

April 2022



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# REALTOR® Insight

## Reverse Raffle/Soup-R Bowl

March 23rd was the Reverse Raffle and Soup-R Bowl.

What a great night it was! So nice to see all the faces and smiles again, we had a tremendous turn out!

This year proved to be a popular year for our Soup-R chefs, we had 12 excellent chefs: **1st Place Winners**—Barb Flaczynski, Janice Watson, and Angela Grimmer of Firelands Federal Credit Union with Chicken Gnocchi Soup, **2nd Place Winners**—Fran Andersons, Donna Good and Bobbie Miller of Century 21 Bolte of Tiffin with Italian Wedding Soup, **3rd Place Winners**—Christina Gardner and Jennifer Torres of Civista Bank with Smoked Brisket Chili, Tom Dunlap & Scott McDonald of Inspection Tech with Crawlspace Chili, Carla Tessari of Russell Real Estate in Sandusky with Beef Vegetable, Barb Wildermuth of Russell Real Estate in Fremont with Kneoffle Soup, Carrie Jo Wahl of Ally Title with a Chicken/Kale Soup, Alishia Poorman of Polter Real Estate with Chili, Flora Watson of Erie Inspection with Tortellini soup, Vanessa Whitt of Howard Hanna—PC with Zuppa Toscana, Beth Dzurilla of Mutual Title Agency with a Vegetable soup and Megan Huber of Russell Real Estate-Sandusky with a Thai Green Curry Chicken Soup. All of these soups were amazing and all of our Soup-R Chefs are winners!

Thank you Mary and Dean Howard for the delicious pulled pork slider sandwiches to go along with the soups, and let's not forget the de-

serts. No one ever comes to the Soup-R Bowl and leaves hungry!

A big shout out to our bartenders, Darlene Ysaguirre and Mary Giles.

For the Raffle side of the night; it was a huge success! Mary Boldman and Jamie Ritchie had a fun card game, Margaret Lenthe had several raffle items of Bottled Beverages and a lovely Basket and of course the Side Board tickets and Orphan Ticket Raffle.

Our Orphan Ticket raffle winner also was the Big Winner of the Night! Bethany Ickes of First Federal Savings of Lorain took home the \$2500 Grand Prize for the main raffle. Tonia Harris and Wendy Lippert split the top 2 prizes of the Side Board raffle and each took home \$300.

The Firelands Association of REALTORS Charitable Foundation is amazed at the participation and success of this event which raised just over \$13,000 this year to help our 5 counties in charitable needs. Thank you everyone who participates and donates their time for this amazing event!

We also want to say a Special thanks to our many Sponsors and Union Home Mortgage for being our Major Sponsor this year. With out all of you this could not have been possible!



## 1st Purse Bingo

Our Affiliate Committee held the first ever Purse Bingo on April 20th.

They had no idea how well it would or would not do, but soon found out, it was going to be a great success!

We had 12 purses donated very quickly and the Buzz began!

The Affiliates decided that all of the proceeds will be donated to Women's Shelters in the 5 counties we serve. The shelters that will benefit are: Miriam House—Huron Co., Sisters in Shelter—Seneca Co., Ruth Ann's House—Ottawa Co., Liberty Center—Sandusky Co., and Safe Harbor—Erie County.

The night began with a great taco bar served by the men of Erie Inspection and we had special guests Erie County Treasurer, Caleb Stidham and Representative DJ Swearingen as our guest beverage servers.

We also had special guest Senator Theresa Gavarone spoke of a heart breaking personal story to support how important these shelters are for women and their children to leave and heal from abusive relationships.

The Bingo game had 10 secret designer purses to be played for and there were 2 extra special side raffle purses. Thank you to the following purse donors:

Tomi Johnson, Howard Hanna  
Civista Bank

Erica Ward, Motto Mortgage  
Rex Grasz, Union Home Mortgage  
Erie Inspection

Mary Boldman, First American Title  
Dawn McNulty, First American  
Home Warranty

Barb Flaczynski, Firelands Federal  
Credit Union

Carrie Jo Wahl, Ally Title  
Christine Dern, Old Republic Home  
Protection

Amy Mowrer  
Firelands Association of REALTORS

The Purses were amazing and so beautiful!

We would also like to thank Christine Dern for her dedication she has given to our Affiliate Committee and bringing new and exciting opportunities for our members and affiliates to get together.

This event raised just over \$8700 allowing the Affiliates and the Charitable Foundation to give each Shelter just over \$1700 each!

Again, Thank you all for helping your communities to be a better place to live.





## Save the Date!

**June 1st**  
REALTOR of the  
Year Application  
Deadline to  
Ohio REALTORS

**July 12th & 13th**  
CE at Put-in-Bay

**July 19th**  
Bob Strayer  
Memorial Golf  
Outing

**August 17th**  
RPAC Cruise

## Up Coming Events

April	
6	Home Buying 101, Public Event, Board Office 6-8pm
11	Affiliates Meeting 10am, Board Office or Zoom
<b>15</b>	<b>Board Office Closed, Good Friday</b>
20	Purse Bingo, Board Office, 5pm
21	Board of Director's Meeting, Victor's Event , Fremont, 10:45am
21	General Membership Meeting, Victor's Event Center, Fremont, OH Lunch 11:45 am / Meeting Starts @ 12:15 pm
28	Erie County Auditor : Learn the NEW website & features, 9:30am-10:30 am, Board Office
28	CE at the Board Office 11am–1pm, see flyer

May	
11	"Shred It" Day
12	Erie County Auditor: Learn the NEW website & Features, 10:00am -11:00am , Board Office
19	Board of Directors Meeting, Board Office, 10am
25	New Member Orientation, Board Office, 10am-4pm
26	Fair Housing Foundations CE, Board Office, 12pm-3:15pm
<b>30</b>	<b>Board Office Closed, Memorial Day</b>

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



## Erie County Auditor: New Website

Erie County Auditor, Rick Jeffrey will be at the Board Office on Thursday, April 28th from 9:30am–10:30am to show our Members all of the New features of the Erie County Auditors website.

Please RSVP on the Connect Dashboard or Call the Board office (419) 625-5787



Understanding Mortgage Basics  
Then:  
Take a Deep Dive into the differences with  
Conventional/FHIA/USDA/VA Loans

By: Erica Ward

April 28th  
Session 1~  
10am-11am  
Lunch Provided  
Session 2~  
Noon-1pm



Join me for a  
great day of  
learning and  
fun!

Please register at Firelands  
Association for Realtors

#### What You Will Learn:

- Mortgage Process
- Relationship building tips
- Mortgage programs
  - Specific details
  - Timelines
- Great peer collaboration

**Join us on April 28th!**

## Upcoming Continuing Education

## Continuing Education for Real Estate Agents

from the Ohio Housing Finance Agency

OHIO HOUSING  
FINANCE AGENCY

## UPCOMING IN YOUR AREA:

Date: 5/26/22

Time: 12pm-3:15pm

Firelands Association of Realtors- 2710 Campbell St. Sandusky, OH 44870



Cheryl M DeVore  
Mortgage Loan Originator | NMLS# 579134  
p. 419.732.0075 | c. 419.346.6344  
cheryl.devore@usbank.com

### Course Description

#### Fair Housing Foundations (3 Hours of Civil Rights Credit)

This course will take a historical view at Fair Housing and Civil Rights and also go into the details of current housing, advertising, and lending laws. Case studies, housing statistics, videos, and pictures are used to present the information in an interesting format. The course will also identify several barriers to homeownership and how OHFA Homeownership Programs can reduce these barriers.

Register Online: <https://www.ohiohome.org/Registrations/RealEstate>

## OHFA Homeownership Programs

#### Your Choice! Down Payment Assistance

Homebuyers can choose either 2.5% or 5% of the home's purchase price to use towards down payment, closing costs or other pre-closing expenses.

#### Grants for Grads

Provides a mortgage interest rate discount to recent college graduates. Grants for Grads also includes down payment assistance.

#### Ohio Heroes

Provides a mortgage interest rate discount to residents who serve the public including, U.S. Veterans, active duty military or member of reserve components (includes a surviving spouse), police officers, firefighters, volunteer firefighters, EMTs, paramedics, physicians, nurse practitioners, nurses—(RN, LPN, STNA), pre-K-12 teacher-administrator or counselor.

#### Mortgage Tax Credit

Provides a tax credit of up to 40% of the mortgage interest for the life of the mortgage.

#### Next Home

Provides Your Choice! Down Payment Assistance and benefits of the First-Time Homebuyer program to Ohio homebuyers who currently own a home, or have owned a home in the past three years and are ready to purchase a different home.



**Jonathan Duy** joined OHFA in 2011 and assumed his current position in 2014. Since 2006, Duy has served as a licensed real estate agent in central and northeastern Ohio and passionately believes in homeownership. Prior to joining OHFA's Office of Homeownership, he worked on OHFA's statewide foreclosure prevention effort and for a public housing consulting firm. He is accredited by the Division of Real Estate as a continuing education provider and has taught over 7,000 real estate agents. Duy holds a Bachelor's degree in Urban Studies with a concentration in Urban Planning and Geographical Information Systems from Cleveland State University.



57 East Main Street | Columbus, OH 43215  
888.362.6432 | [MYOHIOHOME.ORG](http://MYOHIOHOME.ORG)

Mike DeWine, Governor, State of Ohio  
Shawn Smith, Executive Director



## Continuing Education Committee

A great big shout out to the 2022 Continuing Education Committee for all of their hard work in getting Continuing Education to you in person this year! They sent out a survey to see what types of CE and Designations our members were interested in. Of course the Core classes were requested and the Designation course has been chosen.

These are the upcoming CE dates that have scheduled classes:

April 28th—Erica Ward, Motto Mortgage

May 26th—Cheryl Devore, US Bank | Instructor: Jonathan Duy 3hrs. Civil Rights

June 23rd—Mutual Title / Union Home Mortgage—location in Huron Co.!

July 12th & 13th CE at Put-in-Bay—2 Core Classes

August 25th—American Eagle Mortgage

September 29th—REALTOR Safety Month class—look for details!

October 27th—Erie Inspection

November—

As we receive the class information and flyers they will be added to FAOR.com and on the Calendar so you can register for these classes online through the Connect Dashboard or your Member Portal!

Hope to see you at a class near you!

### Continuing Education Committee 2022

Lisa Horman, Chairperson

Joy Berquist

Mary Boldman

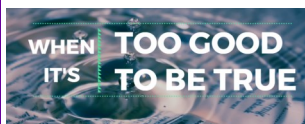
Michael Campbell

Cheryl DeVore

Amy Northrop



Upcoming Continued Education



## Residential PACE loans: Too good to be true?

March 22, 2022

*The following Op-Ed piece is jointly signed by leading Ohio-based organizations and groups, including Ohio REALTORS, Ohio Mortgage Bankers Association, Ohio Credit Union League, Ohio Bankers League, Ohio CDC Association, City of South Euclid, Coalition on Homelessness and Housing in Ohio (COHHIO), Cuyahoga County Vacant and Abandoned Property Action Council (VAPAC), The Fair Housing Center, Fair Housing Center for Rights & Research, Greater Cleveland Reinvestment Coalition, Greater Ohio Policy Center, Ironton Lawrence County CAO, and Miami Valley Fair Housing Center, Inc.*

If it sounds too good to be true, it probably is. Municipal leaders across Ohio should not forget this simple maxim when asked to approve Residential Property Assessed Clean Energy (R-PACE) loan programs in their communities.

R-PACE loans are used to fund energy-efficient home improvements. The loans are added to the borrower's property tax bill and are paid through tax installments, which are added to a borrower's escrow payment if they have a mortgage. Despite an avalanche of recent media stories outlining problems with R-PACE, and a lack of robust consumer protections, Ygrene Energy Fund an-

nounced in August that it will offer R-PACE loans in Ohio. Individual communities will face the choice of whether to approve the program for their residents.

These loans don't represent a miracle for achieving affordable green lending. In fact, the experience with these highly unregulated loans and the companies offering them in other states is beyond troubling – leading a growing number of consumer groups, real estate groups, and mortgage lenders to oppose the program Ygrene is promoting in Ohio. There's no reason to believe Ygrene's R-PACE program will work better in Ohio than it has elsewhere.

But it gets worse.

Because R-PACE loans rest in a senior lien position to a mortgage, borrowers with unaffordable R-PACE loans risk losing their homes to foreclosure if they cannot pay their taxes or increased mortgage payment. The lien priority is also the reason the federal government's housing programs – the Federal Housing Administration, the Veterans Administration, Fannie Mae, and Freddie Mac – will not allow a R-PACE loan on a property they finance or insure, which prevents R-PACE borrowers from accessing cost-saving refinance options on their homes.

And R-PACE loan borrowers face even more problems when they try to move. If the R-PACE loan is not paid off, a potential buyer cannot use government housing programs to finance

the home purchase -- often forcing R-PACE borrowers to pay off the problematic lien before selling or severely limiting their options for potential buyers. R-PACE programs that some Ohio communities are considering will make important federal affordable housing programs unavailable to homebuyers and refinancers.

And there is more bad news.

Despite R-PACE loans often leading to tens of thousands of dollars in tax liens attached to the borrower's home, R-PACE lenders claim that the vast array of federal consumer protection laws does not apply to them. So, R-PACE lenders do not apply the "ability-to-repay" rules that protect mortgage borrowers. The program guidelines Ygrene has developed for Ohio do not help, as the consumer protections are unclear and have no teeth. R-PACE program administrators are not required to be licensed lenders, nor are the contractors who sell R-PACE loans door-to-door. How about the Know Before You Owe disclosures that help mortgage borrowers understand the loan's cost? They don't apply. Plus, unlike other financing options, there is no right of rescission of the loan if the borrower has second thoughts.



## Residential PACE Loans Continued:



Ohio's R-PACE program relies entirely on the entities facilitating the loans to police against abuses. This fox guarding the hen-house system will not keep Ohio from replicating the stories of consumer abuse – especially of elderly consumers – that are rampant in states with established programs. Uneven R-PACE consumer protection laws across states are a big reason Congress directed the Consumer Financial Protection Bureau (CFPB) to implement R-PACE rules. Municipalities should not even consider adopting R-PACE programs until the CFPB has created its rules and communities have an opportunity to review them.

tunity to review them.

R-PACE loans are – in substance – consumer loans secured by real property and should be subject to all of the mortgage-related federal consumer protection requirements. They should preserve financing options for buyers, sellers, and refinancing and should not be dependent on a patchwork of limited or non-existent state laws and municipal ordinances that do not adequately protect homeowners. No R-PACE municipal programs should be authorized in Ohio until there are strong protections in place,

including significant consumer education. Instead of adopting R-PACE, communities should focus their resources on supporting locally-based home repair programs that address the myriad needs of Ohio homeowners. Municipal leaders in Ohio should remember, if it sounds too good to be true, it probably is.

This content is copyright 2022 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1621/residential-pace-loans-too-good-to-be-true/>

## Display of Listing Broker's Offer of Compensation

MLSs must display the Buyer Broker Offer of Compensation on their public facing website. The MLS is also required to include the offer of compensation in IDX data feeds. Participants and subscribers who share the listing brokers offer of compensation for an active listing must display the following disclaimer or something similar.

*The listing broker's offer of compensation is made only to participants of the MLS where the listing is filed.*

With this change it is important to be as clear as possible when entering the Buy-Code in the MLS, whether it is X% or X Flat Fee.

If there is a graduated commission then this needs to be explained in the Other Compensation Field. Below is a great example of how to spell out a graduated compensation:

X% on 1<sup>st</sup> 100K, Y% on 2<sup>nd</sup> 100K, Z% on balance

**What's New in the MLS**



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**419.239.8615**

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### Todd Lillo

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to fit this size (8.78 H X 5.54 W)*

*Additional features:  
Link to business website– \$ 15*

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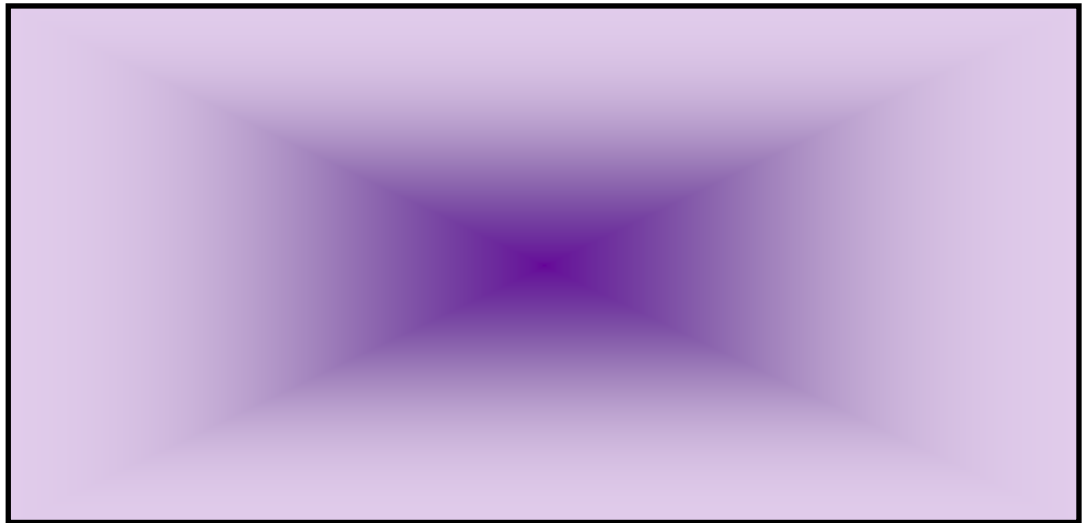


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**Dan Yanak**

*Agency Owner*

Yanak Insurance Group

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Port Clinton, OH 43452  
419.732.3624

422 E. McPherson Hwy.  
Clyde, OH 43410  
419.547.0506

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*Link to business website \$15.00*

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*For 2 months. Includes logo and contact information, or if you have your own camera ready ad to fit this size (4.46 H X 5.54 W)*

*Additional features:*

*Link to business website— \$ 15*



## 2022 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:**

Erie Environmental – Jacob Cramer  
(419) 734-3045 Port Clinton

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

**Insurance Companies:**

\*\*\*Goosehead Insurance – Steve Pitzer  
(419) 987-4299 Sandusky

Yanak Insurance – Dan Yanak  
(419) 625-7353

**Lenders:**

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

**Lenders Continued:**

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

American Eagle Mortgage Co. – Samantha Ramos  
(419) 706-0011 Norwalk, 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

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

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

Firelands Federal Credit Union – Angela Grimmer  
(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

Support your Affiliates!

## 2022 AFFILIATE MEMBERS

### Lenders Continued:

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

Motto Mortgage – Erica Ward  
(419) 357-1575 Sandusky

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

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

\*\*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

Wells Fargo Home Mortgage – Scott Kuhn  
(610) 639-1566 Plymouth Meeting, PA

Your Home Financial - Rachel Clawson  
(440) 552-3149

### Misc. Services:

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

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

### Notary Public Services:

LaGrow Notary – Andrea LaGrow  
(419) 871-8115 Sandusky

### Moving Services:

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

### Photography:



### Title Companies:

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

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

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

## LaGrow Notary Public

Meet Andrea LaGrow, Notary Public ready to help with your document signing needs.

Andrea has earned Loan Signing Certificates from National Notary Association, Notary2Pro and Ohio Land Title Association; Escrow and Settlement Agent Certificate fro Ohio Land Title Association; Remote Online Notary Authorized in Ohio, Member

of the National Notary Association, Ohio Society of Notaries, Ohio Land Association and now Firelands Association of REALTORS.

Andrea lives in Sandusky with her husband Brad and their special service dog, Rocco. They moved to Sandusky 17 months ago!

Welcome Andrea to the area



and look to her for your Notary Public needs.

See her add on page 15 .

## Yanak Insurance Group

The Yanak Insurance Group is a full-service agency that has been serving individuals and families in the Sandusky, Amherst, Port Clinton, and Clyde areas for over 15 years for home, car, commercial, and farm insurance. Our focus is to provide the right coverage at the right price. Let us be your local agent to help you find the right car & home insurance coverage for you and your family. You can save even more money when you combine your home and car insurance together!

We've successfully served thousands of clients and are determined to treat everyone with respect and compassion. Shopping for insurance can be difficult, but our staff has over 150 combined years of insurance

experience and we will do the work for you. Maintain your peace of mind knowing that our insurance professionals have your back.

We represent the top named insurance carriers in the country such as Nationwide, Allstate,

Progressive and Safeco just to name a few. These carriers are all eager to earn your business. Give us a call to see the savings, the coverage, and the service you deserve!



Sandusky (419) 625-7353 ~ Amherst (440) 988-4461

Port Clinton (419) 732-3624 ~ Clyde (419) 547-0506

Welcome New Affiliates!



## General Membership Meeting

The Spring General Membership Meeting was held on April 21st at Victor's Event Center in Fremont (formerly known as Anjulina's Banquet Facility). Victor's is affiliated with Casa Fiesta in Fremont.

We were honored to have Beth Wanless, Ohio REALTORS Director of Government Affairs join us for the meeting and be our Guest Speaker.

Beth gave us an update on House Bill 126, which just passed that morning! This bill is to protect homeowners from 3rd parties from challenging your property values. This was a unique law here in Ohio. Our very own Jennifer Behnke took this issue before Ohio REALTORS for backing. School districts were hiring 3rd party law firms and challenging property values to gain more tax dollars. Now that HB 126 has passed, this should close the opportunity for this to happen. Follow this link to [Ohio REALTORS](#) for more information on HB126.

Beth also explained more about the reform for the Residential Property Assessed Clean Energy (R-PACE) Financing. Currently it goes on homeowners property tax at 7% plus fees. Contractors are targeting the elderly and not being forthcoming about the fine print. Usually a lean on the home will be placed, before selling the home it may need to be paid off first. FHA, Frannie and Freddie Mac, VA and more

will not back those loans. See article in this newsletter on page 7.

Beth also discussed "When will we have Maps?" for election. The Supreme Court has rejected them 4 times if they reject them again, they will then use the 3rd set sent to them. The Primary has been moved back to August. Maps are good for 2 years, then the process starts all over.

Another House Bill that Ohio REALTORS is keeping a close watch over is HB563 on Transient short term rentals prohibiting communities from blocking short term rentals. This will affect our local communities if this bill is passed.

How RPAC Works? Beth reminded us all that the REALTOR PAC has 1.23 million dollars in backing. That makes REALTOR voices heard. Members need to believe in RPAC and know we make a difference. This PAC shows we are serious about homeownership and the rights of homeowners and our industry. Our PAC is a Bi-Partisan Party, we work for homeownership and the rights of homeowners.

The next General Membership meeting will be August 31st when we will introduce the candidates for the 2023 Board of Directors and take nominations from the floor. The location is to be determined. Hope to see you there!



## Virtual Tours Gain Ground with Buyers



Buyers may be getting more comfortable shopping for homes via video tours. Three out of five home shoppers say they'd be willing to purchase a home after only a virtual tour, according to a new survey of more than 800 home buyers conducted by Rocket Mortgage.

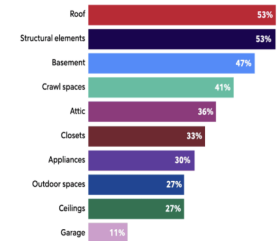
Prerecorded virtual tours resulted in higher levels of buyer satisfaction—more so than live virtual tours or panoramic photos, the Rocket Mortgage study shows.

Virtual tours became more common when the pandemic be-

gan. Even as COVID-19 restrictions have eased, however, real estate professionals are still using them to help buyers narrow their home searches and act quickly in the competitive housing market. Many potential home buyers also have used virtual tours to help decide which properties to schedule in-person showings for.

Buyers said they most like virtual home showings because of the ability to view more homes, their convenience, and the ability to screen homes, the survey finds. But the downsides, they say,

### Top Areas Home Buyers Struggle To View Sufficiently



Source: Survey of 836 home buyers

ROCKET  
HOMES

However, nearly two-thirds—63%—of respondents felt virtual showings offered a good view of the most important areas of a home. Respondents rated the following as the top five elements of a successful virtual showing:

- Sufficient photo or video quality: 58%
- Sufficient number of images: 51%
- Sufficient time per viewing: 46%
- Opportunity to ask questions: 44%
- Easy login process: 37%

include difficulty viewing details, the inability to use nonvisual senses, and the inability to inspect potential problem areas.

Source: "Digital Real Estate Tours: What Does and Doesn't Work for Today's Home Buyers," Rocket Homes (Jan. 18, 2022)

Multiple Listing Service  
**MLS**

### 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

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### New Affiliates:

Andrea LaGrow	LaGrow Notary
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### New Appraiser:

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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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All copies for publication should be sent to the Editor by the 20th of each month, rates available upon request.

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

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