

MAY 2011

O  
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R D

NEAL OBRINGER  
PRESIDENT

LINDA PAINTER-STEMEN  
PRESIDENT-ELECT

JOE GUAGENTI  
VICE PRESIDENT

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CHIEF EXECUTIVE OFFICER

PUBLISHED MONTHLY  
BY

WEST CENTRAL  
ASSOCIATION OF REALTORS®  
400 SOUTH CABLE ROAD  
LIMA, OHIO 45805-3112  
(419)227-5432  
(419)229-1842 FAX



# Join IN

Be Part of the Fun and Help Keep the  
“American Dream”



## RPAC NEEDS YOUR SUPPORT

### RPAC AUCTION

**Wednesday, May 18, 2011**

**F. O. P. Lodge No. 20  
750 W. Robb Avenue  
Lima, Ohio 45801**

***“HARMONY” will be performing from 5:30 – 7:00***

**Fun starts at 5:30**

**Food and Beverages Provided**

**Auction starts at 7:00**

**Let your RPAC Contributions go toward your “bid”  
and have a lot of fun while doing so!**

**You will not want to miss this evening of fun! Large  
Variety of Items to be Auctioned and Something  
affordable for everybody so plan on being there!**



**WELCOME NEW MEMBERS**

*Real Living, CCR,*  
**REALTORS®**  
Scott Neth

**RON SPENCER REAL ESTATE**  
Meredith Leopold

**TRANSFER**

*Real Living CCR, REALTORS®*  
Louis Guagenti  
Jason Kaser

\*\*\*\*\*



**AS OF MAY 1**, the email addresses to the Board Office will be changed. Please add these addresses to your address book to insure that you get all notices and billings sent to you.

[CEO@wcare.net](mailto:CEO@wcare.net) and  
[Secy@wcare.net](mailto:Secy@wcare.net)

**NATIONAL REALTOR DATABASE SYSTEM**

Nrds is a system that has every REALTOR® in it that is a member of NAR. When you become a REALTOR® you are assigned a NRDS # and that same number stays with you where ever you go.

When you go into NRDS to change or update any of your information, please leave the small box "Stop Email" marked No. This tells the "system" that you do want to receive the emails (including ours).

**West Central Association Membership Statistics**

	Year to Date thru 4/15/2011	Year to Date thru 4/15/2010	Year Ending 12/31/2010
# Offices	62	63	62
# Primary Members	313	334	332
# Secondary Members	5	4	4
# Affiliates	22	24	25

**West Central Association MLS Statistics**

	Year to Date thru 4/15/2011	Year to Date thru 4/15/2010	Year Ending 12/31/2010
# Offices	82	79	82
Total Membership in Multiple	333	361	350
New Listings	878	1031	3325
Closings	372	376	1548



The Third Quadrennial Period for the NAR Professional Standards Requirement Code of Ethics Course began January 1, 2009. **THIS COURSE MUST BE COMPLETED BY DECEMBER 31, 2012.** Fax your certificate to the Board upon completion of your Ethics Course as your Certificate Number is needed to meet this requirement.

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**APRIL MLS VIOLATIONS & WARNINGS**

VIOLATION	Amount of Fine	Warnings	Fines
Bulletins over the 7 day limit	\$5/day	0	0
Unallowable Data in Public Remarks	\$50.00	0	0
Blank, Incorrect or Fictitious Information in Required Fields	\$50.00	0	0
No Photo	\$50.00	7	0
Non-Reported Closings (Solds)	\$50.00	0	0
Non-Reported Status Change	\$50.00	0	0
Non-Reported Dual or Variable Rate Commission	\$50.00	0	0
Listing Not Submitted to MLS within 48 hours	\$50.00	0	0
Entry of Branded Virtual Tour on Listing	\$50.00	0	0
Non-Existent Listing	\$500.00	0	0
Providing Login Name/Password to Non-Member	\$500.00	0	0



**Happy Mother's Day to All Mother's – May 8**



## BOARD OF DIRECTORS

President Obringer called the meeting to order @ 8:30. Vice President Joe Guagenti, Past President Jim Kitchen, Tim Stanford, Sandy Foreman, Veronica Fox, Dick Clark, Chris Fleischman were present. Linda Painter-Stemen and Dino Guagenti were absent.

There was a quorum.

Agenda approved

March minutes approved

March Financial statements accepted for filing.

Approved new member: Meredith Jean Leopold, Ron Spencer Real Estate, Inc.

Approved the Board supporting Jonathan Hall's candidacy for Region Six Vice-President for 2014.

The next scheduled meeting of the BOD is May 4 at 8:30.

\* \* \* \* \*



**Friday, May 13**

A light lunch will be provided at 11:30. The Meeting will start at 12:00.

Don Alsept, Royal Cellular, will explain what they they have to offer.

Jennifer Riethman, Farm Credit Services of Mid-America will be speaking on "Financing Country Homes and Farms".

\* \* \* \* \*



## WHAT IS RPAC???

Welcome to RPAC, the voice of REALTORS® on Capitol Hill. Since 1969 RPAC has been promoting the election of pro-REALTOR® candidates across the United States. During the last federal election cycle alone, RPAC contributed over \$12 million to pro-REALTOR® candidates to Congress, making it the number one trade association political action committee in the nation. Why has RPAC been successful? Because RPAC is not a charity. RPAC is a business.

On the national level, we give our money to those in Congress who both understand and support REALTOR® issues. We look to build the future by putting RPAC dollars in places that will help advance the interests of Real Estate professionals. RPAC is the only political group in the country organized for REALTORS®, run by REALTORS® and exists solely to further issues important to REALTORS®. Think of your RPAC contribution as an investment. The best investment you'll ever make in your business and yourself. RPAC is your best insurance against poorly designed small business and commercial real estate legislation. If you're not giving your fair share to RPAC, you're not doing all you can to better your profession, your business, and yourself.

\* \* \* \* \*

# THANK YOU

Sandy Foreman for preparing the lunch and arranging for the speakers at the Membership meeting on April 8<sup>th</sup>.

Thanks to Veronica McLauren, LACCA, for speaking to us on fair housing.

Thanks also to Debbie Graham, H & R Block, for giving us some useful tax tips.

\* \* \* \* \*



*"I sure am glad we went to the RPAC Auction! That was more fun than I ever imagined it would be."*

# Real Estate Disciplinary Actions

## UNLICENSED ACTIVITY

**LANCE GRUBB AND KEY ASSET SOLUTIONS, LLC**, Columbus, Ohio, were found by the Commission to have violated Revised Code 4735.02, unlicensed activity, and were assessed a civil penalty in the amount of \$5,000.00. The Commission found that Lance Grubb and Key Asset Solutions, LLC, when for another, for a fee, commission, or other valuable compensation or the expectation of a fee, commission, or other compensation: offered, attempted, and agreed to negotiate the sale, exchange, or purchase of the properties; listed, or offered, attempted or agreed to list the properties for sale, exchange, or purchase; held themselves out as engaged in the selling, exchanging, purchasing, renting, or leasing of real estate without first being licensed under Revised Code Chapter 4735.

## Appraiser Disciplinary Actions

### REVOCATIONS/PERMANENT SURRENDERS

**WILLIAM WERNER**, an Ohio Certified Residential Real Estate Appraiser from Broadview Heights, Ohio was found in violation of the following with respect to an appraisal report: **1.** He failed to prepare or make available when required by the Ohio Division of Real Estate and Professional Licensing (hereinafter referred to as the "Division") a copy of his appraisal report and work file for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(8) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") by operation of Ohio Revised Code Section 4763.13(A). For this violation, the Board found Mr. Werner's conduct rose to the level of revocation.

### SUSPENSIONS/FINES/ADDITIONAL EDUCATION & REPRIMANDS

**BENJAMIN CARTER**, an Ohio Licensed Residential Real Estate Appraiser from Las Vegas, Nevada was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to report a prior sale of Comparable Sale #2 in the Sales Comparison Approach that occurred on or about December 19, 2005 for \$184,300 and he failed to reconcile this prior sale of Comparable Sale #2 with its sale in September of 2006 pursuant to County Records for \$170,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to sufficiently summarize or define the neighborhood boundaries for the Subject property in his attached map addendum. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to provide sufficient analysis of the subject property's sales contract. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A). For all these violations, Benjamin Carter was ordered to pay a two hundred fifty dollar (\$250.00) civil penalty.

**BRIAN HOPKINS**, an Ohio Certified Residential Real Estate Appraiser from Columbus, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to correctly report the condition of Sales Comparable #1 or #3 as reported in Auditor Records, and subsequently, he failed to adjust the condition differences for Sales Comparables #1 or #3 as compared to the Subject property, or in the alternative, he failed to maintain in his work file, which he provided to the Division during its investigation, copies of records that support his conclusion relating to the condition for Sales Comparables #1 and #3. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii), the Conduct Section of the Ethics Rule for 2006 USPAP, or the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report the business located across from the Subject property, and subsequently, he failed to adjust for this external obsolescence in the Sales Comparison Approach and the Cost Approach, or he failed to summarize his reasons for concluding no adjustment was necessary for this external obsolescence. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii), or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio

Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report one or more prior sales/transfers for Sales Comparable # 1 that occurred between July 26, 2007 and January 3, 2007, and he failed to reconcile these prior sales/transfers with the sale of Sales Comparable # 1 in August of 2007 for \$92,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to report one or more prior sales/transfers for Sales Comparable # 3 that occurred between August 20, 2007 and January 3, 2007 and he failed to reconcile these prior sales/transfers with the sale of Sales Comparable # 3 in September of 2007 for \$92,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to correctly report the specific zoning classification and zoning description for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A). For all these violations, Brian Hopkins was ordered to complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam and his Ohio Residential Real Estate Appraiser Certificate was suspended seven (7) days.

**TIFFNEY HUGHES**, an Ohio Licensed Residential Real Estate Appraiser from Columbus, Ohio was found in violation of the following with respect to an appraisal report: **1.** She failed to maintain copies of all appraisal reports for the Subject property, or in the alternative, she failed to provide to the Division during the Division's investigation copies of all appraisal reports for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2008-2009 USPAP by operation of Ohio Revised Code Sections 4763.13(A) and 4763.14; **2.** In the copy of the appraisal report for the Subject property supplied by the Complainant, she failed to report the Subject property contained a barn, and consequently, she failed to make an adjustment to the Sales Comparables in the Sales Comparison Approach for the barn difference, or in the alternative, she failed to summarize her reasons for concluding no adjustment was necessary for the barn difference. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 2-1 or 2008-2009 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). For all these violations, Tiffney Hughes' Ohio Residential Real Estate Appraiser License was suspended thirty (30) days.

**MATTHEW MADDEN**, an Ohio Licensed Residential Real Estate Appraiser from Northfield, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to report the Subject property had a prior sale that occurred on May 28, 2004 for \$38,000, and he failed to reconcile this prior sale of the Subject property with his value conclusion as of April 30, 2007 for \$75,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(b), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report his reconciliation of a prior expired listing for \$42,500 as of April 2006 for Sales Comparable #1 with its sale in February of 2007 for \$80,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-1(b), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to correctly report the Subject property's census tract information, the type of street for the Subject property and the specific zoning classification for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A). For all these violations, Matthew Madden was ordered to complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam.

## DO YOU HAVE A QUESTION OR A CONCERN REGARDING THE BOARD????



### Officers

President Neal Obringer 419-222-2560  
President-Elect Linda Painter-Stemen 419-222-1212  
Vice President Joe Guagenti 419-991-3322  
Past President Jim Kitchen 419-222-3040

[nealobringer@yahoo.com](mailto:nealobringer@yahoo.com)  
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[jkitchen2@woh.rr.com](mailto:jkitchen2@woh.rr.com)

### Directors

Dick Clark 419-695-2573  
Chris Fleischman 419-222-1212  
Sandy Foreman 419-222-1212  
Veronica Fox 419-222-3040  
Dino Guagenti 419-222-0555  
Tim Stanford 419-222-3040

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[dino.g@ccrealtors.com](mailto:dino.g@ccrealtors.com)  
[tim\\_s@yocumrealty.com](mailto:tim_s@yocumrealty.com)

## INDUSTRY UPDATE SEMINAR 2011

*Including the New FTC Short Sale Disclosure Requirements (MARS Rule)*

### Legal Issues

- New RESPA Rule re: Home Warranty Fees
- Administrative Fee Case Update
- License law Changes in the Budget Bill
- Legal Issues of Social Networking including Agent Websites, Facebook, Twitter, etc.
- Legal Case Updates

### State & Federal Legislative/Regulatory and Issues Update

- 2012-2013 State Biennial Budget
- Appraisal Management Companies, Regulation Thereof
- Septic System Regulation, Rules, HB 32
- Estate Tax Repeal, HB 3
- Business Tax Credits – HBs 10 & 18
- Earnest Money Deposits, REALTOR Trust Accounts
- Taxation, Mortgage interest Deduction
- Taxation, Small Business 1099 Reporting Requirements
- GSE Reform, FannieMae And FreddieMac
- Meth labs, Disclosure, Registration

### Issues/Trends of Importance

- REALTORS Property Resource (RPR)
- Residential & Commercial Market Overview & Outlook

### Instructors:

Robert E. Fletcher, J.D., CEO – OAR  
Peg Ritenour, J.D., VP – OAR Legal Services  
Lorie Garland, J.D., Assistant VP – OAR Legal Services

### C. E. Credit

This program is approved for **three hours of core law** credit.

### Registration Fees:

REALTOR Member (Early Bird) \$ 59 (Regular) \$69  
Non-Member (Early Bird) \$ 69 (Regular) \$79

e-mail: [info@ohiorealtors.org](mailto:info@ohiorealtors.org)  
[www.ohiorealtors.org](http://www.ohiorealtors.org)

### LOCATIONS...

June 6 – Dayton Time: 1-4:15 p.m.  
Dayton Area Board of REALTORS®  
1515 S. Main St.  
Dayton, OH  
*Early Bird Special if registered by May 23*

June 7 – Cincinnati Time: 9-12:15 p.m.  
Cincinnati Area Board of REALTORS®  
14 Knollcrest Dr.  
Cincinnati, OH  
*Early Bird Special if registered by May 24*

June 13 – Toledo Time: 1-4:15 p.m.  
Holiday Inn French Quarter  
10630 Fremont Pike  
Perrysburg, OH  
*Early Bird Special if registered by May 30*

June 21 – Cleveland Time: 9:30-1:45 p.m.  
St. Michaels Woodside Party House  
5025 E. Mill Rd.  
Broadview Heights, OH  
*Early Bird Special if registered by June 7*

June 23 – Cambridge Time: 1-4:15 p.m.  
Route 22 East  
Cambridge, OH  
*Early Bird Special if registered by June 9*

June 27 - Columbus  
Columbus Board of REALTORS®  
2700 Airport Dr.  
Columbus, OH 43215-4648  
*Early Bird Special if registered by June 13*

### To Register:

The Ohio Association of REALTORS®  
200 E. Town Street  
Columbus, OH 43215-4648  
Phone: 614/228-6675 – (credit card only)  
Fax to: 614/241-2848 – (credit card only)

# THANK YOU TO OUR GREAT AFFILIATES

**American Budget Company**

925 N. Cable Road  
Lima, Ohio 45805  
P: 419 – 227-5764 F: 419 - 227-0064  
*Chuck Bowen*

**Chase**

121 W. High Street  
Lima, Ohio 45801  
P: 419 221-6988 F: 419 221-5991  
*Beth Hawk, Christine Hines,  
Rex Whetstone*

**Curtis Gas Service**

114 Candy Lane  
Lima, Ohio 45805  
Phone 419 234-2524  
*Larry Curtis*

**Citizens National Bank**

201 N. Main Street  
Lima, Ohio 45801  
P: 419 224-0400 F: 419 229-2095  
*Mary Ann George*

**Invested Title Agency**

212 N. Elizabeth, Ste 410  
Lima, Ohio 45801  
P: 419 228-6950 F: 419 229-1840  
*William "Sam" Kendall*

**Farm Credit Svc of Mid-America**

1120 Elida Avenue  
Delphos, Ohio 45833  
P: 419 695-6000 F: 419 – 695-6007  
*Jennifer Riethman*

**Fifth Third Bank**

225 N. West Street  
Lima, Ohio 45801  
P: 419 229-4450/F 227-5638  
*Doug Swinehart*

**Fifth Third Bank**

2120 Harding Highway  
Lima, Ohio 45804  
P: 419 222-3579 F: 937-853-5038  
*Kelly Ruen*

**First Federal Bank**

2565 Shawnee Road  
Lima, Ohio 45805  
P:419 221-1312 F:419 222-7434  
*Marlene Yant*

**First Federal Bank**

2600 Allentown Road  
Lima, Ohio 45805  
P: 419 224-2265 F: 419 221-3142  
*Lisa Harding*

**First Federal Bank**

230 E. Second Street  
Delphos, Ohio 45833  
P: 419 695-1055 F: 419 695-5749  
*Elaine Evans*

**First Lima Title Agency**

1617 Allentown Ste 100  
Lima, Ohio 45805  
P: 419 228-2272 F:419 228-3779  
*Pam Jennings*

**First National Bank**

102 E. Main Street  
Pandora, Ohio 45877  
P: 419 984-9112 F:419 384-7507  
*B. J. Burden*

**Huntington Mortgage Group**

850 Shawnee Road  
Lima, Ohio 45805  
P: 419 226-6020 F: 877 258-9005  
*Gary Hollenbacher*

**Huntington Mortgage Group**

631 W. Market Street  
Lima, Ohio 45801  
P: 419 222-3241 F: 877 413-1164  
*Karen Maag*

**Kilco Title Agency**

119 N. West St, Ste 101  
Lima, Ohio 45801  
P: 419 228-8989 F: 419 228-9111  
*Ed Pedlow*

**Lawyers Title Agency**

234 N. Main Street  
Lima, Ohio 45801  
P: 419 228-3300 F: 419 228-3304  
*Shaunna Covault*

**The Lima News**

3515 Elida Road  
Lima, Ohio 45807  
P: 419 223-1010

**Midwest Appraisal**

400 W. Sandusky Street  
Findlay, Ohio 45840  
P: 419 423-4787 F: 419 423-4276  
*Judy Lamberjack*

**Northwest Title Services**

101 N. Elizabeth Street  
Lima, Ohio 45801  
P:419 222-1122 F: 419 224-6181  
*Darlene Binkley*

**Rhodes State College**

4240 Campus Drive – Galvin Hall  
Lima, Ohio 45804  
P: 419 995-8358 F: 419 995-8097  
*Diane Maloney*

**Royal Cellular**

1115 W. Robb Avenue  
Lima, Ohio 45801  
P: 419 225-6337 F: 419 225-6351  
*Don Alsept*

**ServPro of Lima**

1930 Findlay Road  
Lima, Ohio 45801  
P:419 516-4990 F: 419 516-4991  
*Cindy Nelson*

**The State Bank**

930 W. Market Street  
Lima, Ohio 45801  
P: 419-3361 F: 416 99746  
*Chrisa McGhee*

**Superior Federal Credit Union**

1205 E. Kibby Street  
Lima, Ohio 45804  
P: 419 223-9746 F: 419 222-2945  
*Michelle Snyder*

**Swartz Contracting**

2262 Baty Road  
Lima, Ohio 45805  
P: 419 331-1024 F: 419 331-9524  
*Dan Maciejewski*

**TopMark Federal Credit Union**

3800 S. Dixie Highway  
Lima, Ohio 45806  
P: 419 879-1500 F: 419 879-2223  
*Michelle Modica*

**The Union Bank Company**

1410 Bellefontaine Avenue  
Lima, Ohio 45804  
P: 419 229-6500 F: 419 229-6502  
*Nanci Carroll*

# MAY 2011

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
1	2	3	4	5	6	7
8  Mother's Day	9	10	11 8:30 Meeting Board of Directors	12	13 Membership Meeting 11:30 Lunch 12:00 Meeting  See Page 3	14
15	16	17	18 <b>RPAC AUCTION</b> FOP Hall Food 5:30 Auction 7:00	19	20	21
22	23	24	25	26	27	28
29	30 <b>MEMORIAL DAY</b>  <b>BOARD OFFICE CLOSED</b>	31				



[http://www.realtor.org/education/realtor\\_university/ruwebinars](http://www.realtor.org/education/realtor_university/ruwebinars)

[Housing Market Facts](#)

[NAR: Public Awareness  
Campaign: Television](#)

[How NAR Works  
For You](#)