

July–September 2021



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# REALTOR® Insight

## Annual Membership Meeting

### Firelands Association of REALTORS®

### Annual Membership Meeting

Wednesday, October 6th

The Island Port at the Jet Express Dock

3 Monroe St. | Port Clinton, OH

5:00 pm— Members who are not able to attend dinner may stop in to vote

5:30 pm—Appetizers Courtesy of the Affiliates Group

6:00 pm—Dinner

7:00 pm—Program

**Cost: \$35.00 per person (deadline 9/24/21)**

**Register Online in Member Portal or email to [Leslie@faor.com](mailto:Leslie@faor.com)**

#### *Election of 2022 Directors*

*RPAC Awards*

*Ohio REALTOR Presidential Sales Club*

*Years of Service*

*Affiliate of the Year*

*Rookie of the Year*

*CEO Award*

*President's Award*

*REALTOR of the Year*

*Hall of Fame Award*

#### *Registration Form*

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Office: \_\_\_\_\_

Amount: \_\_\_\_\_ | \_\_\_\_\_ Check # | \_\_\_\_\_ Invoice Me (Must be paid online before 10/06/21)

*Firelands Association of REALTORS®*

2710 Campbell St. | Sandusky, OH 44870

Phone (419) 625-5787 Fax (419) 625-3442



## Up Coming Events

September	
1	General Membership Meeting, Sandusky Yacht Club
6	Board Office Closed, Labor Day
15	Affiliates Trade Fair, Food Truck Lunch, Shaffoe Shelter
16	Board of Directors Meeting, Board Office, 10am
20	MLS Fees Due
22	NEW REALTOR® Member Orientation, Board Office, 10a-4p
27	Board Office Closed 1/2 day 9:30-12:30pm
27-29	Ohio REALTORS Convention

October	
6	Annual Membership Meeting/Awards Banquet (see front page)
11	Board Office Closed, Columbus Day
21 & 22	Board Office Closed, Ohio Board Staff Training
25	Board Dues will be sent out
28	Board of Directors Meeting, Board Office, 10 am

November	
17	New Member Orientation, Board Office, 10am-4pm
18	Board of Directors Meeting, Board Office, 10am
24	Board Office Board Closes at Noon, Happy Thanksgiving!
25 & 26	Board Office Closed, Happy Thanksgiving!

## Save the Dates

### December

- 12/9 Christmas Party, REALTOR Hall, Board Office, 5pm-8pm
- 12/16 Board of Directors Meeting
- 12/24 Board Office Closed, Christmas Eve
- 12/27 Board Office Closed, Merry Christmas
- 12/31 Board Office Closed, New Years Eve
- 1/3/22 Board Office Closed, Happy New Year!

**All Events are subject to change until further notice**

Meet Your Nominees for Board of Directors



**Roseann Hickman** is a licensed real estate agent for four years with Real Living Morgan Realty Group. She has also been a licensed hairstylist for 32 years, having owned her own business in Port Clinton until 2018. Roseann resides in Port Clinton with her husband Rob. They are the parents of 4 children and 8 grandchildren.

Roseann has served as an elected official for Port Clinton City Council for 6 years. She is the chair of the Environment and Public Works committee, a member of Economic

and Community Development committee for the city of Port Clinton, chapter leader for The Compassionate Friends of Ottawa County (a peer-to-peer support group for families suffering the loss of a child, grandchild or sibling), serves as Ohio Regional Coordinator for The Compassionate Friends USA, and the president of the Ottawa County Fraternal Order of Police Associates Lodge #34 for 9 years. She serves on the board for Ruth Ann’s House (a local shelter for women and children following domestic violence situations), the Vice President of the Port Clinton Women’s Club (serving as co-chair of the Scholarship Committee), and was on the board of Main Street Port Clinton for six years and held two term as president. Roseann is 2011 graduate of Leadership Ottawa County. Roseann strives to give back to her community and participate whenever possible. It is clear that she is inspired to serve wherever needed.

When Roseann became a real estate agent in 2017, she wanted to become an active member of her local board; she jumped in with both feet, and joined several committees. Roseann is an active participant on the Firelands Association of Realtors Scholarship, Members Services and Professional Standards Committees. She enjoys being a member of these committees and learning more about her chosen profession.

“I believe that by serving on these committees I am making a difference in our field. Now it is time to step up and engage in a new capacity as your board member. I believe that my leadership skills and ability to participate in various roles makes me a good candidate. I have proven that I am able to organize, implement and follow through on many projects and plans with the organizations that I have been involved with over years. I ask that you vote for me as your



**Lisa Horman**, Howard Hanna—Port Clinton, started out in real estate in 2006 part time, while working as a manager at JC Penney for 13yrs.

She worked her way up from bridal registry, district training

supervisor and on to manage several departments in the store. She truly loved working with and helping people, but the retail schedule was grueling! Choosing to become a full time agent four years ago was the best move ever! Getting to help folks find a house, educate them, and lead through the process has been so rewarding!

Lisa has been involved with many of the committees that serve FAR and truly wanted to experience some of them before running for a seat on the Board of Directors. She has served on Grievance, Community Service, Education, and Scholarship committees and is working on her ABR designation. She has

been through several other trainings offered by her Broker Howard Hanna as well.

Lisa has 2 wonderful adult kids, a daughter in Wisconsin & son in Ft Worth Texas. She lives in Huron where she has lived for the past 19years. In her spare time she has a family cottage her Grandfather built near the Sandusky Bay, where boating, kayaking & jet skiing provide her a perfect place to relax. She loves enjoying different aspects of all our communities we serve, always ready to explore and learn about different nearby areas!

Lisa is excited to serve our membership & will work hard to help in any way she can!



**Jaime Polter** is the Broker/ Owner of Polter Real Estate, established in 2016 and located in the hearts of the Downtown Fremont and Port

Clinton areas. While Jaime still actively practices Real Estate, primarily residential, working with buyers and sellers, she is now starting to shift focus to building and mentoring agents on growing their businesses.

Jaime is currently a director for the Firelands board of Realtors, and actively participates in several committees such as MLS, Professional Standards and Legislative. In addition she also attends many Ohio Realtor Conferences. In her communities Jaime serves as a board of director on Main Street Port Clinton and also

a Member of the Fremont Housing Advisory Board and Co-chair for the Wylie Wall-eye Foundation, an event to celebrate the new year. Jaime fully supports her agents and staff in their community endeavors as well, as community service is a cornerstone of the Mission of her company.

In her free time Jaime enjoys being close to the lake, renovation projects, spending time with her Bernese Mountain Dog Matilda, and building friendships throughout the two communities she lives in, along side her Husband Steve Polter.

**Meet Your Nominees for Board of Directors**



Good Afternoon! My name is **Malory Sykes** and I am currently a management level licensee with Polter Real Estate serving both buyers and sellers in the Firelands and Northwest Ohio regions. I am a native of Fremont, OH and graduate of Fremont Ross High School. I earned my Bachelors degree in Human & Consumer Sciences in 2007 from Ohio University in Athens, OH.

I have been married to my husband Brett for 10 years and a mother of three amazing children! On the rare occasion I am not working in real estate mode I enjoy spending time with my family, camping and attending my children's many different

activities.

While my real estate career began just over 2 years ago, I have spent the majority of my professional career focused on strong relationship building and high-level customer service roles in a variety of industries. I also enjoy volunteering and serving my community in a variety of different ways. Currently I volunteer on the Atkinson Elementary PTO and have previously served as a board member on the Fremont Area Athletic Foundation. This past year, I have stepped up to serve on several FAOR committees which include: Grievance, Forms & Awards committees.

I wholeheartedly believe in the mission of our Board, the real estate profession, and the importance of being involved in ways that allow us to expand our knowledge so that we can always be improving our craft. If selected, my goals as a board member would include:

- promoting these missions to those we serve and our affiliates

- helping our Board and Realtor community move forward with new opportunities in technology, communication and other areas that enhance our services offerings and help us to better serve our clients
- act as a voice of the members of our MLS as we navigate into the future, particularly during these most unpredictable times.

It has also been important for me to participate in exciting annual events such as the golf outing and holiday party which allow for great networking and familiarization with more members of our MLS community. I look forward to meeting many more of you as I continue to work and engage in the real estate arena.

In closing I would like to thank you for the opportunity to pursue this very important role with the Board. I hope to be able to bring my unique experience and skills to the Board and serve our profession well in this capacity.

## Meet Your Nominees for Board of Directors



**David Tully**, Berkshire Hathaway Home Services Professional Realty. My experience on outside company boards, combined with my personal commitments to give without expecting personal return, combined with real estate experience in residential, commercial, property management, US Green Building, NAHB, economic development, Planning & Zoning leadership, and legislative experience at local, county, state & federal levels has driven me to run for a DIRECTOR seat on the Firelands Board. My experience in other company Director roles guides my inclusive nature. My belief in Good & God guides my ethical & moral compass.

Born and raised in Ohio, and attended

LCCC and Miami University. I have been with my wife Cindy for over 27 years. I love animals, and have grown children & grandchildren in Ohio, Florida & Connecticut. My parents met in Tiffin, where Cousin Judge Shuff resides. My 90yr mother was a Safety Director and other civic positions, so like her I constantly serve the public and pay-it-forward. My father was a schoolteacher, so I enjoy teaching/sharing real estate best practices. I love, love animals of all kinds. I donate my time & money to charities, and volunteer annually for Easter Seals fundraising.

Specifically for Firelands membership, my contributions have included: RPAC Crystal R 2021 Major Investor (\$2000), FAOR Community Service Chair 2021, Member: Legislative & Grievance Committees, Active: Ohio Realtor Conventions & Legislative initiatives, Prior Committees: MLS, Professional Standards, Chosen as "Tomorrow's Leaders Today", 11+ Years Membership in FAOR, Contributed to the original negotiation strategy for the first, multiple year contract with Rapattoni MLS, Early adopter of DotLoop & beta-testing. (I have a systems degree too!)

I have serviced clients in Ohio for 11+ years, and 12 additional years in international business, US Green Building,

economic development (Nevada), property management (Florida), diversity (EEO reporting at E&Y), project management. For regulatory issues this Board faces, I have experience as: Councilman, Village of Bay View (current), Chairperson, BVV Planning & Zoning, President, a condo association, Economic Development Officer (federal), Treasurer, BPW Berea, Business & Professional Women, Vice President, Student Senate (LCCC), Ohio Farm Bureau member, Ernst & Young, past Assistant Director, Center for Business Knowledge, Office at Wright-Patterson Air Force Base, Clients included Banks, Federal Reserve, I.R.S., US Homeland Security, all Armed Services, reported to Wash DC., Australian Trade Commission, American Financial Corp (Cincinnati), Ohio President's Club, and attended OAR Conventions focused on Legislative issues, and Berkshire Hathaway National Conventions. I have helped the strategies and merger to Berkshire Hathaway HomeServices Professional Realty, which is 34 offices across Ohio and beyond, and plan to bring Best Practices to our Board from other area boards in Ohio.



**Barb Wildermuth**, Russell Real Estate Services—Fremont, Ohio has more than 20 years of accounting management, payroll, and tax experience in both public and non-profit organizations. In addition, has owned and operated an accounting/bookkeeping business from 2001 until 2018, which she then, became a licensed Realtor®.

Barb has more than 20 years of various software and hardware experience in the computer/

technology areas. Barb also had the professional hands-on experiences in general accounting, cost accounting, and tax preparations in both public and private sectors. Being well organized, logical thinking decision-maker with an analytical, detailed approach to researching and problem solving, is a must. She also has experience in developing individuals, as well as teams.

Barb has been fully responsible for the Village of Gibsonburg tax department for almost 6 years, through its most important challenges and opportunities, in regards with the ever-changing tax laws and computer upgrades or modifications. She worked closely with the Fiscal Officer, Administrator, and the Village Council on new regulatory changes.

During the 15+ years of operating the accounting business, her

main objectives were to assist business owners of various types of entities such as profit and non-profit entities with the financial statement preparations, budget preparations and payroll preparations. In addition, to her P&L, strategy, and financial background, Barb has extensive regulatory experience with numerous federal and state agencies. For well over 15 years, many hats have been worn to assist clients on their computer/technology issues as well as their financial needs.

Barb has been a member of the Fremont Kiwanis club for approximately 10 years, including their past treasurer. As a member of the Hayes Memorial UMC, she once served as their treasurer as well. Both positions, involved preparing budgets, and their P&L's and payroll preparations.



**Andy Kluding** is a lifelong resident of Norwalk and the Broker/Owner of Smart Choice Realty.

Growing up in a family of 12 taught Andy the value of hard work and responsibility

at an early age that has carried over into his Real Estate career. Andy is a 1981 graduate of Norwalk High School and earned his Associates Degree from Terra Community College.

Known for his upfront, professional and honest approach, Andy has successfully negotiated and closed on more than 1,300 Real Estate transactions over the past 24 years! Over the last 5 years Andy's been in the top 5% of all agents for Residential sold properties in the Firelands area. Great communication skills and personal attention have allowed

Andy's business to evolve to the point where it's almost 100% referral based.

Andy and his wife, Crystal, have 3 sons ages 21, 19 and 14. Andy is an avid outdoorsman and enjoys his family's trips out west to Montana and Wyoming. He also serves on the Board of Trustees and Relay for Life at his church and is involved in Norwalk Music and Athletic Boosters while volunteering his Auctioneering skills for many charity events.

**Meet Your Nominees for Board of Directors**



Rita Skinn, Rita's Hometown Realty received her Real Estate license in May 1997 and worked for Mike Myers Realty until February 2006. She was awarded the Ruby Award for selling real estate in 2001 and I made the Million Dollar Club in 1998, and each year from 2001 to 2005.

In 2004, I earned my Associate Degree at Firelands College in Huron, Ohio as I took Business classes in Independence, Ohio. In February 2006, I earned my Broker's License and opened my own real estate company, Rita's Home Town Realty.

I served on the Board of Directors over 10 years go. I have taught many realtors through my 24 years how to do short sales. I love what I do and have helped many clients avoid losing their homes. I get a lot of satisfaction in knowing I have helped someone along the way. I know it all comes back to you because you have love and compassion for people. They never forget you. I have been blessed to have served three generations in some families due to referrals for the work I have done for them

I have two agents, Julie Schlessman and Lisa Wilmoth, that I admire very much for their integrity and their dedication to my company.

In future years, I would like to teach real estate classes at a local college. I also intend to pursue licensing in Florida.

I was the Poster Baby in 1958 at age 2 for Western Reserve Hospital School of Medicine. When I was a young child of 2 years, I had polio. My parents were told that I would never

walk again. After a year in Cleveland hospitals, I learned to walk again on steel bars. I am the little girl that they said would never walk again or live a normal life or do all things that I do today. Just shows what love of God and determination can do. I love to dance; my favorite pastime is Zumba. I love my Zumba family so much. They make me smile. I also love being part of my church family at St. Peter in Huron.

I reside with my wonderful husband Phillip. I have 3 beautiful children: a son Jessy of Brookhaven, Ga. and 2 daughters, Mandy and Katie of Sandusky, five grandchildren and 2 great-grandchildren.

# General Membership Meeting

Thank you everyone who attended the Fall General Membership meeting on September 1st at the Sandusky Yacht Club. The Meeting began at 11:45am when 2021 Board President, Alex Johnson called the meeting to order.

We were delighted to have guest speaker, Caleb Stidham, Newly elected Erie County Treasurer. Caleb spoke of how Erie County will be working on getting blighted properties back on the market. He also announced that the Treasurer's office will now be open until 4pm on Fridays, business hours will then be back to normal.

The meeting then moved on and the "Old Business" discussed. Topics were:

- CE at Put-in-Bay was well attended on both days.
- Golf Outing was a great success and more REALTOR teams are needed. There was conflicts this year with so many golf tournaments going on.
- RPAC Cruise was on an absolutely beautiful day! We had 7 of our local elected officials and 4 state elected officials. And 5 of our Ohio REALTORS leaders from Columbus.

**NEW Business:**

- Christine Dern, 2021 Affiliate Chairperson spoke about the Affiliates "Truck-in for Lunch Trade show" to take place at the Shaffoe Shelter next to the Board Office on Sept. 15th

from 11am-2pm. Come for a free lunch on the Affiliates and a chance at a Year of "Beer, Wine or Coffee of the Month Club" the winner's choice.

- The Annual Membership and Awards Banquet will be held at The Island Port on the Jet Express Pier on October 6th from 5:30pm–8:30pm, Voting for the open 2022 Board of directors seats will begin at 5:00pm and end at 6:00pm when dinner starts. Register online in your Member Portal or email [Leslie@faor.com](mailto:Leslie@faor.com).
- Holiday Party will be held in the REALOR Hall at the Board Office on December 9th from 5:00pm–8:00pm. Save the date!
- 2022 Board of Director vacant seat Candidates were introduced. We have 8 Candidates for 4 open seats. Two of the Candidates were unable to attend the Meeting (Lisa Horman and Andy Kluding.) Janet Herzog graciously read their Bios. Our other 6 Candidates introduced themselves to the membership in attendance.

For the Closing David Freitag, spoke about the Ohio REALTORS Convention to take place in-person and virtually from Sept. 27th-29th. Register now on [OhioREALTORS.org](http://OhioREALTORS.org)

Caleb Stidham,  
Erie Co. Treasurer



# Bob Strayer Memorial Golf Outing

August 3rd brought out the Firelands Association of REALTORS Golfers in full strength!

For the second year in a row, Woussickett Golf course has been the most accommodating and fun course to play. With a shot gun start at 9am the Golf Teams were off to a great day of weather and good times.

After a great day on the course, Blue Ribbon caterers served up some delicious Ribs and Chicken dinners to all the Golfers.

All proceeds made from this event directly benefit the 5 counties we serve through the Firelands Association of REALTORS Charitable Foundation.



Woussickett Golf Course





## Division to offer remote real estate licensed exams

Aug. 9, 2021

The Division of Real Estate and Professional Licensing (REPL) is pleased to announce the availability of remote proctored testing in Ohio for real estate salesperson and broker exams. REPL partnered with testing vendor PSI to create a remote testing model that is as secure as examinations completed in a traditional testing center. For those who wish to complete their required exam remotely, here are important things to know:

- Appointments are mandatory and applicants are **STRONGLY ENCOURAGED** to go to PSI's website and locate the tool which allows you to test your network and equipment ahead of scheduling an exam to ensure all requirements for remote



testing capabilities are met.

- Exams must be taken in a private, interruption-free setting. The exam may NOT be taken in a public setting such as a library. Each test is monitored by PSI to ensure the security of the exam.
- Very limited movement by the applicant is permitted and no other person may be in the room during the exam.

- Exam results will be delivered via email at the conclusion of the exam.
- No exams will be administered on Aug. 10 in order to start the remote exams on Aug. 11.

Please visit [www.psiexams.com/ohre](http://www.psiexams.com/ohre) on Aug. 11. for information and to schedule an appointment

*This content is copyright 2021 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1523/division-to-offer-remote-real-estate-licensed-exams/>*

## Division of Real Estate to begin accepting walk-in applications

July 21, 2021

Beginning on Monday, July 26, Ohio Division of Real Estate & Professional Licensing will begin accepting "walk-in" applications from licensees at the Department of Commerce offices in Reynoldsburg, located at 6606 Tussing Road, Reynoldsburg 43068. Walk-in applications will **not** be accepted at the Division's headquarters downtown any longer.

While the Division staff will not immediately process applications when dropped off at the Reynoldsburg location, the date the application was received will be indicated in

the Division records as the effective date. This means that receipt of a "walk-in" receipt once again signifies that a transfer and/or reactivation of a license is immediately effective. The office will be open from 8 a.m. to 5 p.m.

"The Division is pleased to take this important step to open its doors to help meet the needs of the real estate industry," said Superintendent Anne M. Pettit. "We anticipate that this will help speed up the transfer process and allow us to quickly address other needs confronting brokers and professionals."

It's worth noting that the recently adopted Ohio Operat-

ing Budget for Fiscal Years 2022-2023 includes funding to modernize the state's real estate licensing system, which will allow for online license transfers. While an implementation date is not set at this time, the modernization effort remains a top priority for the Division. Questions? Contact the office at (614) 466-4100.

*This content is copyright 2021 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1516/division-of-real-estate-to-begin-accepting-walk-in-applications/>*



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## Photography services for Real Estate professionals

Headshots

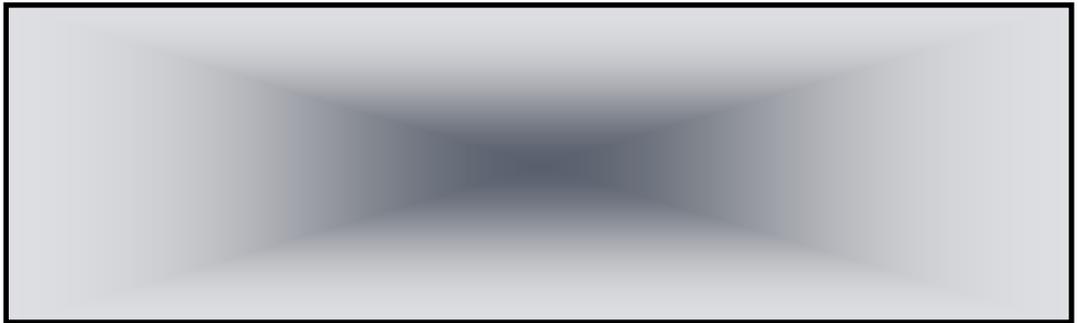


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2021 AFFILIATE MEMBERS

\*\*\* Gold Member      \*\*Silver Member

**Contractors:**

Wayne Homes – Jennifer Neese  
(419) 626-3009

**County Auditors:**

Erie County Auditor – Richard Jeffrey  
(419) 627-7746

**Mold/Odor Mitigation/Disaster Clean up:**

Restore Pro, Inc. – Jon Fields/Rusty Zeller  
(419) 624-0198      Sandusky

**Home Inspections:**

A. Wright Inspections, Inc. – Andrew Wright  
(419) 460 – 2123      Fremont

Catawba Island Home Inspection – Roger Frommer  
(419) 722-8086      Port Clinton

Erie Inspection Service – Todd & Julie Radloff  
(419) 484-4354      Bellevue

Inspection Tech. – Thomas Dunlap / Aaron Westerberg  
(419) 504-9417      Sandusky

**Home Warranty:**

\*\*First American Home Warranty – Dawn McNulty  
(419) 494-2054      Toledo, OH

Old Republic Home Protection – Christine Dern  
(330) 441-1737      Medina, OH

**Lenders:**

AG Credit, ACA - Craig Coughlin  
(419) 663-4020      Norwalk, OH

American Eagle Mortgage Co. – Jason Sas  
(419)616-5300      Huron, OH

Civista Bank (Sandusky) – Jim Nabors  
(419) 625-4121

\*\*Croghan Colonial Bank – Teresa Joseph  
(419)355-2258      Fremont

Cummings Mortgage – Dan, JoAnn and Tony Cummings  
(419) 625-1894      Sandusky

**Lenders Continued:**

Fairway Independent Mortgage – Mike Zele  
(866) 923-5213      Stow, OH

Fifth Third Bank – DJ Pisano  
(419) 668-3275      Sandusky

Firelands Federal Credit Union – Lynn Devereaux  
(419) 483-4180      Bellevue

Firelands Federal Credit Union – Barb Flaczynski  
(567) 743-9307      Norwalk

First Federal Bank of Ohio – Kim Kincer  
(419) 626-8900      Sandusky

First Federal Bank of Ohio – Betty Hoffman  
(419)443-8300      Tiffin

\*\*\*First Federal Savings of Lorain – Cathy Schaefer  
(419) 626-5576      Sandusky

First Federal Lakewood - Don Starbuck  
(419) 874-3093      Perrysburg, OH

First National Bank – Dean Miller  
(419)483-7340      Bellevue

Genoa Bank – Lori Magrum  
(419) 734-3994      Port Clinton

Impact Credit Union – Emily Waugh  
(419)5 547-7781      Clyde

Marblehead Bank – Bill Tuttamore  
(419) 798-4471      Marblehead, OH

Martin & Traxler American Eagle Mortgage – Erica Ward  
(419) 357-1575

\*\*Rural 1<sup>st</sup> – Michael Goins  
(440) 775-4028      Oberlin, OH

U. S. Bank – Cheryl DeVore  
(419) 732-0075      Port Clinton

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2021 AFFILIATE MEMBERS

**Lenders Continued:**

Union Home Mortgage Corp – Todd Lillo  
(419) 668-9922 Norwalk

Union Home Mortgage Corp. – Brian Smith  
(419) 625-2600 Sandusky

Union Home Mortgage Corp. – Rex Grasz  
(567) 998-4276 Upper Sandusky

Vacationland Federal Credit Union – Jami Risner  
(419) 625-9025 Sandusky

**Misc. Services:**

\*\*\*Hondros College – Korie Sanders  
(888) 466-3767 (Education/CE)

Home Builders Assoc. of Erie Co. – Deanna Allensworth  
(419) 625-7661

**Moving Services:**

Two Men and A Truck – JoAnna Gallagher  
(419) 882-1002 Sandusky

**Photography:**

Karen Evans Pictures, LLC – Karen Evans  
(614) 203-2113 Marblehead

**Radon Mitigation:**

S.W.A.T. Environmental – Amy Mowrer  
(330) 465-3484 West Salem

**Title Companies:**

Ally Title Agency – Richard Blair/Carrie Jo Wahl  
(419) 299-8486 Norwalk

Assured Title – Mark Bunting  
(419) 447-7126 Tiffin

**Title Companies Continued:**

Chicago Title Agency – Audrey Gaston  
(419) 668-1446 Norwalk

\*\*\*Fidelity National Title – Chris Palmer  
(419) 626-4475 Sandusky

\*\*\*First American Title – Mary Boldman  
(800) 332-6446 Fremont

\*\*\*First American Title – Mary Boldman  
(800) 343-6446 Norwalk

\*\*\*First American Title – Mary Boldman  
(800) 327-6446 Sandusky

\*\*\*Hartung Title Agency, Inc. – Sally Crow  
(419) 625-5700 Sandusky

Hartung Title Agency, Inc. – Judy Twarek-Bickley  
(419) 734-4928 Port Clinton

Mutual Title Agency, Inc. – Beth Dzurilla  
(330) 348-4133 Strongsville, OH

Newman Title Agency, Inc. – Kelly Babb  
(567) 283-5333 Sandusky, OH

\*\*Park Avenue Title Agency, Inc. – Thomas Bowlus  
(419) 332-8260 Fremont

Southern Title of Ohio, Inc. – Sam Schmenk  
(419) 621-5550 Sandusky

Tri-Coast Title Agency – Scot Corbin  
(419) 734-6502 Port Clinton



## NAR Code of Ethics

NAR's Board of Directors approved a change to the Code of Ethics training requirement, extending it from every two years to **every three years**. This extends the current cycle deadline from Dec. 31, 2020, to **Dec. 31, 2021**.

REALTORS® are required to complete ethics training of not less than 2 hours, 30 minutes of instructional time. The training

must meet specific learning objectives and criteria established by the National Association of REALTORS®.

Training may be completed through NAR's online courses or

through another method, such as online or classroom courses via local/state associations. Read the consequences for failing to complete Code of Ethics training.



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## Fannie Mae to Factor in Rental Payments into Mortgage Payments

Aug. 13, 2021

**From the National Association of REALTORS**

The Federal Housing Finance Agency announced that Fannie Mae will now allow lenders to factor in a borrower's rental payment history during the mortgage underwriting process, a move that could qualify more potential buyers for a home loan. The FHFA's addition of rental payments could help borrowers with limited credit histories access home loans more easily.

Credit reports usually don't include rent payments to residences because most landlords don't report such data to credit reporting firms. Credit scores of renters, therefore, don't usually reflect their timely payments.

But "for many households, rent is the single largest monthly expense," said Sandra L. Thompson, acting director of the FHFA. "There is absolutely no reason timely payment of monthly housing expenses shouldn't be included in underwriting calculations. With this update, Fannie Mae is taking another step toward understanding how rental payments can more broadly be included in a credit assessment, providing an additional opportunity for renters to achieve the dream of sustainable homeownership."

Fannie Mae will begin factoring in rental payment history starting Sept. 18. It will use an asset verification technology provider to identify records that have consistent rental payments over

the last year.

"Expanding credit opportunities for home buyers through alternative data is a top priority of the National Association of REALTORS," said NAR President Charlie Oppler. "Fannie Mae's adoption of rent data for underwriting is crucial as rents closely track mortgage payments. Furthermore, Fannie Mae has the reach to touch most consumers and as an industry leader, other lenders will follow suit."

*This content is copyright 2021 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1526/fannie-mae-to-factor-rental-payments-into-mortgage-underwriting/>*



Helpful Hints

**Owner Name** - Owners name is required to be disclosed on the listing. If owner has requested that their name not be on the listing please contact the MLS office when entering the listing

**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.

**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 cancel the others.

**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](mailto:support@showingtime.com)

**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)

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

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

[Nugent's Canal Point Property Owners Association](#)  
[3014 W. Canal St.](#)  
[Port Clinton, Ohio 43452](#)

August 1, 2021

To whom it may concern:

My name is Carol Zolkowski. I am the Secretary/Treasurer of Nugent's Canal Point Property Owners Association (NCPPOA). We are asking at this time that if you finalize any property in NCPPOA that you contact us so that we can advise you of any past due assessments for the property(s), and to update our records. If you should have any questions, please feel free to contact me. Thank you for your time and cooperation in this matter. Our web site is [nugentscanal.com](http://nugentscanal.com).

Sincerely,



Carol Zolkowski  
Secretary/Treasurer  
N.C.P.P.O.A.

VICTOR P. KADEMENOS  
TROY D. WISEHART  
ADRIENNE M. HINES  
W. ZACK DOLYK  
KYLE R. WRIGHT  
ZACHARY E. DUSZA



**KYLE R. WRIGHT**  
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Sandusky, OH 44870  
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kylew@ohattorneys.com  
[www.ohattorneys.com](http://www.ohattorneys.com)

## KADEMENOS, WISEHART, HINES, DOLYK & WRIGHT CO. LPA

July 9, 2021

Firelands Association of Realtors  
2710 Campbell Street  
Sandusky, OH 44870

Re.: Beachwood Cove Association restrictions against short-term rental properties

Dear Real Estate Agencies and Title Companies:

I have been asked by the Beachwood Cove Association to notify local real estate agencies and title companies that Beachwood Cove Association in Huron prohibits short-term rentals. This letter is sent as a courtesy so that potential buyers and sellers may be properly advised by their local real estate professionals.

Short-term rentals are prohibited pursuant to section (b) under the Miscellaneous Restrictions of Association's Declaration of Restrictions.

"(b) No industry, business, trade, occupation or profession of any kind, whether commercial, religious, charitable or educational in nature, or whether intended for profit, for charitable ends or otherwise, shall be conducted, maintained or permitted on any lot or on any structure located thereon."

According to Enforcement of Restrictions section (a) of the Association's Declaration of Restrictions, if a property owner violates any restrictions, the Board of Trustees of the Association may take action to abate or remove the condition that exists contrary to the intent and meaning of the Declaration of Restrictions. Section (b) further explains that the Board of Trustees may enforce the terms of the Declaration of Restrictions by way of a Court Order and also recover damages against the violator for the Association's costs to enforce the Restrictions.

On behalf of the Beachwood Cove Association, we thank you for your attention to this letter.

Very truly yours,

KADEMENOS, WISEHART, HINES,  
DOLYK & WRIGHT CO. LPA

*/s/ Kyle R. Wright*

Kyle R. Wright

## Welcome New Members!

### New REALTORS®:

Pamela Brugnone  
 Nicole Baughman  
 Shawn McCleese  
 David Laurendeau  
 Susan Kendall  
 Alex Gingery  
 Derek Genzman  
 Raven Campbell  
 Melissa Pearce  
 Chrystal Thomas  
 Juan Aguilar  
 Kurt Riester  
 Jeffrey Langdon  
 Amy Walker

Bonnigson & Associates  
 Polter Real Estate  
 Real Living Morgan Realty Group  
 Key Realty  
 Real Living Morgan Realty Group  
 Real Living Morgan Realty Group  
 Howard Hanna—Port Clinton  
 Coldwell Banker Routh Realty  
 Russell Real Estate Services  
 Russell Real Estate Services  
 Polter Real Estate  
 Russell Real Estate Services  
 Coldwell Banker Routh Realty  
 Polter Real Estate

### New MLS Office:

Serenity Realty, LLC  
 H.E.R. LLC—Parma  
 Put-in-Bay Island Real Estate  
 LoFaso Real Estate Services  
 The Danberry Co.

### New MLS DR:

Ivan Smith  
 John Egan  
 Kevin Warren

Serenity Realty, LLC  
 LoFaso Real Estate Services  
 The Danberry Co.

### New MLS Only:

Michelle Green  
 Amy Hurst  
 Russ Hauenstein  
 Wayne Woods  
 Michelle Michalak  
 Janelle Blue  
 Trista Tharp  
 DeAnn Baker

H.E.R. LLC, - Parma  
 Serenity Realty, LLC.  
 Key Realty  
 H.E.R. LLC.—German Village  
 Howard Hanna  
 Cutler Real Estate  
 Russell Real Estate Services  
 RE/MAX Preferred Associates



**Members who  
 have joined  
 between  
 6/15/21—  
 9/13/21**



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**CORONAVIRUS SAFETY**  
 Follow these easy steps to help prevent the spread of COVID-19.

- Wash your hands for at least 20 seconds.
- Sneeze or cough? Cover your mouth.
- Disinfect surfaces around your home and work.
- If you're sick, stay home.

American Red Cross logo



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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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 Leslie@faor.com



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*Thank You!*