

January—June 2023



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REALTOR® Insight

Welcome New 2023 Board of Directors

The Annual Election of Board Directors was held at the Annual Membership meeting and Awards Banquet on October 5th at the Rocking Horse Saloon & Dance Hall. FAOR Board members had the opportunity to cast their vote prior to the election at the meeting.

We are happy to announce our newest members to the Board of Directors for 2023.



Shannon Conine of Stable Realty in New Riegel, Ohio will be a representative for Seneca County. Shannon brings 19 years of experience in real estate to the Board of Directors.



Mary Giles of North Bay

Realty in Sandusky, Ohio will be an Erie County representative. Although Mary has been a REALTOR since 2020 she has hit the ground running and has been involved with the Board in several Committees.

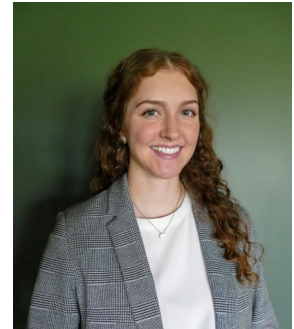


Mallory Sykes of Keller Williams Citywide in Port Clinton, Ohio will be an Ottawa County representative. Mallory has been a REALTOR since March of 2019 and has been involved with the Board in several Committees.

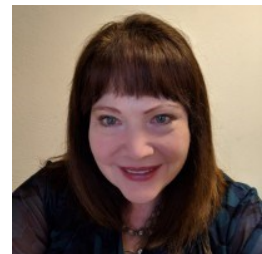


Barb Wildermuth of Russell Real Estate in Fremont, Ohio will be a Sandusky County representative. Barb has been a REALTOR for 4 years and brings with her extensive

accounting knowledge. Barb has served on several of the Board Committees.



Vivian Benedict of Century 21 Bolte Real Estate in Bellevue, Ohio was appointed to be a representative for Huron County. Vivian has an Associate degree in Business Management and joined the real estate industry right after receiving her degree.



Carrie Jo Wahl of Ally Title, Affiliate Committee Chair 2023—2024 (2year Term) Carrie Jo has been very involved with the Affiliate Committee for many years.

If you have a chance to meet up with these ladies, take a moment to congratulate them.

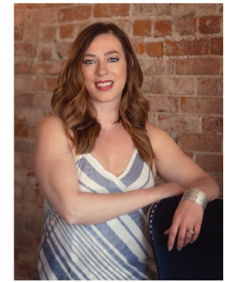
2023 Board of Directors



Past President, Janet Herzog



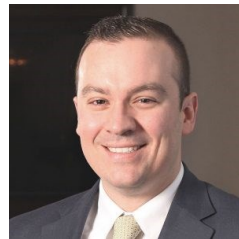
2023 President, David Amarante



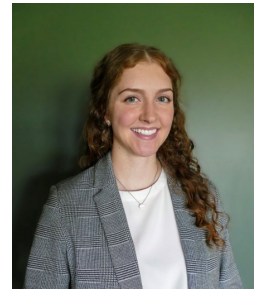
2023 Vice President, Jaime Polter



2023 Secretary/Treasurer
Roseann Hickman



Legal Council
DJ Swearingen, Esq.



Vivian Benedict



Ellen Coffman



Shannon Conine



Frank Corder



Mary Giles



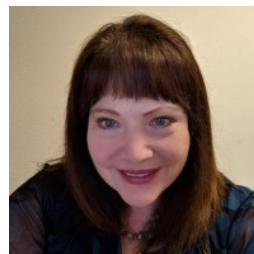
Lisa Horman



Malory Sykes



David Tully



Affiliate Member, Carrie Jo Wahl



Barb Wildermuth



Save the Date!

9/19/23
Affiliates Trade Show
Free Lunch!

10/11/23
Annual Membership Meeting

12/6/23
Holiday Party
Gideon Owen

Up Coming Events

June	
8-9	AE Seminar, Columbus, Board Office Closed
15	Board of Directors Meeting, Board Office, 10am
22	CE, Mortgage Basics 1hr. Elective CE Credit, Board Office, 11am

July	
4	Board Office Closed, 4th of July
12-13	CE at Put in Bay
25	Golf Outing, Board Office Closed
26	New Realtor Member Orientation, Board Office, 10am-4pm

August	
16	RPAC Cruise, Board Office Closed
17	Board of Directors Meeting, Board Office, 10am
18	MLS Fees Invoiced and emailed out! Due 9/20/23
30	Fall Membership Meeting, Location TBD

All Events are subject to change until further notice

Upcoming CE Scheduled



FAOR Continuing Education Classes – 2023

February 23rd –11am-1:30pm Structural Awareness / Fire & Home Safety @ FAOR Hall

Classes by Inspection Tech Tom Dunlap & Dan Malcolm

Refreshments provided by Jason Sas-Union Capitol Mortgage

March 20-April 24-Fairhaven Office Challenge!

April 27th- 11-2:30 Fair Housing (3hr core course-Civil Rights) w/Alec Haggery @FAOR Hall

Sponsored by Union Home Mortgage Todd Lillo Team & Mutual Title Beth Druzilla

May 25th- Closing the Deal-What every realtor should know about Insurance, w/Goosehead Steve Pitzer

8am-10am at R Coffee Corner (Port Clinton) - Refreshments by US Bank-Cheryl DeVore

June 22- To be announced.

July 12 (PIB) – Core Law (3hr core course) Alec Haggerty- Knowledge Sponge

July 13 (PIB)—Ethics (3hr core course)-First American Title (Mary Boldman)

August 17th- Fair Housing Foundations (3hr Civil Rights) Jonathan Duy-OHFA

Location to be determined -Refreshments by US Bank-Cheryl DeVore

September 28-Realtor Safety TBD-Refreshments by First American Home Warranty-Dawn

October 26-Moisture Intrusion in Homes & *New class* - Erie Inspection Instructors

Refreshments by First Federal of Lorain-Time & location TBD

November - TBD

December **none**



All Classes will be on the Connect Dashboard Calendar Module with registration information when it becomes available.

Thank you for your Service!

Please say a great big thank you to our past Board members. These members have dedicated their time and knowledge to serve on the Board of Directors as your directors. We thank you!



Alex Morgan-Johnson
Weichert, Realtors—Morgan Realty Group
Port Clinton
Past President 2022



Steve Mack
Berkshire Hathaway HomeServices
Professional Realty
Sandusky Office



Scott Myers
Mike Myers Realty
Norwalk



Phillip Bolte
Century 21 Bolte Real Estate
Port Clinton, Tiffin, Clyde



Sara Riesen
Century 21 Bolte Real Estate
Tiffin

Thank you for your service!

2022 Annual Awards Banquet & Meetings

Annual Membership Meeting & Awards Banquet

The 2022 Annual Awards Banquet and General Membership Meeting were held at the Rocking Horse Ranch Banquet Hall on October 5th.

The General Membership meeting was held and our newest Board Members were voted in.

We had a guest speaker, Justin Smith, Fremont City Council.

Thank you to everyone who could attend.



REALTOR of the Year
Janet Herzog
RE/MAX Unlimited Realty
Tiffin
2022 Board President



Hall of Fame
Joanne Berardi
Presented by Mary Giles



Rookie of the Year
Mary Giles
Presented by Tarina Sidoti



Justin Smith
Fremont City Council



Affiliate of the Year
Carrie Jo Wahl
Presented by Lisa Horman



Presidents Award
Kim Coppes
RE/MAX Unlimited Results
Presented by Janet Herzog,
President 2022



Special Service Award
Kim Mulholland-Becker
Howard Hanna
Presented by Margaret Lenthe



CEO Award
Leslie Bixby
FAOR Office
Presented by David Freitag



Ohio REALTORS FREE Tech Support Help



Everyone has tech troubles from time-to-time. Our experts are here to help you with everything from software upgrades to diagnosing computers...FREE!

Did you know that, as a member of Ohio REALTORS, you're entitled to FREE tech support seven days a week? That adds up to more than \$90 an hour in savings. There's no limit on the number of calls; and the Ohio REALTORS Tech Helpline team can also assist with questions about forms, IDX and even rec-

ommend tech tools and devices that suit your business style.

Assistants are available by phone, online chat, and email.

Call: 877.562.3160 / Hours: M-F from 9 am-8 pm and Saturday from 9 am-5 pm / [CHAT ONLINE](#)

How it works

Technology doesn't need to drive you crazy. With just one phone call, you can keep your cool and get expert support from a trusted tech partner. Just have your membership infor-

mation handy (either your Ohio real estate license number or NRDS number).

The Tech Helpline team handles a variety of questions and problems, including:

- Advice on shopping and installing hardware, software or digital equipment.
- Diagnosing computer hardware malfunctions.
- Helping you get the best performance from your equipment.
- Working through system failure of basic hardware and software components.
- Recommending the most current software for your computer system.

This content is copyright 2022 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/ohio-realtors-tech-helpline-offers-free-support/>



The FAOR Charitable Foundation held the Annual Reverse Raffle/Soup-R Bowl on March 22, 2023. This years event was spectacular!

The Roaring 20's came back to life with all the "Flapper Girls and Gangsters" hanging out! We had 11 amazing Soup-R Chefs and it was so difficult to choose a favorite soup!

Speaking of Soup-R Cooks, our tops Soup-R chefs are:

1st Place—Anna Sparks, Russell Real Estate-Sandusky

2nd Place—Carrie Jo Wahl, Ally Title

3rd Place—Civista Bank Girls

The evening did not disappoint for our winners!

The Raffle got down to the last 4 numbers to be drawn for the Reverse Raffle, still in was Margaret Lenthe, Bobbie Miller, Dave Freitag and Marcia Shockley and they all decided to split. The Sideboard Raffle got down to 2 numbers, Steve Mack and Kristen Kirby and they also split the pot.

This is such an important event each year and proceeds go to help our charities and organizations that are in need of help.

This years event proved to be another amazing year with a profit of just over \$15,200!

The Charitable Foundation could not do the great things we do for our communities if it weren't for all of your support and the support of all our great and amazing Sponsors!

In the great words of Frank Corder "Fuhgeddaboutit!!"

The Foundation truly appreciates all of the hard work of the committees and members who helped with this event.

Soup~R Bowl/Reverse Raffle



General Membership Meeting

Spring General Membership Meeting

At the Spring General Membership Meeting held on April 20th at the Victor's Event center in Fremont, we had guest speaker Marcus Harris, Diversity & Economic Opportunity Manager of the City of Sandusky join us for a very enlightening presentation on Diversity in Housing and how our counties rank with the different classes.

Marcus had some very informative information to share with our members. Everyone really enjoyed his presentation.

If you are interested in Firelands Forward Studies, please feel free to join them:

WHO: YOU, - community leaders, residential developers, property managers, real estate professionals, housing advocates, investors and financial institutions, interested parties

WHAT: A deep dive into data and community visioning around the local housing market

WHEN: Wednesday, June 7th, 2:30pm - 4:00pm

WHERE: Ernsthausen Performing Arts Center at Norwalk High School, 350

Shady Ln Dr, Norwalk, OH 44857

WHY: Local leaders have just released a comprehensive housing study ([Read it here](#)) and want your voice to be heard about housing in our region

HOW: [Register here.](#)

If you cannot attend at 2:30pm, you may join a session in Erie or Ottawa Counties. Contact us for more information.



APRIL IS FAIR HOUSING MONTH

STOP AND THINK.

LET'S MAKE UNFAIR HOUSING HISTORY.

AI Use in Real Estate Comes With Copyright Concerns

May 10, 2023

Risk Management, Legal, Copyright, Real Estate Technology

By: Christina Hoffman

Real estate professionals experimenting with content creation through artificial intelligence should keep the Code in mind as case law evolves.

Although copyright law is rooted in human authorship going back to a Supreme Court decision from the 1880s, various cases involving fast-moving artificial intelligence technology are challenging that rule of law today, Chloe Hecht, senior counsel at the National Association of REALTORS®, said at the Risk Management Issues Committee meeting during the REALTORS® Legislative Meetings in Washington, D.C.

Hecht shared a few cases that illustrate the murky legal issues involving AI-generated works.

Plaintiff Stephen Thaler, for example, is suing the U.S. Copyright Office (in *Thaler v. Perlmutter*) because it denied him copyright for an image produced by his AI system, the Creativity Machine. He claims it was a work made for hire between himself and the AI generator. Despite various denials by the Copyright Office, “Thaler argues that human authorship isn’t required and, therefore, his work should be entitled to protection,” Hecht said.

Thaler has indicated he will appeal his case to the Supreme

Court if necessary, she added.

In another case, an artist and author wrote text for a graphic novel and created images using AI. The Copyright Office granted her protection initially but limited the registration to the text and arrangement of the images when it learned they were AI-generated. “But the author maintains she didn’t just input a prompt,” Hecht elaborated. “She took the image and asked AI to change and tweak it until it reflected what she wanted.”

Finally, Hecht described a case involving stock image giant Getty Images, which this year sued an AI company, Stability AI Inc., for using 12 million Getty images and their accompanying metadata to “train” its system. “That’s a sticking point for creators,” Hecht said of the technology. Someone developing AI uses others’ work to train their system, which lets AI generate new work based on those originals.

The cases leave a lot of unanswered questions for real estate practitioners and others seeking to use this evolving technology. Nonetheless, the Code of Ethics offers guidance, Hecht said, citing Articles 2 and 12.

Article 2 holds that “REALTORS® shall avoid exaggeration, misrepresentation or concealment of pertinent facts relating to the



property or the transaction.” Article 12 says, “REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing and other representations.”

As an example, Hecht noted, “using AI to remove a structural crack from a wall violates those two Articles, but removing a hose and bucket accidentally caught in a picture is different.”

In addition, she offered three takeaways for using AI as safely as possible:

1. Always review AI-generated content for accuracy.
2. Don’t use AI to create a work you want to be able to protect.
3. Don’t assume any third-party content was created by AI and, therefore, available for your use. Always get permission in writing for the way you want to use the work, and save that documentation.

Article copied from NAR article



Christina Hoffman

Senior Speech writer, National Association of REALTORS

Christina Hoffmann has covered real estate and homeownership for two decades.

[Content by Christina Hoffman](#)

Join us for the 2023 RPAC Cruise!



RPAC "ISLAND CRUISE"

Join us on **Wednesday, August 16, 2023** for FAOR RPAC Island Cruise on a privately chartered Jet Express Ferry Boat. We will depart Port Clinton at **Noon** on the Jet Express Ferry located at **49 Jackson St. Port Clinton, OH.**

Our Jet Express cruise will take us on a tour around Lake Erie, and dock at Put-in-Bay on Middle Bass Island. Take this time to get to know and have discussions with your locally elected Officials and State Legislators. Once at Put-in-Bay enjoy a **Legislative Reception at The Keys** when we will introduce the Ohio Legislators and elected local officials.

Departure from Put In Bay 4:30-5:00 PM, arrive Port Clinton, 5:00 to 5:30 PM.
(you may return on an earlier ferry if needed or later if desired)

LIMITED SEATING: ONLY \$200.00 RPAC Contribution PER PERSON

Make your reservation today!

Email Leslie@faor.com or fill out the Registration below and return to FAOR



RPAC Disclosure Statement: Contributions to RPAC 26 U.S.C. 162(e) requires that the portion of dues attributable to lobbying and political activities at the Local, State and Federal level of government be considered nondeductible for income tax purposes. Contributions are voluntary and are used for political purposes. The RPAC amount indicated is merely a guideline and you may contribute more or less than the suggested amount. The National Association of REALTORS and a state and local association will not favor or disadvantage any member because of the amount contributed or a decision not to contribute. You may refuse to contribute without reprisal. 70% of each contribution is used by your State RPAC to support state and local political candidates, 10% is sent to National RPAC to support federal candidates and to charge against your limits under 52 U.S.C. 30316. Notwithstanding this general allocation formula, the allocation may change and all or a portion of your contribution may be allocated to other political accounts maintained by Ohio REALTORS if a contribution exceeds limits under the and/or if a contribution falls outside limits under 52 U.S.C. 30302. Non-Deductible Percentage of Dues Payments: 6 Assessment \$40 of Ohio REALTOR'S dues used by Ohio REALTORS to engage in independent political expenditures for purposes of influencing the election or defeat of State or Federal candidates, as well as local or state ballot issues, this amount is non-deductible for the member's income tax purposes. For the additional dues of \$100 per member, Ohio REALTOR'S charges a 1% or \$100 to be non-deductible due to Ohio REALTOR'S lobbying effort. Total non-deductible for Ohio Realtor dues is \$100. For 2023, with dues at \$150 per member, 100% computer 34 per cent, or \$51 to be non-deductible for the member's income tax purposes due to NAR lobbying efforts. Please note that the entire \$45 Consonant Advertising Campaign special assessment, qualifies as fully deductible.

This content is copyright 2023 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/realtors-political-union-committee/>

REGISTRATION



Name _____ NRDS# _____

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Office _____

Payment Method: Check # _____ | Credit Card # of Tickets _____ Amount Due \$ _____

Make Checks out to RPAC

Firelands Association of REALTORS® | 2710 Campbell Street, Sandusky, OH 44870
Leslie@faor.com | (419) 625-5787

Free BOARD Member Benefit!

If you are not using your FEE Board Member Benefit, you should be! Safety should be #1 for you and your clients!

If you would like us to resend the invite to you, please contact the Board Office or Email Leslie@faor.com

FOREWARN SAFER SHOWINGS SMARTER ENGAGEMENTS
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Agents can properly plan for showings with a higher level of confidence.

To activate your free FOREWARN account, visit app.forewarn.com/setuppasword
 For personal assistance, FOREWARN support is available at 561-757-4551 or support@forewarn.com



Coaching Corner: Going in Circles?

June 2, 2023

By Marilou Butcher Roth, Master Coach

Earlier this week, I spoke with a client who was working from home on that particular day. As soon as our call began, she let me know that her robotic vacuum was in process, and for our call, she was attempting to find a quiet place to work. As she observed what was happening, she noticed her vacuum robot finding amusement in its job, following a path that made little sense. Where it would seem most logical to clean one room at a time, the robot went from room to room with seemingly no pattern.

My highly tuned-in cli-

ent brought up how by observing the robot, she thought of times when humans behave similarly. It was a great insight, as there are definitely moments when we organize ourselves and our time in a way that could be more efficient.

Do you ever find yourself going from task to task, feeling as if you are “all over the place?” It happens. Today, pay attention to how you organize your time. When you sit down to tackle paperwork, decide what needs to happen first. You may want to make a list to follow if you find that helpful. There is no right or wrong here, it is what works best for you. The key is

to stay focused as best you can. This is true for all activities. Let’s use cleaning the house as an example. Do you find yourself experiencing efficiency with this task, or are you easily distracted by bright, shiny objects?

We often talk about being present in our conversations, which allows for improved communication. Now, let’s do the same with our tasks at hand, both big and small. Be present! Bring it!!

This content is copyright 2023 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1793/coaching-corner-going-in-circles/>



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.

Bob Stayer Memorial Golf Outings

Firelands Association of REALTORS®

BOB STRAYER MEMORIAL GOLF OUTING

Tuesday, July 25, 2023

Eagle Creek Golf Course

2406 New State Rd N, Norwalk, OH 44857

Shotgun start 9 am

Sponsorship Opportunities

Sponsorship needs to be turned in by July 7th



Hole Sponsor—\$125 or 2 Holes for \$200 | Name: _____

Phone# _____ Email: _____

Course signage at hole | Company name listed in program | Can set up a tent at the hole

Dinner Sponsor—\$750 | Name: _____

Company Name listed in Program / Signage at the Event

Trophy Sponsor—\$250 | Name: _____

Company Name Listed in Program / Signage at the Event



Hole Prizes!

Tournament Sponsor—\$1000 Civista Bank

Golf Cart Sponsor—\$500 Rapattoni

Breakfast Sponsor — \$250 First American Home Warranty, Dawn McNulty

Lunch Sponsor — \$500 Hartung Title, Ed Hartung

Bar Cart Sponsor — \$500 Fidelity National Title, Chris Palmer

Driving Range Sponsor — \$200 Appraisal Service, Inc., Nate Leto

Putting Green Sponsor — \$200 Ally Title, Richard Blair

Dinner by: Blue Ribbon Catering

Team Registration Form

Register by July 14th

Player 1 (Main Contact Person) _____ Phone# _____

Player 2 _____

Player 3 _____

Player 4 _____

- Team—\$400 Single Player—\$100 Mulligans (\$20 for the Team) Dinner Only—\$20

Skins will be available for Purchase at the Tournament

All Proceeds go the FAOR Charitable Foundation,

Supporting our 5 Counties (Eric, Huron, Sandusky, Seneca & Ottawa)

FAOR Charitable Foundation is a 501 (c) (3) non profit organization. Donations are tax deductible



North Coast Business Lending provides customized commercial lending products for credit union members** in ten northwest and north central Ohio counties. We specialize in investment property lending, commercial real estate financing, and agricultural/acreage lending. Our simplified process utilizes efficient local underwriting and personalized servicing. Contact any one of our professional Loan Officers to experience the North Coast Business Lending difference!

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 Isaac Phillips: iphillips@northcoastbl.com; 419-681-0430

**YOU can become a credit union member if you live, work, worship or attend school in the following counties:

- Sandusky
- Erie
- Huron
- Crawford
- Seneca
- Hancock
- Projects in Lorain, Wood and Wyandot Counties may also be included for consideration.

Welcome New Affiliates



Michelle L. Russell, CFP®, AAMS™
Financial Advisor
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 Fremont, Ohio 43420
Phone: (419) 355-0858

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Todd Lillo

Loan Officer

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*Includes logo and contact information,
or if you have your own
camera ready ad
to fit this size (8.78 H X 5.54 W)*

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

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Support your Affiliates!



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Agency Owner

Yanak Insurance Group

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440.988.4461

127 W. Perry St.
Port Clinton, OH 43452
419.732.3624

422 E. McPherson Hwy.
Clyde, OH 43410
419.547.0506

dan@yanakgroup.com
Fax 419.625.6501

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(419) 625-5787 or email Leslie@faor.com

Affiliate Advertising Space Available



Advertise Here!

1/3 page ad \$50.00

for 2 months. Includes logo and contact information. Or if you have your own camera ready ad to fit this size. (2.86 H X 5.54 W)

Link to business website \$15.00

Support your Affiliates!

Affiliate Advertising Space Available

Advertise here.

\$75 for 1/2 page

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



2023 AFFILIATE MEMBERS

*** Gold Member **Silver Member

County Auditors:

Erie County Auditor – Richard Jeffrey
(419) 624-7746

Disaster Clean up/Mold/Odor Mitigation/:

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

Insurance Companies:

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

Lenders:

Civista Bank (Sandusky) – Tim Ott
(419) 625-4121

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

Cross Country – Megan Kaufman
(419) 960-2117 Sandusky

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

Lenders Continued:

Fairway Independent Mortgage – Rich Bailey
(330) 923-3760 Stow, OH

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 – Misty Franks
(419) 734-3994 Port Clinton

Marblehead Bank – Kyle Krupp
(419) 798-4471 Marblehead, OH

North Coast Business Lending – Joshua Kurtz
(419) 465-2091 Monroeville, OH

**Rural 1st – Michael Goins
(440) 775-4028 Oberlin, OH

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

U.S. Bank Home Mortgage – Keesha Lawrence
(419) 448-5379 Tiffin, OH

Union Capitol Mortgage – Jason Sas
(419)616-5300 Huron, OH

Support your Affiliates!

Support your Affiliates!

2023 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

Wells Fargo Home Mortgage – Howard Kapustin
(678) 471-3069 Plymouth Meeting, PA

Your Home Financial – Erica Ward
(419) 357-1575 Sandusky

Misc. Services:

Edward Jones – Michelle Russell
(419) 355-0858 Fremont

***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

Notary Public Services:

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

Painting Services:

Hutchinson Painting – Melissa Barre
(419) 566-6964 Port Clinton

Title Companies:

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

Title Companies Continued:

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

Unlicensed Assistant Application

Do you have an Unlicensed Assistant? Are they using your username and password for working in the MLS? This is a big no, no!

As we are finding in these times there are more Teams with Unlicensed Assistants and Unlicensed Personal Assistants, and as you may be aware that password/username sharing is prohibited and can incur a \$1000.00 Fine.

We have come up with a solution to help with the need for the Unlicensed Assistants. We now have an application and process for these member types. There is a nominal set-up fee of \$25 and a Fee of \$100 per half year that is billed to the Agent/Team Leader.

This does not affect the Main Office Assistant accounts that are FREE or the existing Unlicensed Office Assistants.

This form is also used for NEW Office Assistants. Each Office is allowed ONE Free Unlicensed Assistant (you can have more than one, but only one will be FREE).

You can find the applications on FAOR.com / Members / Applications / Firelands MLS Only Applications / Unlicensed Assistant Application

If you have any questions, please feel free to reach out!



2710 Campbell St.
Sandusky, OH 44870
(419) 625-5787

Unlicensed Assistant Application (UA)/ Office Assistant

Individuals that will not be added as a UA/Office Assistant: Out of state or Ohio licensed agents/appraisers, agents licensed with a referral or holding company, licensees showing suspended. One Free Office Assistant per Office.

Adding: New UA _____ (Teams or Personal Assistants-FEE applies) | Office Assistant: New ___ Extra ___ (For Main Office only)

UA's Name _____ UA's MLS ID: _____
(Print Name) (Leave Blank if New UA / Existing UA Add'd)

UA's Email Address _____ UA's Phone # _____

Is UA currently employed by a builder, Mortgage Co., Title Co., or any other real estate related business? Yes ___ NO ___

If so, company name: _____

Has this UA ever been licensed as a Broker, Agent, or an Appraiser (any State)? Yes ___ License #: _____ No ___

Is this UA replacing another UA/Office Assistant? Yes ___ No ___

If yes, Name and MLS ID being replaced: _____

Agent's Name _____ Agent's MLS ID _____
(Print Name) - This is the Person or Team Leader the UA will be assigned to (Leave area)

Agent's Email Address _____ Phone # _____

Company Name _____ Location _____

Broker's Name _____
(Print Name) - This is the Primary Broker/Participant of record with Firelands MLS

I, _____ (MLS Participant/Broker,) give permission to the above Agent to add the above UA as his/her own "unlicensed" assistant. The agent and I both understand that the UA will be assigned his/her own unique ID and password, and that the Agent will be billed \$25 Set up Fee and \$100 Bi-Annually (prorated based on the time of joining) for this UA.

Additionally, I understand that the agent is responsible for notifying FAOR when their UA leaves, however the MLS Participant/Broker retains ultimate responsibility to Firelands Association of REALTORS regarding removal of UAs and fees associated with UAs.

Furthermore, I understand that access to information from Firelands MLS is a privilege with limited rights. Firelands MLS computer passwords are confidential. Violation of these limited rights will result in disciplinary action and a \$1,000 fine (first offense) against the Firelands MLS Participant/Broker, which cannot be waived.

MLS Participant/Broker's Signature _____ Date _____
This is the Primary Broker/Participant of record with Firelands MLS

Agent's Signature _____ Date _____

UA's Signature _____ Date _____

Fill out for Unlicensed Team/Agent/Assistant or Extra Office Assistants

Fill out Confidentiality/Non-Disclosure Agreement on Page 2.

Staff Use:
Date Entered: _____ MLS# _____ MLS ID _____ OA1 _____ OA _____ Billed Agent _____

CONFIDENTIALITY/NON-DISCLOSURE AGREEMENT
(Unlicensed Assistants/Office Assistants)

MLS Membership News!

NEW!

To better serve our Members we have created a **Membership Change form** to be used whenever you have personal information to update that is not available to update on your Member Portal, and for Brokers to use for Agent Transfers.

For Agents transferring with listings please include the **NEW MLS Listing Transfer form**.

You can find both forms on Connect Dashboard in the Firelands Documents Module / Administrative Forms or on FAOR.com / Members / Forms / Administrative Forms.

Email the filled out Membership Change Forms to Leslie@faor.com



Membership Change Form

Complete Relevant Sections and Email to Leslie@faor.com

Agents/Brokers		Brokers
PERSONAL INFORMATION CHANGE		TRANSFER OFFICE/COMPANY
<input type="checkbox"/> Name	<input type="checkbox"/> License Change	<input type="checkbox"/> Moved to a New Company
<input type="checkbox"/> Address		<input type="checkbox"/> Moved to a New Office
<input type="checkbox"/> Email Address		<input type="checkbox"/> Reinstate Membership
<input type="checkbox"/> Phone/Fax Number		<input type="checkbox"/> Change of Office Name
<input type="checkbox"/> Website		SEVER/Cancel
		<input type="checkbox"/> Membership
		<input type="checkbox"/> License/Licensee

PERSONAL INFORMATION

NAME: _____ M1/NRDS# _____ License# _____
 HOME ADDRESS: _____
 CITY: _____ STATE: _____ ZIP: _____
 PHONE: _____ CELL _____ HOME _____ OFFICE _____
 EMAIL: _____ WEBSITE: _____

OFFICE OR COMPANY TRANSFER

PLEASE NOTE: BROKERS MUST REPORT TRANSFERS/SEVERS WITHIN 24 HOURS OF NOTICE (\$50 FINE). COPY OF WALK-IN RECEIPTS FROM ODRE WILL ALLOW FOR FASTER TRANSFERS. \$50 AGENT TRANSFER FEE BILLED TO AGENT APPLIES.

OLD OFFICE: _____ EXIT DATE: _____
 OLD OFFICE ADDRESS: _____
(Only, Move and Zip Code)
 NEW OFFICE: _____ TRANSFER DATE: _____
 NEW OFFICE ADDRESS: _____
(Only, Move and Zip Code)

DO YOU HAVE ACTIVE LISTINGS? YES NO
PLEASE NOTE: THE MLS LISTING TRANSFER FORM & Broker Authorization MUST BE COMPLETED AND SIGNED BY ALL PARTIES IF AGENT HAS LISTINGS!

SIGNATURE: _____ (REQUIRED) DATE: _____
Person filling out form
 PRINT NAME: _____ BROKER SIGNATURE _____
Person filling out form

FOR OFFICE USE ONLY:
 Magic: M1 (NRDS): _____ WEBSITE (Affiliates): _____ Date RCVD _____ Date Completed _____ Initials _____
 Agent Transfer Fee Applied: _____ Forewarn _____ State Inactive Date _____



MLS Listing Transfer Form & Broker Authorization

Complete this form and Email with the Membership Change form to Leslie@faor.com

To whom it may concern:
 I (previous Broker) _____ of (Office Name) _____
 Hereby authorize Firelands Association of REALTORS/Firelands MLS to transfer the following listing(s):

Enter the MLS#(S) Only:

For (Agent) _____, to their new
 Broker (Office/Company Name) _____

Previous Broker Name (Printed) _____
 Previous Broker Signature _____
 New Broker (Printed) _____
 New Broker Signature _____
 New Office Phone: _____ New Office Fax: _____
 New Broker Email: _____ Effective Date of Transfer: _____

For Office use only:
 Transfer date: _____

MLS Membership News!

Welcome New Members!

REALTOR® Office:

Crane & Pearl	Sara Marie Brenner	Port Clinton
Stable Realty	Shannon Conine	New Riegel

New MLS Office:

M.C. Real Estate	Brandon Marquard	Medina
The Emerson Group	Paul Emerson	Lodi

New Appraiser:


Appraisal Keys, Inc.	Thomas Parrish	Cleveland
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New Affiliate Members:

Misty Franks	Genoa Bank	Port Clinton
Michelle Russell	Edward Jones	Fremont
Howard Kapustin	Wells Fargo	Columbia, MD
Rich Bailey	Fairway Independent Mortgage	Stow

New REALTORS®:

Andrea Sarka	Keller Williams City Wide—Port Clinton
Shaylynn Gosney	TG Realty
Michele Mueller	Century 21 Bolte Realty—Port Clinton
Dario Mormina	Keller William Chervenic Realty
Darla Melaniff	Rita's Home Town Realty
Michelle Harrison	Howard Hanna—Port Clinton
Johnathon Yohman	Generations Realty
Rachel Beat	RE/MAX Quality Realty—Norwalk
Ada Reyes	Century 21 Danhoff-Donnamiller
Sarah Owens	Russell Real Estate—Port Clinton
Corrie Solly-Majoy	Berkshire Hathaway HomeServices-Professional Realty
Azaria Henson	RE/MAX Quality Realty—Sandusky
Gabriel Ontiveros	Howard Hanna—Fremont
Derek Gray	Century 21 Bolte Realty—Clyde
Jamie Lovern	Keller Williams Citywide—PC
Frederick Durnwald	Polter Real Estate—Fremont
Teila Hay	Berkshire Hathaway HomeServices—Professional Realty
Allison Hicks	Weichert, Realtors-Morgan Realty Group—Port Clinton
Justin Fulton	Russell Real Estate Services—Sandusky
Tyler Webb	Keller Williams Elevate
Paul Shaw	Howard Hanna—Port Clinton
Doris Neenan	The Holden Agency
Beatrice Crawford	Century 21 Bolte Real Estate—Clyde
Alanna Colon	Berkshire Hathaway HomeServices—Professional Realty
Abigail Polley	Ballah-Bailey Realty
Marguerite Myers	Century 21 Bolte Real Estate—Port Clinton
Victoria Karr	Century 21 Wilcox & Associates—Fremont
Audrey McDaniel	Berkshire Hathaway HomeServices-Professional Realty
Jodi Randall	Century 21 Bolte Real Estate—Port Clinton
Terrie Hoyle	Coldwell Banker Routh Realty
Paul Molnar	Keller Williams Chervenic Realty
Joseph Boetsch	Howard Hanna- Catawba

Continue to next page 



**Members who
have joined
Between
1/1/23—6/6/23**



Welcome New Members Continued:

New MLS Only Members:

Donna Lawrence
 Raymond DePiero
 Brandon Seagert
 Gavin Shank
 Natalie Iafolla
 Jeffrey Birdwell
 Jessica Presutto
 Josiah Mahon
 Joe O'Connor
 Victor Musat
 Katheryn Miller
 Amanda Ondrey
 Sherry Sullivan
 Carla Ponikvar
 Bradley Paller
 Kimberly Crane
 Sarah Peebles
 Stephen Greene
 Natalie Crumrine
 Jessica Allgood
 Eric Uchbar
 Scott McMillen
 Leilani Bowersock
 Nicholas Moody

Keller Williams Legacy Group
 Century 21 DePiero & Associates, Inc.
 Key Realty
 Key Realty
 Howard Hanna—Westlake
 Keller Williams Citywide
 RE/MAX Crossroads Properties
 Generations Realty
 Russell Real Estate Services—Amherst
 Russell Real Estate Services—Amherst
 The Danberry Company
 M.C. Real Estate
 Key Realty—Findlay
 eXp Realty, LLC
 Berkshire Hathaway HomeServices—Professional Services
 Howard Hanna—Rocky River
 eXp Realty, LLC
 Keller Williams Citywide
 ERA Geyer-Noakes Realty Group
 Keller Williams Citywide
 Keller Williams Greater Metropolitan
 Coldwell Banker Schmidt Realty
 Coldwell Banker Schmidt Realty
 ERA Geyer-Noakes Realty Group



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 sup-port@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



FAIR HOUSING
MAKES U.S.
STRONGER
 Commemorating 50 Years
 of the Fair Housing Act



CORONAVIRUS SAFETY

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



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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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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 Leslie@faor.com



Newsletters are now being emailed and available on FAOR.com/Member side. If you are not receiving the newsletter please contact Leslie@FAOR.com

Thank You!