

# BOARD BRIEFS

Lebanon County

Your Voice for Real Estate In Lebanon County

1300 Florence Street, Lebanon, PA 17042

September 2009



## From the President, Joe Wentzel

I hope everyone had a very busy and prosperous summer. The market is certainly starting its turn-around and I hope you are taking advantage of it.

It is that time of year when we need to start thinking about our license renewal.

I know the education committee is working very hard to put together some very interesting continuing ed. classes so I hope everyone takes full advantage of this opportunity. Thanks to Melissa MacBride and committee, there will be enough courses to complete your mandatory 14 hours of education prior to May 31, 2010.

With that said, PAR is making it even easier for us to renew our licenses on line.

Renewing real estate licenses should be a snap next year, thanks to changes being made at the state level. The State Bureau of Professional and Occupational Affairs (BPOA) and the PA Real Estate Commission have altered the renewal system to ensure an easier process. One change REALTORS® will notice between this renewal cycle and the last one is that all REALTORS® have a registration code printed on their wallet cards. REALTORS® can use the registration code to renew their licenses 90 days prior to its expiration date even if they haven't received their license renewal notice from the state, explains Mark Vessella, deputy commissioner of BPOA. The registration code is located on the left side of the wallet card.

When renewing online, the real estate licensee will be required to answer a series of questions including, "Have you completed 14 hours of continuing education credit?" Licensees are expected to answer the questions truthfully, however, no supporting documentation is required at the time of renewal. Broker renewal notices will be sent out prior to agent renewal notices. "It's critical that brokers renew as soon as possible because they must renew in order for their agents' license renewal to be processed," Vessella says.

The second phase of the renewal process will be an audit. A computer generated random sampling of licensees will be required to submit transcripts for their continuing education courses. Vessella explains, "If you are not selected for the audit process, no further action is required. We think this process will greatly speed up the entire renewal process because continuing education will not be reviewed at the time of the license renewal. "If selected for the audit, the licensee will be required to submit transcripts for the 14 hours of continuing education credits," Vessella explains. "We suggest that everyone keep his tran-

scripts for at least five years so they are available in the event of an audit."

There are penalties for not having the correct education requirements. The civil penalty is a \$100 fine for every hour of continuing education the agent is deficit up to \$1,000, Vessella says. The licensee will have six months to make up the credits or face an additional penalty which could include license suspension. No extensions will be granted for agents who do not have their continuing education completed prior to May 31.

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### Dates To Remember...

#### September:

- 7 Labor Day—Office Closed
- 9 New Member Orientation—Assoc. Office
- 11 Patriot Day
- 14 Luncheon Meeting, Quality Inn - Noon
- 16 MLS Training - 1:00 p.m., Association Office
- 17 Sign Up Deadline—MCE Class on 9/24
- 22 Autumn Begins
- 20-23 PAR Business Meetings—Harrisburg
- 24 MCE Class—Lantern Lodge, Myerstown

#### October:

- 5 Picnic Luncheon Meeting  
Fairview Pavilion, Noon—1:30 p.m.
- 9 Homecoming for Habitat Charity Auction  
Lebanon Country Club!!!
- 12 Columbus Day—Office Closed
- 16 National Boss' Day
- 21 MLS Training—1pm, Association Office
- 24 Lebanon County Parade of Homes
- 31 Happy Halloween!



SEE THE FULL CALENDAR OF EVENTS & EVENT DETAILS AT:

[WWW.LEBANON-REALTORS.COM](http://WWW.LEBANON-REALTORS.COM)

# IN THE NEWS...

## **National Safety Week is Sept. 13-19th, 2009**

As a real estate professional, you can find yourself in some pretty compromising situations. We've got the scoop on how to stay safe and sell.

**Hosting Open Houses :** When hosting open houses, Jeanne Corbin, a sales associate with EXIT Realty Gulf Coast on Venice Island, FL welcomes the neighbors and encourages them to linger as strangers arrive. Since there's no telling who will walk into an open house, she takes precautions to protect herself as well as the seller's property.

"My purse and other valuables are locked inside my car while I'm on open house duty," she says. "I know the location of the possible exits, and I make sure they're unlocked."

**Showing Properties:** Being safety conscious is particularly important for real estate professionals and their customers when touring listed properties. Pete McGlade, a sales associate with RE/MAX Tropical Realty in Key Largo, says "Always err on the side of caution".

That's good advice, say experienced real estate professionals who advise sales associates to leave an itinerary and timetable in the office before going out to show a property. Take along a cell phone and don't wear expensive jewelry or carry an expensive pocketbook or wallet that might make you a robbery target. If showing a vacant property after dark, you might want to take along a spouse, friend or associate for additional protection.

"Many times we add to the risk of becoming a victim by wearing expensive jewelry or ignoring our surroundings," says Ric Giumenta, broker/owner of Exit Realty First Choice in Palm Coast, FL. "The bad guys notice these things when choosing their target."

**Meeting Customers:** Today, many FL real estate companies provide safety awareness guidelines for their sales associates. "At Watson Realty, we take down the car's license tag, as well as copy the driver's license of our associates and note the address of the property," says Fraser. "That way, if something happens in the field, the office can call the police and give them the address, license tag and a picture of the sales associate from our files."

Giumenta, who teaches a course in sales and safety skills at his Giumenta School of Real Estate, recommends the following practices:

1. *Never have a first meeting with a customer at a property. Always meet customers in the office, where you can introduce them to the broker, manager or other colleagues. If you must, meet them at a public place to introduce yourself and conduct a buyer interview.*

2. *Leave an itinerary with the office. Let someone know*

*what houses you will be viewing—and be sure the customer knows there is a schedule you'll be following.*

3. *Carry a cell phone. Stay in contact with someone while you're out in the field.*

4. *Don't wear flashy jewelry or carry several credit cards. Carry only a small amount of cash or one credit card, and have a key ring with just your car key and lockbox key on it.*

5. *Use your own car. Be in control of the presentation and be the guide. If a customer wants to drive, have him or her follow you. And don't park where you can be blocked in.*

6. *Always enter through the front door. If you have to use a side door, have the customers wait at the front door and let them in that way.*

7. *Inside the house, stay between the customer and an exit. Don't ever walk into a room first. It's safer and a better experience for the customer.*

8. *Have a secret code. Create a code word or phrase to let your colleagues know that you're in need of help. Then, if you feel threatened, you could call your office and say, "Could you please call Mr. CODEWORD to cancel my appointment?" This lets the office know that you need help without giving any indication to the listener.*

9. *Carry pepper spray if it's legal in your area. This may be used for defense from animals, snakes or any predators and give you time to get to safety.*

For more detailed tips on staying safe during open houses, in the office, showing properties and more go to the NAR's Safety Field guide at:

<http://www.realtor.org/library/library/fg201>.

*FL REALTOR Magazine, by Richard Westlund*

## MORTGAGE COMPANY OR BANK?

## WHY NOT BOTH?



**Brenda Herring-Ferrebee**  
Mortgage Loan Officer  
717.274.6881



**Craig Gates**  
Mortgage Loan Officer  
717.274.6981

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# ATTORNEY CORNER...

## MLS ERROR - WHO IS LIABLE?

In my career of representing REALTORS®, I have had more than a handful of cases involving errors in the Multi-Listing Service (“MLS”). These include misprints of the zoning classification, errors in the reported taxes, property dimensions and so on. In many cases the MLS printout is submitted as evidence in cases against the listing broker, selling broker and even the MLS.

We are all familiar with the fine print of the MLS pages indicating that the information is accurate but not guaranteed. This, in combination with provisions of the agreement of sale, will generally serve to protect the listing broker. The MLS rarely has liability these days given the direct input of information by licensees.

This leaves, as a potential culpable party, the selling agent. Indeed, it may be easier to make out a successful case against the selling agent than even the listing agent who may have been responsible for the error in the first place!

First, MLS mistakes are not uncommon and selling agents have a responsibility to either determine the correct information or at least inform their clients that the information, while usually accurate, may not be so. Further, buyer agents should inform their clients that the MLS rarely has liability given the disclaimer at the bottom of the page and the fact the MLS does not participate in gathering the information. Lastly, a buyer agent should explain that under the agreement of sale, the buyer takes the property in its present condition (paragraph 28 of the Pennsylvania Association of REALTORS®’ Agreement of Sale) and may not rely on representations, even those made in the MLS, unless they are included in the agreement of sale!

The integration clause (paragraph 28 of the Pennsylvania Association of REALTORS®’ Agreement of Sale), clearly provides that presentations outside of the agreement may not be relied upon. A disappointed buyer who brings a misrepresentation suit on the basis of the MLS error, will find the court tossing the case because of the buyer’s failure to prove an essential element: reliance. To succeed in a misrepresentation suit, the buyer must prove that they re-

## Save the Date:

- **Sept. 9th: New Member Orientation**
- **Sept. 14th: LCAR Luncheon Meeting**
- **Sept. 24th: MCE Course, Lantern Lodge**
- **Oct. 5: LCAR Picnic at Fairview**
- **October 9 : Homecoming for Habitat Charity Action, Lebanon Country Club**
- **Oct. 24: Lebanon Co. Parade of Homes**
- **December 7-10th: Triple Play**
- **Dec. 11: Christmas Party, Lantern Lodge**

## Quote of the Month:

I don't know the key to success, but the key to failure is trying to please everybody.

**Bill Cosby**

lied on the error. It is difficult for a buyer to assert that they relied on an error when the agreement of sale specifically provides that the buyer is not relying on any information set forth in the agreement of sale.

So, if the integration clause of the agreement of sale serves to protect the seller and the listing agent, and if the MLS itself is not liable, who is left? Buyer agents need to either: 1) determine that the information is accurate; 2) revise the agreement of sale to indicate that the seller warrants that the information is accurate; or 3) assure that the buyer understands that no one is going to provide information that they can rely upon and that the buyer will assume the risk that the zoning, or the square footage, or that taxes are as reported, etc.

Fortunately, mistakes are few. Unfortunately, buyers frequently rely on information that is not included in the agreement of sale. Representing buyers is not easy. It will be difficult to revise an agreement to state that the seller warrants that the taxes or square footage is as reported in the MLS or on some other information sheet. In many cases the only reasonable risk reduction tool that the buyer agent has is to do the homework himself/herself. He or she should ascertain that the zoning is accurate, that the taxes are as reported and so on. No one said this was an easy job!

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## \$8,000 Tax Credit Deadline:

**Closings must be completed by 11/30/09. If your closings are taking 6-8 weeks, you should be contacting your customers NOW! Oct. 5th is 8 weeks from 11/30 and Oct. 19th is 6 weeks from 11/30. This deadline may be a crazy time for all—close as early as possible. Good luck!**



## LCAR Talk Emails:

Please do not hit ‘reply’ on a LCARTalk message. If you do, your message is sent to everyone on the distribution list. These are not Keystone MLS emails. LCARTalk is the ‘list-serve’ for Lebanon County Association of REALTORS® and is used for LCAR communications only.

# IN THE NEWS...

## MORTGAGE DISCLOSURE IMPROVEMENT ACT (MDIA)

On July 30, 2009, some of the provisions of the Mortgage Disclosure Improvement Act of 2008 (MDIA) went into effect and lenders, mortgage brokers, title agents, real estate agents, and real estate brokerages need be alert as to these new federal governmental regulations. Here are the details for the MDIA:

1. The 3/7/3 Rule requires a seven business day waiting period once the initial disclosure is provided before closing a home loan (business days are everyday except Sundays and Holidays). This means that before a borrower can close on a transaction the borrower must receive the initial Good Faith Estimate (GFE) and initial TIL statement disclosing the final Annual Percentage Rate (APR) seven days prior to closing.
2. If the final annual percentage rate APR is off by more than .125% from the initial GFE disclosure then the lender must re-disclose and wait yet another three business days before closing on the transaction.
3. The consumer has the right to cancel and not proceed with the transaction if they so choose.
4. Lenders are forbidden from collecting money for appraisals, loan applications, etc. prior to the delivery of the Truth In Lending (TIL). Lenders can only collect from the borrower the credit report fee prior to delivery of the final TIL. No other fees are permitted to be collected at the time of application. If the TIL is sent by mail, additional charges can

### Forms Update:

There are changes coming to the Agreement of Sale, AS-R, but not for another few months. PAR said we may start using the new form late this year at the earliest. Please continue to use the current AS-R and we will update you when we have more information. Thank you!

### FREE SAFETY WEBINAR for all NAR Members September 14, 2009

Pre-register on REALTOR®.org.

<https://realtors.webex.com/realtors/onstage/g.php?d=924388205&t=a>



NATIONAL ASSOCIATION OF REALTORS®

# REALTOR® SAFETY

REALTOR® SAFETY WEEK — SEPTEMBER 13 - 19, 2009

**Attention Brokers & Office Managers:** If you want a 'Safety Plan' for your office, kits are available on NAR's website and at the Association Office.

occur after the 3rd business day after the borrower receives the TIL in the mail.

5. The following language must be clearly written on the initial and final TIL: "You are not required to complete this agreement merely because you have received these disclosures or signed a loan application."

If you are a real estate agent or title agent you need to manage the process very carefully by:

**A.** Making sure that you check the initial Good Faith Estimate and Truth In Lending form for your buyers and look for discrepancies in charges. The new rules were put in place to protect consumers from being low balled one figure by a loan officer only to find out at the closing table that the fees charged were much higher. The new MDIA rules will absolutely delay closings if these steps are not followed carefully.

**B.** Buyers, sellers, and real estate professionals should not schedule a closing until the borrower has completed the seven day waiting period as required in the initial TIL.

Here are three examples of the "3/7/3 Rule" of the MDIA:

#### Example A.

1. August 1st the loan application is taken;
2. August 2nd the initial TIL is sent in the mail;
3. August 10th the closing can occur on this day or after this day if the initial TIL was received and the APR was within the .125 of the final TIL.

#### Example B.

1. August 1st the loan application is taken;
2. August 2nd the initial TIL is sent in the mail;
3. August 4th the borrower's interest rate increases causing

Continued on page 7



## LebanonOpenHouses.com

Lebanon County Association of Realtors®

### Our new website is up and running!

Enter all your open house information into Keystone MLS and the data will automatically display on [www.LebanonOpenHouses.com](http://www.LebanonOpenHouses.com)!

Are you missing out on prospects looking for Open Houses in Lebanon County???

*(Extra sign riders & property/road signs are for sale at the Association office.)*

Advertising began 6/15/09. We, as an Association, want to put every open house possible in Keystone MLS and therefore onto LebanonOpenHouses.com. If the public visits the site and there is little to view, they won't return to the site. In reverse, if there is a great deal to view, this will become a great public source for Lebanon County real estate!

# EDUCATION & SEMINARS

## New Member Orientation

Attention new members of the Lebanon County Association of REALTORS®: Completion of our Orientation Program is a requirement to fulfill your membership responsibilities. The purpose of the program is to acquaint you with operating procedures and requirements, rules and regulations, the bylaws of your local Association, and the Code of Ethics adhered to at all levels of your REALTOR® trade association.

**The next New Member Orientation is scheduled for Wednesday, September 9, 2009 from 9:00 a.m. to 4:00 p.m.,** in the conference room of the Association office, located at 1300 Florence Street, Lebanon. Casual business attire is recommended.

The Orientation Committee has planned to have a review of the recommended standard forms of the Association, as well as to have additional speakers to review various other aspects of membership responsibilities and activities. The sessions look very interesting and we urge you to make every effort to attend, as the requirement states: **new members must complete the Orientation Program within 6 months of application acceptance.**

A complimentary lunch will be provided to give everyone a chance to get acquainted. Please reply to the Association Office at 272-6126, regarding your attendance no later than Wednesday, September 2, 2009, as seating is limited.

### Newsletter Committee

*Brenda Miller	Re/Max Cornerstone	273-5501
*Debbie Carroll	Century 21 Krall	273-1631
Craig Gates	Fulton Mortgage Co.	274-6981
Kris Mease	Edge Abstract of PA	228-0870
Brenda Wurges-Phillips	Re/Max Cornerstone	273-5501
Melody Kiene	Re/Max Cornerstone	273-5501
Sara Conville	Prudential Gacono	867-5511

If you have any ideas or articles for the "Board Briefs", please call any committee Member or the Association Office at 272-6126. You may also fax items to 270-5668, or e-mail them to Julie Osborne at [secretary@lebanon-realtors.com](mailto:secretary@lebanon-realtors.com).

## MLS ADVANCED TRAINING PROGRAM

Wednesday, Sept. 16, 2009

1:00 – 3:00 p.m.

Lebanon County Association of REALTORS® Office

**FlexMLS topics to be covered include**

**CMA's**

**Closing Cost Estimator**

**Tax Records**

**Mapping**

**Other topics may be covered, if time permits. Seating is limited and reservations are available on a first-come, first-served basis. You may email your reservations to [secretary@lebanon-realtors.com](mailto:secretary@lebanon-realtors.com). You may also phone (272-6126) or fax (270-5668) your reservation request to us by Sept. 15, 2009.**

*Joan Walmer, Secretary-Treasurer of Keystone MLS Network and a Past President of the Lebanon Association, will conduct the training.*

## MCE Course: Effective Negotiating

Presented by Melanie McLane

Sept. 24, 2009 Lantern Lodge, Myerstown

Register no later than 9/17/09

\$140 pp (pre-register), incl. Lunch

Sign up forms posted on

[www.Lebanon-Realtors.com](http://www.Lebanon-Realtors.com) (Education Page)

See Registration Form pg. 6

## Consumer Notice Deadline:

Deadline 9/15/09

Use form dated 12/08 after deadline, may use old form up to 9/15



# REAL ESTATE NEWS...

## SALES ASSOCIATES ELIGIBLE FOR SBA LOANS

The flagship loans of the U.S. Small Business Administration--as well as a new loan created as part of the federal government's big economic recovery initiative--are available to individual practitioners, SBA has clarified.

The NATIONAL ASSOCIATION OF REALTORS® sought clarification from SBA after hearing that lenders in some jurisdictions were making the loans to practitioners while others were not.

Having these loans available to individual real estate licensees without ambiguity potentially gives a shot in the arm to practitioners who are struggling with high business-related debt. The new loan program, called ARC (For America's Recovery Capital), is an interest-free, deferred payment loan of up to \$35,000. One of its intended uses is to help businesses get out from under ruinous debt.

Thus, if practitioners have maxed-out business credit cards (it has to be business-related debt; personal debt won't qualify), they can pay that debt off with the far more attractive SBA loan.

SBA's two flagship loans, known as the Section 7(a) and Section 504 loans, are also open to individuals. The terms of these loan programs have been made more attractive recently, so practitioners have additional loan options that they might want to consider.

On the 7(a) loans, the SBA says, "To assist small businesses during the economic downturn, the American Recovery and Reinvestment Act authorizes SBA to temporarily reduce or eliminate loan fees for borrowers . . . and raises the loan guarantee from the current level to 90 percent."

More information on the loan programs is included in a REALTOR Magazine video interview with NAR Government Affairs.

By Robert Freedman for REALTOR® Magazine Online August 10, 2009



## PROFESSIONAL HOME INSPECTION

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    - Lebanon County Association of Realtors
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THE BIGGEST EVENT OF THE YEAR...

LEBANON COUNTY ASSOCIATION OF REALTORS

# Homecoming for Habitat Charity Auction

**THE LEBANON COUNTY  
ASSOCIATION OF REALTORS®**

*cordially invites you to the  
Twelfth Annual  
Charity Auction  
to benefit*

**HABITAT FOR HUMANITY OF  
LEBANON COUNTY**



**Auction Items**

A variety of art work by  
Members of the Lebanon Valley  
Council on the Arts,  
Theme Gift Baskets, Purses,  
Jewelry, Stained Glass,  
Sports and Celebrity  
Memorabilia,  
... and much more!

**DATE:** *Friday, October 9, 2009*

**TIME:** *6:00 p.m. Art Preview & Silent Auctions  
7:15 p.m. Auction begins*

**PLACE:** *Lebanon Country Club  
3375 West Oak Street  
Lebanon, PA 17042*



*Wine and Hot Buffet will be served  
Cash Bar Available*

*Auction conducted by MICHAEL FORTNA, FORTNA AUCTIONEERS*

*MUSIC BY ANDY ROBERTS*

**FOR ADDITIONAL INFORMATION PHONE:**

*The Lebanon County Association of REALTORS®: (717) 272-6126,  
or Habitat for Humanity: (717) 228-1490*

## **TICKET ORDER FORM**

**Lebanon County Association of REALTORS®  
Annual Auction to benefit Habitat for Humanity**

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

**Address:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Tickets are \$20 in advance (\$25 at the door)**

**I have enclosed \$ \_\_\_ for \_\_\_\_\_ (# of tickets) to the event.**

**FOR TICKETS, COMPLETE AND RETURN THIS PORTION TO:**

**LEBANON COUNTY ASSOCIATION OF REALTORS® 7 1300 FLORENCE STREET - LEBANON, PA 17042**

# Homecoming for Habitat Charity Auction

COMPANY NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

TELEPHONE: \_\_\_\_\_ AMOUNT ENCLOSED: \_\_\_\_\_

CONTACT: \_\_\_\_\_

## SPONSORSHIPS & ADVERTISING

### **GOLD TIER: \$325**

\_\_\_\_\_ Prominent name on display at Auction; full-page ad in program (in prime position);  
6 free tickets; reserved table evening of the auction

### **SILVER TIER: \$200**

\_\_\_\_\_ Half-page ad in program; 4 free tickets; recognition on serving tables for item chosen  
from list below:

\_\_\_\_\_ Wine Multiple Sponsors Needed

\_\_\_\_\_ Food Multiple Sponsors Needed

**BRONZE TIER: \$75** \_\_\_\_\_ Quarter-page ad in program

**BUSINESS CARD AD \$25** \_\_\_\_\_

**PATRON: \$10** (NAME LISTED IN PROGRAM) \_\_\_\_\_ **NAME:** \_\_\_\_\_

**RESERVED TABLE: \$200** (SEATS 10) \_\_\_\_\_ **NAME:** \_\_\_\_\_

\_\_\_\_\_ *Please use the same ad as last year*

**NOTE:** This response form, payment and copy-ready artwork, must be submitted  
to the Association Office

**NO LATER THAN FRIDAY, SEPTEMBER 4, 2009.**

Ads & Artwork can also be emailed to Julie at [secretary@lebanon-realtors.com](mailto:secretary@lebanon-realtors.com)  
(E-mailing of originals is preferred over hard copies for best results - PDF, or any photo format is acceptable!)

**For questions, please call Mary or Julie at the Association Office: 272-6126**

# IN THE NEWS...

'MDIA' Continued from page 4

the APR to increase by more than .125 (1/8th) percent which triggers a re-disclosure of another TIL;

4. August 5th the revised initial TIL is mailed to the borrower. The borrower can close on the transaction at the earliest on August 13th (add a day to account for Sunday).

### Example C.

1. August 1st the loan application is taken;
2. August 2nd the initial TIL is sent in the mail;
3. August 20th the borrower's interest rate increases causing the APR to increase by more than .125 (1/8th) percent which triggers a re-disclosure of another TIL;
4. August 20th a revised initial TIL is mailed to the borrower;
5. August 23rd the borrower receives the revised initial TIL in the mail;
6. August 26th (unless it falls on a Sunday then the 27th) the borrower can close on their residential real estate transaction and sign the mortgage documents on this day or later if the final TIL doesn't once again increase by .125 otherwise you can start the entire process all over again.

Max Sterbcow, Esq. 7/14/09



## MOLD CLEANUP

If you've discovered a small area of mold (3"x3" or smaller) and want to handle it yourself, follow these guidelines to protect yourself and your family:

### Safety materials

- \*Goggles w/out air holes.
- \*Filter mask (rated N-95 or higher). The EPA suggests wearing sealed goggles w/out holes to guard against mold spores coming in contact w/ your eyes and to keep from inhaling the spores, it's vital that you wear the mask. The rating of N-95 stands for the % of particles that will be captured and stopped from coming through the mask. Make sure the mask is comfortable but tight enough to eliminate any air leakage.
- \*Rubber gloves that extend to the middle of the forearm (select gloves made from natural rubber, neoprene, nitrile,

polyurethane, or PVC if using a disinfectant, a biocide such as chlorine bleach or other cleaning solution). It's important to have sturdy gloves that have no rips because even the smallest amount of exposure to mold can cause skin irritations or rashes. And be sure to throw the gloves away once you're through.

### Tools

- \*Soap and water (Remember to never mix bleach with any other household chemical)
- \*Scraper or sponge
- \*Small drywall saw for removing material that can't be cleaned
- \*To clean mold from a hard surface such as metal, the EPA recommends a scraper or sponge and a mixture of water and detergent.
- \*For a porous surface such as drywall or wood, there's no easy cleanup method. You probably have to remove the actual material (using a saw to cut it away) before replacing.
- \*If you suspect a larger mold problem lurking behind your cleanup, remember to call a professional. (HGTV.com)

**OPEN HOUSE**  
**Parade of Homes**  
**Sat. 10/24 — Save the date!**

**The Home Inspector Inc.**



2061 Kenbrook Rd.  
 Lebanon, PA 17046  
[www.thehomeinspectorinc.com](http://www.thehomeinspectorinc.com)

**David E. Glick**  
 Cell: 717-926-1206  
 Office: 717-865-0222  
 Toll Free: 1-888-511-0222  
[dave@thehomeinspectorinc.com](mailto:dave@thehomeinspectorinc.com)



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- ✓ PLUS, we'll attend the settlement with you!



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Ebenezer	717-274-5421
Lebanon	717-273-0405
Newmanstown	610-589-1234
Cleona	717-279-7655
Grantville	717-469-0623
Palmira	717-641-0032

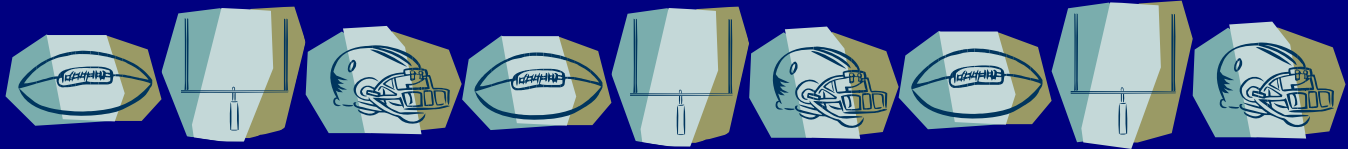
## LEBANON COUNTY SOLD STATISTICS AUGUST 1 – 31, 2009

	<u># Active</u>	<u>\$ Volume</u>	<u># Sold</u>	<u>Sold Avg</u>	<u>ADOM</u>
<b><u>Residential/Farms</u></b>	<b>927</b>	<b>\$203,923,599</b>	<b>104</b>	<b>\$ 154,279</b>	<b>86</b>
Annville-Cleona	56	\$ 11,267,936	6	\$ 157,567	52
Cornwall-Lebanon	293	\$ 75,069,853	24	\$ 194,829	84
Eastern Lebanon	146	\$ 31,172,733	16	\$ 156,843	129
Lebanon City	164	\$ 16,357,165	25	\$ 72,520	80
Northern Lebanon	121	\$ 29,488,524	10	\$ 165,574	75
Palmyra	147	\$ 40,567,388	23	\$ 193,284	81
<b><u>Multi-Family</u></b>	<b>50</b>	<b>\$ 7,711,498</b>	<b>7</b>	<b>\$ 134,900</b>	<b>36</b>
<b><u>Lots</u></b>	<b>188</b>	<b>\$ 26,962,230</b>	<b>1</b>	<b>\$ 76,000</b>	<b>1,184</b>
<b><u>C/I/B Sale</u></b>	<b>41</b>	<b>\$ 21,604,160</b>	<b>1</b>	<b>\$ 130,000</b>	<b>13</b>
<b><u>C/I/B Lease</u></b>	<b>9</b>	<b>\$ 212,530</b>	<b>0</b>	<b>\$ 0</b>	<b>0</b>
<b>County Total</b>	<b>1,215</b>	<b>\$ 260,414,017</b>	<b>113</b>	<b>\$ 152,171</b>	<b>93</b>

These figures are based on data supplied by the Keystone MLS Network, Inc.

Neither the Lebanon County Association of REALTORS® nor the MLS guarantees its accuracy.

Data maintained by the MLS may not reflect all real estate activity in the market area of Lebanon County.



## LEBANON COUNTY SOLD STATISTICS AUGUST 1 – 31, 2008

	<u># Active</u>	<u>\$ Volume</u>	<u># Sold</u>	<u>Sold Avg</u>	<u>ADOM</u>
<b><u>Residential/Farms</u></b>	<b>975</b>	<b>\$220,745,488</b>	<b>112</b>	<b>\$ 192,583</b>	<b>80</b>
Annville-Cleona	40	\$ 16,185,450	5	\$ 144,280	35
Cornwall-Lebanon	300	\$ 75,739,806	40	\$ 207,149	89
Eastern Lebanon	156	\$ 35,352,815	17	\$ 149,495	102
Lebanon City	187	\$ 18,585,940	16	\$ 93,397	89
Northern Lebanon	139	\$ 33,132,154	10	\$ 152,054	55
Palmyra	153	\$ 41,749,323	24	\$ 291,902	62
<b><u>Multi-Family</u></b>	<b>81</b>	<b>\$ 13,694,899</b>	<b>3</b>	<b>\$ 123,000</b>	<b>10</b>
<b><u>Lots</u></b>	<b>208</b>	<b>\$ 36,366,450</b>	<b>3</b>	<b>\$ 59,167</b>	<b>802</b>
<b><u>C/I/B Sale</u></b>	<b>50</b>	<b>\$ 34,047,350</b>	<b>2</b>	<b>\$ 158,500</b>	<b>44</b>
<b><u>C/I/B Lease</u></b>	<b>3</b>	<b>\$ 160,317</b>	<b>0</b>	<b>\$ 0</b>	<b>0</b>
<b>County Total</b>	<b>1,317</b>	<b>\$305,014,504</b>	<b>120</b>	<b>\$ 186,940</b>	<b>95</b>

These figures are based on data supplied by the Keystone MLS Network, Inc.

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# REALTOR® EDUCATION....

PENNSYLVANIA  
REALTORS®



& the Lebanon County Association of  
REALTORS®  
P R E S E N T S

Thursday | September 24, 2009 | 8:30 a.m. to 5:00 p.m.

**Lantern Lodge Conference Center**

411 North College Street  
Myerstown, PA 17067  
717.866.6636

**Tuition**

\$140 Before Date of Course  
\$190 Walk-Ins

**Approved** for 7 hours of real estate CE by PA Real Estate Commission; ABR elective; PMN core course

\*Does NOT satisfy the 14 hours of mandatory CE required by those licensed after 12/1/07

\*Includes lunch

## Effective Negotiating for Real Estate Professionals

PRESENTED BY MELANIE MCLANE

This one-day course will help you gain a strong competitive advantage in securing the agreements you want by negotiating in a more powerful and productive way. You'll learn the difference between positional bargaining and value negotiating and explore the benefits, tactic and risks involved. Discover how to secure the best outcomes for your clients! Learn to identify problems and solutions in negotiating.

Students must attend the entire class and achieve an 80 percent grade on a written exam to be given at the end of each class. This is an elective course to earn the ABR designation and a PMN core course. For more information on designation requirements, visit the website:

[www.rebac.net](http://www.rebac.net)

This session is offered by the PA REALTORS® Institute. PRI is an Equal Opportunity Provider of Education. Please note there is a \$20 charge for returned checks and for cancellations. Refunds will be made provided notice of cancellation is received at least 4 calendar days prior to event.

800.745.5527

500 North 12<sup>th</sup> Street; Lemoyne, PA 17043

**Enrollment Agreement** Form PRI-26

September 24, 2009

\$140.00

**Effective Negotiating**  
Lantern Lodge Conference Center; Myerstown, PA

NAME \_\_\_\_\_ MICRONAME FOR BADGE \_\_\_\_\_

PHONE NUMBER \_\_\_\_\_

PHONE NUMBER \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE NUMBER \_\_\_\_\_ FAX NUMBER \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

BOARD/REGISTRATION \_\_\_\_\_ REAL ESTATE LICENSING NUMBER/ID \_\_\_\_\_

**REGISTRATION DEADLINE: September 17, 2009**

**Sign me up! Below are my choices:**

- ✓ CALL 800.745.5527 — credit card
- ✓ FAX 717.501.1776 — credit card
- ✓ MAIL On line at [www.pri.net/Registration](http://www.pri.net/Registration)
- ✓ MAIL

Credit Card (Check one)  Visa  MasterCard  
 American Express  Discover

CARD NUMBER \_\_\_\_\_ EXPIRATION DATE \_\_\_\_\_

CARD HOLDER NAME (Print) \_\_\_\_\_ SIGNATURE \_\_\_\_\_

Check here if you require special assistance and attach a written description of your needs.

By registering for this PRI class, I accept tuition, services and refund policies as stated on this flyer. The PA REALTORS® Institute is owned and operated by the Pennsylvania Association of REALTORS®. PRI reserves the right to cancel classes due to insufficient registrations or inclement weather. Complaints may be registered with the State Real Estate Commission at 800.822.2113

# MEMBER CORNER...



## Happy September Birthday to . . .

1	Ellen	Cowan	Prudential Homesale Svcs Group
1	Kathy	Kulbitsky	Northwest Savings Bank
2	Paul	Graham	Brownstone Real Estate
5	Renee	Barr	Century 21 Krall Real Estate
5	Shawn	Koppenhaver	Century 21 Krall Real Estate
7	Noemi	Ramirez	Ulrich Professionals Realty
8	Beth	Haines	MidAtlantic Farm Credit
8	Roseann	Parrino	Ulrich Professionals Realty
9	Brenda	Miller	Re/Max Cornerstone
9	Jennifer	Rogoze	Rogoze Appraisals
9	Kelly	Woelfling	Lebanon Land Transfer
12	Frederick	Pickard	Innovations Realty, Inc.
15	Jacquelyn	Miller	Brownstone Real Estate Lebanon
16	Maxine	Brandt	Re/Max of Lebanon County
17	Ann	Hayes	Brownstone Real Estate Lebanon
17	Doug	Meyer	Century 21 Krall Real Estate
20	Margaret	Groy	Prudential Homesale Svcs Group
20	Steve	Levengood	Re/Max of Lebanon County
21	Chuck	Berthoud	Housemaster
21	Ronald	Bortner	Suburban Realty
22	Tim	Miller	Penn Realty, LTD
23	Lori	Kahl	Brownstone Real Estate Lebanon
24	Eugene	Hoffman	Century 21 Krall Real Estate
24	Marcia	Murray	Custom Real Estate
25	Michelle	Ebling	Century 21 Krall Real Estate
25	Jennifer	Soliday	Prudential Gacono Real Estate
26	Debra	Brennan	Members 1st FCU
26	Yvonne	Kuhn	Coldwell Banker Select Professionals
28	Frank	Tomecek	Frank Tomecek Real Estate Appraisers
30	David	Mull	Professional Home Inspection, LLC

## COMINGS & GOINGS...

### New REALTOR® Members:

Marie Shott, Prudential HSG  
Linda Hess, Brownstone RE Lebanon

### REALTOR® Member Transfers:

Catherine Kreider, Re/Max Cornerstone

### REALTOR® Member Escrows:

Michael Loy, Integrity 1st  
Janet Ruiz, Prudential HSG  
Suzette Shaak, Century 21 Krall  
Robert Kreider, Prudential HSG

### New Affiliate Members:

Allen Lafferty, Premier Settlements  
Therese Bogia, Bogia Engineering

## Guess Who Answers from August:

Answer: Kim Gassert      Winner: Mike Holland

# MORTGAGES

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- Construction
- Lot Loans
- Refinancing
- Improvements
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Roll Roofs • Siding • Soffit • Replacement Windows • House Clean-up  
Seamless Gutters & Downspouts • Interior & Exterior Painting

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(717) 273-1534

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Fully Insured

# HS SCHOLARSHIP WINNER...

The Lebanon County Association of REALTORS® recently chose three winners of the high school essay contest. There were 33 applicants - 5 Annville-Cleona, 7 Cedar Crest, 6 N.Lebanon, 8 ELCO, 6 Palmyra, and 1 Blue Mountain Christian. Winners include Rachel K. Pityk, Cedar Crest High School, Alyssa Smith and Stephanie Horvat both from ELCO. All winning essays will be published in Board Briefs. This month, please read Stephanie Horvat's essay that follows.

## You Should Use A REALTOR® To Buy or Sell Your Home

Buying or selling a home can be a complex and intimidating process and having a Realtor as a guide can save a lot of money, time, and frustration. Real estate professionals have access to home buying tools, familiarity with the local real estate market, as well as the negotiating skills and experience that the average home buyer or seller does not have.

First, the Realtor can determine the buyer's buying power, i.e. how much money they can afford to spend and what lenders are best qualified to lend the money. A Realtor has many sources of funding available that the average person doesn't even know about. There are also many resources for advertising and an extensive network in which to spread the word about a property available to a Realtor. The Multi-List Service and even internet advertising is invaluable in today's market. The Realtor also may have a wealth of information about the community, schools, and taxes that can be helpful in deciding on a home.

Negotiating a contract for the buyer or seller is a major part of a Realtor's job. Price, financing options, terms of sale, date of possession, what inspections have to be done, who is to do the inspections and in what time frame, and any repairs, are major issues that need to be decided.

Another major job for the Realtor is to screen prospective buyers. Weeding out the "curious" and potential criminal elements is a job for a third party, not the homeowner. Answering the many phone calls, manning the open house, showing the house by appointment is best done by the professional. The homeowner may not be able to be there when needed to manage all of these tasks. The homeowner may not want to be there to hear comments made by prospective buyers, either.

A Realtor can recommend repairs or cosmetic work to enhance the salability of the home. By the same token, a Realtor can also objectively look at a property and help the buyer to see what problems may need to be addressed. The evaluation of a property, for buyer or seller, is important for the Realtor to do, as it takes the emotion out of the equation and places the property in a real estate perspective. A buyer's proposal can also be an emotional trigger and a Realtor can objectively evaluate the proposal for its merits and pitfalls. This helps with the negotiating process and keeps the atmosphere on more of a neutral level, rather than an emotional one.

Closing is also an intimidating process. A Realtor has the knowledge to know which myriad of papers needs to be signed where and then what to do with all of those papers so they are filed correctly with the proper agencies.

While some home buyers and sellers believe it is cheaper to transfer titles without a Realtor, there is just too much to know and too many pitfalls to be able to do it all oneself. It is best to use the professional Realtor to traverse the minefield of real estate transfer.



### THE AFFORDABLE HOUSING COUNCIL OF LEBANON COUNTY

39 N. 12th St. Lebanon, PA 17046

Sept. 9, 16, & 23rd, Oct. 7, 14, & 21 (Wed. Evenings)  
6:00 p.m. – 9:00 p.m.

Spanish Classes Nov. 14 & 21 (Saturdays 9am-1pm)

Attendance is limited, so registration is required by contacting  
the Lebanon County Redevelopment Authority at:  
(717) 273-9326.

After completing all sessions, each participant receives a letter  
of completion. This may entitle you to special opportunities  
with reduced fees and rates with most council member financial  
institutions for certain mortgage products.

## Thank you!

To our 2nd Quarter Blood Donors

MaryAnn Gacono









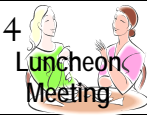


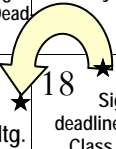


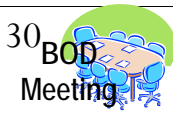

Sue Richards

Chuck Berthoud







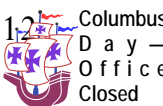


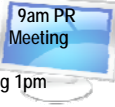





Cliff Berger



# September

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1  Bldg. Task Force Mtg.	2 -9am Budget Mtg. -1pm MLS Mtg -Sign-up deadline NM Orientation	3 Art Auction Mtg. 	4	5 
6	7 Labor Day Office Closed 	8	9  New Member Orientation	10 -10am Education Mtg. -4pm Sign Up Deadline Luncheon	11 Patriot Day 	12
	14  Luncheon Meeting	15  1:30pm Key-stone MLS Mtg. (Lancaster)	16  9am PR Meeting MLS Training 1pm	17 Christmas Party Mtg. Newsletter Mtg.	18  9/17 Sign-up deadline for MCE Class on 9/24	19
20 PAR Business Mtg. 9/20-23/09	21	22  Fall	23	24 MCE Class—Lantern Lodge	25	26
27 	28	29	30  BOD Meeting			

# October

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 -9am Art Auction Mtg.  -11am POH Mtg. -Sign-up Deadline Picnic	2	3 
4	5  PICNIC	6  Last Day to Register for General Election 10/5/09	7	8	9  6pm Homecoming for Habitat Charity Auction	10
11	12  Columbus Day—Office Closed	13	14 -9am MLS BOD Mtg. -10:15 POH Mtg.	15  1pm Newsletter Meeting	16  Nat'l. Boss's Day	17
18	19	20	21  9am PR Meeting MLS Training 1pm	22	23	 Lebanon Co Parade Old Homes
25 	26	27  Last Day to Register for Absentee Ballot	28  BOD Meeting	29 -10am Education Mtg. -4pm Sign Up Deadline Luncheon	30	31  Happy Halloween

### LCAR MISSION STATEMENT:

The Lebanon County Association of REALTORS® (LCAR) actively serves its' members needs by providing programs, products, and services to enhance ethical and successful business conduct; and, through collective action, advocating private property rights.