



Tuesday News

April 13, 2010

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~ Federal Housing Administration to Accept Electronic Signatures for Real Estate Contracts



E-signed third-party documents, including real estate contracts, are now being accepted by the Federal Housing Administration (FHA). The April 8, 2010 FHA mortgagee letter announced this move by FHA. With this policy statement from one of the nation's largest mortgage insurers, real estate professionals can use e-signed third-party documents to facilitate real estate transactions and buyers can apply for FHA insurance with confidence.

[✓ Click here to read the mortgagee letter.](#)

~ Meet the Builders of 2010 CiTiRAMA: Thursday, April 15, 9:30 – 11:30 a.m.



June 3 - 13, 2010

**Held at the Cincinnati Area Board of REALTORS®
FREE EVENT!** - A continental breakfast will be served

2010 CiTiRAMA® will take place June 3 – 13 at **Rockford Woods** in **Northside**. Be one of the first to see a builder presentation of the homes that are underway. 2010 CiTiRAMA® is presented by the Home Builders Association of Greater Cincinnati and the City of Cincinnati.

Home prices start in the \$190,000's with each show home including energy efficient and sustainable features – perks that can help cut utility bills and attract energy conscious buyers.

In addition to a showcase of the homes by each builder you will hear from a tax expert from the City of Cincinnati discussing the tax abatement program and how it applies to these properties.

Heather Curless of GREENER Stock will talk about LEED certification and Energy Star ratings that make these homes so attractive.

This event is free - you just need to register. Log in using your MLS login and password in the Event Module and sign up for: Get to Know the Builders of 2010 CiTiRAMA®.

Questions: Contact **Annette Chmiel**, CABR Director of Education at 513-842-3011 or achmiel@cabr.org

[✓ Click here to register.](#)

~ Microsoft Word for Real Estate Professionals: Tuesday, April 13, 1-4 p.m.

Prerequisite: A basic level of Microsoft Office or Vista operating system experience. This means that you can use a mouse and are able to save documents.



This course is a quick and easy introductory level Microsoft Word 2007 class.

You will learn how to: create, format and edit a document, create real estate letters, add graphics to documents, create a document ready for mailing and more.

3 hours CE credit—Ohio elective credit

Fee: \$30 CABR members/\$40 non-members

Instructors: Jean Bissell

Where: CABR Office/14 Knollcrest Drive/Cinti/OH 45237

[✓ Click here to register.](#)

~ **Chris Logan Recognized for 30 Years at the Cincinnati Area Board of REALTORS®**



Chris Logan, CABR Programs Coordinator, celebrated her 30th year with CABR on April 9, 2010. Chris is staff liaison to the Circle of Excellence Committee, Realtor-of-the-Year Committee, Golf Outing Committee and manages the annual Installation Banquet. She also maintains the CABR website. Chris will retire from full-time employment June 30, 2010, but will continue to work in a limited capacity.

Congratulations to Chris for her dedication and longevity with CABR and on her upcoming retirement.

CABR/MLS employees and their longevity follows:

CABR

Gene Snavley, Exec. VP / 29 yrs.
Chris Logan, Programs Coordinator / 30 yrs.
Annette Chmiel, Dir. Of Education / 25 yrs.
Cathy Petersman, Membership Admin. / 21 yrs.
Cindy Henninger, Dir., Prof. Services / 20 yrs.
Jeff Schwiers, Dir. Actg. CABR/MLS / 11 yrs.
Mark Quarry, Dir. Gov't Affairs / 3 ½ yrs.
Andy Clark, Admin. Assistant / 3 ½ yrs. (part-time)
Lola Burell, Receptionist / 2 yrs. (part-time)

MLS

Jim Abele, Manager / 25 yrs.
Jennifer Bachman, Ops. Manager / 40 yrs.
Deva Tolley, East Coordinator / 33 yrs.
Joyce Ryan, West Coordinator / 30 yrs.
Bob Halko, Systems Specialist / 21 yrs.
Tina Harvey, Actg., Ass't / 10 yrs.
Amanda Lucas, Admin. Asst. / 4 yrs.

~ **Redefining the Loan Application – Pre-Approval Changes You Must Know: Fri., April 16, 9a-noon**



What does it take to qualify for a loan in 2010? Understanding the scrutiny buyers will be subjected to is the first essential step before generating an offer. As a buyer's representative you need to know how to prepare your buyer for the process. What constitutes a loan application in the new regulatory environment? What does pre-approval really mean and does it mean the same with all lenders? Get a grip on the measures used to determine the strength of the buyer is vital whether you represent the buyer or the seller.

3 hours CE credit—Ohio elective credit

Fee: \$15 CABR members

Instructors: Mortgage Specialists Dan Brady, Shelley Scheuer, David Parris

Where: CABR Office/14 Knollcrest Drive/Cinti/OH 45237

[✓ Click here to register.](#)

~ **CCIM, Accelerate Your Rise to Success in Commercial Real Estate: April 26, 27, 28, 29, 30**



First Day Check-in: 7:30 - 8:30 a.m.

Class: 8:30 a.m. - 5:30 p.m. each day

After this course, you will be able to:

- Estimate the value of a property using sales comparison approach, direct capitalization, and discounted cash flow analysis.
- Measure before-and-after tax investment performance of a property using a variety of measures: gross rent multiplier, cash on cash, capitalization rate, internal rate of return, net present value, and capital accumulation.

- Understand the components and structure of commercial real estate loans.
- Use the basic cash flow model to compare commercial real estate investments to other types of investments.
- Apply commercial real estate investment fundamentals and tax regulations to real-world applications.

CE credit—Click on details link below for CE credit hours and types

Fee: \$1,395.00 CABR members

Where: CABR Office/14 Knollcrest Drive/Cinti/OH 45237

[✓ Click here for details.](#)

~ This Month in NAR's "Right Tools, Right Now" Program, Get FREE Fair Housing Publications



Understanding practical application of the **Fair Housing Act** will help ensure you do not inadvertently violate the Act. Remember, courts have determined that a violation may be proven even if there was no intent to discriminate, as long as there is evidence of a discriminatory effect. Learn more about fair housing regulations and housing discrimination issues with FREE publications from NAR.



Fair Housing Sales: Pocket Guide

Valuable resource that details commonly asked questions and suggested answers relating to housing discrimination. This pocket reference guide is a must for brokers and agents alike. It contains examples of the most commonly asked questions from buyers and sellers which relate to housing discrimination and offers the appropriate responses to those questions as well as reasoning for the answer.

✓ *Click here to order your FREE copy.*

~ FREE REALTOR® Safety Webinar: Safe Selling in the Most Dangerous Season: Thurs., May 6



Join NAR Thursday, May 6 at 11 a.m. Eastern for the next REALTOR® Safety webinar 'Safe Selling in the Most Dangerous Season.' In this one hour session, you'll get tips to share with clients on how to avoid common summertime crimes and reduce exposure - plus general tips to increase your awareness to help keep you safe.

NAR recognizes REALTORS® face more on-the-job risks than many other business professionals and is pleased to offer these Webinars to you for free, thanks to the Real Tools, Right Now initiative that has been extended through 2010. It is our hope we can help increase your knowledge, safety awareness and to empower you to make smart decisions through these Webinars and other safety-related materials that are available online at www.REALTOR.org/Safety.

✓ *Click here to register.*

~ The Road to Success is Paved with Education – Get Yours Online at the CE Shop!



Cincinnati Area Board of REALTORS® Inc.
Need CE? Don't Procrastinate! Enroll in online CE today!

Simply visit our course catalog at:

<http://cabr.theceshop.com>

As a valued member of the Cincinnati Area Board of Realtors®, we would like to offer you a special promotion on your continuing education this month. This special promotion gives you the opportunity to receive 10% off your purchase when you enroll in any online CE course taken through our online course catalog!

Don't wait until the last minute- Get your DUCKS in a row today!

Simply visit: <http://theceshop.com/affiliate/cabr> and enter promotional code upon checkout: **SPRING**

Enjoy the 10% savings and the satisfaction of knowing your one step closer to completing your CE requirement!

Archived issues of the CABR *Tuesday News* can be accessed by going to www.cabr.org. Click on the *News* drop-down menu and then on the *Tuesday News* link.

Sincerely,

Cincinnati Area Board of REALTORS®

email: cabr@cabr.org

phone: 513-761-8800

web: <http://www.cabr.org>

Staff Directory: <http://www.cabr.org/phoneguide.htm>

CABR Member Savings Programs: <http://www.cabr.org/savings2.htm>

OAR Tech Hotline: **800-953-4972**

OAR Legal Hotline (Brokers only): **614-228-6675** (to obtain access code)