

January 2019

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REALTOR® Insight

NAR and Code of Ethics Training

We would like to Congratulate our Association for the **100%** completion rate of the National Association of REALTORS Compliance for Code of Ethics training.

The requirement for REALTORS® to complete Code of Ethics training changed to a biennial requirement (every two years) in November 2014 by action of the National Association's Executive Committee and Board of Directors. This change originated as a recommendation from the REALTOR® of the Future Work Group.

The first biennial cycle began January 1, 2017 and ended December 31, 2018.

Future Cycles

January 1, 2019 to December 31, 2020

January 1, 2021 to December 31, 2022

What happens if a REALTOR® doesn't meet the training requirement on time?

Failure to meet the requirement is a violation of a membership duty and will result in suspension of membership for the first two months (January and February) of the year following the end of any two (2) year cycle or until the requirement is met, whichever occurs sooner. On March 1 of that year, the membership of a member who is still suspended as of that date will be automatically terminated.

You can find more information on the [FAO's on the Code of Ethics training requirement](#) by following this link.

We understand the confusion the Code of Ethics training rush may have caused. The Ohio Division of Real Estate requirements remain the same with the COE being due every 3 years. This will make some years overlap where you may have to take COE 2 times in a cycle.

This information obtained for this article can be found on the [National Association of REALTORS](#) website.

Christmas Party



The 2018 Christmas Party was held December 1st at the Colonnade Banquet Facility in

Milan, OH. Members enjoyed dinner, drinks and the sounds of The Spearman Brothers featuring Vocalist Lydia Lee.



Schedule of Events:

January

- **1/1 Board Office Closed, Happy New Years!**
- **1/17 Board of Directors Mtg, Board Office, 9:30am**
- **1/17 Committee Workshop, Board Office, 11:00am**
- **1/21 Board Office Closed, Martin Luther King Jr. Day**
- **1/24 MLS Broker Committee Meeting, Board Office, 10:00am**

Weight Watchers

Meets at the Board Office on Fridays at 9:30 a.m.

Interested in joining or need a meeting place?

Contact:

Lynn.M.Gotsis@weightwatchers.com

Up Coming Events

February

11	REALTOR Party Training, Columbus, 9:30 am
14	Professional Standards Workshop, Board Office, 9:00 am
18	FAOR Board Office Closed, President's Day
20	Ohio REALTORS Broker Summit
28	Board of Directors, Board Office, 9:30 am

March

13	Reverse Raffle/ Chili Cook-off, Board Office, 5:30 pm
20	New Member Orientation, Board Office, 1:00 pm
21	FAOR Board of Directors Meeting, Board Office, 9:30 am
21	General Membership Meeting, Board Office, 11:30 am
29	AE Institute, Austin, TX

MARK YOUR CALENDARS!



REVERSE RAFFLE /CHILI COOK-OFF

MARCH 13TH @ 5:30 PM

MORE INFORMATION COMING SOON!

Home inspector licensure measure passes Senate, heads to Gov. Kasich

Dec 19, 2018

By Scott Williams, Ohio REALTORS Vice President of Public Policy

Home inspector licensure took a significant step forward this afternoon, as the Ohio Senate concurred on a measure previously approved by the Ohio House of Representatives. Senate Bill 255, which contains critical consumer-focused oversight of the last remaining unregulated aspect of the home buying process, awaits Gov. John Kasich's signature.

If the bill is signed, Ohio will become the 31st state affording home buyers the assurance that the inspector they hire is properly trained to evaluate and assess the home's condition prior to finaliz-

ing the purchase. The measure had the full support of Ohio REALTORS, The Home Inspectors Institute, InterNachi, and the Ohio Chapter, North Central Ohio Chapter and Southern Ohio Chapter of the American Society of Home Inspectors.

"We're grateful to Ohio Senate President Larry Obhof, House Speaker Ryan Smith and Rep. Jim Hughes, the measure's original

sponsor, for their strong leadership in securing passage off this critically important consumer protection legislation," said Ohio REALTORS President Tiffany Meyer. "We're also thankful to thousands of Ohio REALTORS who made

their voice heard in support of passage.

"For more than a decade, Ohio REALTORS have pursued bringing commonsense oversight to one of the last remaining unregulated aspects of the home buying process ~ one that will provide consumers with an important layer of protection when making what is likely the largest financial transaction they will make in a lifetime."



Safety Tips 101— January Tips

In keeping with a strong focus on your safety, we will be sharing monthly safety tips. All tips are taken from NAR's REALTOR® Safety Resource Kit. For more information on REALTOR® safety go to NAR's safety web pages at www.nar.realtor/Safety for more information on the important topic of REALTOR® safety.

Tip #1 Your trash is another man's treasure: Just bought a new entertainment system? A bunch of empty boxes out by the curb triggers an alarm to would-be thieves. Instead of putting boxes out in plain sight, cut them down and stuff them in

trash bags.

Tip #2 Careful with cash deposits: If you periodically carry large deposits to the bank, be especially aware of any strangers lurking around the office parking lot. If you must transport cash deposits, use the buddy system or arrange for a security service or police escort.

Tip #3 Lock up client keys: Be sure to use the lockbox property - key procedure that has been established to improve real estate agent safety. A reliable, secure lockbox system such as those made by NAR REALTOR

Benefits® Partner [SentryLock](#) ensures that keys don't fall into the wrong hands.

Tip #4 Take two seconds as you walk towards your destination to check out potential risks:

- ⇒ Are people coming and going or is the area unusually quiet?
- ⇒ Do you observe any obstacles or hiding places in the parking lot or along the street?
- ⇒ Is anyone loitering in the area?



REALTOR® Magazine



"The latest is part of a string of phishing scams targeting the real estate industry"

More Phishing Scams Reported: Here's What You Can Do

Dec. 11, 2018

More and more phishing scams are targeting real estate professionals and their clients, attempting to dupe you out of money. There are several steps to take to make sure that you and your clients aren't the next victims.

The National Association of REALTORS® issued [an all-member alert](#) on Sunday warning members of the latest email phishing attempt targeting the industry. The email appeared to be under the REALTOR® Party banner and solicited members to help "Support Diana" with a financial donation through a GoFundMe page. NAR warned that the email was not from the association or the REALTOR® Party. NAR says it will never solicit donations for personal or individual charities.

The latest is part of a string of phishing scams targeting the real estate industry in business email compromise that focus on both businesses and individuals to get them to do wire transfer payments. A recent report from the cybersecurity firm eSentire found that [real estate was the second most-targeted industry](#) hit by malware events in the second quarter of 2018.

Law enforcement, along with NAR and other business trade associations, have been meeting to address the security threats posed to businesses. In one growing BEC scam, for example, scammers will infiltrate an email account of a real estate professional and send out an email to a client that appears to be from the professional, redirecting them to send their funds to a fraudulent account. Sometimes scammers won't target

funds, but instead will go for personal identification information or even W2 tax forms for identity theft. Victims will receive a spoofed email on behalf of a participant in a real estate transaction—agent, title company, or law firm, say.—with instructions to change their payment type or location to a fraudulent account. Funds that are transferred are nearly impossible to track once they are deposited.

From 2015 to 2017, the FBI reports a 110 percent rise in the number of such scams involving real estate transactions.

How do you keep you and your transactions safe? The FBI offers some of the following suggestions through its public service announcement warning businesses:

Verify all requests of a change in payment type and location. Scammers often request that payments that are originally scheduled for check deposit be made via wire instead. Also, they request changes to the original recipient's financial information. Real estate professionals and their clients should verify with their main contacts whenever they receive information via email that is involving financial changes or financial solicitations.

Be wary of communication that is exclusively over email. Scammers will take public information available on real estate listing sites and use it to then target victims. They may see listings that are "under contract" and then use the contact information of the real estate agent to insert themselves into the transaction, posing as the agent. "Be wary of any communication

that is exclusively email based and establish a secondary means of communication for verification purposes," the FBI writes. Also, don't always assume a website that uses the [padlock security icon](#)—containing "https" in the URL—is safe. Scammers are increasingly using the icon on their sites, so it is not a foolproof indicator.

Set a code phrase with main contacts. Victims have reported also receiving phone calls from scammers requesting personal information for verification purposes. To verify the person is correct, encourage clients to establish code phrases that could be used to verify two legitimate parties, such as client to real estate agent or financial institution to client.

Act quickly if you think you've been scammed. Time is critical. Contact the financial institution first and request a recall of funds. Then, contact your local FBI office and report the fraudulent transfer. File a complaint at www.ic3.gov or bec.ic3.gov. The IC3 will assist the financial institutions and law enforcement in the recovery efforts of the funds.

[Follow this link](#) to watch a video created by NAR's legal team for more tips on how to avoid wire fraud in transactions.

This article is from REALTOR Magazine. Follow the link above to read full article.

Credit Score Boost? Cellphone, Utility Payments Soon to Get Factored In

Millions of consumers may soon see a boost to their credit scores, which could help when applying for a mortgage. One of the largest credit-reporting firms in the U.S., Experian PLC, announced it will give consumers the option to have their cellphone and utility payments factored into their credit scores early next year. About 46 million consumers who have limited credit data could instantly see an increase to their credit scores from the new data being added in, according to Experian.

This marks the first time consumers will be able to have such data factored into their credit reports and scoring. It follows on the heels of several other changes. Fair Isaac Corp., the creator of the FICO credit score, will soon be launching a new credit score with Experian that will take into account a consumer's history man-

aging their checking and savings accounts. That move also could give consumers a



boost to credit scores for those who at least keep several hundred dollars in their accounts and don't overdraw.

Also, all three major credit reporting firms—Experian, Equifax, and TransUnion—have all recently removed negative information, like tax liens and judgments, from consumers' credit reports. This move has also helped lift many consumers' credit scores.

Experian's latest change, named Experian Boost, will allow consumers to opt in and link the bank accounts they use to pay

their phone and utility providers to Experian. The company can then track their

monthly payments to utilities, cellphone, and landline phone and cable TV accounts. It will not track missed payments, according to The Wall Street Journal. Experian will delete the account from its credit report if consumers stop paying their bills for three consecutive months from the accounts linked to Experian Boost. Consumers' scores will then be recalculated without the additional account. In such cases, that could then cause a drop to the credit score.

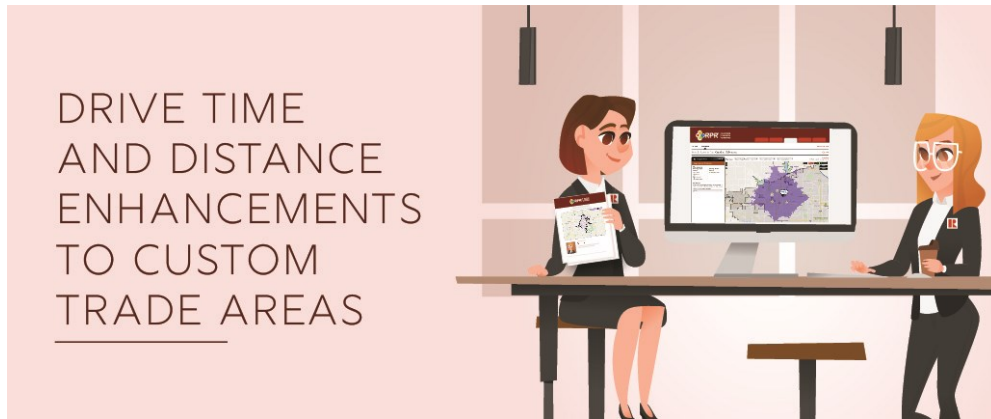
Source: "[Want a Better Credit Score? Soon, Your Cellphone Bill Could Help](#)," The Wall Street Journal (Dec. 18, 2018) [Login required.]

REALTOR® Magazine

December 19, 2018

"Millions of consumers may soon see a boost to their credit scores"

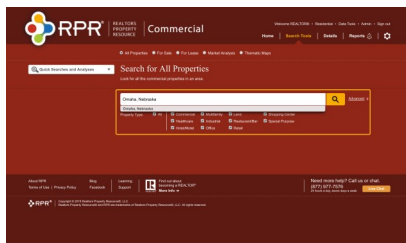
Drive Time and Distance enhancement for RPR Custom Trade Areas



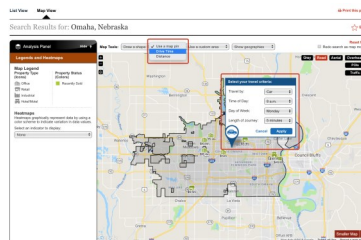
RPR is excited to announce that practitioners now have the option to run custom Commercial Trade Area Reports that can compare 3 minute, 5 minute, and 10 minute drive or walk times; or 1 mile, 3 mile, and 5 mile radiuses starting from a single point. As a highly requested enhancement, we'd like to thank commercial members for weighing in and making their voices heard to add this functionality to RPR Commercial.

Ready to get started? Here's how to use this new feature in 3 easy steps:

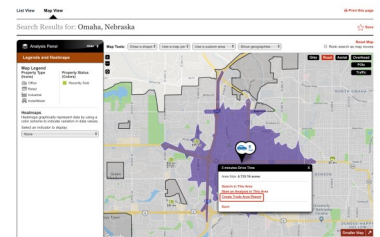
- (1) Find the subject property or area you want to analyze on one of RPR Commercial's maps.



- (2) Select the Use a map pin dropdown at the top of the map and choose Drive Time or Distance as your setting. If you are using the "drive/walk" time tool select the 3, 5, or 10 minute option under the Length of Journey dropdown. If you selected Distance, start with either the 1, 3, or 5 mile radius options. And, then click Apply.



- (3) Once the map generates the area click anywhere inside of the colored section and select the Create Trade Area Report option.



Now you can apply a custom name or just select OK and you will be redirected to the reports page. Here you have the options to run a standard report, add custom pages or modify the data sets you want to include.

Here is a [Drive Time](#) and [Distance](#) example from the Commercial Property report.



Login today to RPR Commercial and run your custom trade area report.
<https://www.narrpr.com/commercial>

Dayton's Anjanette Frye takes leadership reigns of Ohio REALTORS

Jan. 2, 2019

The Ohio REALTORS 2019 Leadership Team (from left): President-elect Chris Reese, Columbus, President Anjanette Frye, Dayton, and Treasurer Seth Task, Cleveland.

Anjanette Frye of Dayton assumes office as the 2019 president of the Ohio REALTORS. Joining Frye on this year's Leadership Team is President-elect Chris Reese of Columbus and Treasurer Seth Task of Cleveland.

Frye is owner of RCF Properties in Dayton.

On the local level, Frye served as President of the Dayton REALTORS in 2012. She served on numerous committees including: Budget & Finance, RPAC, Strategic Planning, Legislative, Emerging Issues, MLS Operations, YPN and Professional Standards. She was the DABR Broker Owner of the Year in 2014.

On the state level Frye has served as an Ohio REALTORS District Vice President (2014-2015) and has been a Director since 2008. She served as a member of numerous Committees, including: Legislative Steering, Legal Action, RPAC, Commercial Industrial, Residential Property, Communications and Finance, among others. Frye was a member of the Ohio Division of Real Estate Credentials Task Force (2013-2014).

Additionally, she was as a NAR Director in 2012 and served on a number of Committees, including Housing Opportunity, Commercial Real Estate Research, and Commercial Legislation and Regulatory Advisory Board. She served in leadership of the Property Management Forum and Commercial Committee. Frye is currently serving as 2018 Chair of the State Leadership Idea Exchange Council. In 2014 she was a member of the NAR Environmental Summit. Frye served as Region 6 RPAC Trustee from 2015-2017, representing Michigan and Ohio REALTORS. She contributes to RPAC at the Golden R Major Investor Level, is a President's Circle Member, and is a 2018 member of the RPAC Hall of Fame.

Since 2017 she has served as chair of the Ohio Division of Real Estate's Property Management Task Force.



Frye holds NAR's Accredited Buyer Representative (ABR), e-PRO, Broker Price Opinion Resource (BPOR), (CIPS) Certified International Property Specialist, and is a candidate for the Certified Property Manager (CPM) designation.

Frye resides in Dayton with her spouse, Shay, and their daughter. She is active in Big Brothers and Big Sisters and Habitat For Humanity.

2019 Ohio REALTORS President-elect Chris Reese is broker/owner of Metro II Realty.

Reese was licensed in 1977 and began her career working for her father, Jim Luebbe at Metro II Realty, until she took over as broker in 2007.

On the local level, she served as President of Columbus REALTORS in 2006. She was co-founder of the original Columbus Independent Broker's Association (CIBA) in 1995 and President of the Columbus Women's Council of REALTORS in 1997. Reese has served on and chaired numerous committees including: Strategic Long-Range Planning, Budget, Finance & Investments, MLS, Builder/REALTOR Alliance, Professional Standards, Political Activity & RPAC, and Appraisal, among others. She was named Columbus REALTOR Broker of the Year in 2009 and the recipient of "Charter Class" Lifetime Achievement Award in 2005.

On the state level Reese has served as an Ohio REALTORS District Vice President (2009-2010) and has been a Director since 1997. She serves as the 2017 Chair of the newly created Ohio REALTORS My

REALTOR Party Committee. She served as a member of numerous Committees, including: Finance, Executive, Appraisal, Strategic Planning, Professional Develop-

ment, Legislative Steering, Issues Mobilization, RPAC Trustees, Convention, and Nominating, among others. She was awarded the 2018 Ohio REALTORS Award of Excellence for sales volume in 2017-2018.

Nationally, she serves as the 2018 Chair of the Large Board Forum, and as a NAR Director (2004-2009, 2014-2015, 2017-2018) and served on a number of committees, including: Large Board Forum, Consumer Communications, MLS Policy, and Resort & Second Home. She contributes to RPAC at the Crystal R Major Investor Level and is a President's Circle Member.

Reese holds NAR's Certified Residential Specialist, (CRS) designation. Civically, she has volunteered for the Campaign for Cancer Prevention, March of Dimes, and Meals on Wheels. She served as a Trustee for Homeport by the Columbus Housing Partnership.

Reese resides in Columbus with her husband, Durk, who is a Certified Real Estate Appraiser. She has a daughter Lindsey, son Dustin, and two grandchildren.

2019 Ohio REALTORS Treasurer Seth Task is associated with Berkshire Hathaway Home Services Professional Realty.

Task has served as member and in leadership on a variety of Akron Cleveland Association of REALTOR Committees, including serving as its first president in 2014 after participating in on the merger task force between the

former Cleveland and Akron boards. He has been a REALTOR since 2005 and has appeared before the Federal Reserve Bank, FHFA and the Department of Housing and Urban Development as an expert in his field.

On the state level, Task served as a member of the Board of Directors since 2011. He has served as a member and in leadership for a number of the organization's committees and task forces, including: Executive, Finance, Legislative Steering, Local Government Forum, Appraisal, Young Professionals Network, Finance, MLS, Convention, Professional Development, Issues Mobilization and Communications Audit.

Task has served as a chairman of the National Association of REALTORS' Federal Finance & Housing Policy Committee and is currently on the board of directors of NAR as well as vice chair of the Conventional Financing & Policy. Additionally, he has served on NAR's Public Policy Coordinating Committee, Public Policy Advocacy Group, and Valuation Committee. He earned the Green and Certified Residential Specialist (CRS) professional designations from NAR. Task is a 2015 NAR Leadership Academy graduate. He contributes to RPAC at the Golden R Major Investor level and as a President's Circle member.

Civically, he has been involved with the Solon Chamber of Commerce, served on the Board of Directors of Neighborhood Housing Services of Greater Cleveland, and has been a Cleveland Masonic Lodge Brother since 1995. He has three children including a senior at The Ohio State University.

The Ohio REALTORS, with more than 33,000 members, is the largest professional trade association in Ohio.



NAR Expresses Disappointment Over FEMA's Latest NFIP Ruling

WASHINGTON (December 26, 2018) – Today, FEMA issued a new opinion disallowing new or renewal flood insurance policies during the partial shutdown of the federal government. [Shannon McGahn](#), Senior Vice President of Government Affairs for the National Association of Realtors®, issued the following in response to FEMA's ruling. "Today's ruling comes contrary

to Congressional intent and is in conflict with FEMA's decision to allow NFIP operations during the 16-day government shutdown in 2013. NAR and its 1.3 million members are extremely disappointed by this abrupt and ill-conceived change of course. "Last week, Congress passed legislation to fully reauthorize the NFIP through May. However, today's surprise FEMA ruling jeopardizes tens of thousands of

home sales across America, as NAR estimates up to 40,000 closings are disrupted each month that the NFIP cannot issue flood insurance policies. NAR will continue carefully reviewing this ruling and we remain in communication with Congress and FEMA to remedy the situation as quickly as possible."

Follow this link to [NAR](#) for more information on NFIP



Coaching Corner: What? Why? How?

December 29, 2018

By "Coach" Marilou Butcher Roth



Let's have a bit of fun and do some prep for our upcoming new year. Each year, I write about the virtues and downsides of creating our desires for New Years. Most call these New Year's Resolutions -- to which I say poppycock (lest I use another word that might be considered inappropriate). Resolution? Really? So, we resolve to do something that we determine -- or at least hope -- will make a difference in our lives. And, we all know that most often, within a relatively short period of time, our so called resolve gives way to other matters that seem more important.

What's the trick? How do we stay on track with the items we so carefully crafted at the end of the year? Well, there are no guarantees, but this may just help.

First, begin with the WHAT -- what do you want to incorporate/ accomplish? Writing it down is particularly helpful, as it gives you something to look back to as well as being to feel as you write.

Next, spend a few minutes on each item to explore WHY you want this particular item. How will your life be different? Who, if anyone other than yourself, will be impacted? Look at any resistance that may show up for you. Have you unsuccessfully attempted this same action in the past? Taking some time to explore this piece will give you a much greater shot at success.



Last, write out HOW you will incorporate this item into your life. Be realistic! Is there anyone else that may be a part of this? If so, make sure you are having a clear conversation with them.

As you continue through the months of 2019, check back in with your intentions, and, the reasoning behind them, to keep you in the loop of motivation.

Remember, you are creating an agreement with yourself, and as with any agreement, if it needs to be changed or deleted, you need to consciously do that, so it becomes a clear choice. If you just stop the activity, because you are "too busy," you will compromise the integrity within yourself. Be clear about your choices and make the best ones for YOU!

Happy New Year! Welcome to 2019!

Marilou Butcher Roth is the owner of [The MBR Group](#), a coaching and training company working primarily with REALTORS who have a desire to work and live from a more inspired place. She is also the Broker/Owner of Group REALTORS in Cincinnati.

Marilou is a member of the Ohio REALTORS Board of Directors and past chairman of the organization's Communications Committee. Feel free to contact Marilou to see if coaching is right for you: Marilou@mbr-group.com



NAR Forum Examines Intersection of Americans with Disabilities and Fair Housing Acts

November 2018

NAR Forum Examines Intersection of Americans with Disabilities and Fair Housing Acts BOSTON (November 3, 2018) – Saturday, at the 2018 REALTORS® Conference & Expo in Boston, Massachusetts, the National Association of Realtors® hosted its forum highlighting compliance and understanding of the Americans with Disabilities Act and the Fair Housing Act. The forum, officially titled “Smart AND Sensitive? You, Technology & the Law,” was hosted by Trista Curzydlo, managing member of C4 Consult LLC in Basehor, Kansas. Curzydlo focused on helping Realtors® ensure their online presence and comprehensive business practices are compliant with both the ADA and FHA. The discussion ranged from intuitive components like physical assurances of disability accommodations in broker offices, to more complex issues like ensuring websites have been tailored to ensure those with disabilities are able to view properties for sale online. “Fair Housing is integral to the ethical commitment of our members, as

outlined in the Realtor® Code of Ethics. While Realtors® continue to work to ensure affordable and sustainable housing opportunities are available for Americans in every corner of this country, we must also commit ourselves to ensuring that all Americans, regardless of any physical or mental disability, have access to all services offered by Realtors®,” said NAR President Elizabeth Mendenhall, a sixth-generation Realtor® from Columbia, Missouri and CEO of RE/MAX Boone Realty. While technology has changed the way consumers experience home buying and selling in a generally positive manner, technology used incorrectly has the potential to leave a portion of the population neglected. Because of that, it is vital for Realtors® to understand how application of the ADA and the Fair Housing Act through advertising, websites, apps and smart home technology will affect their businesses. “With each passing day, technology becomes more integral to Realtor® business activities and to our members’ abilities to succeed in the market.

However, with that change, and all the potential benefits that come with it, it is critical that Realtors® are up to date and knowledgeable about approaches that ensure technology is applied in a manner that includes – rather than excludes – all populations of Americans,” Mendenhall continued. The ADA, which was signed into law in 1990, makes it unlawful to discriminate against people with disabilities. The law has five sections or “titles” which apply to employment, public services, public accommodations, services operated by private entities, and telecommunications. Title I affects real estate offices and Association offices if they have the threshold number of employees. Title III affects Association offices, real estate offices, and commercial facilities. The National Association of Realtors® is America’s largest trade association, representing 1.3 million members involved in all aspects of the residential and commercial real estate industries.

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For more information,
resources and to get
involved, visit
www.FairHousing.realtor

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“Fair Housing
still needs attention.”

Click here to read Pat's story

NATIONAL ASSOCIATION of REALTORS®

NEWS

Multiple Listing Service
MLS

What's new!
What to look for!

Our Monthly Newsletter is sent by email only.

This change has allowed us to reach more people for less money. We are looking for sponsorships to mail Newsletters quarterly to the Brokers and Affiliate members.

If you are not receiving your emailed copy or for Brokers and Affiliates that would like to receive a copy by mail every month please contact Leslie at the Board Office (419) 625-5787 or Email: Leslie@faor.com

Coming Soon! The Newsletter will be available on FAOR.Com!

Check the website after the 8th of January 2019

Coming Soon - Coming Soon is now live. Forms are available on our FAOR.COM site. Log into the Member side, Click on Forms, then click on MLS Forms.

Held Status - If a listing cannot be shown for any reason, the listing must be in a **Held** status. "For Sale" Sign **cannot** be in yard.

Kick Out Clause on Listing - These listings must be in a "Contingent" status....Not Active

Marketing Remarks—for remarks/information on the home/property only. You cannot have "Call John Doe to schedule your showing today or Call to see this listing today"

Monthly Broker Open - **FREE first** Tuesday of each

month. This is for open houses held on the first Tuesday - Please send information regarding the listing & time by the Friday before. Brokers Opens for any other time will cost \$21.50 per ad.

ShowingTime - For assistance please call 1.800.379.0057 or email support@showingtime.com

Multiple Areas - If you want to put a listing in more than one area, there is a \$25 charge per area. For listings entered more than once: when sold...you only sell out one of the listings and withdraw the others.

The Board of Directors recently approved the recommendation of the MLS Com-

mittee to modify the Primary Photo rule as follows:

***New* Primary Photo**

In order to maintain consistency in the Service, primary photo as established is the front view of the property. Any photo set as the primary photo for the property that is not the front view of the property will be removed. In the event of a home having two front views (i.e. water front home) the listing agent may choose which of the two views to use as primary. If the alternate view is used as the primary, the photo of the front view of the property must be set in the second position. (Amended 2/18)

If you have any questions, please feel free to contact the MLS office at 419.625.3802

Welcome New Members!

New REALTORS®:

Nicole DeFreitas

Real Living Morgan Realty Group—Port Clinton, OH

New Office:

New MLS Office:

New MLS Salespersons:

New Affiliate:

The REALTOR® Insight is the official publication of the Firelands Association of REALTORS®, 2710 Campbell Street, Sandusky, OH 44870.

The Firelands Association serves five counties: Erie, Huron, Ottawa, Sandusky and Seneca.

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OBJECTIVE

FAR's REALTOR® Insight is published by and for the education information and benefit of its members and devoted to news of the real estate industry and other related and allied interest.

Advertisements of general interest are accepted, but in no way should be construed as an endorsement by the Firelands Association of REALTORS®. FAR makes every effort to ensure the accuracy of the information published but assumes no responsibility for damages due to errors or omissions.

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All copies submitted are subject to editing at the Editors discretion.

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We are required to maintain an active email address for each FAR member who uses our MLS system. This email address is updated in the National REALTOR database (NRDS) and also for our email blasts with important information that goes out periodically.

If you have changed your email address, have not received email from us in some time or just want to double check it, please contact the Board Office at 419-625.5787 or email your current e-mail address to connie@faor.com.



Newsletters are now being emailed. If you are not receiving the newsletter please contact Leslie@FAOR.com and I will update my list.

Thank You!



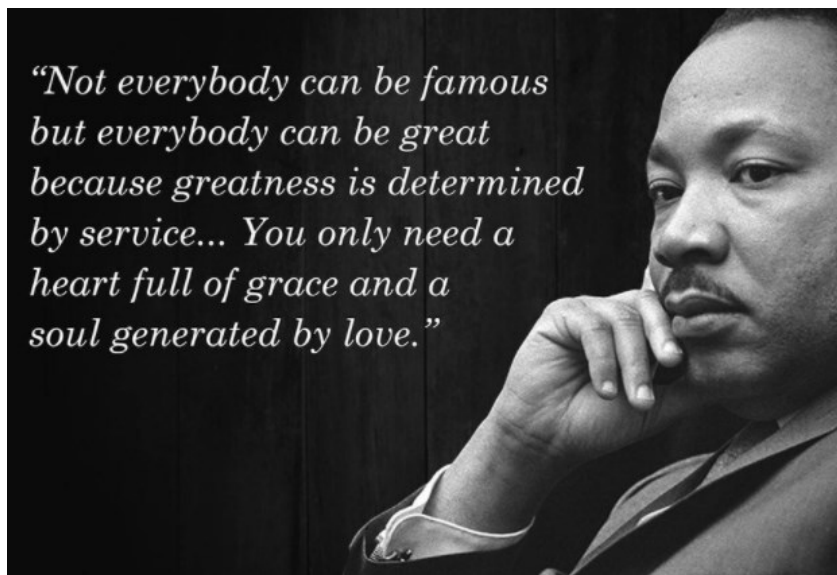
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*"Not everybody can be famous
but everybody can be great
because greatness is determined
by service... You only need a
heart full of grace and a
soul generated by love."*



**Board Office will be closed
January 21st**

