

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

REALTOR® UPDATE

March 2009



WABOR

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**"REALTORS -
A Vital Piece of the**

From the President's Desk – Julie Vugrinovich, ABR

REALTORS - A Vital Piece of the Puzzle

Packard Music Hall came alive like the bright lights of Vegas shining throughout the 2009 Trade Show Event held on February 24th. **"Viva Las Vegas"** was the theme celebrated showcasing numerous Affiliate members of our Board bringing their latest marketing, concepts, tools, and technology to life. Along with several local non-profit agencies, we had some new and exciting vendors participating this year including Caleena's Jewelry, Avon, Creative Memories Scrapbooking, and Just Pizzelle's. This event is always a great success due to the continued support of our wonderful affiliate membership.

A special thank you to Chairmen Joe Miller and Michele Lee for their awesome leadership with this year's Trade Show and to Committee members Pat Ballantine, George Reed, Karen Jones, Julie Vugrinovich, Karen Jones, Robin Goodwin, Ruth West, and Doug Bitner. Thank you for your hard work, time, and dedication. You are all truly appreciated! I would like to personally thank Joe Miller of Title Professionals for his continued years of service to the Warren Area Board of Realtors and for so graciously chairing the Trade Show Event year after year. You are the BEST, Joe, and I can't thank you enough for always stepping up and helping out. You are most definitely A Vital Piece of the Puzzle!

Corporate Sponsors included South Park Title Agency, Inc, Dominion Enterprises-Homes.com, First Place Bank, Huntington Bank, Cortland Banks, Garland Home Inspections, and Lowe's. Thank you to each one of these valued affiliate companies and their representatives for your generous support and for your commitment to the Trade Show.

The Continuing Education Core Law Session was instructed by Alec Hagerty and is always a very fun and learning experience. Alec sure knows how to bring everything to light! Congratulations to all the winners who won a great door prize donated by Panera Bread, Enzo's, Saratoga Restaurant, Scrappers, Wine Styles, Mocha House, Huntington Bank, The Title Company of Warren, Homes Savings & Loan, Pillar to Post, Cortland Banks, Valley Title, National City Mortgage, Stage It 2 Sell, Digging Dirt, Just Pizzelles, Garland Home Inspections, The Home Mortgage Company, South Park Title Agency, U.S. Bank, All Electric, Yoho Excavating, Shaffer Home Inspections, Regional Chamber, Hunter Stevens, Creative Memories, Seven Seventeen Credit Union, Avon, CitiSmith Barney, Habitat for Humanity, Title Professionals, NEOHREX, Water Drop Media, Homes Magazine, Lowe's, Bass Home Inspection, Grace Services, Walmart, Sam's Club, K.E.L. Inspections, and American Land Title. A big thank you to Sam's Club also for the cold bottled water we enjoyed.

Thank you to everyone who donated and purchased items from the Trash and Treasure Table to benefit RPAC – our Realtors Political Action Committee. Plans are in the works for our Annual RPAC Dinner and Auction to be held in May.

2009 OFFICERS

**EXECUTIVE
COMMITTEE**

PRESIDENT

JULIE VUGRINOVICH

PRESIDENT-ELECT

STEPHEN FERREBEE

TREASURER

DAN CROUSE

PAST PRESIDENT

ANDREA LUPTON

DIRECTORS

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JANICE STEVENS
DAVID ZAMARELLI

**AFFILIATE
DIRECTOR**

DOUGLAS BITNER

EX-OFFICIO

FRAN CUNNINGHAM-DSA
JESSIE SCOTT-DSA



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Congratulations to Cortland Banks for winning the President's Choice for Best Showcase Booth. Congrats as well to all of the winners and to each vendor who graciously donated a door prize. The 50/50 of \$ 200.00 will benefit Someplace Safe, a local agency committed to serving survivors of domestic violence. Audrey Margrave of Coldwell Banker First Place Real Estate was the lucky winner!

With the weather starting to break and spring just around the corner, I'm excited for our monthly membership events, networking, and meetings that are planned. Continuing Education classes will be offered all year long, so watch for what hot topic is to come. Plans are also underway for a one day destination bus trip including CE to a local winery.

Another Affiliate Networking Event is in the works and a Housing Stimulus Seminar and Incentive Programs available including the Warren WINN and Home Ownership Loan Programs.

The March Meeting will be held on March 31st at 422 Restaurant and will include Chief Executive Officer, Chris Carrillo, who will be updating and sharing important information about the new NEOHREX - MLS System. Plus we will be showcasing our new affiliate members - Cody's Landscaping, Jardine Builders, and Moody Plumbing.

All Committees and Chairmen are working very hard and American Home Week and Fair Housing Month will be recognized in April. We will be celebrating homeownership and private property rights with the theme of **"REALTORS® BUILDING COMMUNITIES."** The Warren Area Board of Realtors will once again be sponsoring students in our local schools with a Poster Contest entitled **"What I Like About My Home"** and the Essay Contest is **"What My Community Means to Me."** The Committee is currently looking for Medallion Award submissions and Community Pride Award recommendations. We will be crowning a recipient for the 2009 Walter D. Graham Civic Award, Affiliate of the Year, and Realtor of the Year. You will not want to miss this event!! All forms and submission criteria are available at the Board office and can be faxed or e-mailed to you as well.

Have you taken the time to log onto www.ohiorealtor.org to check out the Ohio Association of Realtors Video Series – **How To Thrive in Today's Market?** Thousands of REALTORS® have viewed and are raving about this new video series posted on OAR's home page. Jackie Leavenworth teaches how to not only survive, but flourish in today's market. It's free, easy to view, and educational.

Effective April 6th, brokers will be able to include new language in their purchase agreements addressing disputed earnest money. This provision (which is optional for brokers) will give the parties two (2) years from the date the earnest money was deposited in the broker's trust account to provide the broker with either written instructions on how it will be disbursed or notice that legal action has been filed with the courts. If neither of these is provided to the broker, the broker can remit the earnest money to the purchaser with no further notice to the seller.

There has been so much going on in our country and in our community that affects each one of us in some way. In times like these, we need to rally around our families, our friends, our offices, and our co-workers. WE HAVE TO REMAIN POSITIVE and do our part to help boost our economy. Take advantage of the newly passed housing stimulus and First Time Homebuyer Tax Credit.

As part of my ongoing theme this year of **"REALTORS - A Vital Piece of the Puzzle,"** I am happy to announce that WABOR member Trudy Mickey is being recognized in this Newsletter not only for her contributions to our profession, but for her time and service in the community, and for her tireless hours of service to the men and women who serve our country. Trudy is to be commended for all of her efforts and dedication to helping others. Look for another WABOR member in the next Newsletter. It could be you!

In Friendship,

Julie



Look who showed up at our Trade Show!!!

2009 Affiliate Membership

Our Affiliates are important to us. Please let them know this by using their services.

APPRAISAL SERVICES

Britt Appraisal Group
Larry McManus, Appraiser
Fred Estlack Appraisal Services
Northeastern Ohio Appraisal Services
Jeffrey Olszewski, Appraiser
John Simoudis Appraiser
Robert Reimold Appraiser



Mick Wright
Mortgage Loan Specialist
Main Office
275 West Federal St. • Youngstown, OH 44503-1203
Phone: 330-716-2095
Fax: 330-742-0509
e-mail: mwright@homesavings.com
www.mickwrighthome.com

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INSPECTION SERVICES

A+ Home Inspections
Bass Home Inspections, Inc.
Boardman Home Inspections, Inc.
Garland Inspection Services, Inc.
K.E.L. Home Inspections
Pillar to Post Home Inspections
Shaffer Home Inspections

TITLE COMPANIES

American Land Title Agency
Grove Title & Escrow Agency
Hunter-Stevens Land Title Agency
Midland Title Security Agency
South Park Title Agency, Inc.
The Title Company of Warren
Title Professionals, Inc.
Title Works Agency, LLC
Valley Title & Escrow Agency

Welcome to our new Affiliates

Jardine Builders
JHN Construction
Moody Plumbing



JHN CONSTRUCTION

Residential • Commercial
Complete Excavating Services
Septic Systems • Sewer • Water • Storm • Basements
Footers • Hauling • Driveway Tearouts • Grading
Waterproofing • Snow Plowing

CHUCK COLBURN 330-883-8804
Email: jhn@zoominternet.net

LENDERS

Cortland Savings & Banking
Creekside Mortgage
Farm Credit Services
First Place Bank
Home Federal S & L, Niles
Homes Savings & Loan
Huntington Bank
National City Mortgage
Seven Seventeen Credit Union
The Home Mortgage Company
U. S. Bank
Wells Fargo Home Mortgage

AUCTIONEERS

Richard Basinger
Ron Hillier
McGuire Auctioneer Service
R.J. Reimold Auction Service

INDUSTRY RELATED SERVICES

Cody's Lawn Service
Digging Dirt LLC
Dominion Enterprises
Home Builders Association
Grace Services, Inc.
Jardine Builders
JHN Construction
Moody Plumbing
Satolli Carpet
Shaffer Home Inspections
Tribune Chronicle
The Vindicator



PET PROJECTS

I have been helping people with their quest of fulfilling the American Dream of home ownership since 1987. I love putting people into houses! And likewise I love helping sellers move on by finding buyers for their homes.

I have been very blessed being part of a truly good Real Estate Board. The agents in our area share similar goals. We try to look out for our community and for our clients/customers.

As such I have been very lucky getting a helping hand from most of the agents around here with my "Pet Projects". The first of my projects is to help our service people find affordable housing here when they are stationed in or return to our area. Most of our military personnel coming here just need to find a decent home to rent. They are usually stationed here between 1-3 years. I have so appreciated all the agents that have helped me by taking a rental agreement to their sellers asking them to help our soldiers. This has helped these sellers ease the burden of mortgages on their home that is sitting vacant and not selling. This helps our community in that now we have a house that was vacant being maintained, a family now shopping at our stores, eating at restaurants, their children attending our schools and families attending our churches. These soldiers have gone to war for us so that we can live the American Dream and they deserve a little piece of that dream too.

My second Pet Project is sending letters & packages to our service people while they are overseas. I have also been sending cards & packages to our wounded soldiers. I try to send \$100 from my sales to the Wounded Warriors Project that provides our injured with a bag of essentials & phone cards while they are in the hospitals around the world. I have been so excited by all the gifts I have received from all of you this past year. If you know a local soldier who needs a card from "home" give me their name & address & we'll send them a Thank You/ Hello card. It only takes a couple of minutes to put a smile on a stranger's face that is risking their life for us.

Thanks you for all your help with my "Pet Projects" and for your continued support & prayers for our son SPC David Mickey.

by Trudy Mickey

Case #16-17: Buyer Conditions Purchase Offer on Seller's Agreement to Pay Buyer Agent's Fee (Adopted as Case #32-18 April, 1990. Transferred to Article 16 November, 1994 as Case #16-12. Renumbered November, 2001.)

Realtor® A filed a listed property with his local MLS offering to pay a fee for sub-agency services. Realtor® B called Realtor® A, identified himself as a buyer's agent, and asked if Realtor® A would arrange a showing of the property to his client and himself. Realtor® A agreed. The following day, Realtor® B presented Realtor® A with an offer to purchase that was contingent on the seller's agreement to pay Realtor® B's commission. The seller accepted the offer and the sale closed shortly afterward.

Realtor® A then filed a complaint against Realtor® B citing Article 16 of the Code of Ethics as interpreted by Standard of Practice 16-16. He stated that Realtor® B had interfered in Realtor® A's relationship with his seller-client by attempting to negotiate a separate commission agreement with the seller. Realtor® B responded that since the request that the seller pay his commission was made by Realtor® B's client, the buyer, directly of the seller and not of the listing broker, no violation of the Code of Ethics had occurred.

In their decision, the Hearing Panel noted that if Realtor® B, or if his client at Realtor® B's urging, had demanded that a portion of Realtor® A's commission be paid to Realtor® B, there would have been a valid basis for Realtor® A's position. Since the request for payment of Realtor® B's fee was made directly to the seller, Realtor® B was not in violation of Article 16.

NEW APPLICATIONS ON FILE

The following licensees/companies have submitted their applications to WABOR for active membership. As required in Article 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 By-Laws.

Patricia Nypaver
Rachel Murphy

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.

Lockboxes Available

The WABOR Board of Directors has recently decided to offer 8 lockboxes per month per office while supplies last at a cost of \$50.00 each. Please contact the WABOR office or add these to your supply order if you wish to participate.

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 Phone:330-856-5700

All Classes are \$30.00

FEBRUARY 2009

2/2	Real Estate and The Internet	6-9 PM
2/9	Successful Listing Strategies	12-3 PM
2/23	Fair Housing and Diversity in Real Estate	6-9 PM
3/2	MLS Supercharged	6-9 PM
3/9	Ethics	6-9 PM
3/23	RE Finance in Changing Markets	6-9 PM
3/30	Working with Landlords & Investors	6-9 PM
4/6	Safety in Real Estate	6-9 PM
4/20	1031 Tax Exchange	12-3 PM
5/4	Core Law/Agency	12-3 PM

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.

Get Well Wishes to:

Sandy Van Huffel's son in California.
She is there taking care of him.
He is suffering from Lyme Disease.
Keep them both in your prayers.

*Get Well
Wishes and Prayers*

To:

*Ruthie Wilson
Shepherd of the Valley
1500 McKinley Room 706
Niles, OH 44446*





**CALL THE RIGHT
NUMBER FOR ALL THE
RIGHT ANSWERS**

**HAPPY MARCH
BIRTHDAY**



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
Option 1**

Use this number if your SUPRA key malfunctions.

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

**Supra Billing Dept. 1-800-545-9601
Option 7**

**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**

- | | |
|-----------------------------|-----------------------------|
| 2 Randy Snowden | Coldwell Banker First Place |
| 3 Jerry Altobelli | Altobelli Real Estate |
| 4 Timothy Britt | Altobelli Real Estate |
| 4 Joan K Carpenter | MD Realty |
| 4 Margaret Fenstermaker | Century 21 Prestige |
| 5 Carol Sole | Sole Realty Co. |
| 6 Denise Barber | Real Living Volpini Group |
| 7 Alfred Wevers | Howard Hanna Co. |
| 8 Patricia Malone | Eaton Group/GMAC |
| 8 Bruce McElroy | Wm. Zamarelli, Inc. |
| 8 Scott Rowley | Huntington Bank |
| 8 Louis Santangelo | Stevens & Assoc.Inc |
| 11 Lucy P. DelGiudice | Howard Hanna Co. |
| 11 Joseph Novak | Wm Zamarelli, Inc |
| 16 Theresa Liguori-Thompson | Howard Hanna Co. |
| 18 Shirley Dietelbach | Coldwell Banker First Place |
| 18 Jeremy Baker | Century 21 Prestige |
| 19 John Pearce | Re/Max Valley Real Estate |
| 20 Rhonda Villwock | Wm. Zamarelli, Inc. |
| 23 Beverly Friend | Coldwell Banker First Place |
| 25 Kristie Caldwell | Century 21 Prestige |
| 25 Paul Mikula | Paul Mikula Realty |
| 25 John Perfette | Wm Zamarelli, Inc |
| 26 Bettina Clebone | Century 21 Prestige |
| 26 Vonda Palcisco | Century 21 Prestige |
| 30 Adam Matthews | Northwood Realty Services |

NEOHREX

All concerns and problems with the new MLS system should be reported to Dan Crouse at Dan@themahoningvalley.com

Be sure to attend our Membership Meeting at Café 422 on March 31st at 5:30 PM as Chris Carrillo from NEOHREX will be there to answer your questions.

**WABOR
Board of Director Actions**

At the February 12th meeting of the Warren Area Board of REALTORS®, the following items were approved and/or discussed:

- Financial Report approved
- Reported on the HUD Task Force meeting regarding NHMSI.
- Changed the March Membership Meeting date to March 31.
- Voted to support Tom Williams in his bid for 2010 OAR Treasurer



PLEASE KEEP OUR MEN AND WOMEN IN SERVICE IN YOUR PRAYERS .

Specialist Joshua Nutt, son of Janice Nutt of Countrywide Home Mortgage, reports that Joshua was transferred to Ft. Jackson, South Carolina and re-enlisted for three (3) more years.

Specialist David Mickey is doing therapy 5 days a week after his last 2 surgeries. His battalion just received orders for Afghanistan for the new year. He is hoping to be healed enough to join them, but Trudy doesn't see that happening as he has months of therapy ahead of him. His spirits are still high due to all the kind thoughts and prayers sent on his behalf.

Sgt. Merle Sullivan, son of Ruth West, *former* WABOR manager, is now in the U.S. He is stationed at Fort Sam Houston in San Antonio, Texas.

Senior Chief Jerry Ring, son-in-law of Ruth West, is now home with his family and based in California. Ruth's daughter, Cindy Ring needs your prayers also, as she is fighting a battle with cancer.

Barbara VanDervort's son, S Sgt. Robb VanDervort is now home safely from Iraq. He wishes to thank everyone for their prayers and thoughts while he was on tour.

Ethel Latil has a grandson, SSgt. Bradley DeRubba serving with the Army in Kuwait, his address is: C Company 1-148INRGT, Camp Arifjahn Kuwait, APO AE09366. He got to see his newborn son before he left. She also has a grandson stationed in Virginia. Cpl DeRubba SA, 817 Stell Lane, Virginia Beach, VA 23455.

Lt.Col. Bonnie Rogers, close friend of Karen Jones at WABOR, is currently home on leave and will be moving to Germany where she will be stationed for 2 years.

If you wish to send a letter to one of our men or women in the service, please call Trudy Mickey at 330-503-6739 or you can e-mail her at tmickeyhouse@gmail.com

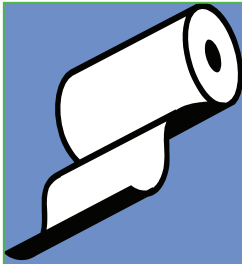
Notes from the WABOR Office

With dues for 2009 collected and all the information sent off to Columbus, and with the trade show behind us, it is now time to concentrate on the American Home Week events. Along with this newsletter, you are receiving several attachments that are forms for this event. Please consider nominating someone for the various awards to be given.

If you have not signed up for committees for our upcoming events, it's still not too late to get involved. Currently we are holding American Home Week meetings and soon we will begin having meetings about the RPAC Dinner and Auction. This is YOUR association, YOU can make a difference in the accomplishments of the Warren Area Board of REALTORS.

We are encouraged by the fact that we have two new applications for membership as Realtors and three new Affiliate members. I am getting inquiries regularly from businesses in the area interested in membership. If you use a related business that is not a member, how about recommending them as members?





Community Clipboard

As part of my focus as President this year, I would like to extend a helping hand from the membership of the Warren Area Board of Realtors with community based and "hands on" projects.

If you have any of these items laying around the house and would like to reduce, reuse, or recycle any of them, please bring them to the Board office to help someone or an organization in need. Every little bit helps.

Old Cell Phones for Safety Shelters
Old Plaques or Trophies for Scope or Senior Centers
Canned Goods or Non-Perishable Items for Local Shelters and Missions
Slightly Worn Coats for the Salvation Army
Old Eye Glasses for Area Lion's Clubs Organizations
Old Stamps
Old greeting Cards to be Recycle for Various Projects
Personal Care or Toiletry Items [Toothbrushes, soaps, shampoo, towels]
Pop Can Tabs to be recycled
Items for Soldiers Serving our Country
New Hats to the Heavenly Hats Organization - given to cancer patients who lose their hair due to cancer or other medical conditions
School Supplies and Reading Books for Needy Classrooms and Women/Children to promote reading at a young age
Old Telephone Books to be recycled
Old Magazines and Books to take to assisted living centers and nursing homes
Small Toys or Items to be donated to Children Living in Foster Care and Awaiting Adoption - Northeast Ohio Adoption Services
Back Packs for After School Programs
Pink Yoplait Yogurt Lids for Breast Cancer
Box Tops for Education for Area Schools

Any Other Item You Can Think Of!

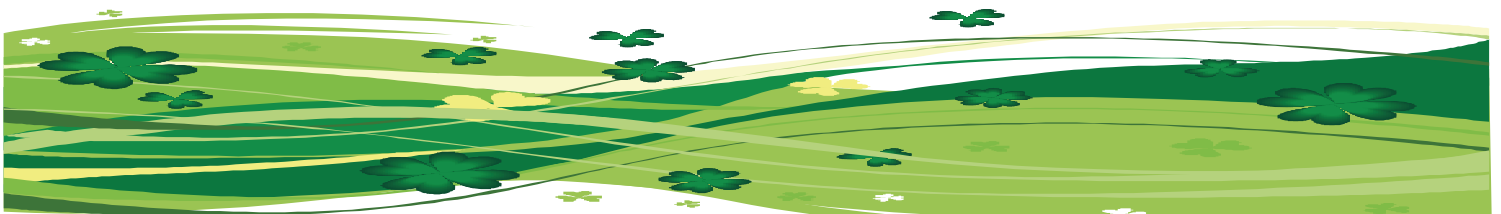


Robin Goodwin
Office Staff

Meet Robin Goodwin

Several of you have met Robin, our new office staff person. Robin is very skilled with computers and has picked up the Supra and NRDS applications quickly. If you have any problems with member services, Robin is your man. He has been familiarizing himself with member files and when he meets you, he can now put a face with all the paperwork.

Robin will be working on our website in the near future as well as learning all the ropes here in the office. Be sure to introduce yourself to him when you come to the office.



Housing Statistics – December 2008

Existing home sales in Trumbull County, including single family and condominiums for the month of December saw an increase to 124 units sold from a pace of 118 units in November 08'. This is slightly above the 107 unit level in December of 07'. The average sold price for December came in at \$80,459 compared to November's average of \$62,047. December 2007 had a higher average of \$93,569.

In Mahoning County, there was an increase in the average price from \$78,177 in November to \$89,103 in December 2008, which is still below the \$90,099 average in December 07'. Units sold had a slight decrease to 153 in December of 08' compared to 156 in November 08'. We are still below the 2007 numbers of 170 units sold in December 2007.

Columbiana County saw a slight decrease in units sold from a pace of 48 units in November 2008 to 46 in December 2008, and 46 units that sold as well in December of 07'. The average sold price for December 08' decreased to \$69,035 from \$91,856 in December of 07' and below November's average of \$76,539.

Housing Statistics – January 2009

Existing home sales in Trumbull County, including single family and condos for the month of January saw decrease to 83 units sold from a pace of 124 units sold in December 08'. This is slightly below the 98 unit level in January 08'. The average sold price for January came in at \$75,721 compared to December's average of \$80,459. January 2008 had a higher average of \$76,475.

In Mahoning County, there was a decrease in the average price from \$89,103 in December 08'to \$67,417 in January 2009, which is way below the \$99,024 average in January 08'. Units sold had a sizable decrease to 117 in January 09' compared to 153 in December 08, but slightly above the 2008 numbers of 112 units sold in January 2008.

Columbiana County saw a slight decrease in units sold from a pace of 46 units in December 2008 to 39 in January 2009, and actually 39 units that sold in January 08'. The average sold price for January 09' decreased to \$54,674 from \$65,512 in January 08' and below December 08' average of \$69,035.



Trade Show Booths