

October 1, 2019

BEYOND *the sale*



Brought to you by your local Marion REALTORS®

www.marionohioboardofrealtors.co

Volume 5 Number 10

"The Mission of the Marion Board of REALTORS is to Organize, Educate and Support its members in the responsibility to Help and Protect the Rights of all Individuals to enjoy Home Ownership, and to be a positive influence in the Marion Community."

Let's be GREAT in
2019!

The Marion Board of
REALTORS®

515 E Center St.
Marion, OH 43302

Office: 740-387-2928
FAX: 740-382-9420

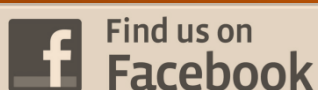
www.marionohioboardofrealtors.com

Contacts:

Lori Dye
ldye@marion.net

Sheila Hamilton
shamilton@marion.net

The Marion Board of
REALTORS®



2020 State Dues Increase

It was voted and approved at the Board of Directors meeting at the Ohio REALTORS® State Convention that the Annual State Dues will increase by \$25.00 which will make the total due \$200.00.

HOME INSPECTORS LICENSE REQUIREMENT

As of November 1, 2019, all Home Inspectors will need to be licensed. This is more than just being certified. Our Home Inspectors must provide the Board with a copy of their license. You can email this license to shamilton@marion.net or ldye@marion.net.

TIE VOTE FOR 2-YEAR DIRECTOR POSITION

There has been a tie vote for the 2 year Director position. If you are a full member please go to Navica and click on the "Vote" on the yellow banner on your home page. You have until October 25th to cast your vote.

2019 Calendar of Events

October

8	Investment	2:00 p.m.
9	Public Affairs	9:30 a.m.
15	Budget/ Finance	10:00 a.m.
16	Contract	1:30 p.m.
22	Board of Directors	9:00 a.m.
22	REALTOR® of the Year	11:00 a.m.
31	Halloween	



November

1	Gen Mem Meeting / Installation Luncheon	
3	Daylight Savings Time Ends	
5	Election Day	
6-11	NAR Convention	
	San Francisco CA	
11	Veterans Day	
19	Budget/ Finance	10 a.m.
26	Board of Directors	9:00 a.m.
28	Thanksgiving Day	

December

7	Christmas Party – Cooper's Bowl	7:00 p.m.
24 – 1	Closed Starting at Noon for the Holidays	
25	Christmas	



General Membership Meeting & Installation

Luncheon



11:30 a.m. – 1:30 p.m.

Held at the Marion Board of REALTORS® Office

Complimentary Luncheon Catered by Attaboys

1
NOV

*INSTALLATION OF OFFICERS & DIRECTORS

*REALTOR® OF THE YEAR presentation

*AFFILIATE ACHIEVEMENT AWARD presentation





We would love to shower the Junior Service Guild Christmas Clearinghouse with tons of toys for the kids of Marion this year, so bring an unwrapped toy to donate to this worthy cause!



Please RSVP
by Oct. 25, 2019
by calling the MBOR at
740.387.2928

VOTING SCHEDULE FOR THE 2019 ELECTIONS

2019 GENERAL ELECTION | NOVEMBER 5, 2019

 Military & Overseas Absentee Voting	Begins September 20 45 Days Before Election Day	 Early In-Person Voting	Begins Oct 8 and Includes the Saturday, Sunday and Monday before Election Day
 Absentee Voting By Mail	Begins October 8 28 Days Before Election Day	 Election Day Voting	November 5 Polls Open 6:30 a.m. - 7:30 p.m.

OCTOBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
		Military & Overseas Absentee Voting				
6	7	8	9	10	11	12
Military & Overseas Absentee Voting		Absentee Voting by Mail				
Deadline to Register to Vote		Early In-Person Voting 8:00 a.m. - 5:00 p.m.				
13	14	15	16	17	18	19
Military & Overseas Absentee Voting		Absentee Voting by Mail				
		Early In-Person Voting 8:00 a.m. - 5:00 p.m.				
20	21	22	23	24	25	26
Military & Overseas Absentee Voting		Absentee Voting by Mail				
		Early In-Person Voting 8:00 a.m. - 5:00 p.m.				
27	28	29	30	31		
Military & Overseas Absentee Voting		Absentee Voting by Mail				
		Early In-Person Voting 8:00 a.m. - 7:00 p.m.				

NOVEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
					Military & Overseas Absentee Voting	
					Absentee Voting by Mail	
					Early In-Person Voting 8:00 a.m. - 7:00 p.m.	Early In-Person Voting 8:00 a.m. - 4:00 p.m.
						Noon Deadline to Request an Absentee Ballot by Mail
3	4	5	6	7	8	9
Military & Overseas Absentee Voting		General Election				
Absentee Voting by Mail		Polls Open 6:30 a.m. - 7:30 p.m.				
Early In-Person Voting 1:00 p.m. - 5:00 p.m.		Early In-Person Voting 8:00 a.m. - 2:00 p.m.		Absentee Ballot Postmark Deadline		
		Able to Drop off Absentee Ballots at Board of Elections Office Until 7:30 p.m.				

For more information on Polling Locations, see the information below or click on this link:

<https://marion.ohioboe.com/apps/pollfinder.aspx>



This Application is available on the Apple App store and on Google Play

On a PC or Mac? Scan the QR code on the right with your phone to download the app!



COMMITTEE UPDATES



1. BUDGET/FINANCE COMMITTEE

The committee approved the August Financials, and finalized the 2020 Budget.

4. PROGRAM COMMITTEE

The committee is working on having an Installation Luncheon this year on November 1st; and a Christmas party on December 7th. Watch for more details.

6. PURCHASE CONTRACT COMMITTEE

They have been working on updating our Purchase Contract forms as well as other forms.

7. BOARD OF DIRECTORS

The Directors and Officers approved the August Financial Statements, all committee reports, updated the BOD on the Ohio REALTORS® State Convention report.

THINK ABOUT JOINING A COMMITTEE IN 2020!!

United Bank
DIVISION OF THE PARK NATIONAL BANK

Jim DeSimone, Lender
129 Barks Road East, Marion
740.251.6038 DESK
740.262.4139 CELL
JDeSimone@UnitedBankOhio.com

Member
FDIC

FAHEY BANK
Fully Invested, Always Connected.

The Fahey Banking Company
127 North Main Street
Marion Ohio 43302 3072
740 751 6942 direct
740 382 8231 ext 6942 main
740 382 2314 fax
1 888 Faheybank
Smcguire@faheybank.com
www.faheybank.com

Sherod E. McGuire
Assistant Vice President
Mortgage Loan Officer
NMLS#130599

Union Home Mortgage Corp. NMLS 2229

Our Commitment TO YOU AND YOUR CLIENTS

WE'RE GOING TO DO EVERYTHING IT TAKES TO MAKE YOU A RAVING FAN OF **UNION HOME MORTGAGE.**

Union Home Mortgage will be by your clients' side for the entire life of your loan. When it's time to refinance, invest or buy a new home, our team will be ready to help your clients take that next step. After all, we're your raving fans, too.

Let us help facilitate your client's financial goals.
Contact us today. 740.375.8737

<p>SCOTT LILL Loan Officer 1148 E. Center Street, Marion, OH 43302 NMLS: 1652847 OH MLO.054986.000</p>	<p>STEPHANIE SINKS Loan Officer 1148 E. Center Street, Marion, OH 43302 NMLS: 355346 OH MLO.038211.000</p>	<p>CANDY WENDLING Branch Manager 1148 E. Center Street, Marion, OH 43302 NMLS: 224111 OH MLO.036250.000</p>
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Union Home Mortgage Corp. | 4230 Tuller Road Suite 101, Dublin, OH 43017 | unionhomemortgage.com



OHIO REALTORS CONVENTION HIGHLIGHTS

The adoption of the 2020 budget, "The Path Forward"

The adoption of a new streamlined strategic plan

A statewide voluntary residential purchase contract will soon be in the works following the adoption of the task force report.

Below is a recap of the action taken with respect to the Governance Modernization Task Force report:

PASSED: To adopt the Executive Committee motion approving the Governance Modernization Task Force report with the following two changes to the report:

Strengthening the policy language in the Task Force recommendation that will require NAR Directors from Ohio to serve on a NAR committee and attend those committee meetings to qualify for travel reimbursement from Ohio REALTORS.

- Recommending the President appoint a new task force to study the issue of a CEO succession plan for the Association.

PASSED: A motion to refer the following two items back to the Task Force for further study and consideration:

The Executive Committee recommendation to add, as an option under Ohio REALTORS Treasurer Criteria #1, having served as a state chapter president of one of NAR'S Institutes, Societies and Councils.

- The Task Force recommendation changing the deadline for submitting an application to run from the floor from 10 days prior to the election to 60 days.

PASSED as separate motions:

- To approve the Task Force recommendation to modify the Ohio REALTORS meeting schedule to provide for a Winter Business meeting beginning in 2021 and to change the Spring Conference to a Spring Legislative Day.
- To delete the Task Force recommendation that a candidate must receive a local Board endorsement to qualify to run for Ohio REALTORS Treasurer.



HOME OWNERSHIP MATTERS

TAKE INVENTORY OF YOUR BELONGINGS BEFORE A DISASTER STRIKES

BY HOM EDITORIAL TEAM

As a homeowner, your abode is your pride and joy, and considering how hard you've worked to get to this point, how couldn't it be? After spending countless months—let's be honest, years—decorating and curating your home, you want to be sure everything is accounted for in case a disaster occurs. Surprisingly, only around half of homeowners have a home inventory, based on a poll from the Insurance Information Institute. This rate has stayed rather stagnant over the past decade, and it's time for that to change.

Disasters don't give us a warning. Without a home inventory, you would have to file every single one of your possessions immediately after experiencing something truly awful. Not to mention any forgotten items will be gone forever. Public insurance adjuster David Moore offers some insight when sharing, "You can lose thousands of dollars because you didn't include everything."

Documenting all of your belongings certainly may seem like an intimidating undertaking, but with the right assistance and resources it can be totally manageable. As of March 2019, natural catastrophes caused an estimated \$52.3 billion in losses in the U.S. With only half of Americans proactively taking inventory, that is a lot of sentimental possessions being unaccounted for. So, if you're wondering if it's worth it to make a home inventory list—the answer is yes.

Sure, you may have a good idea of what you own, but are you aware of the value of all your assets? It can be difficult to put a price on everything you have accumulated over your lifetime, which is exactly why documenting everything is so essential to be fairly reimbursed if you suffer losses from any natural or man-made disasters. A woman who lost her home after the devastating Tubbs Fire, Alice Plichcik, shares, "You don't realize how much you have lost until you try to replace everything."

Here are six steps to help make the process of inventorying your belongings as easy as possible.

HOME OWNERSHIP MATTERS (cont.)

1. HANDLE ONE ROOM AT A TIME

Baby steps are key here. On the bright side, this process may give you the push you need to declutter a bit. When beginning to take inventory, choose one room or a section of your house at a time. Starting this process is the biggest step, so take your time! Try focusing on one area of your home a day, or even a week, to make it seem less stressful and overwhelming in the long run.

2. START WITH BIGGER ITEMS AND WORK YOUR WAY TO SMALLER ITEMS

As cherished as your bookshelves and crammed closets are, starting with your more expensive and larger items will make this task more tolerable. Your big ticket items will need the most amount of attention and time, so it's best to get those out of the way first so the remaining items seem more approachable to catalogue.



3. ORGANIZE YOUR LIST BY CATEGORY

Keeping this list organized is crucial. It is hard to comprehend how many items you own until you're writing them down and all of a sudden your list has reached page 20. In order to keep this inventory document as organized as possible, try listing your valuables by categories such as electronics, furniture, etc.

4. GET A LITTLE HELP FROM YOUR PHONE

You're not alone here, and becomes very clear when you start to look into the variety of apps created to help homeowners take inventory of their belongings. If you're looking to speed things up, give [Encircle](#) a try. With this app you'll focus on one room at a time by quickly snapping some photos of your space and then going back to add details on individual items. Another noteworthy app is [Nest Egg](#), which will cost you \$4 for the full version, but is well worth it. While it will take you longer to enter in all of the details of your things, it offers benefits such as giving you a heads up that a warranty is nearing expiration, or that something on loan is due back soon. Both of these apps, and most that are offered, are password protected so there is no need to fear your private information getting out.

5. USE PHOTO +/- VIDEO

A video is actually an excellent option if you are worried about how tedious this process will be. Taking a detailed video of each room in your home will help jog your memory if there is anything you've missed. Additional details such as serial numbers and/or model numbers for expensive pieces is important to jot down but a video is a great start, or alternatively you could take a more in depth video and get a close-up shot of these details on your items. If you hung onto a receipt for an item, you can even get that on the video as well to be reimbursed for the exact price. Many insurance companies accept this type of recording during a claim—some even prefer it. If you're choosing this route, just double check that your insurance company accepts a video, like [State Farm](#) does for example. Photos are also very helpful in keeping things cohesive when putting together a list. Many apps previously mentioned allow you to insert photos along with the details of the object to help keep things organized.



6. KEEP A COPY (SOMEWHERE SAFE!)

One advantage to using an app or a Google Doc rather than a list is that it is secure in the cloud or your drive. If making a list on another program on your computer, be sure to put a copy on an external hard drive and keep it in a safe spot.

Life happens, and unfortunately, disasters do as well. If you're responsible and proactive when it comes to your beloved possessions, then there is no reason to live in fear of potential damage. Whether you've lived in your home for 50 years or are just beginning your [homeownership journey](#), you can start your home inventory list today and prepare for your future. As the director of insurance for the Consumer Federation of America, [Robert Hunter](#), says, "The whole idea of insurance is to make you whole, not under-pay you or over-pay you." Your home inventory is something you will continue to work on as you obtain more belongings. Once you get started, the rest will come easily. Anytime you splurge on a new electronic, or upgrade a worn out appliance, just be sure to update your list so you're always prepared for the worst. Don't put off a task now that you'll certainly regret later.



Realtors are becoming targets at open houses, listing appointments and showings!

Take the time to learn how to protect yourself! Sign up for this interactive class that will teach you everything you need to know about gun laws, gun safety and handling, and apply for your conceal carry permit. The instructor is a highly trained local law enforcement agent!

- Class is scheduled for **Friday, October 25th from 9:00 am to 5:00 pm.**
- The classroom portion will be held at the Knox County Board of REALTORS® with the shooting range portion to take place a couple miles away.

Knox County Board of REALTORS®
444 Columbus Rd. Suite H
Mount Vernon, OH 43050
- Cost of the class will be **\$75 per person** with a minimum participation to be 10 attendees with a maximum attendance of 20 attendees.
- You will need to bring a **pistol (unloaded), 100 rounds of ammo, ear protection and appropriate footwear** for the shooting range.
- Light **snacks and a lunch** will be provided.
- Please drop off or mail your check to Jeri at our board office (444 Columbus Rd. Suite H, Mt. Vernon, OH 43050); Payable to Craig Feeney. **Payment must be received in advanced to hold your spot!**
- **Any questions, please contact Jennifer Snow at 740-501-3828.**

CHARITIES THAT THE MBOR HAS SUPPORTED IN 2019

Boys and Girls Club of Marion County
Cruisin' for Dialysis
Habitat for Humanity
Hospice, Palliative Care, and Bereavement – Ohio Health Marion General Hospital
Marion Area Chamber of Commerce Auction
Marion Area Humane Society
Marion CanDo
Marion Fire Department – Fire Pup
Marion Made Celebration Gala
Salvation Army Christmas Assistance Program
Safety City Program
Shop with a Cop – Police Department
The Wall That Heals
Voice of Hope Pregnancy and Family Center
Core Standards: Community Involvement

SANDY GRAFF



324 EAST CENTER ST.
MARION, OH 43302
740 387-0643
EMERGENCY 740 387-7797
FAX 740 382-2150
SANDY@VERNEHART.COM



CREDIT CARD CAPABILITIES

We now have the capability, through Navica and our AMS Software, to accept credit card payments! In the future we will be voting through this, taking surveys, etc. Keep watching for more information. Go to your Home Page on Navica. Look for the yellow stripe with your invoice due. You can click the Pay tab and take care of your payments easily and hassle free.

Core Standards: Technology



The UNION BANK Co.
United Bancshares, Inc. (UBOH)

www.theubank.com

Pam Workman
AVP/Branch Manager
220 Richland Road
Marion, OH 43302

NMLS #773644
740-386-2171 x7332
Fax 740-386-2080

pworkman@theubank.com

PROFESSIONAL DEVELOPMENT OPPORTUNITIES

Boost your salary and client base through [continuing education](#) and specialty training. NAR offers a wide selection of [real estate training options](#) for members and association executives, including classroom and online courses, training towards earning [designations and certifications](#), webinars, and a [Masters](#).

See Below:

[All NAR & Affiliate Courses](#)

[Continuing Education](#)

[Designations & Certifications](#)

[C2EX](#)

[REALTOR® University Graduate School](#)

[Code of Ethics Training](#)

Core Standards: Unification Efforts & Support of the
[Classes at NAR Conferences & Meetings](#)

[Library & Archives](#)



Calvin R. Lee
Inspector

Basement waterproofing
Sump pump installation
Perimeter grade improvement
Cracking wall repair
Bowing wall support
Mold remediation

740-262-0939
ohiobasementpros@gmail.com
ohiobasementpro.com

AFFILIATE ADVERTISING OPPORTUNITIES

If you are an affiliate and you would like to get your name out there, we have a few ways that you can do that here at the Marion Board.

1. Advertise in this newsletter (\$120.00 per year for the business card size ad or \$250.00 for ¼ page ad)
2. Advertise on our website (\$300.00 per year)

Or get a price break and advertise in both our newsletter (Business Card Size) and on our website for \$385.00, or newsletter (1/4 page size ad) and on our website for \$515.00.

Call 740.387.2928 to get started!

(Contact the Board Office for Pro-rated rates for the remaining of 2019.)

Core Standards: Financial Solvency

SOME INFORMATIONAL REMINDERS

- -To do a **mass email** to everyone in Navica:
 - Go to "Resources"
 - Membership Email
 - Enter "Subject" and the "Message"
 - If you want it to go to everyone, don't select any names or groups, just click "Submit"
- -If you fill out a listing input form online, when clicking on "**Other**" in **Features**...please explain the "Other" in the remarks section.
- To check to see what **CE Classes** you need:
 - Go to: The Ohio Division of Real Estate at www.com.ohio.gov/real/
 - Hover over "Real Estate & Professional Licensing" and go down to "E-License Center".
 - Go to "Consumer Services License Information Lookup"
 - Put in Name or license Number
 - Click "Search", Click "Detail", Scroll down to "Continuing Education".

Core Standards: Unification Efforts & Support of the REALTOR® Organization



When it comes to your *new home...*
you need a person that understands YOU.

David Cooke
Retail Lender
NMLS#506924

FIRST FEDERAL BANK
Better Together.

First-Fed.com

Member LEADER FDIC f

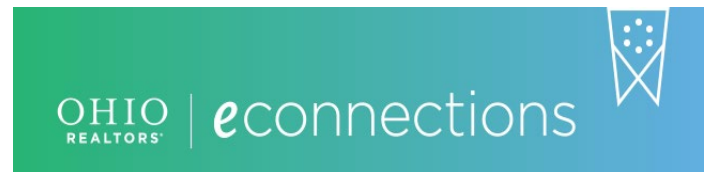
279 Jamesway Dr., Marion, OH | 740-389-5993
195 Barks Rd. West, Marion, OH | 740-389-3381

BOARD WEBSITE AND FACEBOOK PAGE

If you find that you have a little time, it might benefit each of you to take a few minutes to search out our website ...

www.marionhioboardofrealtors.com.

It has a wealth of information regarding upcoming events, important updates, and many other sources of information that you may find helpful for your business. We also have a Facebook page full of resources, helpful hints and even pictures of events in which the Board has been involved. If you would, please share these sites with your clients. Thank you!



September 25, 2019

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LEGALLY SPEAKING

Advising sellers on escalation clauses

Q: My seller received three offers on her property and there may be another one coming in as well. One of the offers includes an escalation clause that provides that the buyer will pay \$500 more than the next highest offer. However, the offer contains closing and possession dates that don't work for the seller. Does the seller have to accept or counter this offer because of the escalation provision? What if the other offer coming in also includes an escalation clause? What are the seller's options?

(Click headline to find the answers)



News from the Division of Real Estate & Professional Licensing

Important Changes for Real Estate Licensees

Two changes to Ohio license law will go into effect Nov. 1, 2019 affecting both real estate licensees and those seeking a license .

Fee Increases

Licensees will see a minor increase in certain fees, including license renewal fees. The amendments were contained in the State's biennial budget bill, H.B. 166. These updated fees can be [accessed here](#).

For licensees with **renewals due Nov. 1 – Dec. 31, 2019**, the following options are available:

If renewing by mail : You may remit the **CURRENT** fee (Salesperson \$135/Broker \$180) with your renewal if you postmark your renewal by October 31. Renewals post-marked on or after November 1 will need to include the new fee (Salesperson \$182/Broker \$243).

If renewing online : Due to system limitations, the eLicense Center will require licensees to pay the **NEW** fee (Salesperson \$182/Broker \$243), regardless of when the renewal is submitted. If you submit your online renewal by October 31, a credit will be made to your file for the difference between the " new " fee and the "old" fee.

Background Checks for New Applicants

Additionally, criminal history checks will be required for all applicants for a new real estate license, including sales licensees seeking a broker license and reciprocity applicants, starting Nov. 1. Instructions for submitting fingerprints for a new license will be posted on the Division's website in the coming weeks.

As always, licensees may call 614-466-4100 or [email](#) the Division with any questions.

2019 Affiliates

of the Marion Board of Realtors®

Agents and Brokers:

Be sure to check out our 2019 affiliates. We encourage you to show your appreciation by using their services as much as possible!

Thank you!

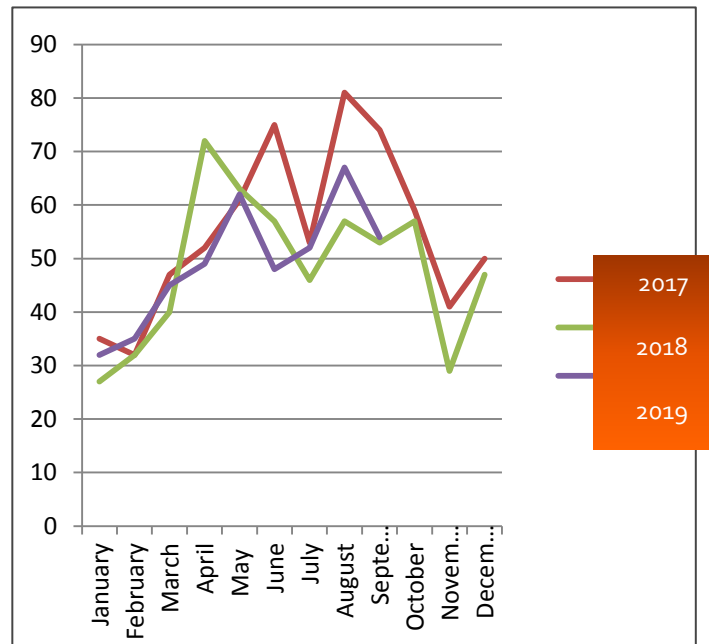
- o ACS Title and Closing Service
- o All Occasions Catering & Banquet
- o American Eagle Mortgage
- o Baker Real Estate Services
- o Blue Appraisal Company
- o Buckeye Floor Care Ohio, LLC
- o Buckeye Home Inspector
- o Chicago Title Agency
- o Crossland Title Agency
- o E & E Consultants
- o Fahey Bank
- o First Citizens National Bank
- o First Federal Bank of the Midwest
- o First Federal Bank of Ohio
- o Home Team Appraisal Services
- o Inspect Ohio
- o Joseph A. Porter & Associates
- o K Hovnanian Homes
- o Kennon Osburn & Associates
- o Knickel's Lawn Kare
- o Laipply's Quickprint
- o Les D Morgan Agency
- o Liberty Appraisals
- o Linkhorn Inspection Group
- o Marion Can Do
- o Marion Community Credit Union
- o Marion County Auditor
- o Marion Land Title – Clif May
- o McCoy Landscape Services
- o Ohio Basement Pro
- o Paul's Exterminating
- o Peacock Water
- o Preferred Appraisal Services
- o Professional Appraisal Services
- o Pro Vision Inspections, LLC
- o Shawn Kirkhart, Appraiser
- o The Union Bank
- o Union Home Mortgage
- o United Bank
- o Verne Hart Insurance
- o Winslow Appraisal
- o Zucker Associates Insurance Agency, Inc.

2019 Sales Stats

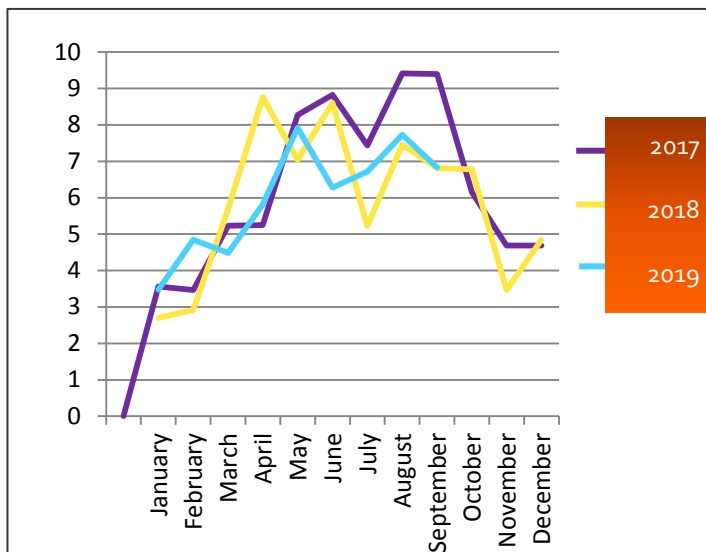
S E P T E M B E R

2019 Affiliates: 42
2019 Member of the MBOR: 187

MBOR Number of Residential Sales



Residential Sales Comparison (in millions)



Number of Residential Sales: 54
Average sold price: \$126,441.00
Total Residential Sales: \$6,827,787.00

MBOR Average Residential Selling Price

