 2008 meeting of the Warren Area Board of REALTORS®, the following items were approved and/or discussed:

- The Financial Report was accepted.
- Heard update on CRIS
- Report from Legislative Meeting
- Voted to replace copy machine
- Changed date of installation to Dec. 13th

If you have any questions, please call an officer, director or staff member.

WABOR EVENTS-2008

April 3rd—3-hour Safety Class—\$10.00
6-9 PM DiLucia’s

April 10th-Board of Directors Meeting

April 16th—3-hours CE—\$10.00
National City Road Show
9-noon Mocha House
8:00 Registration & Breakfast

April 21st-CRIS Board of Directors Meeting

April 22nd-American Home Week Banquet
6:00 Avalon Inn—\$23.00
Registration 5:30



**CALL THE RIGHT
NUMBERS FOR ANSWERS**

The websites provided also hold important information for you.

**Rapattoni Tech Support 1-866-730-7114
Support ID #3657**

Use this number when technical difficulties arise while using

Rapattoni.

CRIS (CAS) 1-888-434-0657

Supra Tech Support 1-800-545-9601

Use this number if your SUPRA key malfunctions.

OR.... **1-877-699-6787**

Supra Billing Dept. 1-800-545-9601

Division of Real Estate 1-614-466-4100

www.com.state.oh.us

Ohio Division of Real Estate should be contacted with any questions pertaining to your license or continuing education. Printable PDF forms are available for turning in CE requirements.

Nat'l. Assoc. of Realtors 1-800-874-6500

www.realtor.org

Ohio Assoc. of Realtors 1-614-228-6675

www.ohiorealtor.org

Ohio Association of REALTORS® website has valuable information pertaining to Real Estate in Ohio.

REALTOR.COM TECH SUPPORT

1-800-878-4166

If you know of a Realtor or Affiliate that needs our best wishes, or condolences please call the WABOR office with the information.

330-394-4001

**HAPPY APRIL
BIRTHDAY**



- | | |
|----------------------|-----------------------|
| 1 Thomas Mooney | Rennolds Realty |
| 3 Patrick McElhaney | Cortland Banks |
| 4 Kimberly Conner | Altobelli Real Estate |
| 6 Cheryl Brown | Coldwell Banker FP |
| 9 Jacklyn O'Meara | Stevens & Associates |
| 9 Karla Shaffer | C21 Prestige Realty |
| 13 Timothy O'Brien | O'Brien Real Estate |
| 13 Fred Shaffer | Shaffer Home Inspect. |
| 14 Cheri Mallis | Huntington Bank |
| 17 Franciose Litch | C21 Prestige Realty |
| 17 Beverly Petrosky | Coldwell Banker FP |
| 17 Victor Sole | Sole Realty Co. |
| 18 Myrna Fisher | Wade Foltz & Assoc. |
| 19 Robert Stevenson | Coldwell Banker FP |
| 20 Olga Zofko | Stevens & Associates |
| 20 Brent Ross | Altobelli Real Estate |
| 24 Linda Miller | Howard Hanna Co. |
| 25 Rosendra Turner | Sole Realty Co. |
| 26 Patsy Naples | P.J. Naples Realty |
| 29 Jeanette Franks | C21 Prestige Realty |
| 30 Karen Hulvalchick | Coldwell Banker FP |

Our deepest sympathy to the families of:

Frank O'Brien, father of Warren Mayor Michael J. O'Brien , who passed away March 11th.

Janis Lee Ringler, wife of Larry Ringler from the Warren Tribune, who passed away March 15th.

Talked to Lois Snelson and she wants to express her thanks and appreciation for your prayers, cards and thoughts. They have found more cancer and she will be taking another 6 weeks of Chemo treatments. She asked especially for you to continue praying for her.