



Tuesday News

September 15, 2009

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~ CABR Circle of Excellence Award Year Coming to a Close



The end of this year's CABR Circle of Excellence is just around the corner. As always, the club year runs from Oct. 1 thru Sept. 30.

The Deadline for submitting an application is **Thursday, October 15, 2009**. It must be received at the Board office by that day.

Click the following link to review the rules for this year's contest: http://www.cabr.org/COE_rules.htm

Click the following link for a copy of the application form: <http://www2.cabr.org/files/2009COE.pdf>

If you have any questions, contact **Chris Logan** at 513-942-3016 or clogan@cabr.org.

Please note: There will be no USPS mailing of rules and forms to the offices this year.

~ Home Buyers Expo: October 3, 11:00 a.m. – 3:00 p.m.



The Cincinnati Area Board of REALTORS® will hold a **Home Buyers Expo** on Saturday, October 3rd. The event is being held in cooperation with the **City of Cincinnati Neighborhood Enhancement Program (NEP)** targeting Madisonville. Partners in the event include the City of Cincinnati, the Madisonville Community Council, the Cincinnati Area Board of REALTORS®, Freddie Mac and the Home Ownership Center of Greater Cincinnati.

Where: The Brand New - John Parker Elementary School
Corner of Redbank Road and Madison Road

As a member of the real estate community, this is an excellent opportunity for you to meet face-to-face with prospective home buyers.

Table space is limited to 30 vendors and will be accepted on a first-come, first-served basis.

[Click Here for Details on How You Can Participate](#)

Contact **Annette Chmiel** at achmiel@cabr.org with questions or for more information.



Never let your guard down. Make your personal safety a top priority...As NAR prepares to mark REALTOR® Safety Week from Sept. 13 through 19--the focal point of NAR's year-round awareness program--there's no better time to assess what you've been doing and everything you could be doing, to make sure you are protecting yourself as best you can.

After all, REALTORS® routinely work independently as they navigate unfamiliar roads and neighborhoods, meet one-on-one with strangers in enclosed places and toil alone in the office on late nights or weekends. Any one of these situations could expose you to potential harm.

✓ [Click here for information and resources from NAR on REALTOR® safety.](#)

~ **Get Up to 12 Hours CE Credit for Just \$99! Register for the OAR 99th Annual Convention**

Sign up today to attend the **Ohio Association of REALTORS® Annual Convention** in Columbus, September 20 – 23 (**Next Week!**).



Convention registration is just \$99! You will have the opportunity to **network with REALTORS®** from all over Ohio, register for up to **12 hours CE credit**, **visit expo exhibitors**, **enjoy scheduled entertainment** and more.

✓ [Click here for links to exhibitors, schedules and registration information.](#)

~ **Sold on Springfield Township – A One-Day Open House Fair to Promote Homeownership**



The Springfield Township Board of Trustees will host an innovative event designed to encourage home ownership and invigorate the housing market in Springfield Township. The one-day open house extravaganza, scheduled for **Sunday, September 20, 2009**, will showcase the many homes for sale in the Springfield Township community to potential home buyers.

Open House times: Noon – 4:00 p.m.

"**Sold on Springfield Township**" will start with an invitation for home buyers to come to the **Springfield Township Administration Complex, anytime between 12:00 - 2:00p.m.** There, guests will register for the event and receive a schedule of open houses, a **free gift bag filled** with coupons and gifts from local businesses, and a free admission pass to evening activities at **Winton Woods Parky's Farm**. **There will be Free Dinner, Hayrides, Gift Bags & Door Prizes.**

Registered guests will also receive a certificate entitling them to **\$250 off closing costs with participating Springfield Township banks!** (North Side Bank, US Bank and WesBanco. - *Additional participating banks may be identified.*) Township officials will be on hand at the Administration Complex to answer questions about living in the community.

To learn more about "Sold on Springfield Township" [click here](#).

~ **REALTOR®/Lender Free Roundtable Event, Thursday, September 17, Noon – 1:30 p.m.**

Why Are My Closings Taking So Long?



The Home Ownership and Equity Protection Act (HOEPA) and the Housing and Economic Recovery Act (HERA) were passed by Congress in 2008. The Federal Reserve Board published the regulations under the Truth in Lending Act. These regulations were written to provide more transparent, level and fair regulation of the real estate industry, to add additional steps to prevent deceptive lending practices and to protect consumers by making them more informed—and therefore more confident in their home financing choices.

The changes went into effect on July 30th and may already be impacting your closings. This roundtable will help you understand the time-frames involved and you will be have the opportunity to discuss with lenders ways to communicate these possible delays with your buyers and sellers.

The program is FREE, but you still need to register. Please go to www.cabr.org and click on the **"RED"** box to register for events and classes. Login using your MLS login and password. This program will be found under the **Event Module**. The code is **RLR90917** .

If you have any questions, please contact **Annette Chmiel** at 513-842-3011.

✓ [Click here to register.](#)

~ **Microsoft Word for Real Estate Professionals: Tuesday, September 15, 1 – 4 p.m.**



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
- ? How to add graphics to documents
- ? How to create a document ready for mailing

Pre-requisite: 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.

Questions – contact **Annette Chmiel** at 513-842-3011 or achmiel@cabr.org

3 hours CE credit—fulfills Ohio elective credit

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

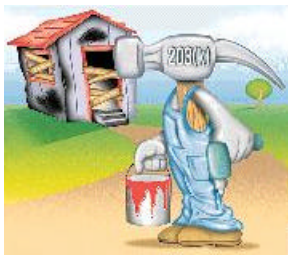
Instructor: Jean Bissell

✓ [Click here to register.](#)

~ **Renovation Lending with 203k Loans: Wednesday, September 16, 6 - 9 p.m.**

Learn about this important tool for homeownership opportunities. The 203(k) is HUD's primary program for the rehab and repair of single family properties.

Joe Daly will explain all of the details including:



- ? Conventional Renovation Loan Options
- ? One-time Close Renovation Mortgages
- ? Stages of the Renovation Loan Process
- ? "After-Improved" Appraisals
- ? Role of the HUD Consultant
- ? Feasibility Study
- ? Work Write-Up
- ? Benefits for the Real Estate Agent

Questions – contact **Annette Chmiel** at 513-842-3011 or achmiel@cabr.org

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

Instructor: Joe Daly

✓ [Click here to register.](#)

~ **Women's Council of REALTORS Luncheon: September 16, 11:30 a.m. – 1:30 p.m.**



Cincinnati Area Chapter of Women's Council of REALTORS® will conduct a Business Networking Luncheon on Wednesday, **September 16** from 11:30 a.m. - 1:30 p.m.

Dan Dressman, Executive Director HBA of Greater Cincinnati, will provide an economic update on the housing market.

Location: **Carmelle Subdivision** / Site of Homearama 2009

Grand Estates by Fischer (Model Home), 4634 Ashbrook Place, Mason, OH

Lunch provided by Fischer Homes

Please RSVP to:

Sheryl Short, Treasurer: sshort@sibcycline.com

✓ [Click here for details.](#)

~ Fall Evening 30-Hour CE Series Begins Wednesday, September 16



Evening classes are held at the Cincinnati Area Board of REALTORS®, 14 Knollcrest Drive. Class time is 6-9 p.m. for evening classes.

Fee is \$30 for individual classes, or sign-up in advance for all 10 classes, CABR Members pay only \$200. Save \$100! There is still a discount for non-members, regular price is \$400 - discounted price is \$300!

September 16	Renovation Lending with 203K Loans
September 23	Positioning Your Listings to Sell in Today's Real Estate Market
September 30	Raise Your Visibility with Innovative Financing Find out how to buy a home with no payments for life!
October 7	The Current Economy & Your Real Estate Business: <i>How to manage your business on a shoestring budget</i>
October 14	Negotiating to a Win-Win
October 21	Credit Reporting and Scoring
October 28	Objection Handling Techniques
November 4	Ethics: The Measure of Professionalism
November 11	Reducing New Risk in Fair Housing
November 18	Core Law – Legal Update

Questions – contact **Annette Chmiel** at 513-842-3011 or achmiel@cabr.org

✓ [Click here to register.](#)

~ Wine and Dinner at Valley Vineyards: Thursday, October 8, 4:30 p.m. Tour; 5:30 p.m. Dinner



The Special Functions Committee of the Cincinnati Area Board of REALTORS® has planned this special event. Family, friends, and co-workers are all welcome to come to Valley Vineyards, located at 2276 E. US 22 & 3, Morrow, Ohio 45152. You will take a tour of the winery, sample wines and have dinner, which will consist of a New York Strip Steak or Salmon (that you grill yourself), Salad, Potato, Green Beans, and

Homemade Desserts.

The cost for the tour/tasting/dinner is just **\$35** per person. This will be a great time to be able to socialize away from work.

Sign up:

Members can register online at www.cabr.org. Go to the Member Logon button. Use your MLS login and ID. Scroll down. Click on Calendar of Events, click on Wine09 and register. You will select you entree - strip steak or salmon. You can register a guest. You will receive an email confirmation if your registration was done correctly. Non-members can register for this event by calling Chris Logan, CABR Programs Coordinator, at 513-842-3016.

Deadline for registration is Friday, Oct. 2.

~ Formal Portrait Sittings Available at CABR



Mayhew & Peper Photographers will be on location at CABR Wednesday, October 7 from 9-11 a.m. & Wednesday, October 28 from 9 a.m. -12 noon.

Call Renae or Mickey at 513-421-0111 to schedule an appointment and get details on pricing.

~ REALTOR®/Lawyer Brown-Bag Forum on Lending Issues

The Cincinnati Area Board of REALTORS®/Cincinnati Bar Association REALTOR®/Lawyer Committee will present a Brown Bag Lunchtime Discussion on the Foreclosure and Bankruptcy Processes on Tuesday, **October 6** from 12:30 – 2:00 p.m.

The event will be held at the CABR office. This would make a great “last stop” of a weekly office tour.



Topics to be discussed are:

- Inside the Foreclosure and Bankruptcy Process
- Emotional Components of Foreclosure and Bankruptcy
- Foreclosure Mediation
- Three Types of Sellers Facing Foreclosure or Bankruptcy
 - 1) Seller will not admit they have a problem.
 - 2) The property is already going to Sheriff's sale.
 - 3) Prime candidate for assistance.

Bring your questions, knowledge and your lunch (if you choose) and be prepared to participate in a discussion with the following experts, as the group speaks on the above topics: **Jim Gronefeld**, Assistant Vice President of Union Savings Bank, **Stephanie Moes** of Legal Aid Society (foreclosure and bankruptcy attorney), **Bill Purtell** of Lerner, Sampson & Rothfuss (foreclosure attorney), **Norm Slutsky** of Slutsky & Slutsky, LPA (bankruptcy trustee), **David Stonehill** of David N. Stonehill Attorney at Law (foreclosure defense) and a representative of The Home Ownership Center (foreclosure prevention).

You will also have the opportunity to learn from other attendees who have had experiences they'd like to share, as well as, have an opportunity to share your own experiences with the group.

✓ [Click here to register.](#)

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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: **866-478-8324**

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