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Useful Information

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[Click here for instructions for Affiliate Non-Member Supra Access.](#)

Division of Real Estate Forms

[Click here](#) for Preferred Name Registration
[Click here](#) for the change form (address, name change, etc.)



A MESSAGE FROM THE PRESIDENT

RICH COSGROVE, 2021 PRESIDENT

WE ARE STAR!

Welcome March! Please bring us health, warm weather, and listings!

It's official – our new name is Stark Trumbull Area REALTORS®. We have a new logo and a new website address <https://star.realtor/>. The signage at each office will begin to change and it may take a while to remember, however, we are no longer SCAR – We are STAR.

With the consolidation and name change behind us – we will be releasing new forms for member use. We have a new purchase agreement that will be finalized and ready for use by the end of March and more exciting we have a REPLACEMENT PROPERTY ADDENDUM which will be available in the beginning of March. Please remember to check with your broker before using any forms.

What is a REPLACEMENT PROPERTY ADDENDUM? Have you noticed the broker remarks on listings stating “sale contingent on seller finding a home of their choice”? REALTORS® are not attorneys and we can get ourselves and clients in trouble when we try to write legal language into a contract. This new addendum written by our board attorney will offer agents the ability to convey notice and remain compliant that a sale is contingent upon the seller finding a replacement house.

The first Shaker Event of 2021 put on by our Affiliates' was held on February 23rd at the M-Bar. It's always a great event and if you haven't attended, I highly encourage you to attend on April 20th. This is a great way to meet fellow REALTORS®, Association staff, loan officers, title representatives, and inspection companies.

A MESSAGE FROM THE PRESIDENT CONTINUED

When you're doing a deal, especially in today's market, it is very helpful to know the people you are working with. The Affiliates' also sponsor the FOREWARN app to help keep members safe, so when you see them be sure to say thank you.

We all heard the announcement about Zillow buying ShowingTime and the Association sent out the following announcement. By now you've heard the February 10 announcement that Zillow will acquire ShowingTime. We've heard your concerns on social media and email since that announcement.

While we do understand your concerns, it's important to be reminded of a few things as a REALTOR® Member:

Zillow is a REALTOR® Member. The Code of Ethics provide that you, as a REALTOR®, subscribe to follow is very clear about how we are to speak of competitors and peers. This is imperative when speaking in small groups or in public. Professionalism must be in the forefront of your personal business.

Remember your Antitrust laws. You wouldn't enter into conversations about commission fixing so remember not to enter into conversations – verbally or in print – that would limit or discourage the free, open marketplace for all business models. And that is what Zillow is – a different business model in the real estate industry.

Stay Healthy & Productive!



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THE GRAPHIC FOR
MORE INFORMATION

UPCOMING EVENTS

MARCH 24, 2021: YPN KICK-OFF

MARCH 31, 2021: WAKE UP YPN

APRIL 20, 2021: SHAKER

MAY 19, 2021: BREAKFAST IN THE PARK

JULY 20, 2021: SHAKER

NOVEMBER 9, 2021: SHAKER

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COMMUNITY OUTREACH: MEALS ON WHEELS VOLUNTEERS

Ready to Volunteer With *Meals On Wheels?*



Are you interested in helping your community by volunteering? Stark Trumbull Area REALTORS® invites you to join us in volunteering with Meals On Wheels!

With the Adopt-A-Route program, StAR members are welcome to sign up to volunteer with Meals On Wheels throughout the year.

Signing Up is as Easy as 1-2-3!

Volunteering is held on the first and third Wednesday of each month starting at 10:45 a.m. The process takes approximately an hour to make but could take up to 90 minutes for rural areas.

Volunteers are welcome to bring family members or people in your personal bubble such as coworkers to assist in the volunteering process.



Meals On Wheels provides training, mile reimbursement after the route is completed, as well as a step-by-step directions on a compact tablet, making the process easy and stress-free.

Ready to get started? Simply email Trisha Adams at tadams@starkrealtors.com for more information on signing up as a volunteer.

Interested in volunteering again? You can also email Trisha to sign up for the most convenient date for you.



DIRECTOR'S ACTIONS

FEBURARY 24, 2021

- 1. Approved the financials.
- 2. Approved the membership reports.
- 3. Approved the consent agenda (committee reports).
- 4. Purchased additional NAR liability insurance.
- 5. Approved the additional diversity, equity, and inclusion language into the STAR Strategic Plan.
- 6. Approved becoming a coalition member of the “Stop the Spread” message in Ohio.

1 Billion Listing?

The most expensive listing in the United States, a 157-acre plot of land in Beverly Hills listed for \$1 billion, actually sold for a mere fraction of that price (\$100,000) at a foreclosure auction.



The place had accumulated over \$200,000 in debt and the original lender paid to take it on in the purchase. Talk about having inflated expectations for what a place is worth.

Source: [Inman](#)

MEMBERSHIP REPORT

New Salespersons

Adam C. Spotts BHHS Northwood Realty Services
Alita Doroslovac Keller Williams Legacy Group
Alyssa Jones Keller Williams Legacy Group
Amanda S. Pohlman Keller Williams Greater Clevel
Angela Wilson BHHS Northwood
Anthony Collins DeHOFF, REALTORS
Atcha D. Wilkoff BHHS Northwood Realty
Austin J. Noel BHHS Stouffer Realty Salem
Becky K. Farkas Keller Williams Legacy Group
Brian J. Duffy Hayes Realty
Brianna Spatafore Keller Williams Chervenik Real
Brittany Bloomfield Keller Williams Legacy Group
Bryan J. Daily BHHS Professional Realty
Carlann Freeborn BHHS Professional Realty
Charles Ford Keller Williams Legacy Group
Denise Cline RE/MAX Edge Realty
Desmond K. Jackson II Rustic Roots Real Estate
Doug Stillwagon BHHS Northwood Realty Services
D'Shante L. Lee Cutler Real Estate
Filomena R. Ruggiero RE/MAX Edge Realty
Jenna Metz Cutler Real Estate
John McCarron RE/MAX Crossroads Properties
Joseph Sirna Keller Williams Greater Clevel
Julia Kokavec Howard Hanna
Jumana Saleh Keller Williams Legacy Group
Kathy Siglow Action Realty Co
Kelli Stewart EXP Realty, LLC
Kelsey Swogger Kelly Warren & Associates
Laura J. Mitchell EXP Realty, LLC
Marcus A. Layton, Sr. BHHS Northwood Realty Services
Mary C. Butcherine Century 21 Lakeside Realty
Matthew A. Ranallo BHHS Northwood Realty Services
Megin Murray BHHS Northwood Realty Services
Melissa DeFabbo Century 21 Lakeside Realty
Michael D. Fields BHHS Northwood Realty Services
Michael J. Hovis Real Living Brokers Rlty Group
Michelle Rich RE/MAX Edge Realty
Nicholas R. Fuciu eXp Realty
Pamela L. Mulhair Niebel Realty



MEMBERSHIP REPORT CONTINUED

New Salespersons

Patrick R. Traikoff Keller Williams Legacy Group
 Rebecca M. Runge Keller Williams Greater Metrop
 Robert Weltch BHHS North
 Ruth Ann Martin Coldwell Banker Schmidt Realty
 Skylor R. Williams BHHS Northwood Realty Services
 Stephen L. Heberling Real Living Brokers Rlty Group
 Tammy Medure Cutler Real Estate
 Tomier T. Davenport Cutler Real Estate

Secondary Membership

Michael D. Hall Red 1 Realty

Office Transfer

Aaron Sattler EXP Realty
 Brian Jasko Howard Hanna – Brecksville
 Jessica Hukill EXP Realty
 Kristine Wilson Keller Williams Legacy Group
 Lauren Latimer Howard Hanna – Dressler
 Natalie Young Keller Williams Legacy Group
 Nicola Green EXP Realty
 Nicole Burke Keller Williams Legacy Group
 Nicole Mills Keller Williams Legacy Group
 Tim Hopkinson Howard Hanna – Canfield

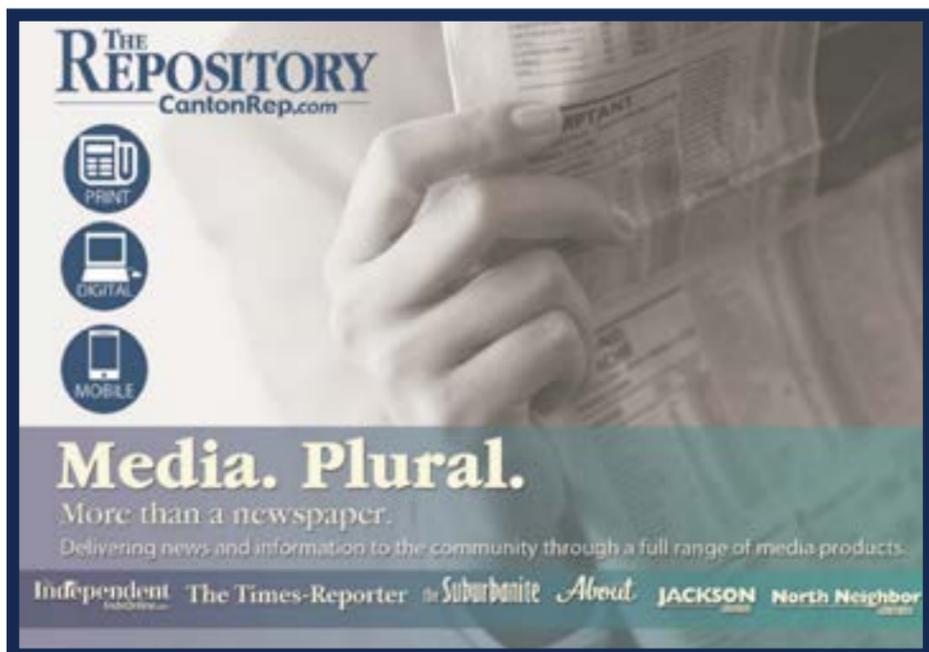
Membership Transfers

Alyssa Kingzett Keller Williams Legacy Group
 Donna Pugh BHHS Northwood Realty Services
 Laurie Judson Keller Williams Legacy Group
 Marisa M. Tilton RE/MAX Crossroads Properties

Membership

Cancellations

Adrien N. Foutz
 Amanda J. Lane
 Ashley Spero
 Brian C. Moore
 Brittany Norman
 Candy M. Freeze
 Craig J. Kendrick
 Danielle C Gerltz
 Farmers Insurance
 Grace Service
 Jamie M. Williard
 Janis K. Polczynski
 Jessie Goodman
 K.E.L. Home Inspections
 Kristine R. Smith
 Luke A. Schmidt
 Mariyah L Hill
 Mary J Sims
 Mary Lou George
 Mason Deem
 Melissa M. Eddy
 Michael A. Chunko
 New Heights Lending
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 Radon Eliminator
 Real Deal Home Inspections
 Stephanie T Dietelbach
 Taylor A. Baker
 Valerie M. Moses
 Vera Tarter
 William P. Yarbrough IV





YOUR REALTOR® BENEFITS



Right Tools Right Now Initiative

In light of the challenges presented by COVID-19, and its impact on the real estate industry, NAR is taking steps to support members through these uncertain times. The Right Tools, Right Now initiative, which was activated once before in 2009, makes new and existing NAR products and services available for **FREE** or at **significant discounts** – right now – and is available to REALTORS®.

The program includes products, resources and services from all areas of the Association, including:

[Webinars](#) to help you manage your finances;

[Education courses](#) to expand your skills;

Timely [market reports](#) to inform your business and clients.

[Digital tools](#) for transactions and marketing



Free Legal Assistance

One of the primary benefits of Ohio REALTORS® membership is the ability for all principal brokers and office managers to have access to Ohio

REALTORS®' Legal Assistance Hotline. A password is required.

If you've forgotten your password contact Arica Jones at jones@ohiorealtors.org.

[click here](#)



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The Center for REALTOR® Financial Wellness is a resource designed exclusively to meet the specific financial planning needs of REALTORS®. This comprehensive program includes education materials and resources for wealth building, business planning, and investing in real estate.

[Click here for information](#)



IS THIS ARBITRABLE?

Broker A has had a long-standing relationship with Client B, the real estate manager of a large, diversified company. Broker A has acquired or disposed of twelve (12) properties for Client B over a five (5) year period. Client B asks Broker A to locate a large warehouse property to consolidate inventories from three local plants. Broker A conducts a careful evaluation of the operational and logistical needs of the plants, prepares a report of his findings for Client B, and identifies four (4) possible properties that seem to meet most of Client B's needs. At Client B's request he arranges and conducts inspections of each of these properties with several operations level individuals.

Two (2) of the properties were listed for sale exclusively by Broker C. After the inspections, Broker A sends Broker C a written registration letter in which he identifies Client B's company and outlines his expectation to be paid half of any commission that might arise from a transaction on either of the properties. Broker C responds with a written denial of registration but agrees to share any commission that results from a transaction procured by Broker A on either of the properties. Six (6) weeks after the inspections, Client B selects one of the properties and instructs Broker A to initiate negotiations with Broker C. After several weeks, the negotiations reach an impasse. Two (2) weeks later, Broker A learns that Broker C has presented a proposal directly to Client B for the other property that was previously inspected. Broker A then contacts Broker C and demands to be included in the negotiations. Broker C refuses, telling Broker A that he has "lost control of his prospect," and will not be recognized if a transaction takes place on the second property. The negotiations proceed, ultimately resulting in a sale of the second property. Broker A files a request for arbitration against Broker C.

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THE ANALYSIS
ANSWER](#)



IN MEMORY

Frank Zamarelli

Frank Zamarelli, a STAR REALTOR member and Broker of Frank Zamarelli Realty passed away unexpectedly on February 5, 2021. Surviving Frank is his daughter, two sisters, two nieces and two nephews. Frank was preceded in death by his parents.



PUSH IT... OR NOT!

By Marilou Butcher Roth, Master Coach

This is a story -- a short story about a shot. A shot that has been long awaited in our COVID world -- the vaccine! Please do not be insulted by my words if obtaining this vaccine is not on your to do list -- that is up to you. This story, even though it is about the vaccine, is truly rooted in the idea of pushing to make something happen. Long, long ago (not really, but it feels that way), the word came out that the COVID vaccine would be available soon (whatever that means). Since we, as possibly you as well, are curtailing your activities due to the virus, the news of a vaccine brought joy to our home. Visions of family parties, dinner with friends and hugs, lots of hugs, floated through our minds. Oh yes, we can do this! We just need the vaccine!

My husband and I are both 66 and, as of Feb. 8, we were eligible to receive the vaccine the world awaited. As I diligently and efficiently enrolled us, I also called ahead thinking (foolishly), that we could set an appointment for our upcoming eligible date. Oh, how silly! Try as I might, these appointments could not be found!

Here is where the pushing comes in. Each morning, one of the first items on my list was to go through the variety of locations who were giving the vaccines to see if someone -- anyone -- would give me an appointment. I was determined! And, as my determination grew, I noticed I was becoming angry that it was this stinking hard to do something that I deemed good for myself. Urgh! This continued for two weeks!

All the while, there was this little voice that I continued to hear, and continued to ignore, telling me just to relax. Relax! No way! I wanted an appointment! Then finally, probably out of sheer frustration, I stopped. Oh, I would look occasionally, certainly not with the gusto of previous days. As I put my attention elsewhere, I received a text from my daughter-in-law's mother, telling me to call a certain number. One of her friends had gotten through and found an appointment at this location. I, quite frankly, didn't hold out too much hope for this option, as I had already been on their website. Putting my doubts aside, I called. They answered! What??? This was last Friday and we both got scheduled for this past Tuesday. It could not have been easier!

Now you can see the true gist of this story. The more I pushed, the further away my desired outcome alluded me. Once I finally relaxed, what I wanted showed up so easily. As I look back on my self-inflicted drama, I realize that the only push I want to encounter is that vaccine needle going into my arm! Whew!

This week think about places where you are pushing. Can you relax? What wants to happen is a great question, rather than what has to happen. Ahh!

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Source: Ohio
REALTORS®



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WEAPON TO WIN MORE LISTINGS

In his introduction to The Five Megatrends of Real Estate Tech at Inman Connect, Mike DelPrete said, "The industry is moving very slowly, but it's never moved this fast." We agree with Mike (after all, our mission at Curbio is to make real estate move!) and think that makes right now an exciting time to talk about what recent real estate predictions and trends mean for Realtors® as they look to add value to their clients.

Following Inman Connect, there are two trends that are top of mind for Curbio as we think through how to help agents add value for clients in order to win more listings:

The iBuying model: How its focus on streamlining and efficiency leaves a door open for agents

Adjacent services: How both real estate tech companies and agents add more value to compete in a low inventory market

In DelPrete's session on megatrends, he showed signs that iBuyers like OpenDoor and Zillow are doing everything they can to gain control—over both market share and the optimization of real estate transactions. They do so by taking financial risks. But they also hire agents as employees to develop a consistent customer experience and drive operational and economic efficiency.

iBuyers are succeeding because they do two things well. They address seller pain points and apply the same playbook to every single transaction. Knowing what to expect is nice. Receiving a streamlined experience is also nice.

But here's what delights homeowners even more: a solution that's catered to their specific needs. One that's crafted by an expert and uniquely balances their priorities. In many cases, homeowners are unaware of the possibilities, and it's your duty as an agent to help them understand their selling options.

Real estate is not one-size-fits-all

At the end of the day, when homeowners consider selling their homes, they care most about three things: minimizing their stress, selling quickly, and achieving their target list price. iBuyers address time and stress beautifully, but the streamlined process requires a significant financial sacrifice that many homeowners are unwilling to make. most important for some, the most successful agents cater to all seller situations.

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Source:
REALTOR®
Magazine

NAR'S RPAC HALL OF FAME

By Stephen Ciacchi, Ohio REALTORS Director of RPAC & REALTOR Party

Ohio REALTORS is proud and eager to congratulate the state's newest National Association of REALTORS RPAC Hall of Fame inductees. The 2021 Hall of Fame class features:

James Coridan -- Columbus REALTORS
Jan Jedlinsky -- Columbus REALTORS
Brian Kemp -- Columbus REALTORS
Phil Morrical, III -- Cincinnati Area Board of REALTORS
Suzanne Roselius -- Dayton REALTORS

The 2021 class, which will be inducted in May during the NAR's Virtual Legislative Meetings, joins a prestigious group of fellow REALTORS from across the state and nation that have gone above and beyond in demonstrating leadership and commitment to advancing the interests of the profession and protecting property rights. Congratulations to our 2021 NAR Hall of Fame inductees!

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Source: Ohio
REALTORS®



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HOME SALES ACTIVITY RISES IN JANUARY

Activity across the Ohio housing marketplace rose in January, as sales increased 8.8 percent from the level reached during the same month a year ago, according to Ohio REALTORS.

Homes sales increased from 8,623 in January 2020 to 9,383 in January 2021. The average sales price across Ohio in January reached \$211,050, a robust 14.8 percent increase from the \$183,782 mark posted during the month in 2020.

“The start of a new year shows a housing marketplace that has no indication of slowing, with positive gains in pricing and a strong pace of sales across the state in January,” said Ohio REALTORS President Seth Task. “Despite a significantly tight inventory of homes for sale throughout the state, Ohioans are eager to take advantage of the historic low interest rates and achieve their housing dream.

Continued on next page.



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HOME SALES ACTIVITY RISES IN JANUARY

“Our January results mark the seventh consecutive month that we’ve achieved year-over-year gains, a remarkable turnaround from the slowdown that occurred during the onset of the COVID pandemic last year,” Task added. “Ohio’s REALTORS remain bullish on the prospects for our marketplace moving forward.”

Around the state, 15 of the 16 markets tracked experienced an increase in average price for the month compared to January 2020. Additionally, 12 local markets showed an increase in sales activity compared to a year ago.

Data provided to Ohio REALTORS by Multiple Listing Services includes residential closings for new and existing single-family homes and condominiums/co-ops. Ohio REALTORS, with more than 35,000 members, is the largest professional trade association in Ohio.

CLICK HERE for a market-by-market analysis of sales activity throughout Ohio.

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read online

Source: Ohio
REALTORS®



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PRESIDENT WALT McDONALD

WASHINGTON (February 17, 2021) – National Association of Realtors® CEO Bob Goldberg and SentiLock CEO Scott Fisher issued the following statements regarding the passing of former NAR and California Association of Realtors® President Walt McDonald. One of the most notable accomplishments of his time in NAR leadership was the founding of SentiLock. The company was launched in 2003, and McDonald served on its first board of directors. He previously served as President of CAR, the nation’s largest state Realtor® association, in 1993.

“Walt presided over an association that was experiencing rapid growth – 2004 was the first year NAR exceeded 1 million members – and we were taking our first steps toward what is now the association’s Strategic Business Innovation and Technology group,” Goldberg said. “Walt played an instrumental role, launching NAR’s lockbox solution, SentiLock, during his Leadership Summit in 2003. Walt also oversaw the successful defense of the Realtor® trademark, passage of the American Dream Down Payment Initiative, and a multiyear authorization of the flood insurance program.

“Walt will be remembered for his kindness, as well as his long-time dedication to organized real estate. Our deepest sympathies go to his friends and family.”

Fisher added, “Walt was a tremendous resource as we launched SentiLock. He helped us lay the foundation for the company as a board member while always reminding us how our service was critical to Realtors® carrying out their business. His calm and patient guidance will be remembered.”

The National Association of Realtors® is America’s largest trade association, representing more than 1.4 million members involved in all aspects of the residential and commercial real estate industries.

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Source: National Association of REALTORS®

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STAY NEAR HISTORIC LOWS

The 30-year fixed-rate mortgage came off its recent all-time lows to average near 3% this week. The 10-year Treasury yield, which mortgage rates closely follow, hit its highest level in the past year, prompting the increase in rates.

“As the economic recovery progresses, mortgage rates are expected to rise further in the upcoming months,” writes Nadia Evangelou, senior economist and director of forecasting at the National Association of REALTORS®, for the association’s Economists’ Outlook blog. “Nevertheless, the upcoming rise in mortgage rates should not be alarming to would-be home buyers. The Federal Reserve recently assured that it would keep interest rates unchanged for a long time.”

Rates continue to remain near historic lows, said Sam Khater, Freddie Mac’s chief economist. The all-time low for the 30-year fixed-rate mortgage was set in January, averaging 2.65%.

Freddie Mac reports the following national averages with mortgage rates for the week ending Feb. 25:

- 30-year fixed-rate mortgages: averaged 2.97%, with an average 0.6 point, up from last week’s 2.81% average. Last year at this time, 30-year rates averaged 3.45%.
-
- 15-year fixed-rate mortgages: averaged 2.34%, with an average 0.6 point, rising from last week’s 2.21% average. A year ago, 15-year rates averaged 2.95%.
-
- 5-year hybrid adjustable-rate mortgages: averaged 2.99%, with an average 0.1 point, rising from last week’s 2.77% average. A year ago, 5-year ARMs averaged 3.20%.

Freddie Mac reports average points along with average commitment rates to better reflect the total upfront cost of obtaining the mortgage.

Click here to
read online

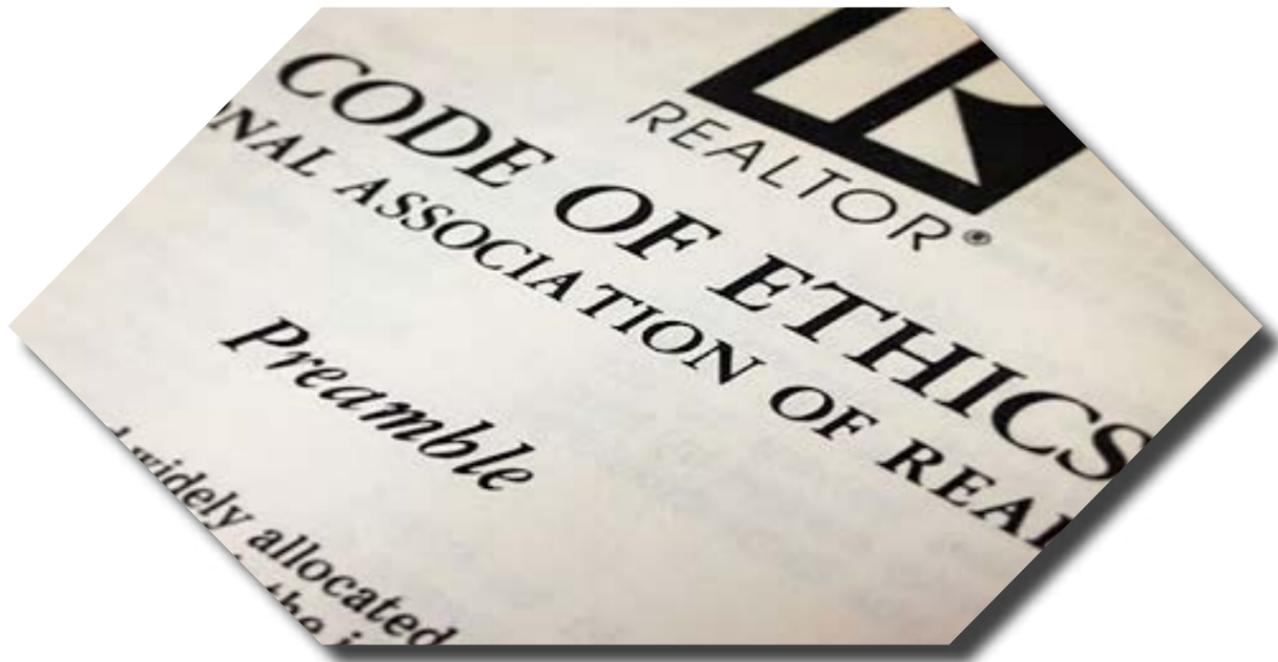
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REQUIREMENT DEADLINE



The deadline to complete the NAR Code of Ethics requirement is December 31, 2021. [CLICK HERE](#) to check your status and for NAR options to complete this triennial requirement. If you have any questions or feel you have completed an ethics course that would satisfy this requirement outside of the NAR website, please contact Trisha Adams, Education Administrator (330) 394-4001 | tadams@star.realtor

Did you know?

- Only 14.02% of our membership has completed the required Code of Ethics Course for NAR
- If you do not need the CE Option, you can complete this Course for FREE as an existing member of NAR?
- The C2EX Endorsement will fulfill the Code of Ethics Training requirement for existing members??? So you can get the C2EX designation while also fulfilling your non CE Option for Code of Ethics? *Earning a designation or certification – a required element of the C2EX endorsement – may have fees.

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Safety Alert!

Suspicious Buyer in Lake/Geauga Area:

A Lake Geauga Area Association of REALTORS® Member has notified us of another Suspicious interaction with a Potential Buyer. **CLICK HERE** to learn more about this case.

NAR Fairhaven Simulator:

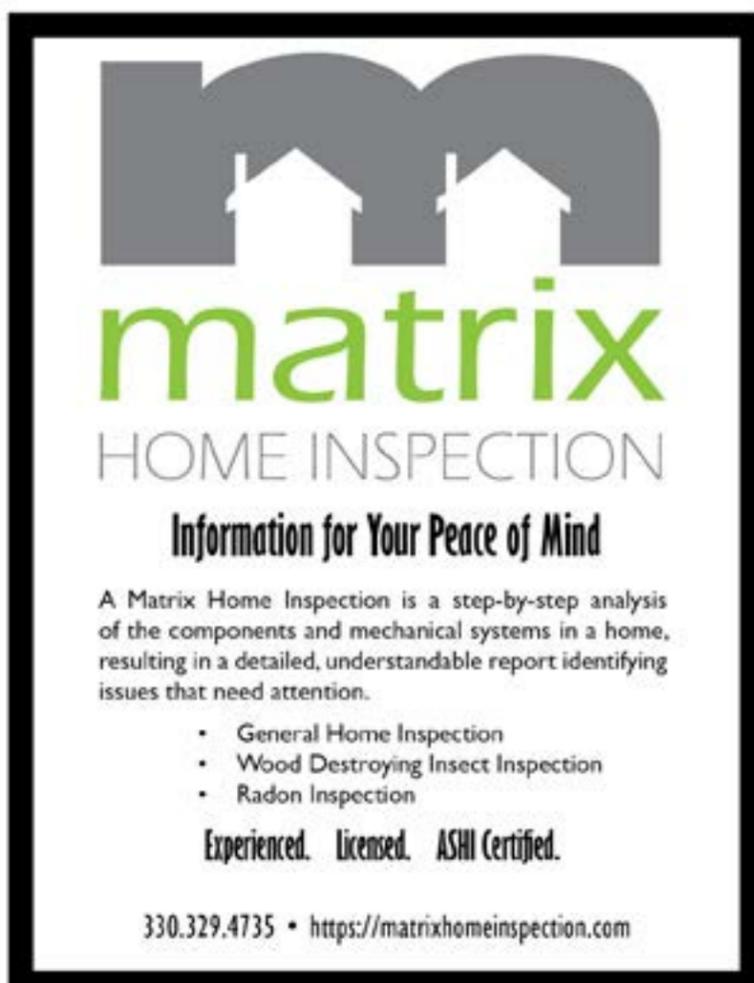
Have you heard about NAR's Fairhaven Simulator? The town of Fairhaven is a fictional town designed to have REALTORS® explore, access, and combat housing discrimination. This fully interactive simulator will address issues based off real scenarios to help combat discrimination and provide customized feedback to incorporate fair housing interactions in everyday situations.

Ready to visit Fairhaven? **CLICK HERE** to get started.

Bias Override: Overcoming Barriers to Fair Housing:

NAR and the Perception Institute have teamed up to create a curriculum that will help REALTORS® recognize unconscious biases.

CLICK HERE to watch NAR's Bias Override: Overcoming Barriers to Fair Housing video.





Yes, it is!

IS THIS ARBITRABLE ANALYSIS

This would be an arbitrable dispute as a compensation agreement existed between Broker A and Broker C.

The Hearing Panel will consider Broker A's introduction of the property to Client B, the property reports prepared by Broker A, and the time between the impasse in negotiations on the first property and the sale of the second property.



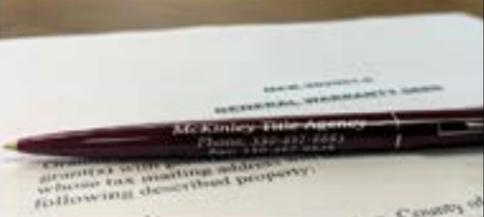
If the Hearing Panel determines that Broker A initiated the series of events that led to the successful sale, Broker A will likely prevail.

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Janice Rich - Title Agent / Office Manager
jrish@mckinleytitle.com

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Danette Stone - New Orders / Title Processing
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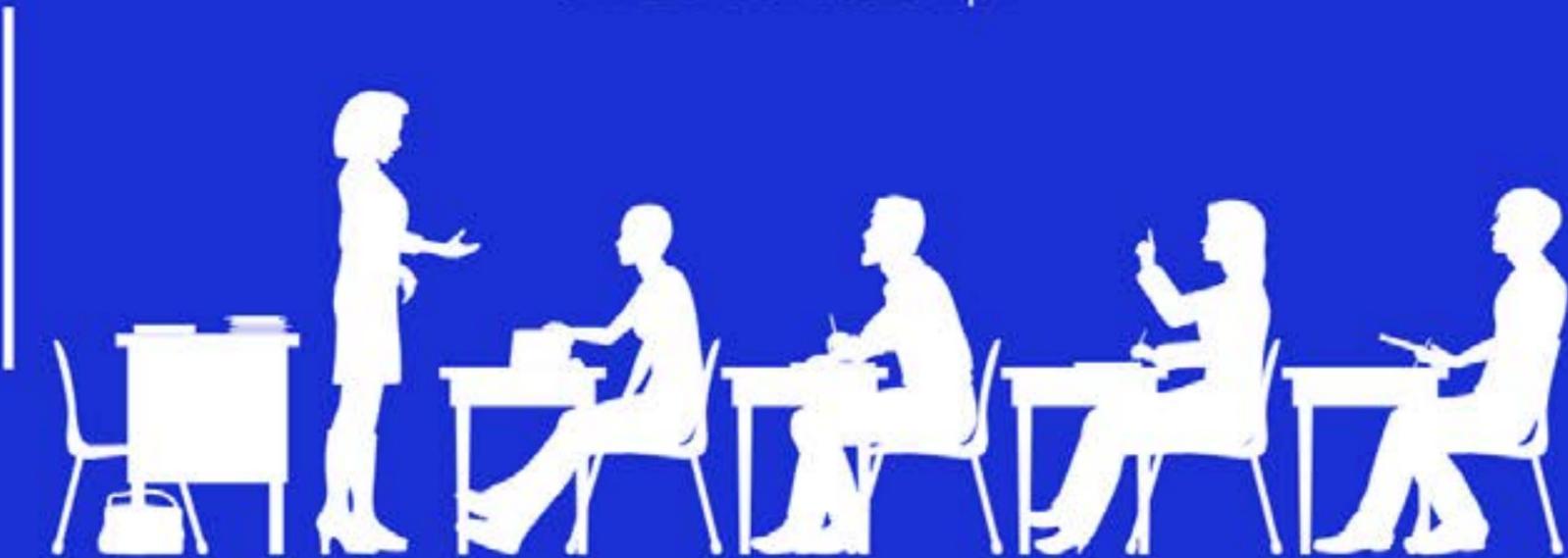


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