



The Compass

Winner of the Newsletter of the Year Award, 2004

Chapter 12
50+ years
1955 -

2009-10 CHAPTER 12 OFFICERS

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President's Message

Greetings everyone! Welcome to the latest addition of The Compass. This has been about the fastest year of my life. It seems like just yesterday Brad Krabel, SR/WA was President, well actually it was just last week. He certainly is a hard act to follow but the truth of the matter is, he has done a great job of laying ground work and pointing our Chapter in the right direction. Not only that but I just returned from my first IRWA Annual Education Conference in Indianapolis, so I'm



full of fresh ideas and boundless enthusiasm (the boundless enthusiasm part might be all the coffee I had today).

I am excited about our opportunities. We are after all, Illinois Chapter 12, we are the heart of the Midwest. We don't sit on our butts (can I say that?) we get up and get the job done. We are known for our hard work and common sense approach to life. I know with you all on the team the Chapter will flourish.

There are a couple areas I would like to focus on this year, first and foremost, **membership**. I know when Teresa Dismukes calls on you later this month you will rise to the occasion and supply her with a list of all (or at least a couple) of the people you work or do business with that are not yet Chapter members. Secondly, **designations** I hope that when John Pribich, SR/WA, challenges you to make a commitment to an IRWA designation (hello Alice) you will take that challenge, it's for our own good. The third area I would like to focus on is **fun**, we all work hard, have a lot of responsibilities and probably not enough time to get them all done. The Chapter needs dedicated, bright and hard working people if it's going to survive, but if it's not fun how are we going to convince the next generation (or even the old generation) to participate?

I have other areas of focus also, but if you are still reading this far I better not press my luck. Feel free to come to my party, I mean the August meeting at Starved Rock Lodge in Ottawa, check out the registration (inside this issue) and don't procrastinate. What a great line up and Continuing Education Credits towards recertification of your IRWA Designation to boot.

When I count to three you will awake and remember pretty much everything and when I call your name you will be honored to serve the Chapter in whatever way is necessary.

Alice Johnson
President

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Chapter 12 Membership Drive

Well it's that time again... **July 29th** we are having the second **Chapter 12 Membership Drive!**

This is going to be a great opportunity to have fun and work together to increase chapter membership. There will be food and refreshments, some prizes and maybe a little friendly competition.

Here are just a couple of reasons why you should participate:

More Members, More Potential Customers – For you service providers out there you will have a chance to meet potential customers you may never have had a chance to meet before.

Networking – With more members you will have many more people to bounce ideas off of and share common practices.

When is it? **July 29th, 11:00 am – 1:00 pm**
ComEd
Lincoln Centre Three
Oakbrook Terrace, Illinois
Upon arrival contact: Teresa at 630-576-7141

Please fill out a Potential New Members Form (enclosed) and bring it with you to the membership drive.



Meet a Member

Neil K. Steffens, MAI, SRA

Asked to provide some information about myself as a new chapter member, I will start by saying that I am not really a new member. Years ago I was a member of the organization; for various reasons it was necessary for me to drop my membership; now I am back. For the past 30 years my professional career has been as a real estate appraiser. My business, N. Steffens & Associates, Ltd. is located in Elgin, where I live with my wife. My interest in the right of way field started when I was employed by IDOT,

District 1 as an appraiser, review appraiser and, for a brief time, as a negotiator. At the present time the majority of my work deals with appraisals for right of way acquisition. I have worked for both condemning agencies and property owners; I have experience with all phases of the condemnation process.

I left IDOT in order to gain a wider variety of experience and to complete requirements for designation by the Appraisal Institute. I am a past president of the Chicago Chapter and still active in the Chapter. I have full instructor status with the Appraisal Institute and teach several classes: Appraisal Principles, Appraisal Procedures, and Residential Sales and Income Approaches. I am also certified by the Appraisal Standards Board as an instructor for *Uniform Standards of Professional Appraisal Practice* classes.

Until recently, my activity with Chapter 12 has been limited. I have just completed the requirements for the R/W-AC and have submitted the necessary documentation. I will continue to work to earn the SR/WA designation. I would like to become involved as a facilitator for IRWA appraisal classes. Thank you for the opportunity to share with you some information about myself. I look forward to working with you to continue the success of Chapter 12.

Changes in the Illinois Notary Law

As everyone involved with real estate is aware, there have been problems with some transactions because of the proliferation of fraud in the execution and recording of documents relating to land ownership. In an attempt to alleviate such problems, the Illinois State Legislature has seen fit to modify the Notary Act to place burdens on notaries in the state when executing deeds for the transfer of property. The law at this point affects only residential real estate in Cook County. Apparently the thinking was that fraud only happens in one county with one type of document. However, as often happens, a law which is specific to only one area sometimes morphs into more wide-ranging effect, if it is thought that the statutory change in that area is successful in addressing more wide-ranging problems. That being the case, all notaries in Illinois dealing with real estate are well advised to be aware of changes in the law.

Effective as of June 1, 2009, all documents of transfer relating to residential real property in Cook County must be notarized in conformance with the new law. A "document of transfer" is defined in the act as "a written instrument that transfers or purports to transfer title effecting a change in ownership." There are exceptions to the application of the law. For example, deeds relating to non-residential properties, court-ordered transfers, correction of the nature of tenancy of the title holder, or deeds-in-lieu of foreclosure are not affected.

The major change in the law relates to the keeping of a "Notarial Record" relating to the notarization of the document. This new record keeping requirement mandates a detailed accounting of the document that was executed, the property affected by the document, the person executing the document, and personal information relating to that person – including their right thumbprint. Further, the notary must complete the Notarial Record by stating their own name, address, phone number, the amount charged for the notarial service (up to a statutory maximum of \$25.00), the expiration date of their notary commission, and the correct legal name of their employer. That Notarial Record is then to be maintained by the employer of the Notary for a period of seven years. If there is no employer of the notary, the Notarial Record must be filed with the office of the Cook County Recorder within fourteen days, and the Recorder is to charge a fee of \$5.00 for the filing of the document. To maintain confidentiality of the parties involved, the information disclosed on the Notarial Record cannot be disclosed to anyone unless there is a subpoena issued by a court of competent jurisdiction.

It can reasonably be anticipated that some persons will not be willing to disclose sufficient information for the Notarial Record. More likely, one can foresee the hesitance of some people to provide their thumbprint. In that case, notaries are being advised to refuse to notarize the document.

As stated at the outset, this law currently applies only to residential properties located in Cook County. However, it applies to all notaries in the state of Illinois, if Cook County property is involved. The document execution does not need to take place in Cook County for these requirements to come into play.

It remains to be seen how much, if any, this statutory change will reduce incidents of fraud in the real estate market. As things currently stand, the law is set to expire as of July 1, 2013. Perhaps the thinking is that all fraud will be eliminated by then. On the other hand, it may be determined that the change has had no appreciable effect on fraudulent activity. However, it could well be that this is just the beginning of more full scale changes in the law.

Chapter 12 Golf Outing - August 20, 2009

The IRWA chapter 12 Annual Golf Outing and Social will be held at the Pontiac Elks Club Golf Course again this year. We will again be playing a Scramble format so any and all, regardless of skill level, can participate. The first group will tee off at 9:00 AM and the last group will launch by 10:50 AM if we once again have a full field. There will be six event holes and the winners will receive a nice prize. Following golf we will all get together for a rib eye steak dinner and prizes will be awarded for the skill holes. Golf (cart included) and lunch at the halfway house is \$35.00. The rib eye steak dinner is an additional \$25.00. Registration form enclosed.

Please contact either Dave Sommerfeld (email: david.sommerfeld@bp.com phone: 630-836-3458) or Tom Burns (email: thomas.burns@bp.com phone: 630-836-6415) if you have any questions or want to make arrangements to help sponsor the Outing by submitting prize or monetary donations.



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Please welcome Judson R. Scott of Vine & Branch Inc. as a new advertiser in The Compass. Mr. Scott is a Registered Consulting Arborist with the American Society of Consulting Arborists. He is an expert in the field of Arboriculture and/or Horticulture with thirty plus years of experience in the field and a vast amount of work as an expert for cases involving trees and landscapes.

Advertising in The Compass is easy and inexpensive – just \$35.00 per issue or \$100.00 for a full year (four issues). Simply contact Lisa Krenz at 630.836.3463 or Lisa.Krenz@bp.com to get started.

Members also have the opportunity to become a Chapter 12 sponsor for the bargain price of \$500.00. Sponsors will have an image placed on the Chapter 12 website with a link to their organization’s website and in addition, they will get a 2” x 3” block of ad space in The Compass for a full year.

And finally, don’t forget that if you have a position to fill within your organization Chapter 12 will be happy to place your posting in The Compass and on the website. No charge!

For more information contact Lisa Krenz.

Region 5 Spring Forum

Brad Krabel, SR/WA, Kim Polk and I attended the Region 5 Spring Forum on April 25th in Charleston, West Virginia. The meeting was well attended by all of our Region Chapters and we had the opportunity to meet our new International President, Sandy Grigg, SR/WA. Our own Region 5 (Chapter 7) Jeff Jones, SR/WA, R/W-NAC, R/W-RAC from Chapter 7 was awarded the Region 5 Professional of the Year. Jeff was also nominated on the International level for the 2008 Frank C. Balfour Professional of the Year Award. The new Region 5 website was unveiled and it is much improved, be sure to check it out at www.IRWAreion5.org . The Fall Forum will be hosted by Milwaukee Chapter 17, October 16 - 17, 2009 and the 2010 Spring Forum will be hosted by none other than your Illinois Chapter 12.

Alice Johnson, President

Welcome New Members!

- Ms. Carol A. Vaughan**
Wheatland Title Guaranty Corporation
- Ms. Gloria G. Wagner**
Wheatland Title Guaranty Corporation
- Mr. Michael Filipski**
Compass Land Survey

TREASURER’S REPORT Susan K. Murst, Treasurer

2009 First Quarter Report (As of 03/31/2009)

Income	\$5,400.00
Expenses	<u>7,882.73</u>
Net Loss	\$(2,482.73)
Current Cash Balance	\$5,193.31
Certificate of Deposit	\$5,000.00
TOTAL	\$10,193.31

55th Annual IRWA Conference

As most of you are aware, the 55th Annual IRWA Conference has come and gone. What an experience! The topics and speakers were great. I had my agenda planned out, and I was ready to go. But, wouldn't you know it things didn't go as planned!

I had planned on attending sessions that were job related (Relocation Specialist). But, that didn't happen. Divine intervention had other plans. I ended up attending sessions that were not job related. One of the sessions was on "Wind Farms" conducted by our very own Region Vice-Chair, Mary Anne Marr, SR/WA. I found it very informative and enlightening. Especially since there's been a court battle here in Illinois on this same matter. I never realized the amount of study, time, effort, etc. that was involved just to be able to discern if a particular location would be suitable for a "Wind Farm". Amazing!

One of the other sessions that I attended was on easements – "Is the Easement Being Abandoned or Just Not Being Used"? I found it informative as well. I do realize this is not something that I deal with on a normal basis, but when I heard my boss mention an interest in "Easements" – I figured I'd sit in on a session to get an idea of some of the work that is involved.

Needless to say, every unplanned session that I attend was worthwhile. I walked away glad that I attended the sessions I did, not to mention the conference as a whole. The good thing is that some of the sessions were videotaped, so you'll have a chance to view them online. Double check the IRWA website for more info.

I cannot close without mentioning that the next IRWA Conference is in Calgary, Canada. I did make mention to my colleagues in attendance that we should begin a vigil on the airlines and their ticket prices.

Lastly, there are two relocation classes being held on September 30, 2009 and October 1 & 2, 2009: C503 – Mobile Home Relocation and C501 – Residential Relocation Assistance. The classes are posted online.

Josephine Ramirez-Rejzer, Education Chair



Jeffrey L. Jones, 2008 Frank C. Balfour Professional of the Year

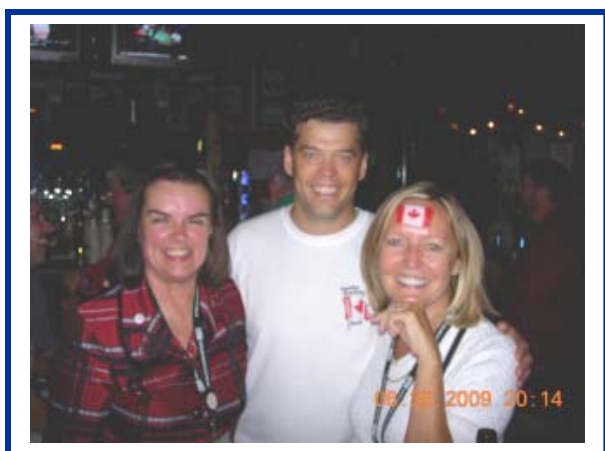
International Recognition

Jeffrey L. Jones, SR/WA, R/W-NAC, R/W-RAC from Chapter 7, Region 5 is the 2008 Frank C. Balfour Professional of the Year Recipient!

Ron Barker, SR/WR and Chapter 10, Region 5 for Newsletter of the year.

Mary Ann Marr, SR/WR from Chapter 7, Region 5 Member Appreciation Award.

Congratulations and a big thanks to Cynde Barker SR/WA, R/W-NAC and John Alexander, SR/WA from Chapter 10, Region 5 for hosting The 55th Annual Education Conference in Indianapolis. It was an outstanding event!



Becky Merkley (Chapter 10), Justin (Co-Chair for the 2010 Conference) and Alice Johnson prepare for Canada

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New Appraisal Licensing Law (HB1015) on the Governor's Desk

Illinois is about to have a new appraisal licensing law that amends the Real Estate Appraiser Licensing Act of 2002. On May 15, 2009 HB1015 unanimously passed the Senate and was sent on to the Governor for signature. As of the date of this article, the bill had not yet been signed. I will try to summarize a few of the significant changes included in the bill.

The "Associate Real Estate Appraiser" classification has been changed and now will be an "Associate Real Estate Trainee Appraiser". Along with this change the value limits have been eliminated. Of course, a certified residential or general appraiser must co-sign a trainee's report. The bill provides that an associate real estate trainee appraiser license may not be renewed more than two times before meeting the requirements for a certified license.

Education and experience requirements have been increased. Illinois has accepted the criteria established by the AQB of the Appraisal Foundation with the exception that Illinois will still only three license levels; many states have a fourth level, Licensed Residential Real Property Appraiser. The following is a brief summary of the license requirements for Illinois. Associate Real Estate Appraiser Trainee: 75 hours of education (including Appraisal Principles, Appraisal Procedures, and USPAP). Certified Residential Appraiser: Associates degree (or 21 semester hours in specified courses), 150 hours of appraisal education (105 hours in specified classes plus electives), and 2,000 hours of experience in no less than 12 months. Certified General Appraiser: Bachelor's degree (or 30 semester hours in specified classes), 300 hours appraisal education (including 195 hours of required classes plus electives), and 3,000 experience hours in no fewer than 24 months.

Illinois will now be a mandatory state. Previously, if you wrote appraisal reports that did not involve a "federally related transaction", a license was not required (a few appraisers fit this classification). Now the bill states: "It is unlawful for a person to (i) act, offer services, or advertise services as a State certified general real estate appraiser, State certified

residential real estate appraiser, or associate real estate trainee appraiser, (ii) develop a real estate appraisal, (iii) practice as a real estate appraiser, (iv) advertise or hold himself or herself out to be a real estate appraiser, or (v) solicit clients or enter into an appraisal engagement with clients without a license issued under this Act." The few exceptions include assessing officials and similar positions. Any violation is considered a Class A misdemeanor for a first offence and a Class 4 felony for any subsequent offenses.

There is more. If you would like to read the entire bill, here is the link (CTRL+click to follow link):

<http://www.ilga.gov/legislation/fulltext.asp?DocName=&SessionId=76&GA=96&DocTypeId=HB&DocNum=1015&GAID=10&LegID=&SpecSess=&Session>



Wheatland
Title Guaranty

105 W. Veterans Parkway
Yorkville, IL 60560
630.892.2323
www.wheatlandtitle.com

Illinois Chapter 12 Summer Business & Education Meeting

Summer Social

August 6, 2009
6:00 PM – 9:00 PM

Business & Education Meeting

August 7, 2009
9:00 AM – 4:00 PM

Starved Rock Lodge and Conference Center

Rt. 178 & 71
Utica, IL 61373
1-800-868-ROCK

Chapter 12 Spring Meeting –Election and Awards!

In addition to the election and awards, Chapter 12’s Spring Meeting included a full slate of speakers. Jerry Lund, Region 5 Chair was on hand to provide a region report followed by Eric Lounsberry of the Illinois Commerce Commission who spoke on the certificate process. A lunch buffet was followed by State Senator Bill Brady and State Representative Linda Chapa LaVia who spoke on energy and infrastructure in the State of Illinois.

And let’s not forget those awards! **Congratulations to Robin A. Upchurch & Associates – Company of the Year and Josephine Ramirez-Rejzer – Member of the Year!** Also presented with awards were our then President, Brad Krabel, President Elect, Alice Johnson and Treasurer, Andy Viola along with special recognition given to BP Pipelines (North America) Inc., Wheatland Title Guaranty and Robin A. Upchurch & Associates.

Slides and pictures from the meeting can be found on the Chapter 12 website.

COMPANY OF THE YEAR – ROBIN A. UPCHURCH & ASSOCIATES



Kim Polk, Robin Upchurch, Brad Krabel & Josephine Ramirez-Rejzer

MEMBER OF THE YEAR – JOSEPHINE RAMIREZ-REJZER



Josephine with John Pribich

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Welcome New Officers: Sue Murst – Treasurer, Bill McIntyre – Secretary, Andy Viola – President Elect, Alice Johnson – President with Jerry Lund. Not pictured: Debra Leetzow – Vice President

PRESIDENT’S AWARD



Brad Krabel with Alice Johnson

Calendar of Events

July

29 Chapter 12 Membership Drive / Oakbrook Terrace, IL

August

7 Chapter 12 Summer Meeting / Starved Rock-Utica, IL
 17 Course 901 – Engineering Plan Development / Auburn Hills, MI
 18 Course 902 – Property Descriptions / Auburn Hills, MI
 18 Course 800 – Principles of Real Estate Law / Charleston, WV
 20 Chapter 12 Golf Outing / Pontiac, IL

September

1 Course 200 – Principles in R.E. Negotiation / La Crosse, WI
 10-11 Course 900 – Principles of R.E. Engineering / Oakbrook Terrace, IL
 17 International Pipeline Committee Meeting / Chicago, IL
 30 Course 505 – Advanced Residential Relocation / Mackinac Island, MI
 30 Course 503 – Mobile Home Relocation / Des Plaines, IL

October

1 Course 501 – Residential Relocation Assistance / Des Plaines, IL
 16-17 Region 5 Fall Forum / Milwaukee, WI
 27 Course 801 – United States Land Titles / Charleston, WV *TENTATIVE

July 2009

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August 2009

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September 2009

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October 2009

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Contact Lisa Krenz at 630.836.3463 or via email at Lisa.Krenz@bp.com.

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