

## Do you know the Trumbull County Land Title Association?

The Trumbull County Land Title Association was formed in 1994 and for over 15 years its members have met to solve problems and discuss policies within the local real estate industry to better communicate with local elected officials and offices and to strive to protect consumers in real estate transactions through education and information about the title industry. Members share information about changes in the law, policies of governmental and regulatory agencies, and trends in the local market to better serve the local customer and the industry. Not all title companies are members of the TCLTA and support these ideals. The members of the TCLTA are:

American Land Title Agency, Inc.  
Dallas Woodall  
Hoffman & Walker Co. LPA  
James Thomas  
Schubert Title Agency, Inc.

South Park Title Agency, Inc.  
The Title Company of Warren Agency, Inc.  
Title Professionals, Inc.  
Trumbull County Abstract

Officers:      President: Jennifer Mullen  
                  Secretary: Kimmer Wolfinger  
                  Treasurer: Elwood Walker  
                  Trustees: Lynn Griffith, Patricia Kearney, Leanna Dunaway

If you would like more information about the Trumbull County Land Title Association, would like to visit us at one of our meetings, or, would like a speaker to attend yours, please contact Jennifer Mullen, TCLTA President at 330-393-3200

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

REALTOR® UPDATE

May 2009

## *Winery Bus Trip and Continuing Education*

**Just a few more days left and there are still some seats available on the bus.**

**Please call the WABOR office to reserve your spot.  
We accept credit cards.**

**Cost is \$50 and includes 1 Hour CE on:  
Basic Tenant Landlord Law  
Foreclosures  
How to Make Your Closing Sail Smoothly**

**Dinner at Ferrante Winery  
Entrée choices are: Lasagna, Romano Chicken or Filet Tips  
Entertainment by Tom Todd at Debonne Vineyards**

**Friday, May 8, 2009**

**Leaving Walmart parking lot at 4 PM sharp.  
Return at 11:00 PM**



**WABOR**

**Phone: (330) 394-4001**

**Fax: (330) 394-4006**

**Email Karen at [karenj@wabor.org](mailto:karenj@wabor.org)**

**Email Robin at [robinlg@wabor.org](mailto:robinlg@wabor.org)**

**Website: [www.wabor.org](http://www.wabor.org)**



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

**2009 OFFICERS**

**EXECUTIVE  
COMMITTEE**

**PRESIDENT**

**JULIE VUGRINOVICH**

**PRESIDENT-ELECT**

**STEPHEN FERREBEE**

**TREASURER**

**DAN CROUSE**

**PAST PRESIDENT**

**ANDREA LUPTON**

**DIRECTORS**

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MARY EWING  
MERRILYN MC CALLISTER  
JAMES PIRKO  
GEORGE REED  
JANICE STEVENS  
DAVID ZAMARELLI**

**AFFILIATE  
DIRECTOR**

**DOUGLAS BITNER**

**EX-OFFICIO**

**FRAN CUNNINGHAM-DSA  
JESSIE SCOTT-DSA**

**From the President's Desk – Julie Vugrinovich, ABR**

**Dear Membership,**

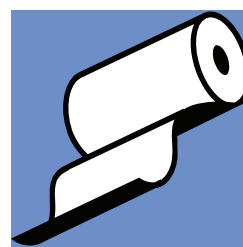
**Investing in real estate is by far the largest single investment that most people will make in their lifetime. We recognize the impact that owning property has, not only on the people that refer to their property as a “home,” but on the community as a whole. A home means putting down roots and becoming involved in your community. Pride in property is important in today’s way of life.**

**As we celebrated and recognized American Home Week and the 41<sup>st</sup> Anniversary of Fair Housing Month during the month of April, I would like to congratulate Andrea Lupton of Century 21 Prestige Realty for being awarded “Realtor of the Year” for her professionalism, involvement, and dedication to our profession. Congratulations to Pat Ballantine of South Park Title Agency, Inc. for being awarded “Affiliate of the Year” for her time, service, and commitment to serving on Board committees and getting involved with Realtor events, as well as her professionalism with title work. Hats off to Dominic Marino of Century 21 Prestige Realty for being awarded the Walter D. Graham Civic Award for his numerous hours of community service involvement and volunteer work.**

**Our American Home Week Dinner was held on April 21<sup>st</sup> with the theme of “Realtors Building Communities.” It was a spectacular evening and great recognition for all who attended. I would like to thank and recognize our dedicated Co-Chairmen this year, Andrea Lupton and Steve Ferrebee, and their wonderful Committee consisting of Beverly Petrosky, Lena Pilgrim, John Lacy, Cindy Wilcox, Lucy DelGiudice, Andrea Partridge, Doug Bitner, Beverly Friend, Fran Cunningham, and Marlin Palich. A special “thank you” goes out to the each one of you for working so hard to coordinate and make this event a true success! Many thanks as well go out to our Executive Officer Karen Jones and Office Assistant Robin Goodwin!**

**Medallion Award Winners included Ed and Mary Piper of Warren, Willie Wills of Mineral Ridge, and Shannon Hathaway/Brian Smith of Bristolville. Community Pride Award Winners were Bill and Jen Myers of Global Fitness located on Elm Road and The Trumbull Art Gallery located on East Market Street in Warren.**

**Essay Contest First Place Winners that composed essays on “What My Community Means to Me” included Sara Evans and Anthony Williams. Second Place Winners included Christine Groom and Robert Lupton. Top Teachers awarded were Carrie Schlatt and Lauren Steinbeck. The Grand Prize Poster Contest Winner with the theme of “What I Like About My Home Is..” was Ro-lynn Ford with Top Teacher being Nina Basciano. First Place Winners included Christian Cunningham, Vivian Kellar, and Meredith Brugler. Second Place Winners included Ian Cunningham, Elizabeth McCue, and Alexis Cunningham.**



**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

**Orientation Help Needed**

The updated Orientation class for new agents has now been created and we are have scheduled the first class on Saturday April 4, 2009 starting at 8 AM at the Board office. We had several agents who had volunteered to help with the classes, as needed; but as of this date, some have had to drop out for various reasons. We would like to have a few more agents, preferably someone who has been a working agent for several years, if possible, to volunteer. We will need agents who can teach the basics, and those who are able to teach an introduction to NEOHREX/Rapattoni. The outlined material will be available to you. They are separate classes. If you are interested in helping out with one of these classes, please contact Marilyn McCallister at 330-207-6441 ASAP. Thanks



Please remember Sandy Van Huffel's son Michael as he is fighting a battle with Lyme Disease. Sandy is with him in California at this time caring for him. Please remember her in your prayers as well. She needs all the strength she can get while caring for him.

Also remember Jan Kasonyi who should be home recovering from surgery at the time of this newsletter. Her surgery was scheduled for mid-April at the Cleveland Clinic



***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 stationed in Germany for the next two years. Bonnie travels to Russia on mission trips with Karen.

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](mailto:tmickeyhouse@gmail.com)

## Notes from the WABOR Office

We are happy to tell you that we now have all our members, both Realtors and Affiliates on the new website. We would be more than happy to link to your websites if you would provide us with the address.

Robin is now certified as a Supra Locksmith and can access damaged lockboxes to retrieve keys. Please call him if you have any questions about this service.

Our calendar is now on the website with all our upcoming events scheduled. Sign in times are also listed, but in military time. We are working to get that on a 12 hour clock for ease of reading.

We are now looking to add all our forms in a PDF format that will allow you to fill in and print the completed forms. This will allow us to make changes to forms as they are approved without the waste of old forms that will need to be destroyed. Please watch for these in the near future.

We are encouraging everyone to "Go Green" this year. We are printing less and less items and using social networking via the computer to keep our membership informed. The goal of NAR, OAR and WABOR is to reduce, reuse and recycle.

Contact us via our new email addresses at: [robinlg@wabor.org](mailto:robinlg@wabor.org) or [karenj@wabor.org](mailto:karenj@wabor.org).



I would also like to thank John Lacy and Huntington Bank for officially donating the large and beautiful display to the Warren Area Board of Realtors that is used every year for our American Home Week Event. Huntington Bank has been a mainstay and active with our Board through the years and we thank them for their commitment to the mission of our Board and committees. Thank you to all past employees who have served. You are appreciated!

Thank you to all affiliate partners and sponsors who graciously donated to our American Home Week Celebration:

Bass Home Inspections – George Basista  
Countrywide Home Mortgage (Bank America) - Joe King  
All Electric-Robert Lupton  
Garland Inspections – Mark Garland  
HalMar Printing – Doreen Romack  
Hidden Work Enterprises – Sandra Milchling  
Huntington Bank – John Lacy  
Juice Plus – Lannie and William Mease  
National City Bank – Jim Ditch  
Beverly Petrosky – Coldwell-Banker First Place Real Estate  
State Farm Insurance – Derek Knepper  
Covelli Enterprises

Mark your calendars now to attend the upcoming activities planned including our RPAC Dinner and Auction on May 19<sup>th</sup> at Leo's, July Golf Outing to be held at Candywood on July 17<sup>th</sup>, and our Summer Picnic with Continuing Education to be held on the outdoor patio/stage area at McMenemy's on August 21<sup>st</sup>. Cornhole championships too. Lots of exciting things are planned!

**PLEASE NOTE THAT THERE WILL BE NO JUNE MEMBERSHIP MEETING AND I WOULD LIKE TO ENCOURAGE PARTICIPATION AND ATTENDANCE AT OUR MAY 19<sup>TH</sup> RPAC EVENT AND WITH THE AUCTION.**

As you can see we will meet during the summer months, but will not be holding another monthly membership meeting until the fall, **SO PLEASE COME AND SUPPORT RPAC!**

There is still time to join the Winery Continuing Education Bus Trip with Dinner at Ferrante's Winery this coming Friday, May 8<sup>th</sup>. The cost is \$50.00 and includes dinner at Ferrante's, entertainment at Debonne Vineyards and CE by Attorney Jim Scher from The Title Company of Warren. Contact the Board Office to make your reservation. The bus leaves promptly at 4:00 pm.

Be sure to take a minute to recognize and read all about our Monthly Vital Piece of the Puzzle and volunteer Darlene Mink-Course for all she does for the Ohio Association of Realtors, her time and committee work with the Warren Area Board of Realtors, her education and training with our profession, and her service to our community. You are truly a vital piece of the puzzle!

**Here's to Ohio's Housing Market Striving and Thriving in 2009!**  
Julie

## ***RPAC Dinner & Auction – M\*A\*S\*H\* B\*A\*S\*H***

***Julie Vugrinovich, Chairman***

RPAC time is officially here and your help is needed! Please encourage everyone in your office to attend this fun event on Tuesday, May 19<sup>th</sup>, complete with Dinner and Auction to support our local RPAC Campaign. Come and enjoy a relaxing evening with your friends and have fun bidding on a variety of items. You can bring guests to our Event. The theme this year is \*M\*A\*S\*H\* B\*A\*S\*H\* and the Warren Area Board of Realtors will honor and pay tribute to the men and women serving our country. Come dressed in your favorite Mash outfit, camo or fatigue gear, or war outfit. Let's show our support! A table will be displayed so that you may bring a picture of a loved one who has served or is currently serving our country. We will showcase all pictures.

I would like to send a challenge out to each office this year for the 2009 RPAC Campaign, Members-Realtors-Affiliates alike. Your participation is requested to make a donation to our auction this year. Something like a themed basket, gift certificates, gift cards, affiliate professional services, sporting event tickets, one day destination trips, concert tickets, spa treatments, or continuing education. In the past, each office would prepare a large basket to help with our Board's fundraising efforts. In addition to the Live Auction, a Chinese Auction, 50/50 Raffle, Baskets of Cheer, and a ¼ Carat Diamond Star Necklace will be raffled to benefit RPAC. You can contact the Board office to pick up your item or items and you can take your donations there at your convenience. You may also contact an RPAC Committee Member to pick up your donations. The committee includes Michele Lee, Debbie Barber, Jessie Scott, Joe Miller, Doug Bitner, Mary Ewing, Fran Cunningham, Dan and Darlene Mink-Crouse, Jim Pirko, Andrea Lupton, Patty Nypaver, Pauline Kurtz, Adam Matthews, Trudy Mickey, and Steve Ferreebe.

The office that makes the most monetary and/or item donations and has the highest number of attendees at the RPAC Dinner and Auction this year, will receive a pizza party celebration for all of their support, participation, and fundraising efforts.

The Ohio Association of Realtors raised \$615,845 in 2008 to help with lobbying and local RPAC efforts, while the Warren Area Board of Realtors raised and donated over \$10,000 in 2008. Approximately 70% of the monies raised stay in Ohio at the state and local levels to help with school funding, foreclosures, and septic issues, etc. The 2009 Ohio RPAC Goal is \$675,000.

The Realtors Political Action Committee was formed in 1969 and is a legal means by which Realtors band together for the purpose of political action and process. Voluntary contributions are made by members throughout the country. Contributions are given to candidates who support housing and real estate related issues. It's bipartisan, both Republicans and Democrats buy and sell property. RPAC is one of the most successful PAC's in the country. When you make a donation to RPAC, your dollars combine forces with those who make up the nation's largest Political Action Committee. RPAC allows Realtors concerns to be heard loud and clear on Capitol Hill, in State Capitols, and Town Halls.

Let's all get on the M\*A\*S\*H - RPAC Bandwagon and support this cause that is truly the BEST INVESTMENT you can make in real estate.

We will also be collecting items to be sent to our troops. A collection table will be available at the RPAC Event and your donations are appreciated! Please contact Trudy Mickey with any questions.

### ***Items for Our Military Service Personnel***

*Flavor Packets for Water, like Crystal Light*

*Gum, Hard Candy, Tic Tacs*

*Small Sun Lotions, Hand and/or Body Lotion, Chap Stick*

*Small Tissue Packets and Toilet Papers, Hankies*

*Wipes for Hands & Glasses, Hand Sanitizers*

*Small Liquid Soaps, Deodorant, Body Powder, Foot Powder*

*Beef Jerky, Small Cans of Tuna or Meats, Small Cans or Boxes of Soups or Pastas*

*Crackers, Pringles, Pretzels, Cookies, Pop Tarts*

*Zip Lock Bags, Bandages, Tape, Small Scissors, Note Books, Pens, Crossword Puzzles, Suduko, Books, Small Games, Magazines*

*Cushioned Socks*

*Double A or Triple A Batteries*

*Thank You for Helping Our Soldiers!*



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

### **WABOR Board of Director Actions**

At the April 9th meeting:

Established a task force to encourage commercial membership in WABOR

Renewed membership in Main Street Warren and The Regional Chamber

**HAPPY MAY  
BIRTHDAY**



1 Cynthia Young	Howard Hanna Co
3 Jeff Jardine	Jardine Builders & Septic Service
3 Shirley Ulrich	Real Living Volpini Realty Group
4 Garnett Chinchic	Northwood Realty Services
4 Patricia McMaster	Altobelli Real Estate
5 John A. Phillips	Phillips Real Estate
5 Janice Stevens	Coldwell Banker First Place
9 Terry L. Hackworth	C21 Prestige Realty
9 Frank Leskovec	Altobelli Real Estate
9 James B. Spencer	Re/Max Valley Real Estate
11 Robert Reimold	R. J. Reimold Real Estate
12 M. Daniel McEowen	Coldwell Banker First Place
13 Donna Durst	Coldwell Banker First Place
13 Frank Petak	Coldwell Banker First Place
17 Makisha Williams	Century 21 Prestige
19 Eleftherios Hacimihalalis	Creekside Mortgage ( Premier Mtg)
19 Pamela Waddell	Real Living Volpini
20 Harvey McElhaney	Altobelli Real Estate
21 Michael Wolanzyk, Jr	Century 21 Prestige
22 Jason Altobelli	Altobelli Real Estate
23 Jennifer D'Allessandro	Altobelli Real Estate
24 Cheryl Stevens	Stevens & Assoc.Inc., Realtors
26 Barbara Peyatt	Barbara J. Peyatt RE
27 Brad Grace	Grace Services, Inc.
27 Dolores Van Scoy	Stevens & Assoc.Inc., Realtors
28 Dave Justine	Homes Magazine
29 Mary Ann McEowen	Coldwell Banker First Place
29 Jill Recser	Coldwell Banker First Place
30 Robert Dice	Howard Hanna Co.
31 Barbara VanDervort	Howard Hanna Co.

### **NEW POLICY FOR LATE FEES**

**At the March Board of Directors meeting, a change was made in the late charge on past due invoices. It was determined that late fees will be assessed when an invoice is 60 days past due. The amount of the late fee will be \$5.00 or 2% whichever is greater. Dues late charges will remain at the \$50 flat fee to be assessed January 1.**

**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.

**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

5/4	Core Law/Agency	12-3 PM
5/11	New Construction	6-9 PM
5/18	Ways to Lose Your License (Core Law)	6-9 PM
6/1	Real Estate and the Internet	6-9 PM
6/8	Successful Listing Strategies	12-3 PM
6/15	Fair Housing/Diversity in Real Estate	6-9 PM
6/29	The MLS Supercharged	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.

**2009 Affiliate Membership**

Show our Affiliates you appreciate them by using them for all you business needs.

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

AUCTIONEERS

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

**TheVindicator**

107 VINDICATOR SQUARE  
P.O. BOX 780  
YOUNGSTOWN, OHIO 44501-0780  
JOHN WALDORF PHONE: 330-747-1471 ext. 1328  
Classified Sales Executive FAX: 330-747-0399  
CELL: 330-717-1018  
TOLL FREE: 800-686-5003  
jwaldorf@vindy.com  
recycled ♻️ recyclable

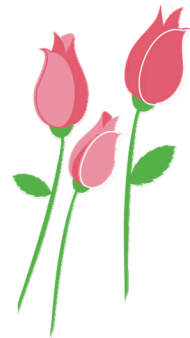
Are you a current Affiliate? Have you seen your business card featured here in the past 3 to 4 months? If not, that means we don't have one of your cards. Please send it off to us and we will be sure to feature it in the near future.

**New Members**

Cynthia Carroll with Northwood Realty  
Kathleen Patrone with Coldwell Banker First Place Real Estate

**New Affiliate**

Affordable Removal Services



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.

LENDERS

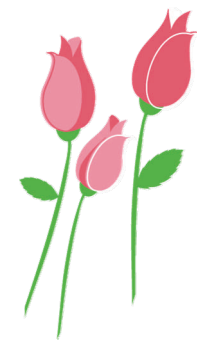
American Midwest Mortgage  
Cortland Savings & Banking  
Creekside Mortgage  
Farm Credit Services  
First Place Bank  
Home Federal S & L, Niles  
Homes Savings & Loan  
Huntington Bank  
National City Mortgage  
Seven Seventeen Credit Union  
The Home Mortgage Company  
U. S. Bank  
Wells Fargo Home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

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

INDUSTRY RELATED SERVICES

A C 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



CN-OH-YGDA  
1707 Burnett St  
Mineral Ridge, OH 44440  
330.652.BANK (2265)  
330.652.9665 fax  
330.766.0757 cellular



**Douglas Bitner**  
Senior Mortgage Loan Officer  
1st Time Home Buyer Specialist  
doug.bitner@usbank.com

