

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

REALTOR® UPDATE

NOVEMBER 2008

**HAPPY THANKSGIVING
TO ALL**



WABOR

Phone: (330) 394-4001

Fax: (330) 394-4006

Email: wabor@onecom.com

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
ETHEL LATIL
MERRILYN McCALLISTER
GEORGE REED

AFFILIATE DIRECTOR

JOE MILLER

EX-OFFICIO

FRAN CUNNINGHAM-DSA
JESSIE SCOTT-DSA

Note from President

Please VOTE!!!

November is Designation Awareness Month. NAR provides resources for both associations and REALTORS® to grow our business through professional development. Designation is a great way to learn more and earn more. If you are interested in getting a special designation and would like the education committee to sponsor a course locally, contact the board office and let us know what designations you are interested in achieving.

Hopefully everyone is getting all their lockboxes back out on their listings and getting familiar with their new key. Remember to register your lockboxes on the MLS, so that the safety feature will work.

Thank you for the great response to the October membership meeting, we got some great feed back. The door prize give away for October was donated by Dave Justine with the Homes Magazine, Thank you! Bev Petrosky with Coldwell Banker First Place was the lucky winner. We will continue to have an affiliate donate a door prize for each monthly meeting. Congratulations again to all our President sales club winners; thank you to all the committee chairs for a wonderful year.

November 18th will be our affiliate social event, "Networking Face to Face". Our affiliates and Realtor® members are excited about this great social event. Bring your vendors, they'll appreciate the fact that you think they are good enough to be a part of our wonderful association and all we are involved with in the community. Our give away for bringing a prospective affiliate will be a gift card for Giant Eagle/Get-Go Gas valued at \$100.00. Get your list together and get them registered early.

Together we can spread a Positive message!
Andrea

Stats

Existing-home sales in Trumbull County – including single-family, and condominiums– The month of September saw 141 units sold, down from a pace of 153 units in August 2008, which is below the 157-unit level in September of 2007.

The average sold price for September came in at \$90,933 compared to August average of \$81,830.

In Mahoning County we saw a decrease in our average price from \$108,703 in August to \$104,829 in September '08.

Units sold decreased to 183 in September of '08 compared to 189 sold in August '08. We are still below the 2007 numbers of 210 units sold in September of '07.

Columbia County also saw a decrease in units sold from a pace of 67 in August '08 to 60 in September '08, but still above the 50 units that sold in September of '07. The average sold price for September 08' decreased to \$81,922 from \$87,361 in September of '07.

All figures are taken from the attached MLS data.



REALTORS AND AFFILIATES A VALUED RELATIONSHIP



**South Park
Title Agency, Inc.**

Pat Ballantine
Vice President / Manager

155 South Park Avenue
Warren, Ohio 44481

(330) 373-0210
Fax: (330) 373-0211
Email: pat@southparktitle.com

INSPECTION SERVICES

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

Title Professionals, Inc.

Joseph F. Miller, Jr.
Account Executive
Cell: (330) 502-4200

295 Harmon Avenue N.W.
Warren, Ohio 44483
Phone (330) 392-7780
Fax (330) 392-5827

240-A S. Chestnut Street
Ravenna, Ohio 44266
Phone (330) 296-7378
Fax (330) 296-4712

Mahoning (330) 530-5009

titleprof@titleprof.com

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

TITLE COMPANIES

American Land Title
Bauman Land Title
Commonwealth Suburban Title
Grove Title & Escrow
Hunter-Stevens Land Title
Midland Title Security
Schubert Title Agency
South Park Title Agency
The Title Company of Warren
Title Professionals
Title Works Agency LLC
Valley Title & Escrow

LENDERS

Consumers Mortgage Corp
Cortland Savings Bank
Countrywide Home Loans
Creekside Mortgage
Farm Credit Services
First Place Bank
Home Federal S & L
Home Savings & Loan
Huntington Bank
National City Mortgage
717 Credit Union
Starnet Mortgage Services
Home Mortgage Co.
U.S. Bank
Wells Fargo Mortgage
Your Mortgage Center

AUCTIONEERS

Ohio Real Estate Auction
Ohio Real Estate Auctions,
LLC

Scott Rowley
Mortgage Loan Officer
330.841.0404 Office
330.841.0103 Facsimile
330.506.2918 Mobile
scott.rowley@huntington.com



Huntington **Mortgage Group**
2107 Elm Road NE
Warren, Ohio 44483

APPRAISAL SERVICES

Harry Britt, Appraiser
Fred Estlack Appraisal Services
Larry McManus Appraisal
Northeastern Ohio Appraisal
Jeffrey Olszewski Appraisal
John Simoudis Appraisals

INDUSTRY RELATED SERVICES

Barrier Exterminating, Inc.
.Digging Dirt, LLC
Dominion Enterprises
Grace Services
Home Builders/Remodelers Association
Plant Industrial Advertising
Satolli Carpet & Floor Covering
Tribune Chronicle
The Vindicator

Networking

Face to Face

At last our evening of Networking-Face to Face will take place on November 18, 2008 at Leo's Ristorante from 6:00 PM to 8:00 PM. Sign in will begin at 5:30 PM. A cash bar will be available and finger foods will be furnished. The cost is \$15.00 per person. This is a valuable time for you to learn about support services available to you. Bring along a contractor, landscaper, stager or other business representative whose services you utilize in the operation of your business and you will be entered into our drawing for a gas card worth \$100. Prospective Affiliates you bring to the event will receive a \$15 credit on their application fee if they apply for membership at the event. Sign up sheets are in your office so don't delay, sign up now!!!

“Eye on the Hill”

NAR is watching out for Homeowners!

NAR strongly believes that inclusion of these priorities in a stimulus package is imperative to move our nation out of this economic crisis:

1. Remove the requirement in the current law that first-time homebuyers repay the \$7,500 tax credit, and expand the tax credit to apply not only to first-time buyers but also to all buyers of a primary residence. This will help address inventory issues in many markets.
2. Revise the FHA, Fannie Mae and Freddie Mac loan limit increases to reflect the higher temporary level enacted in February. Although subsequent legislation made loan limit increases permanent, the permanent loan limits were reduced from the February levels. This has broad implication for homebuyers in high cost areas.
3. Urge the government to use a portion of the allotted \$700 billion that was provided to purchase mortgage-backed securities from banks to provide price stabilization for housing. The Treasury department should be required to use the newly enacted Troubled Assets Relief Program to push banks to:
 - o Extend credit down to Main Street, making credit more available to consumers and small businesses;
 - o Expedite the process for short sales;Expedite the resolution of banks' real estate owned (REOs) properties.

Make permanent the prohibition against banks entering real estate brokerage and management, further protecting consumers and the economy.

Read the whole letter at <http://www.realtor.org/fedistrk.nsf/CurrEyeOnHill/current?opendocument>

WABOR CALL FOR ACTION

WABOR is going to begin a public awareness campaign to Market the Warren Area. We will be emphasizing the quality of life and exceptionally low cost of living here.

WE Still NEED YOUR HELP

We need your help to locate, interview, and use your clients for this marketing campaign. Here is what we need:

GREAT BUYS! Have you recently sold one of those homes that is an outrageous buy? The price was so low, the value so high, that it astounded you? We want to interview the buyer, photograph the home and use it in our WABOR marketing. We need homes in all price ranges, anywhere in Trumbull County. Submit the home, MLS number, and information to Karen Jones at the WABOR offices.

WELCOME TO WARREN! Have you sold a home to someone who has recently moved to Trumbull County? We are especially looking for people who have moved here from more expensive areas...or more "Glamorous" areas. So if your client has moved here from the east coast, west coast, Florida, or Las Vegas type areas...ask them if they would like to star in a video in our ad campaign. This is especially important for people who have bought or started a business when they moved here.

WABOR's marketing campaign is designed to increase your sales by showing people that we have the greatest housing buys in America. WABOR executive committee will come to your office meetings to explain this project and how it benefits you and our area. Please Join with us to Market Our Area.

Brian & Pam Waddell Donation Fund

Brian is at home recovering from surgery after his fall and will have a long rehab. Please help by making your donation at any U. S. Bank branch office to the Brian & Pam Waddell Donation Fund. Your help is much appreciated by the family.

Many thanks to Doug Bitner, Merrilyn McCallister and Steve Ferrebee for setting up this fund.

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.

New Sales Applications

Laura Altobelli-Altobelli Real Estate
Northwood Realty Services

New Affiliate Applications

William R. Cook, Inc.

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

November 2008

11/17	Content Buyer 6-9PM Mink Seminars	\$30 330-856-5700
11/24	Taxes and The Real Estate Market Noon-3PM Mink Seminars	\$30 330-856-5700

DECEMBER 8-12

WINTER BLAST 30 HOURS CE IN ONE WEEK

Individual Classes \$30.00 each or take the entire 30 hour program for \$250.00 paid in advance upon registering. Must attend 10 of the classes to receive 30 hours of certification. Most classes have guest speakers. Snacks & Drinks provided.

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.

NAR REQUIRED ETHICS COURSE

MINK SEMINARS

NOVEMBER 19, 2008 4:00-700 PM 3:30 Check-In

DI LUCIA'S BANQUET CENTER

(This ethics course must be turned into NAR by December 31, 2008)

LAST CHANCE THIS YEAR TO GET THIS REQUIRED CLASS.

**SIGN-UP SHEET IN YOUR OFFICE, OR CALL WABOR
OFFICE 330-394-4001**

Notes from the WABOR staff:



It's time to have some fun with our newsletter. Each month we will be hiding an arrow somewhere in the content of the newsletter. Let's see how many can find it.

Some may be easy to find, but others more difficult. They may be in color or black, or maybe even white on colored paper. Be the first to email our office that you found the arrow. No telling what might come of it.

DUES STATEMENTS

Your dues statements have probably already been delivered to you. The due date is December 1, 2008. You will notice a \$10 Promotional Donation is included. This is to assist in the ComeToWarren outreach of the Phoenix Project. See more on this subject on the page titled, "WABOR CALL TO ACTION". If you have not seen the new website, go to www.cometowarren.com and take a look. The site is in preliminary stages, but it is beginning to take shape. You can do your part by making this \$10 donation.

LOCKBOX KEYS

By the time you read this, the lockbox exchange will be complete. Whew! If you were unable to get to the Metroplex on October 30th, you need to call the WABOR office and set up an appointment with Ruthie to exchange your key. The "D" keys will only be active until about November 17th. So don't delay, make that call TODAY!

THANKSGIVING HOLIDAY

The WABOR offices will be closed for the Thanksgiving holiday Thursday, November 27th. Have a great holiday. And go easy on the turkey!!!

WABOR Staff

Karen Jones—Executive Officer
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 October 9, 2008 meeting of the Warren Area Board of REALTORS®, the following items were approved and/or discussed:

- The Financial Report was accepted.
- Accepted Darlene Cavaliere's resignation
- Voted to support the ice ring again this winter
- Voted to join Warren Grows

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

WABOR EVENTS-2008

November 5-10

NAR Convention

November 13th

RPAC Appreciation Brunch

November 17th

CRIS Board of Directors Meeting

November 18th

Networking: Face to Face
6-8 PM at Leo's Ristorante

November 19th

NAR Required Ethics
DiLucia's Banquet Center
3:30 check-in Class 4-7:00 PM

November 17th

SHUT-OFF FOR YOUR D KEYS



**CALL THE RIGHT
NUMBER FOR ANSWERS**

**HAPPY NOVEMBER
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**

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|----------------------|---------------------------|
| 2 Marlin Palich | Century 21 Prestige |
| 3 Anthony Cornicello | Wm. Zamarelli, Inc. |
| 4 David Gibson | Stevens & Associates |
| 6 Amy Trupe | Century 21 Prestige |
| 6 Rich Basinger | Ohio Real Estate Auct. |
| 6 Jessie Scott | Scott Realty |
| 7 Marilyn Callahan | Wade Foltz & Assoc. |
| 8 Janice Nutt | Countrywide Home Loans |
| 10 Fran Cunningham | Wm. Zamarelli, Inc. |
| 10 Catherine Sipka | Century 21 Prestige |
| 11 Jennifer Hartley | Century 21 Prestige |
| 12 Richard Volpini | Real Living Volpini |
| 12 Linda Giesecke | Century 21 Prestige |
| 13 Myron Dobkowski | Home Savings & Loan |
| 14 Alyson Scott | Century 21 Prestige |
| 14 Connie Cera | Wm. Zamarelli, Incl |
| 16 Denise Perkovich | Century 21 Prestige |
| 17 David Zamarelli | Wm. Zamarelli, Inc. |
| 18 Lisa Jason | Eaton Group/GMAC |
| 18 Raymond Donadio | Stevens & Associates |
| 18 John Rossi | Rossi & Associate |
| 19 Carol McCummins | McCummins Realty |
| 21 William Atkinson | Coldwell Banker FP |
| 21 Daniel Crouse | Real Living Volpini |
| 22 Jerry Angelotti | Coldwell Banker FP |
| 23 Patricia Kearney | Title Professionals, Inc. |
| 23 Darlene Cavaliere | Howard Hanna Co. |
| 28 Betsy Lowe | Altobelli Real Estate |
| 30 Brenda Spellick | Zamarelli Real Estate |

Our sincere condolences to the family of:

Angelo Principi,

who passed away October 8th. Angelo started Principi Realty after retiring from Van Huffel Tube Corporation in 1971.



Congratulation to Frank and Amy Zamarelli on the birth of their daughter, Sadee Elizabeth, born October 24th.

Get well wish to Lois Snelson. She is home now, but not receiving visitors. Please call her or send a card.

Debbie Barber is recuperating from foot surgery.

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 serving with the Air Force in Iraq. He would appreciate hearing from people back home. His address is: VanDervort, Robb/SSGT, 506th, ESFS/SFO Unit ID 70080, APO AE 09338.

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, will soon be completing a tour in Iraq and will be stationed in Germany 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

