

A Message From The President

Local REALTOR® associations, like WWAOR, play a crucial role in promoting professionalism and ethical conduct within the real estate industry.

Furthermore, REALTOR® associations offer valuable resources and support to our members, such as access to market data, continuing education opportunities, and networking events. These benefits help members stay informed on industry trends, enhance their skills, and expand their professional networks. By empowering agents with knowledge and tools, our associations contribute to a higher level of service and a more efficient and effective real estate market.

To excel in this industry, agents should actively participate in numerous meetings and events that WWAOR, PAR and NAR provide. This engagement will help you to stay well-informed and competitive.



JAMI HUDSON
WWAOR Board President

2025 WWAOR BOARD OF DIRECTORS

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Solicitor

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Ward & Christner

Accountant

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Graney & Co.

MEMBERSHIP

Welcome New Member!

We welcomed these newly licensed agents in May to our association and our REALTOR® community!



CHRISTIANA KOLOSHINSKY
BHHS
East Regional



CRYSTAL SMITH
BHHS
Belle Vernon



JUANITA SETTLES
Realty ONE Group Gold
Standard Belle Vernon



LEAH CASTELLON
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Oak & Ivy
Real Estate



MALINDA SMIDGA
Loyalhanna
Real Estate



BLAZE LABROSSE
Howard Hanna
Simon



MEAGAN PORTER
RealtyONE Group
Landmark

Welcome NEW Affiliate Partners!

Please welcome these individuals and companies to our WWAOR Affiliate Partner Business Division!



LOVE FOR THRIFT
412-583-0516

Loveforthrift@gmail.com
Facebook: Love For Thrift

FURNITURE



PURSUIT LENDING
STEVE MEREDITH
412-491-9697

smeredith@pursuitlending.com
www.pursuitlending.com

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EFUNDER CAPITAL
TERENCE YOUNG
412-307-9211

terence@efundercapital.com
www.efundercapital.com

BANK/LENDER

Information To Share With Your Clients



CONSUMER GUIDE: UNDERSTANDING & PROTECTING YOURSELF FROM TITLE FRAUD

Title fraud is a serious crime that can be overlooked and result in a property owner unknowingly losing the title of their property. Here's what you need to know about title fraud, how it happens, who's most at risk, and how you can prevent it from happening to you.

What is title fraud, and how is it different from other scams? Title fraud, or deed theft, is when someone illegally transfers the [title or deed](#) of your property without your knowledge, often using forged documents or fake IDs. The criminal's goal is to steal your money by making it seem like someone else owns your property or that you transferred your property to someone else. When left unaddressed, title fraud can result in foreclosure or eviction—even if you still live in the home.

How can someone steal my home's title? A scammer might forge your signature to transfer the property's title to themselves using a fake ID and file it with the local recorder's office. This makes it appear that you willingly transferred over the title of your home to them, and they now own it. Another scenario is where a scammer attempts to list and sell a property or take out a loan against it, claiming to be the owner. Fraudulent filings can be difficult to spot unless someone is actively monitoring public records.

What are some red flags that could indicate title fraud? Scammers often target properties that are unoccupied or do not have a mortgage, but there are specific behaviors that can signal something is wrong. Warning signs include a seller who is offering a [vacant property](#) for significantly less than its market value, communicates only through electronic means while avoiding phone or video conversations, or insists on using their own remote notary to close the sale. These tactics are designed to avoid detection and can be a sign that the transaction—or even the seller—is fraudulent. Agents who are [REALTORS®](#) can help you avoid instances of potential title fraud by working with trusted title and [escrow](#) companies, guiding you through secure transactions, and helping make sure your ownership is properly recorded and protected.

How can I protect myself from title fraud, especially when buying a home? If you currently own property, ask your local county if they offer fraud alerts for property documents, periodically check online tax and property records, and keep your ownership records in a secure place. When buying, make sure a full title search is done and consider purchasing owner's [title insurance](#), a common step during the process of [buying your first home](#). You should verify wiring instructions by phone to avoid related scams during the transaction process.

What does title insurance do? Title insurance protects you from title-related issues including fraudulent claims on a home. One of its key protections is legal defense and loss coverage in the event that someone else claims to own your property because of a forged deed. In fact, if you are [financing your home](#) with a mortgage, most lenders will require title insurance because it protects them from defects in the title and ensures that documents are valid and enforceable.

What are some warning signs that I might be a victim of title fraud? Warning signs include if you stop receiving property tax bills or receive mail for someone else at your address. Unexpected notices from banks or government offices may also be a sign that someone has tampered with your home's title.

What should I do if I think I'm a victim of title fraud? Alert the FBI via the [Internet Crime Complaint Center](#), contact your local police, and speak to a real estate attorney as soon as possible. Report the fraud to your county recorder and notify your title insurance provider if you have coverage. Acting fast can help limit the damage. You may also want to place a fraud alert or credit freeze on your accounts to prevent further identity misuse.

Practices may vary based on state and local law. Consult your real estate professional and / or an attorney for details about state law where you are purchasing a home. Please visit [facts.realtor](#) for more information and resources.

Affiliate Partner Spotlight



412-823-0877

355 Lincoln HWY, North Versailles, PA. 15137

www.kaceyscarpet.com

HOW DID YOU GET STARTED IN YOUR BUSINESS?

"I started out as an installer, and always wanted to open a store. I started slowly selling my own jobs and installing them, and finally decided to open a showroom of my own in 1990."

WHAT'S A GOOD, QUICK TIP YOU CAN GIVE ABOUT YOUR INDUSTRY?

"For carpet, vacuuming once a week will go a long way to help maintain its longevity. It's important to also get it professionally cleaned every 18 months, all manufacturers require this to uphold any warranties. For flooring, never slide anything on the floors without the proper sliders. Most floors are scratch proof, not scratch resistant."

WHAT DO YOU LIKE BEST ABOUT YOUR JOB?

"Our favorite thing about our job is working with new people every day to help them find exactly what they're looking for. We also all enjoy working together."

WHAT'S A FUN FACT ABOUT YOU?

"Despite working with each other every day, we still all make time to hang out outside of work fairly often. "

What's Been Happening

AT WWAOR

PAR Hill Day in Harrisburg



Ask The Experts Forum



New Member Orientation



Westmoreland County Chamber of Commerce State of the State Forum



Member Meeting



2025 PA REALTOR® DAY ON THE HILL

More than 200 Realtors® participated in 125 meetings with legislators at the Pennsylvania Capitol to advocate for real estate-related issues.

Our members, Rita Sumney, DeeDee Adams, Tony Vecchio and Matt Vermeire, Government Affairs Director met with State Representatives Brian Rasel, Eric Nelson, Eric Davanzo, Jill Cooper and State Senator Pro Tempore Kim Ward. They sat down and discussed real estate matters and upcoming bills that affect our industry. We are proud to be on the front lines for our members! Interested in becoming more involved?

Email localrealtors@wwaor.org.

PAR HILL DAY TESTIMONIAL

RITA SUMNEY

REALTY ONE GROUP LANDMARK



MY EXPERIENCE:

Attending Hill Day was an incredibly empowering experience. As a REALTOR®, having the opportunity to speak directly with our State Representatives and Senator about the legislation that impacts our industry was not only inspiring but necessary.

It reminded me that our voices matter and the advocacy is a vital part of protection and advancing our profession.

Hill Day left me feeling more connected, informed and proud to be a part.

DEE DEE ADAMS

BHHS MURRYSVILLE



MY EXPERIENCE:

This was my first experience attending Hill Day. It was overwhelmingly amazing.

Learning about the issues that matter most to us as REALTORS® and then getting to meet with our representatives and discuss these issues was awesome!

I felt that we mattered and they cared. I walked away from this experience feeling proud and would be honored to attend again.

UPCOMING EVENTS

— Ask the Experts —



Meet our affiliate partners and learn valuable information!

 **DATE**
Thursday, July 17, 2025

 **TIME**
9:30am - 11:00am

 **COST**
FREE

 **LOCATION**
12875 Route 30, North Huntingdon 15642
WWAOR Office (2nd floor of the Rupp & Fiore Insurance building)

SPEAKERS AND AGENDA



CINDY BANKOSH
Settlement Engine

- Wire and Certified Check Fraud
- Identity Fraud
- AI and Fraud



JUDY NEMETH
Assured Settlement Services

- Unsecured Websites
- Vacant Land Scams
- Seller Impersonation



MATTHEW BLANK
Precision Radon Mitigation

- Health Risks
- Testing Procedures
- Mitigation Methods
- Equipment and Monitoring

CONTINENTAL BREAKFAST INCLUDED! SEATING IS LIMITED!

RSVP by Monday, July 14th to
Leslie Krygowski at leslie@wwaor.org

UPCOMING EVENTS



WESTMORELAND WEST
Association of REALTORS®

"Daub It Like It's Hot!"

BINGO!

Bucks Bash

SUNDAY, SEPTEMBER 28, 2025

 Time: Doors Open at 11:30am
Lunch Starts at 12:00pm
1st Bingo Called at 1:00pm

 Location: Youngwood Fire Hall, 104 S. 2nd Street,
Youngwood PA 15697

ONLY 250 TICKETS AVAILABLE!

TICKETS:

\$40 Individual Ticket OR \$225.00 For A Reserved Table of 6
Tickets Include Lunch, Dauber, Special Games and Bingo Cards
(6 cards per sheet for 20 games)

FOOD & DRINK
Lunch and Beverages will be provided.
Outside food allowed. No outside alcohol permitted.

Basket Raffle, 50/50, Pull Tabs, Mystery Envelopes and MORE!

UPCOMING EVENTS



WESTMORELAND WEST
Association of REALTORS®



SPONSORSHIP LEVELS:

JACKPOT SPONSOR - \$1000.00

- * Free admission and reserved prime seating table for 6 people
- * Large logo on all event collateral and social media
- * Recognition during event
- * Opportunity to give your 2 minute business commercial
- * Full page ad in the event program
- * Ability to include swag for attendees at sponsor's expense (250 people expected)

DAUBER DABBER SPONSOR - \$500.00

- * Free admission and reserved table for 4 people
- * Medium size Logo on all event collateral and social media
- * Recognition during event
- * Opportunity to give a 60 second business commercial
- * Half page ad in the event program

SPECIALS SPONSOR - \$250.00

- * Free admission for 2 people
- * Small logo on all event collateral and social media
- * Recognition during event
- * Business card size ad in the event program

LUCKY CHARM SPONSOR - \$100.00

- * Business listing on all event collateral and social media
- * Recognition during event
- * Business listing in the event program

BASKET RAFFLE DONORS - ONE BASKET OF ITEMS VALUED AT A MINIMUM OF \$50.00.

- * Listing in event program (if donation is received by the due date)
- * Recognition in post event social media

GIFT CARD DONORS - GIFT CARD(S) DONATIONS FOR RAFFLE VALUED AT A MINIMUM OF \$25.00.

- * Listing in event program (if donation is received by the due date)
- * Recognition in post event social media

PLEASE COMPLETE THE FOLLOWING:

BUSINESS NAME: _____ CONTACT PERSON: _____

EMAIL ADDRESS: _____ CELL PHONE: _____

SPONSOR LEVEL (PLEASE CHECK): ☐ \$1000.00 ☐ \$500.00 ☐ \$250.00 ☐ \$100.00 ☐ BASKET RAFFLE ☐ GIFT CARD

PAYMENT (PLEASE CHECK) ☐ CHECK INCLUDED ☐ SEND QUICKBOOKS INVOICE ☐ VENMO TO @WWAOR

MAIL COMPLETED FORM AND CHECK MADE PAYABLE TO WWAOR TO:

Chris Reay

WWAOR

12875 Route 30, North Huntingdon, PA 15642

OR email to localrealtors@wwaor.org

Deadline for sponsorship is Friday, September 5th