

The Voice of Real Estate in West Central Ohio

I S S U E 1 2

M A R C H 2 0 1 5



West Central Association of REALTORS®

400 S. Cable Road Lima, OH 45805

Phone: 419.227.5432

Fax: 419.229.1842

www.wcare.net

OFFICERS

Dick Clark
President

Tim Heinz
President-Elect

Kim Eilerman
Vice President

Tammy Breneman
Past President

BOARD OF DIRECTORS

Dawne Anderson
Dawn Arbeit
Ralph Haggard
Jason Lienen
Maria Sanko
Tim Stanford

CEO

Roxann Shaffer

INSIDE THIS ISSUE

New Members.....	2
Upcoming CE.....	2
Upcoming Meetings.....	2
MLS Tips & Tidbits.....	2
Realtor Safety Tip.....	2
7 Negative Practices you Need to Let Go.....	3
Membership Mtg.....	4
Affiliates.....	5-6

NOTICE

**As of January 1, 2015
The board office will no
longer accept
cash payments.
Credit Card, Check, or
Money Order ONLY.**

LISTINGS THAT SELL THEMSELVES

Written by exposeyourselfpr.com

Even if writing isn't your strongest suit, as a real estate agent, crafting a successful listing story for the homes you're selling is a vital skill to have. Most of the time however, writing up a good listing can be pushed far down the to-do list, leaving prospective buyers with a lackluster description that doesn't say much about the home at all. A thorough description will entice buyers to want to know more about a home, while a meager one can turn off buyers, regardless of how great the listing is. Here are some tips on how to create listings that will speak directly to your buyers.

Basics First

Every buyer wants to know the basics of a home right away, such as the number of bedrooms, bathrooms, and the overall size of the home. You will want to include these parts in the beginning of the listing so that the buyer will recognize if the home fits their "basic" needs first. After reading this, buyers can go on to read about any special features the home might have.

Highlight the Unique

All homes have bedrooms, bathrooms, and a roof, but do all homes have a spiral staircase or a finished basement with an entertainment room? It's a good idea to add anything special or even unusual about the home that might make the buyer stop and think, "wow!" The buyer might not even realize that they need or like a certain feature of a home until they read about it in the listing.

Avoid Repetition

Sometimes it can be difficult to write an interesting listing, as there are only so many ways to describe how bright a kitchen is or how spacious a yard is. Finding different ways to talk about a home is essential to keeping the interest of the potential buyer reading the listing.

If a buyer reads that the kitchen is open, and the bathroom is open, and the living room is open, it defeats the purpose of highlighting these features in the first place.

Tell a Story

It won't be enough to just state the different features and aspects of the listing -- you need to tell a story to your prospective buyers so that they are able to see themselves in the home. What can they do in this home that they couldn't in another? What is the first thing that they will see when they walk in? Is the home good for entertaining guests? By sprinkling in these bits of a home with a "story" your readers will start to think of it as more of a functional home rather than just a property. Everyone knows that cozy means small, so instead of using the same old words, use something that truly describes what it would be like to live in the house. Instead of saying, "Open Breezeway to the Ocean," try something like "Imagine walking onto your breezeway on a warm summer morning and enjoying your first cup of coffee while looking at the majestic ocean." You want potential buyers to know what it would be like to experience the amenities of the home instead of just listing them.

Listings are a great way for real estate agents to connect with their potential buyers and to attract new clients. From a public relations perspective, well-written and informative listings have the power to speak directly to many possible buyers at the same time. If you're having trouble selling your properties, get to work on those listing descriptions! If you find that time is working against you, have a PR agency do the grunt work for you -- spicing up your listing is the formula to success!



West Central's Online CE Resource

Get your CE today!
Get 20% off your online continuing education with The CE Shop all month long.
Just enter promo code **MAR20** at checkout.

The CE Shop

To enroll in a Continuing Education class go to:

<http://www.wcaremls.net>

Then select West Central's Online Education link, from there you can select a class and use the discount code offered monthly !!

Time to Spring Forward!



Just a reminder that Daylight Savings Time begins Sunday, **March 8**. So don't forget to set your clocks an hour ahead.

Upcoming Meetings

March 11 @ 8:30 AM
Board Meeting

March 12 @ 10:00 AM
RPAC Comm. Meeting

March 19 @ 11:00 AM
MLS Comm. Meeting

March 26 @ 5:30 PM
Membership Meeting @
Westgate Lanes
(See Pg. 4 for details.)

Welcome New Members

- Bradley Blymyer**– Real Living CCR, REALTORS®
- Sally Fitzgerald**– Century 21 Koehler & Assoc.
- James Koehler**– Century 21 Koehler & Assoc.
- Suzanne Plumb**– John Lockwood Appraisals
- Tyler Verhoff**– Real Living CCR, REALTORS®

MLS Tips & Tidbits

Names, phone numbers, website addresses, company slogans or any language or code that implies identification of a company or individual shall not appear in the public remarks section of listings or on photos of listings. All data fields are to be populated only with that data field's requested information.

Upcoming CE Classes

Optimizing Features of the MLS

March 19 @ 9:30–1:00

This is a free class and DOES count toward 3 elective CE credits.
Call the board office to sign up.

Realtor Safety Tip

Keep it light

Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights as you go through, and don't lower any shades or draw curtains or blinds.



We would like to send a special thank you to Alec Hagerty for another informative and entertaining 30 Hour CE program. He always does a wonderful job.

We would also like to express our gratitude to the following affiliates who provided the lunches for attendees of the 30 hour CE:
Chase Bank, Citizen's National Bank, Huntington National Bank, & The State Bank.

Keep More of Your Earnings with Tax Deductions!

Webinar Hosted by: Ohio Association of REALTORS®
March 11 @ 10:00 AM



Hello Ohio REALTOR@!

On this webinar you will learn things like:

How to get the equivalent of free gas for your car!

How to write off significantly more of your meals and your entertainment.

Learn how to deduct the equivalent of your child's education and wedding.

Learn how a home office deduction works and why it's worth thousands to you every year!

We will also show you how technology can help you have confidence that your records would pass an IRS audit with flying colors.

To register, go to:

<http://digitalwebinars.com/webinar/?affiliate=oh&landingpage=default&expiration=default&memberid=4029&webid=2f9xfesx0>

NAR's REALTOR® Safety Program to Expand in 2015



REALTOR® safety is one resolution we can all agree on. Educate yourself about the potential dangers REALTORS® can face on the job with the resources available in the REALTOR® Safety Program. From videos to safety app recommendations for your smartphone to educational webinars, NAR is serious about your safety. There's a lot more in store for the REALTOR® Safety Program this year too. New resources will be introduced throughout the year, including a new safety course, safety tips, videos and more.

Be sure to visit www.realtor.org/Safety often so you don't miss a thing.

Changes Coming to HUD-1

Closing Process

The days of filling out the HUD-1 settlement form and getting a Good Faith Estimate (GFE) from the lender are winding down.

Starting Aug. 1, members will have to work with two new forms, the Closing Disclosure and the Loan Estimate.

Also, members will have to get their transaction paperwork finalized three days before closing.

Your members can learn about these changes in a five-minute video with NAR Government Affairs.

http://speakingofrealestate.blogs.realtor.org/2015/02/17/understand-the-aug-1-changes-to-hud-1-closing-process/?om_rid=AAAY70&om_mid=BU5SQCB8-cwQKE&om_ntype=INSWeekly

7 Negative Practices You Need to Let Go

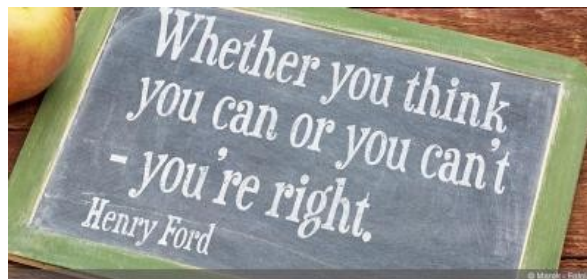
Real estate professionals can sabotage themselves with unproductive thoughts and behaviors. Here's a checklist of things you should stop doing now.

By Jared James, Realtor.org

For many of us, the New Year brings a renewed focus on our aspirations and the goals we hope to accomplish. I really believe in leveraging this newfound motivation to produce new results, but what I have found is that much of our success doesn't always come from the new things we do. Rather, it can come from the old things we stop doing.

Here are the seven things I believe everyone reading this article needs to stop doing in 2015.

1. **Stop listening to and empowering narratives that don't support you or the goals that you have for yourself.** Negative thoughts run through our heads on a regular basis, and we choose to believe them — no matter how harmful they may be. They could be thoughts such as “I'll never produce as much business as her because...” and so on. Do yourself a favor: Identify these poisonous thoughts and make a decision to starve them. Nobody talks to you more than yourself, so you better have your own back when times get tough.
2. **Stop hanging around life-sucking vampires.** I've said it over and over again: The No. 1 trait of the top 100 sales people in the world is their ability to manage or control their own state of mind. Once you've worked on your own narrative, identify those people around you that do nothing more than suck the life out of everyone and everything they come in contact with. You know who they are. In fact, you probably just thought of them and tried to convince yourself that they are OK. They are not.
3. **Stop trying to change your business overnight.** My company coaches thousands of practitioners all over North America, and I can't tell you how many times I have had this conversation with a student. Not only can't you change your business overnight, you shouldn't try to. Anything you can build overnight can be torn down overnight as well. Your goal should be to learn, master, and systematize new strategies that set you up for long-term predictable business, not spike in the next 30 days and then beg for more business the next month.
4. **Stop getting disappointed that you aren't seeing the results you wanted from your new diet and gym routine.** It took a lot longer than one week to put you in a position to need that diet or gym routine, so why would you expect the results from the patterns you've followed in the last ten years to change in just one week? Outcomes are about consistently followed patterns. Instead of focusing on dieting so that you will look better in an upcoming wedding, you might want to try living a healthier lifestyle so you can actually be better for those you love for the rest of your life.
5. **Stop accepting mediocrity and complacency as the norm.** The truth is that our world runs on average people. It takes average people to operate our grocery stores, take our toll money, and do just about everything else—but you don't get ahead with this mindset. It's not enough to make a living in real estate; it should be your goal to dominate. The message of competition wasn't created for the entrepreneur—it was created for the consumer. Decide which one you are and go after it.
6. **Stop saying your leads are no good.** If someone took the time to input their information or ask a question about a house online, they aren't “no good.” They may not be the typical lead for a referral-based business, where a client tells you that their brother wants to sell and, within a week, you list their house. But that doesn't mean that the leads are no good. You may have to cultivate them for six to 12 months, but they are going to be a commission check for someone. The only question is whether it will be you or your competitor.
7. **Stop believing your success is dependent on the people around you.** There is no doubt that the people around you are important (see No. 2 above), but people are replaceable. Your will and desire to succeed are not. I wrote a book called *Get Out of Your Way!*. The basic premise of my book is that there are more than 7 billion people on this planet and only one of them can keep you from getting what you want: you. If you aren't where you want to be, it's not your broker's fault, it's not your kid's fault, and it's not the economy's fault. Look in the mirror and come up with a new strategy, educate yourself on new tactics, or hire a coach to help you, but please, please don't blame the people around you. If your success isn't really in your hands, you might as well get in a coffin and wait. The good news is that you do have complete control and can start fresh with every new day. There's never been a better time than now.





1st Quarterly Membership Meeting



March 26 @ 5:30 PM
Westgate Lanes
721 N. Cable Rd.
Lima, OH

It's time to come out and have some fun!

- **\$5.00 at the door gives you an opportunity for a secret surprise, dinner and an enjoyable evening with our Affiliates & Realtor friends!**
- **If you attend all 4 meetings, you are entered to win your yearly dues!**
- **John England, First Federal Community Bank, is sponsoring this evening.**



West Central Association of REALTORS®
400 S. Cable Rd.
Lima, OH 45805
Phone: 419-227-5432
Fax: 419-229-1842

THANK YOU TO OUR GREAT AFFILIATES

American Bank

B. J. Burden

150 E. Campus Blvd.
Columbus, Ohio 43235
P: 419 230-0184 F: 419 648-9984
bburden@americanfsb.com

Citizens National Bank

Mary Ann George

201 N. Main Street
Lima, Ohio 45801
P: 419 224-0400 F: 419 229-2095
maryann@cnbohio.com

First Federal Bank

Gwen Sackinger

2526 Shawnee Road
Lima, Ohio 45805
P: 419 221-1312 F: 419 222-7434
gsackinger@first-fed.com

American Home Shield

Elizabeth Kimbler

10100 Atchison Rd.
Dayton, OH 45458
P: 800-735-4663 C: 937-716-3557
ekimbler@ahslink.com

Invested Title Agency

William "Sam" Kendall

212 N. Elizabeth, Ste 400
Lima, Ohio 45801
P: 419 228-6950 F: 419 229-1840
envested@wcoil.com

First Federal Bank

Elaine Evans

230 E. Second Street
Delphos, Ohio 45833
P: 419 695-1055 F: 419 695-5749
eevans@first-fed.com

AmeriFirst Home Mortgage

Rex Whetstone

1075 Shawnee Rd, Suite B
Lima, OH 45805
P: 419-234-7310 F: 419-932-6675
rwhetstone@amerifirst.com

540 Title Agency, LLC

Blaine Brock

540 W. Market Street
Lima, OH 45801
P: 419 227-3423
tbb@540westmarket.com

First Lima Title Agency

Pam Jennings

1617 Allentown Ste 100
Lima, Ohio 45805
P: 419 228-2272 F: 419 228-3779
pam@firstlimatitle.com

Buckeye Home Inspectors

Jim Doseck

918 West Auglaize St
Wapakoneta, OH 45895
P: 567-356-7493
jimdoseck@buckeyeinspectors.com

Farm Credit Svc of Mid-America

Patty Amstutz

1120 Elida Avenue
Delphos, Ohio 45833
P: 419 695-6000 x. 27623 F: 419 695-6007
Patty.amstutz@e-farmcredit.com

First Lima Title Agency

Staci L. Freeman

1617 Allentown Ste 100
Lima, Ohio 45805
P: 419 228-2272 F: 419 228-3779
staci@firstlimatitle.com

Chase

Chris Hines NMLS#407073

2665 Ft. Amanda Rd.
Lima, OH 45804
P: 419 221-5877 F: 866-316-9044
Christine.c.hines@chase.com

Fifth Third Bank

Greg Elmore

39 West Whipp Rd.
Dayton, OH 45459
P: 937 436-4714 F: 937 319-4142
Greg.elmore@53.com

Huntington National Bank

Lisa Harding

631 W. Market Street
Lima, Ohio 45801
P: 419 222-3241 F: 877 413-1164
Lisa.harding@huntington.com

Chase

Jennifer Lombardi NMLS#295570

500 S. Main Street
Findlay, OH 45840
P: 419 424-7517 F: 866 628-9709
Jennifer.x.lombardi@chase.com

Fifth Third Bank

Jack Hayzlett

1311 Bellefontaine Street
Wapakoneta, OH 45895
P: 419-738-7158 F: 419-738-9610
Jack.hayzlett@53.com

Huntington National Bank

Chrisa McGhee NMLS451617

631 W. Market Street
Lima, Ohio 45801
P: 419 226-6020 F: 877 238-4052
Chrisa.i.mcgee@huntington.com

Chase

Angie Rogers NMLS#877422

500 S. Main Street
Findlay, OH 45840
P: 419 424-0368 F: 866 628-9709
Angela.l.rogers@chase.com

Fifth Third Bank

Greg Roebuck

225 North West Street
Lima, OH 45801
P: 419-229-4450 F: 937-886-4758
Gregory.roebuck@53.com

Kilco Title Agency

Ed Pedlow

119 N. West St, Ste 101
Lima, Ohio 45801
P: 419 228-8989 F: 419 228-9111
Kilcotitle@bright.net

Chase

Cynthia R. Sawmiller NMLS#824021

801 Defiance Street
Wapakoneta, OH 45895
P: 419 739-3651 F: 855-244-0221
cynthia.r.sawmiller@chase.com

First American Home Buyers Protection

Dawn Weinbrecht

3460 E. Lincolnshire Blvd.
Toledo, Ohio 43606
P: 419 494-2054
dweinbrecht@firstam.com

THANK YOU TO OUR GREAT AFFILIATES

Lawyers Title Agency

David A. Rodabaugh

234 N. Main Street
Lima, Ohio 45801
P: 419 228-3330 F: 419 228-3304
drodabaugh@rodabaughlawoffice.com

Progressive Land Title Agency

Elijah Zamudio

1106 S. Grubb
Lima, OH 45806
P: 419 303-7545
ezamudio@plta.com

The Union Bank Company

Kim Verhoff

100 S. High Street
Columbus Grove, Ohio 45830
P: 419 659-2141 x 4224 F: 419 659-2069
kverhoff@theubank.com

Lawyers Title Agency

Pam Wobler

234 N. Main Street
Lima, Ohio 45801
P: 419 228-3330 x 4 F: 419 228-3304
pwobler@lawyerstitleallen.com

Quality Lawn Care

Michael Vickers

1360 Loch Loman Way
Lima, OH 45805
P: 419 296-2531
qualitylawncaresnowrelocation@gmail.com

TopMark Federal Credit Union

Michelle Boughan

3800 S. Dixie Highway
Lima, Ohio 45806
P: 419 879-1500 F: 419 879-2223
mboughan@topmarkfcu.com

Liberty National Bank

Angela Hersh

118 S. Main Street, P. O. Box 135
Ada, Ohio 45810
P: 419 634-5015 F: 419 634-0335
ahersh@lnbbank.com

Security Unlimited Professionals

John Yohe

372 S. Jackson St.
Lima, Ohio 45804
P: 419 863-9590
jyohe777@yahoo.com

TopMark Federal Credit Union

Ana Ford

3800 S. Dixie Highway
Lima, Ohio 45806
P: 419 224-2941 F: 419 224-6338
aford@topmarkfcu.com

Liberty National Bank

Joyce Rostorfer

100 E. Franklin Street, P. O. Box 234
Kenton, Ohio 43326
P: 419 673-1217
jrostorfer@lnbbank.com

ServPro of Lima

Norman Nelson

1390 Findlay Road
Lima, Ohio 45801
P: 419 516-4990 F: 419 516-4991
norm@servprooflima.com

Union National Mortgage Co

Rex Grasz

1338 E. Perkins Avenue
Upper Sandusky, OH 43351
P: 419-310-0847 F: 866-269-6372
rgrasz@unionhomemortgage.com

Liberty National Bank

Vicky Gilbert

118 S. Main St.
Ada, OH 45810
P: 419-634-5015
vgilbert@lnbbank.com

Superior Federal Credit Union

Michelle Snyder

4230 Elida Rd.
Lima, Ohio 45807
P: 419 879-3491 F: 419 227-5258
msnyder@superiorfcu.com

Wells Fargo Home Mortgage

Gregory L. Peters

1808 West Main Street
Troy, OH 45373
P: 937 524-9014 F: 866 877-1254
Gregory.L.Peters@wellsfargo.com

The Lima News

Natalie Buzzard

3515 Elida Road
Lima, Ohio 45807
P: 419 223-1010 F: 419 221-2884
nbuzzard@limanews.com

Superior Title, LLC

Angie Allen

4230 Elida Rd
Lima, Ohio 45807
P: 419 221-5341 F: 419-227-5258
aallen@superiortitlellc.com

Wells Fargo Home Mortgage

Michelle Sterling NMLSR 564257

407 West Main Cross Street
Findlay, OH 45840
P: 419 424-2110 F: 877 889-9546
Michelle.sterling@wellsfargo.com

Northwest Title Services

Chris DuBois

101 N. Elizabeth Street
Lima, Ohio 45801
P: 419 222-1122 F: 419 224-6181
cdubois@corymeredithetal.com

The State Bank

Tony Konecny

930 W. Market Street
Lima, Ohio 45801
P: 419-348-1115 F: 419-227-8369
Tony.konecny@yourstatebank.com