

Meeting Minutes 1/12/2023 12:00 PM

- Sheri called to order
- We asked for new members/guests
 - Chase Cameron – LMO at fifth Third
- We did not have any minutes due to having the Christmas party last meeting
- Treasurer report is \$7,783.63 from November treasurer report
- \$560 dues are due January 15, 2023. Late fee is \$25.00
 - RPAC is NOT optional for us
- Old Business
- New Business
 - We need to start planning our 21st pancake breakfast for the homeless shelter
 - We liked to have it at the Presbyterian church and will most likely have it again
 - The NAR ethics class has changed from every 2 years to every 3 years so it's in line with CEUs
 - Ohio Divisions new director Daphne Hawk is doing a video monthly of different informational items for Realtors. Very good information for us to look into
 - For example: Top disciplinary actions for real estate agents. Top issue: Unauthorized access with no agent present. Second Issue: Unlicensed property management or unauthorized property management outside of brokerage. Third Issue: Advertising Issues
 - Kate needs all affiliate emails. Please speak to Kate if you or someone else needs to update their email
 - Clinton County Auditor's office is going through an evaluation year. Mike warned for a 30% - 35% increase
 - Make sure we are educating the public and especially our clients on the tax versus mortgage rates
- Leah Grant won the 50/50 Raffle of \$60.00 – She gave it back to the board
- We are going to let our affiliates give us updates on their programs:
 - Peggy Hickey from Loan Depot: She brought two pages covering loan guidelines and references along with a list of FHA appraisal issues
 - Sheri addressed knowing what a manufactured home is and if you don't know, finding out. Peggy added making sure that you know where the 2 HUD plates are and that they need to match the 8x11" paper with the American flag in top right corner. "Approval wind and thermal loads"
 - Peggy said if you cannot find it, they need to order an ISBT report which can take 10 days or so. Best to let them know ASAP
 - Once a manufactured home, always a manufactured home. NO matter the updates, additions etc.
 - Manufactured homes versus modular homes. Metal frame versus wood frame.
 - We have decided to cover this topic further in the next meeting.
 - Bill Hay from First Central: They are changing software systems, hiring new (introduced Jennifer Schaefer – working Dayton and Wilmington as processing and closing)
 - Bryan Smith First State Bank: Welcome Home Funds are going up to \$10,000. First Come First serve.
 - Don from Fifth Third (Also brought Chase Cameron): \$3,600 down payment assistance, \$1,000 off for k-12 teachers on closing costs, Doctors also get exceptional rates

- Corky Shelton from Shelton Home Inspections: Emphasizing that even the newest homes have had some substantial issues lately so don't skip out on inspections.
- Rodney Carruthers from Merchant National Bank: In house financing to do loans on farm grounds, weird properties, two houses on one property, singlewides behind residences for family members etc. CD Special: 6 Month special 3.74 12 Month Special 4.25
- Mike with Peoples Bank in Town: 5 branches in Clinton county – Sabina, Blanchester, Wilmington, New Vienna. Welcome Home Grant Money Reserve is February 6, 2023. Each bank is allocated \$150,000. Smaller banks might have it longer than the bigger. Also Dreams to Keys is a good portfolio program.
- Bob Schaad Wilmington Savings: Saying about everything the same. Also another balance in July. Family making about \$62,000 or less
- Robin Norman Motioned to adjourn
- Robyn Clifton Seconded