



OZAUKEE HOMESTEADER

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Office Phones

(262) 375-4730 Fax (262) 375-1019

e-mail maryz@ozaukeerealtorsassociation.com

OFFICE HOURS

MONDAY – THURSDAY 9:00 – 3:00

CLOSED FRIDAYS AND WEEKENDS

CHECK OUR WEB SITE: www.ozaukeerealtors.com

March 2007

Ozaukee REALTORS® Association

“Evening Meeting”

with

Bill Malkasian - President of WRA

WHEN: Thursday March 8th, 2007

WHERE: Cedarburg Legion Post
W57 N481 Hilbert Ave

REGISTRATION: 5:30 P.M. – Meeting: 6:00 P.M.

Pizza and Beverage to follow meeting\$5.00 donation at door

Call 262-375-4730 before March 6th if you are coming – we don't want to run out of food !



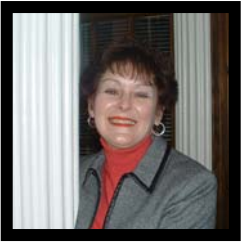
Please take a minute to view our new Web Site.

Designed and displayed

by Collin Schaefer

www.ozaukeerealtorsassociation.org

PRESIDENT'S CORNER



Well, the Groundhog saw his shadow so that means six more weeks of winter. It has been a long winter but spring is around the corner. Make plans to attend the **REALTORS@ Home & Garden Show** March 23 - April 1, 2007

Location: Wisconsin Expo Center at
State Fair Park
8200 W. Greenfield Ave, West Allis, WI 53214 W

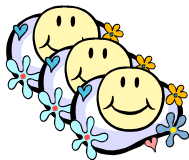
Real Estate transactions involve one of the biggest financial investments most people will ever experience. It would be foolish to consider a deal in real estate without the professional assistance of a REALTOR. All real estate licensees are not the same. Only real estate licensees who are members of the National Association of REALTORS are properly called REALTORS. They proudly display the REALTOR logo on business cards or other marketing literature.

REALTORS subscribe to a strict code of ethics and are expected to maintain a higher level of knowledge of the process of buying and selling real estate. When prospects are ready to buy or sell property they need to consider the following aspects of the transaction: Do they have the time, energy, sources of information, and contracts to do the job themselves? Without the benefit of a real estate professional, will a prospect purchase for less or sell for more? Considering the small upside cost and the large downside risk, why would anyone attempt a real estate transaction without the professional assistance of a REALTOR?

Congratulations to Lakeside Habitat for Humanity-Ozaukee County Chapter for the dedication of their third home (east unit) on Sunday, February 18th! What a wonderful way to give back to the community. Special thanks to Dorothy Thompson for all her hard work in helping make the Ozaukee Realtors Association a part of this project.

Marie Kaysen
President

marie@lakesidedevelopment.com



THE REAL ESTATE STORE

Lock Box (push button)	\$31.95+tax
Take One Box	\$8.95+tax
Calculators	\$57.95+tax
Flags	\$2.00 each 10 for \$18
Maps	from \$6.50-\$8.50



NAR NEWS

“Home Shoppers Do Their Hunting Online”

The National Association of REALTORS estimates the Web is used by 80 percent of buyers to search for homes. In addition to viewing listings, buyers can use the Internet to look at property valuations and neighborhood maps. Some buyers are even going so far as to depend on virtual tours to purchase homes in far-off cities without an initial in-person visit. According to Stuart Gabriel of the University of Southern California's Lusk Center for Real Estate, “The Internet is a significant threat to REALTORS, who in previous decades have had iron-grip control over all necessary information for those seeking to buy or sell a home.” With more and more buyers and sellers turning to Internet search engines, some observers are calling on regional multiple listing services to consolidate and implement the latest technologies. Meanwhile, a growing number of sellers are turning to limited-service brokerages, paying lower commissions in exchange for performing some sales-related tasks themselves. Though full-service agents are used in most transaction, NAR reports a drop in the number of buyers who deem their agents “very useful” to 69 percent in 2006 from 72 percent in 2005.

BETTER DAYS AHEAD FOR HOUSING

Consumers are beginning to respond to more favorable housing market conditions, but new-home construction will lag until inventories decline further. David Lereah, NAR's chief economist, is looking for a steady rise in existing-home sales. “After reaching what appears to be the bottom in the fourth quarter of 2006, we expect resale activity to gradually rise this year and well into 2008, “New-home sales should continue to slide, but we look for that sector to turn around later in the year.

SELLERS USE AGENTS MORE OFTEN THAN YOU THINK

Just 12 percent of home sellers last year opted to go the For-Sale-By-Owner (FSBO) route- down from 13 percent the previous year and 20 percent in 1987. But, this only tells part of the FSBO story – 40 percent of FSBO transactions in 2006 were closely held transactions (the buyer and seller knew each other). Factor out the properties kept off the open market and the actual FSBO's portion is only 7 percent. The rest are simply unrepresented sellers in private transactions.

Thoughts for today.

It's not enough for gardener's to love flowers. They must also hate weeds.

Be careful of your thoughts, they may break into words at any time.



New REALTOR® Applicants

**The Ozaukee REALTORS® Association, Inc.
has received the following REALTOR application:**

Coldwell Banker - Mequon

Sarah Charon

First Weber – Mequon

Krystal Graf

Thank you for joining Ozaukee REALTORS Association



HABITAT FOR HUMANITY

You may be interested in learning about the background of Habitat. Most people assume President Carter was the founder, but that is not true. Millard & Linda Fuller, from Americus, GA were the founders & Pres. Carter was a very strong influence in getting the “word out” by being a strong supporter.

Habitat for Humanity Lakeside is an expansion of the already established Sheboygan County Affiliate We just dedicated our second half of the duplex/condo on Maple St. on Sunday Feb. 18th to another well-deserved family.

We meet every 1st Wednesday of the month at The First Congregational Church, 131 N. Webster St. in Port Washington (across the street from the Library) from 7-8 PM. Come join us.

Dorothy Thompson
RE/MAX United cell is 414-430-1931



ASSOCIATION OFFICE INFORMATION

If you plan to visit the office, please call first. When I have to leave the office during our scheduled office hours I forward all calls to my cell phone. If you are a new member or DR wanting information about membership, please check our Web Site where we have current dues information and a copy of our application.

WEB SITE:

www.ozaukeerealtorsassociation.org

Office 262-375-4730

*Thank You
Mary Zielski*



Pun in Cheek

A bicycle can't stand on its own because it's two-tired.

Time flies like an arrow. Fruit flies like a banana.

For a while, she had a boyfriend with a wooden leg, but then she broke it off.



“AFFILIATE SPOTLIGHT”



CREDIT INQUIRY URBAN LEGEND

We've all spoken to them. The potential borrowers who don't want us to check their credit because that inquiry might cause a devastating blow to their credit score...and for that matter, there are also loan originators that tell people not to have anyone else pull their credit, because it will negatively impact their score. The truth is that those borrowers are mis-informed, and those lenders are just trying to keep the borrowers from shopping.

According to Fair Isaac Corporation, any mortgage related inquiries in the most recent **45 days** are scored as just one inquiry. This is a recent change from older scoring models that only allowed for a 14 day "inquiry window".

It is true that a large numbers of inquiries mean greater risk. People with six inquiries or more on their credit reports are eight times more likely to declare bankruptcy than people with no inquiries on their reports according to Fair Isaac Corporation. When inquiries negatively impact your score is when you have multiple inquiries of different types. For example; if in the last 30 days you had inquiries from a department store, a couple of credit cards and a car dealer that would have a negative impact on your score. This would give the appearance that you are preparing to go deeper into debt, and that you may be having cash flow issues. Conversely, if in a 45 day period you had inquiries from 5 different mortgage lenders, it would only count as one inquiry. They actually expect you to shop around on such a major purchase.

Bob Wallace, XCO – Charter Funding
Office 414.238.2100





February 14, 2007

Dear Ozaukee REALTOR® Members:

We are pleased to offer you the opportunity to purchase VIP tickets to the 83rd REALTORS® Home & Garden Show produced by the Greater Milwaukee Association of REALTORS®.

These reduced price tickets are a great, inexpensive way to market yourself to clients, prospects and friends with **your name/greeting personalized** on the tickets. We'll include an information sheet on the Show that you can include with the tickets you mail. After the Show, we'll email you an Excel spreadsheet with the names, addresses, phone numbers, and emails of the people who used your tickets.

For only \$10.00, you can purchase 100 tickets online (\$15.00 if using the enclosed form)—and that includes **2 lines of personalized information**. After the show, you will be billed \$4.00 per redeemed ticket, *up to a maximum of 25% of the number of tickets you ordered*. Example: if you order 100 tickets and 40 are redeemed, you will only be charged for 25, because that is 25% of the number you ordered. Your cost would be 25 tickets x \$4.00 per ticket = \$100.00. A great value for this cost!

The 83rd REALTORS® Home & Garden Show to be held at Wisconsin State Fair Park March 23-April 1, is the nation's oldest and Milwaukee's original home and garden show. The show is packed full of information on real estate, interior design, landscaping, home improvements and much more! Visit www.RealtorsHomeandGardenShow.com for up-to-date show information.

To order, visit our website at www.gmar.ws and click on the 2nd last button on the left "2007 Home & Garden Show VIP Ticket Ordering". You will then be prompted to enter your name and ID number. Order early to allow yourself time to mail the tickets to your contacts.

If you need your member ID number or have any other questions, please contact me at jah@gmar.ws or (414) 778-4929.

Sincerely,

Judy Huschka - Membership Director

Give your clients, prospects and friends

VIP TICKETS

To the nation's oldest and Milwaukee's original Home & Garden Show...

The 83rd REALTORS[®] Home & Garden Show

March 23- April 1, 2007

(Closed March 26-27)

Wisconsin Exposition Center at State Fair Park

The tickets include a 2-line personalization.

****\$15.00 printing charge for every 100 tickets if using this order form****

(Want to save \$5 per 100 tickets? Order online and pay by credit card at www.gmar.ws and pay \$10/100 tickets)

You will be billed \$4.00 per redeemed ticket at State Fair Park, up to a maximum of 25% of the number of tickets you ordered

Deadline to purchase tickets is Friday, February 23, 2007

Please have all order forms mailed or faxed by end of business day.

Name: _____ Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ E-mail: _____

METHOD OF PAYMENT:

Check enclosed, payable to GMAR.

Charge my: VISA MasterCard

Card No.: _____ Exp. Date: ____/____/____

TICKET ORDER

_____ Quantity of Tickets (in quantities of 100 only, please)

\$ _____ Total Cost of Printing (\$15 per 100 tickets when using this form)

\$ _____ Total Cost for Postage (\$3.00 per 100 tickets)

\$ _____ Total Cost for Tickets

DELIVERY

Call me when my order is in.

I will pick up at the GMAR office.

Mail my tickets to the above address.

IMPRINTING NOTE: Tickets come printed with only the general show information and the phrase "*Pre-paid Admission Compliments of:*"

Please enter text below that you would like imprinted on your tickets. Maximum of 45 characters per line.

1st Line Imprint: _____

2nd Line Imprint: _____

Mail or fax to: GMAR, 12300 W. Center St., Wauwatosa, WI 53222 / Phone 414-778-4929; Fax 414-778-4920

REALTORS[®] Home & Garden Show VIP tickets are available for purchase by all members of the GMAR. Please be certain that all steps are completed. Failure to complete entire order form may delay processing of your order. If you have any questions, please contact Judy Huschka at jah@gmar.ws.

OZAUKEE REALTORS® ASSOCIATION

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Cedarburg WI 53012



**Official Bulletin
of the
Ozaukee REALTORS® Association**

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