



Impact



John Burt, GRI
NOCBOR President

Well, here it is, my first article as your President! At this time, I would like to issue an open invitation to all NOCBOR members. If you have a great article idea, please feel free to e-mail it in! I KNOW there are Board members who could write great articles, or have ideas they would like to know more about, so please, send them to me! But onto the subject at hand...

Today, I had an agent come in to talk to me about transferring to my company. I listened to his story and I knew what I wanted to write in my first article. This REALTOR® explained how he was going through rough times. He had written 15 offers last month and only got 1 accepted.

This made me think about how badly we have been hit as an industry. I know agents working several jobs to make ends meet. We are all working harder, but making a lot less. It isn't uncommon to show 50 homes to one buyer; to write offers on houses that the buyers have no chance of getting or where already sold, as well as writing over list price only to find out it sold for less.

Clients are mad because transactions are taking longer; more paperwork is needed, and getting answers takes forever, if we get them at all. To twist the knife, homes that they may get end up not appraising or financing just isn't available.

Here is my take on this turn of events--going through this will make us stronger. Several years from now I will be standing at the water cooler saying, "Remember when we had to sell a foreclosure or do that short sale? Boy, those times were hard!"

To make it through and thrive, we need to focus on educating ourselves about the new industry we are in. Learning and adapting new practices for today's REALTORS® might be to figuring out how to get our offer to be highest and best; (No inspections, no financing, big deposit); how to send an offer via e-mail; using a cell phone that uses data so you can pull up MLS data on the spot, and most importantly, learning these techniques so that your business evolves. Embrace the changes, because we aren't done!

So, here comes the business planning part, because it is so important--YOU NEED TO HAVE A PLAN! Its not just about the numbers, it's about how we can be smarter, do it better and faster. Maybe learning technology could be a part of the plan. Systems to make you more efficient; attend some free Backdoor Workshops at the Board office, and maybe embrace the networking trends of Facebook or Twitter.

Brokers support your agents. Give them a pat on the back. Tell them they are doing a great job and the market can only get better. Agents, be nice to your clients and treat them with respect. They are having hard times buying homes today, and even though they take it out on you it's ok-smile and thank them for the business. Be nice to your

Broker, they are in this with you. Please, be nice to the office staff, after all, they are just answering the phones and probably don't have the power or information to answer your questions.

Most importantly, treat those as you would like to be treated. Keep this in mind, we are all in this together!

Wishing all of you a healthy, prosperous and successful 2010.

John Burt, GRI
John Burt Realty GMAC
248-628-7700
jb@johnburtrealty.com

It's Official...It's NOCBOR

How's business, Pat?" When I'm asked that question, I am fortunate to be able to respond, "our business is great!" Membership has grown leaps and bounds! In March, 2009, membership was 1,621. At the year end, we boast a membership of 2,372. Along with this tremendous membership growth, came a powerful diversification, not only from a cultural aspect, but also a geographic nature.

Realizing the significant infusion of real estate agents transferring to the North Oakland County Board of REALTORS®, your Board of Directors closed their final 2009 meeting by establishing a directive for me to file the assumed name of NOCBOR, an acronym, which clearly reflects the encompassing nature of the 2010 membership.

North Oakland County Board of REALTORS® will continue its charter with the National Association of REALTORS®, however, the use of the complete corporate name will no longer be used on a regular basis. It's official...it's NOCBOR!

(Pat Jacobs, Executive Vice President)



OFFICERS

President John Burt, GRI,	628-7700
President-Elect Doug Hardy, Jr.	855-2000
Treasurer Tanya Mitchell	625-0200
Secretary Geoff Leach	360-9100
Past President Amy Albright, CRS, GRI, ABR	620-1000

BOARD OF DIRECTORS

Angela Batten	625-0200
David Botsford	626-2100
Maddy Dishon	620-1000
Laura Felix-Smith	338-7135
Cheryl Gates-Beers	620-8777
Bill Haviland, GRI, e-PRO	742-8773
Rick Howe	683-9590
Brian Kirksey	336-2086
Linda Mladenoff, CRS, PMN	568-6337
Ray O'Neil, GAA, RAA	674-3333
Jake Porritt	693-7400
Cathy Siders	360-9100
R.W. Watson	736-3000

STAFF

Patricia Jacobs	Executive Vice President
Millie Traylor	Member Services Administrator
Tonya Wilder	Executive Assistant

CHAIRMEN

Budget & Finance	Doug Hardy, Jr.
Bylaws	Laura Felix-Smith
Education /Cultural Diversity	Barb Bartus & Angela Batten
Executive	John Burt, GRI
Government Affairs	Bill Haviland, GRI, e-PRO & Ray O'Neil, GAA, RAA
Membership Services	R.W. Watson
Nominating	Amy Albright, CRS, GRI, ABR
Professional Standards	
Arbitration	Gerald Hoopfer
Ethics	Kathleen Sanchez
Grievance	Ben Bridwell
Technology	Geoff Leach
Women's Council	President Amy Albright, CRS, GRI, ABR

REALCOMP II LTD. GOVERNORS

John Burt, GRI	628-7700
Doug Hardy, Jr., President	855-2000
Geoff Leach (Alternate)	360-9100

REALCOMP USER COMMITTEE

Jim Fuller, MAI	674-4709
Geoff Leach	360-9100
Jeff Whitbey, GRI	656-6500

MAR DELEGATES

Doug Hardy, Jr.
John Burt, GRI

**Board of Directors
November 2009**

MOTION CARRIED to approve ten (10) Primary Designated REALTORS®; one (1) Secondary Designated REALTOR®; one hundred fifty-four (154) Primary REALTORS® and two (2) Affiliate members.

MOTION CARRIED to support Realcomp in the appeal of the FTC decision to reverse the dismissal of the FTC administrative law judge.

MOTION CARRIED to approve the sum of One Thousand One Hundred Fifty (\$1,150) Dollars to purchase 2010 Continuing Education Course prepared by Great Lakes Realty Systems.

MOTION CARRIED to direct Realcomp to develop a Comparative Market Analysis (CMA) which competes with third party vendors, i.e. Top Producers.

MOTION CARRIED to elect **John Burt** for three-years, (2010 – 2013) as Realcomp Governor.

MOTION CARRIED to elect **Geoff Leach** as Realcomp Alternate Governor for 2010.

MOTION CARRIED to cast an unanimous vote for the current User Committee members, **Jim Fuller, Geoff Leach** and **Jeff Whitbey**, to serve in 2010.

**Board of Directors
December 2009**

MOTION CARRIED to approve eight (8) Primary Designated REALTORS; eighty (80) Primary REALTORS; two (2) Secondary Designated REALTORS® and three (3) Secondary REALTORS®.

MOTION CARRIED to authorize Pat Jacobs, EVP, to file the assumed name, NOCBOR, with the Oakland County Clerk and DLEG.

MOTION CARRIED to financially support Realcomp in its appeal of the decision of the FTC to reverse its original decision. Additionally, provide Realcomp the sum of Two Thousand (\$2,000) Dollars, and request all Realcomp Shareholders the same opportunity.

MOTION CARRIED to approve the 2010 NOCBOR Professional Standards Committee.

MOTION CARRIED to request Greg McClelland to provide his written opinion regarding the members' liability pursuant to listing vacant residential properties and the enactment of vacant house ordinances.

In Memoriam

The North Oakland County Board of REALTORS® extends deepest sympathy to the family and friends of **Michael DeClerck** (Home Appraisal, Inc.), whose mother, Florence, passed away on November 30, 2009.

**NOCBOR
Membership Meeting**

"2010 Legal Update"

*Featuring
Greg McClelland*

Thursday, February 16

1:00 – 3:00 p.m.

*Deer Lake Banquet Center
6167 White Lake Rd.
Clarkston, 48346*

FREE TO NOCBOR MEMBERS

*Register no later than
February 12*

*Call 248-674-4080 or
e-mail info@nocbor.com*

*Qualifies for
2 hours legal con-ed*

NORTH OAKLAND COUNTY BOARD OF REALTORS®
4400 West Walton | Waterford | MI | 48329
Phone (248) 674-4080 | Fax (248) 674-8112
E-mail: boardoffice@nocbor.com
www.nocbor.com

MISSION STATEMENT

The purpose of the North Oakland County Board of REALTORS® is to enhance the ability and opportunity of its members to conduct their business successfully and ethically, and to promote the preservation of the right to own, transfer and use real property.

“We Are Where You Want To Be!”

2010 NOCBOR Committees

Budget & Finance

Doug Hardy, Jr, Chairman, Tanya Mitchell, V.C., John Burt, and Geoff Leach.

Bylaws

Laura Felix-Smith, Chairman, Michael Anspach, Louise Bisgoni, Marcia Dyer, Denise Misaras, Linda Mladenoff and Carol O’Neil.

Education/Cultural Diversity

Barb Bartus & Angela Batten, Co-Chairmen, Cathy Siders, V.C., Sally Bell, Brenda Brooks, Debra Collins, Celia Frye, Howard Genser, Sue Gesaman, Betsy Lanman, Laura Prendegast and Cindy Taylor.

Executive

John Burt, President, Doug Hardy, Jr., President-Elect, Tanya Mitchell, Treasurer, Geoff Leach, Secretary and Amy Albright, Past President.

Government Affairs

Bill Haviland & Ray O’Neil Co-Chairmen, Brian Kirksey, V.C. Sally Bell, Curt Carson, Cheri Hill, Cheryl Karrick, Annette Keeble, Ruby King, Jeff LaPorte, Dona Liford, Ron Miller, Ron Newman, Jenifer Rachel Brian Seibert, Cathy Siders and Jim Skylis.

Grievance

Ben Bridwell, Chairman, Rick Howe, V.C., David Botsford, Angela Braxton, Marcia Dyer, James Gillen, Desiree Nedler, Jackie Speagle and Mike Wang.

Membership Services

R.W. Watson, Chairman, Dave Niezgoda V.C., Amy Albright, Laura Felix-Smith, Tanya Mitchell, Mick Morrow, Mike Proctor, Tom Reese and Cindy Taylor.

Nominating

Amy Albright, Chairman, Marcia Dyer V.C., Eric Mann, Dave Niezgoda, Kay Pearson, Michelle Phaup and Laura Prendegast

Professional Standard Hearing Panel

Bruce Abramson, Pamela Bradshaw, Bill Clark, Victoria Crampton, Sue Dendler, Madeline Dishon, Cheryl Gates-Beers, John Greene, Bill Hampton, Gwen Hopp, Lynn Kacy, Denise Misaras, Ron Newman, Al Pauly, Kay Pearson, John Reed, Ann Shahin, Cathy Siders, Alyce Smith, Carolyn Smith and R.W. Watson.

Arbitration

Gerald Hoopfer, Chairman

Ethics

Kathleen Sanchez, Chairman, James Porritt, V.C.

Technology

Geoff Leach, Chairman, Pat Williams, V.C., Rick Bailey, John Chartier, Cory Jorgensen, Betsy Lanman, Eric Mann, Kevin McCort, Teri Wertman and Merrick Williams.

Cultural Diversity

Mission Statement: To promote an atmosphere of equal opportunity in a multi-cultural community through a commitment to education, awareness and appreciation of others.

Education

Mission Statement: The Education Committee promotes higher standards of service through out our profession and provides members with frequent and affordable opportunities to achieve those standards through increased knowledge and competence in an evolving business climate.

Government Affairs

Mission Statement: To promote to NOCBOR members' education, awareness and involvement in the legislative process; to guard and promote the interests of the real estate industry before all legislative bodies (Federal, State and Local) and perform other duties pertaining to legislation affecting real property and the licensing act; to develop and promote an annual fundraising program for the solicitation of political contributions; to interview political candidates for public office and recommend endorsement and/or financial support to local Board of Directors for their endorsement to the REALTORS® Political Action Committee of the Michigan Association of REALTORS®.

Membership Services

Mission Statement: The Membership Committee has the responsibility to make recommendations to the Board of Directors on all matters pertaining to the eligibility, qualifications and approval for the election to membership of all applicants. Other duties include establishing an awareness of Board functions to members to help improve participation, develop new membership benefits, solicit non-REALTOR® offices and direct activities toward the general public to enhance the REALTOR® image.

Technology

Mission Statement: Our mission is to communicate resources to NOCBOR members to drive their productivity.

NOCBOR Members interested in participating in Committee work or serving on a Special Task Force, please contact Tonya Wilder, Assistant Executive, tonya@nocbor.com

Thanks to all NOCBOR Volunteers!

Legal Q & A

Q: I am a REALTOR® representing an individual who owns rental properties. He prohibits pets in his apartments. A blind person who uses a guide dog has expressed interest in one of the apartments. Can the property owner refuse to rent an apartment to this individual based on the pet prohibition?

A: NO. A guide/leader dog is not considered a “pet” but rather a service animal. Prohibiting service animals would most likely be deemed to violate various laws/regulations prohibiting discrimination against disabled persons.

Q: The buyers are having difficulty coming up with 20% down payment. Their mortgage broker has suggested increasing the purchase price by that amount and then entering into a second mortgage from the sellers for the difference. The second mortgage would be torn up after closing. Is this legal?

A: NO. The parties should be advised that this is fraudulent. They are attempting to defraud the lender by making it appear that the sale price is higher than it is. The lender believes it is financing 80% of the sale, when in fact 100% is being financed.

Q: I am thinking about transferring my license to another firm. It is my understanding that if I am able to secure an unconditional release from the seller, who I currently have under contract, I will be able to contract a new Exclusive Right To Sell at my new office, is this true?

A: NO. The listing agreement is between the seller and your broker. Unless you are authorized by your broker to obtain an unconditional release of the broker’s listing, you have no legal authority to do so. Your broker could pursue you for tortious interference with the broker’s contract with the seller. More importantly, your actions inducing the seller to terminate the listing with your existing broker, (by obtaining the unconditional release) constitutes a violation of Article 16 of NAR’s Code of Ethics. Standard of Practice 16-20 provides in pertinent part:

REALTORS® prior to or after terminating their relationship with their current firm, shall not induce clients of their current firm to cancel exclusive contractual agreements between the client and that firm.

**NCI ASSOCIATES
40 HOURS
PRE-LICENSE TRAINING**

January 25, 2010
(Mondays & Wednesdays for 5 weeks)

North Oakland County Board of REALTORS®
4400 W. Walton Blvd, Waterford, 48329

6- 10 p.m.

\$235.00 (includes materials)

Register: By phone with Visa/MasterCard
By September 10, 2008

586-247-9800 or 586-247-9820 (fax)

Niche Marketing Growing In Popularity

Responding to the increasing demands of today’s real estate marketplace, rather than trying to be “all things to all men,” many agents are now finding it helpful to focus on niche marketing, carefully defining specific customer targets, and then fine tuning their services and their marketing to attract and maintain the interest of those carefully targeted groups.

- **First-Time Buyers** – The federal tax credits for first-time buyers have led many agents to target this market niche. Promotions include first-time buyer seminars, special advertising in apartment living magazines and even door-to-door canvassing and distribution of first-time buyer information in apartment complexes.
- **The Luxury Niche** – The upper-end marketplace is not the easiest to crack. But for those who can insert themselves comfortably into this echelon of society, business has not dried up. Many in this niche have been interested in purchasing investment properties, particularly in areas where the market has been depressed and real bargains can be had by buyers with significant cash positions and strong credit.
- **Foreclosures** – Focusing on this niche requires learning the ins and outs of handling foreclosures and short sales. But the effort could prove worthwhile, as all indications are that this marketplace is not going away for a while!
- **Gay family communities** – Until recently a rather underplayed and underserved segment of the population, this is now considered one of the fastest-growing homeowner market niches that includes many highly motivated, very successful and influential members of American society.
- **Resort/Vacation Properties** – While foreign investors are still interested in the high-end resort properties, many locals have developed a new interest in vacation destinations located not far from major population centers. Many families are looking for a close-in-spot where they can retreat via a short auto trip rather than vacations that require air travel, with increased ticket prices and decreased service as airlines cut back on routes and security hassles making traveling even more complicated.
- **Pet Households** – With more than 62% of all American households now including at least one pet, focusing on this market segment has become quite popular. Witness the number of ads and business cards that feature pictures of the agent’s pooch! Pet services constitute a \$42 billion industry. In addition to the usual products and services such as pet food, pet accessories and toys, veterinarians, groomers, trainers and sitters, we now have of the a and pet resorts and spas! Pet households also have unique needs when it comes to showing and selling their properties as well as finding new homes suited to the expanded pet family.

Accentuate The Positive

Foreclosures will continue to rise over the next year, but the worst is likely behind us. Virtually every economist is saying that. And that means that 2010 has the promise to be a very good year for agents who come prepared for the challenge.

When you read, watch or listen to news stories about foreclosures and depressed housing prices, analyze them carefully. The news media does not present the full story, just the heartbreaking headlines that sell! And that's all your buyers and sellers have to form their opinions about the housing market. Unless you tell them otherwise!

A recent press release from the *Research Institute For Housing America* stated that the delinquency rate for mortgage loans on one-to-four-unit residential properties rose to a seasonally adjusted rate of 9.64% of all loans outstanding as of the end of the third quarter of 2009. That means that more than 90% of all such mortgage payments are current! And those numbers include both owner occupied and investment properties.

You must also remember that the reason for much of the distress in the housing market is an unrealistic period of extreme levels of appreciation. During the height of the real estate boom, home values were rising as fast as 3% to 5% a month in some areas of the country. That lured lost of buyers into the market, a large percentage of them speculators, not homeowners purchasing for their own use. Today, those areas are lagging far behind the recovery, and bringing the national statistics down with them.

A recent *Wall Street Journal* headline read, **"One-Fourth of Borrowers Are Underwater."** Readers who made it past the first three negative paragraphs were told that the majority of the "underwater" mortgages were in four states, Nevada, Arizona, Florida and Michigan. In its last line, the article notes that the Census Bureau reports that most U.S. homeowners have home equity, and nearly 24 million owner occupied homes don't have any mortgage at all.

You have to read the stories carefully, then interpret them with an eye toward reality. That's what will keep you positive about the market. And your positive attitude will help potential buyers take advantage of the really great market conditions we are currently enjoying. (*The Real Estate Executive Summary*)

Recruiting Process

With the slowdown in the real estate market, the availability of new talent coming into the business has also decreased. Many brokers are continuing to recruit, however, but with a stronger focus on more seasoned agents. In the corporate world, human resources departments frequently rely on executive recruiters to provide a steady stream of seasoned professionals to fill their hiring requirements.

Similar businesses are cropping up in the real estate industry, offering "Recruiting Process Outsourcing" specifically geared to building real estate sales teams. The concept: discuss your specific staffing targets and company culture with the recruiter, then turn them loose to beat the bushes for you.

Payment for the recruiting service can be on either a retainer basis or on a performance basis, or a combination of both. Recruitment firms should also have a review policy, where the results of the placements are tracked, as well as a "return" policy, for placements that just don't work out over time. While outsourcing the recruiting function does not relieve the broker of the final responsibility for the face-to-face hiring interview, a lot of the basic legwork in searching for and "vetting" the available talent and convincing them of the company's value proposition can be outsourced.

The downside: the outsourcing firm will be the first point of contact that a potential recruit will have with your firm. If the first impression is not good, you'll be burning up leads rather than closing them. You need to "vet" the outsourcing firm carefully and be sure to personally interview any executive recruiter that will be employed on your behalf by the outsourcing firm. (*The Real Estate Executive Summary*)

Buyers Rely On FHA

According to the most recent REALTORS® Confidence Index (RCI), 39% of recent buyers purchased a home with a Federal Housing Administration-insured loan. REALTORS® who took part in the November 2009 survey also reported that the number of first-time home buyers continued to climb to 51%.

The RCI results also indicated that distressed sales increased to 33% of all home sales in November, and that both investors and first-time home buyers are competing for these properties. Distressed properties on the market has also influenced buyers'

perceptions of other homes for sale. REALTORS® report that many buyers have pricing expectations that treat every property as if it were in foreclosure.

REALTORS® expressed ongoing concerns with the impact of the Home Valuation Code of Conduct on recent appraisals. According to some survey respondents, inexperienced or out-of-area appraisers continue to rely heavily on sales prices of distressed properties, even when other comps are available. (*RisMedia*)

New HUD Rules

On January 1, 2010, the Department of Housing and Urban Development will require lenders and mortgage brokers to use a new consumer-friendly form to provide the good faith estimate of closing costs to borrowers within three days of their loan application. The new form divides fees into three main categories:

1. Those that cannot increase from origination to closing. Included in this category are origination fees, processing and underwriting charges, "points" charged by the lender or broker, and local transfer taxes.
2. Fees that can increase no more than 10%. These include fees for services such as title insurance, appraisal and recording fees.
3. Fees that have no limits on increases, such as insurance costs, daily interest charges on the loan and deposits by the borrower into an escrow account.

The new GFE has been reduced from four to three pages, including an instructional page to help borrowers understand the loan offer. To help borrowers compare their *Good Faith Estimate* with their HUD-1 Settlement Statement, each designated line of the final HUD-1 will now include a reference to the relevant line from the GFE. Lenders and settlement service providers will now have 30 days from the date of closing to correct errors or violations and repay consumers any overcharges. (*The Real Estate Executive Summary*)

**Why Haven't You Signed Up For
@ccess Oakland?**

Access Oakland Records Online!

\$10 per month

IT'S AFFORDABLE! IT'S SIMPLE!

Call Millie
(248) 674-4080 to sign up TODAY!

JANUARY

FEBRUARY

MARCH

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 HAPPY 2010 OFFICE CLOSED	2
4	5	6	7 9 a.m. Membership Services	8	9
11 9:30 a.m. Education & Cultural Diversity 11:30 a.m. Gov't Affairs	12 9:30 a.m. Technology	13	14 9 a.m. Grievance 1-4:30 p.m. Access Oakland Training @ Oakland County 6:30 p.m. "Business After Hours"	15 6-11 p.m. "After Holiday Party" @ Fountains, Clarkston	16
18 Martin Luther King, Jr. Day OFFICE CLOSED	19	20	21 1-4:30 p.m. Access Oakland Training @ Oakland County	22	23
MAR Achieve & Inaugural (Detroit)					
25 6 p.m. Pre-License	26 8:30 a.m. -12 p.m. Access Oakland Training @ Oakland County	27 12:30 p.m. Executive 1:30 p.m. BODs 6 p.m. Pre-License	28 1:30 – 3:30 p.m. e-PRO Workshop	29 Last Day for Dues Payment w/o penalty	30
1 6 p.m. Pre-License	2	3 6 p.m. Pre-License	4 9 a.m. Membership Services 3 p.m. – 12:30 p.m. Professional Standards Workshop Novi, Rock Financial Showplace	5	6
8 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs 6 p.m. Pre-License	9 9:30 a.m. Technology	10 6 p.m. Pre-License	11 8 a.m. – 1:45 p.m. 2010 Con-ed W/Jack Miedema 1-4:30 p.m. Access Oakland Training @ Oakland County 6:30 p.m. – 9 p.m. "Business After Hours"	12	13
15 6 p.m. Pre-License	16 8:30 a.m. -12 p.m. Access Oakland Training @ Oakland County 1 p.m. – 3 p.m. Legal Update w/ Greg McClelland @ Deer Lake	17 6 p.m. Pre-License	18 9 a.m. Grievance	19	20
22 6 p.m. Pre-License	23	24 12:30 p.m. Executive 1:30 p.m. BODs 6 p.m. Pre-License	25	26	27
1 6 p.m. Pre-License	2	3 6 p.m. Pre-License	4	5	6
9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs	9 9:30 a.m. Technology	10	11 9 a.m. Membership Services 6:30 – 9 p.m. "Business After Hours"	12	13
15	16 1-4:30 p.m. Access Oakland Training @ Oakland County	17	18 9 a.m. Grievance	19	20
22	23	24 12:30 p.m. Executive 1:30 p.m. BODs 6 p.m. Pre-License	25	26	27
29	30	31			

Agents Transfers & Inactives

TRANSFERS

Harry Coakley, Motion Realty
 Kimberly Delks, Edwards REO & Realty LLC
 Christina Ehli, Keller Williams Realty - Commerce
 Linda Hammond, Community Choice Realty
 David Hicks, Community Choice Realty
 Ursula Lohr, Coldwell Banker Weir Manuel - Northville
 William Schulze, Prudential Hannel, Wilson, Whitehouse & Burke

INACTIVE AGENTS

James Baxter, DS Properties of Michigan
 Michael Bobbitt, Quest Real Estate
 Thomas Brecht, Tom Brecht
 Stephen Cairns, Real Estate One-Milford
 Regina Carr, Keller Williams Realty – Farmington Hills
 Michael Chayet, Keller Williams Realty – West Bloomfield
 Virginia Clark, C&M Enterprises
 Ericka Davis-Cromer, Keller Williams Realty, West Bloomfield
 Susana Ditter, Keller Williams Realty, West Bloomfield
 Erick Fair, Real Estate One-Rochester
 Gary Gartee, D.A.D. Realty
 Jennifer Hebb, Real Estate One-Clarkston
 Monika Heigl, GRI, Keller Williams Realty – West Bloomfield
 Lindsay Huddleston, Keller Williams Realty, West Bloomfield
 Columbus Jabbouri, Community Choice Realty
 Michael Janish, Keller Williams Realty - Troy
 William Kabilitz, Real Estate One - Troy
 William Kelly, Coldwell Banker Weir Manuel - Rochester
 Valerie Knowles CRS, Atlas Real Estate
 Bonnie Koziarz, Keller Williams Realty –Commerce
 Susan Luberto, Atlas Real Estate
 Marjorie Manns, Century 21 Row
 Robert Mooney, Robert Mooney
 Linda Pappas-Coin, Linda Coin Real Estate, Inc.
 Laurie Rakestraw, Coldwell Banker Weir Manuel – Commerce
 Urika Ramseur, Urika Ramseur
 James Riley, Coldwell Banker Weir Manuel – Sterling Heights
 Brad Rosiear, Century 21 Town & Country – Clarkston
 John Shea, Century 21 Town & Country Rochester
 Bernie Shoemaker, CRS, GRI, National Realty Centers
 Roy Smotherman, II, Real Estate One – Clarkston
 David Theisen, Residential Property Consultants
 Alison Truchan, Century 21 Real Estate 217 – Oxford
 William Upshaw, Realty Plus
 Jonathan Veasley, Keller Williams Realty – West Bloomfield
 Lindsey Vincent, ERA Realty Select
 Jill Wask, Keller Williams Realty – Commerce
 Dana Wartell-Zuppke, Keller Williams Realty – West Bloomfield
 Greg White, Real Estate One, Fraser
 Terrance White, Keller Williams Realty – West Bloomfield
 Kevin Wysinger, Community Choice Realty

Primary Offices	539
Primary REALTORS®	2139
Appraisers	225
Secondary REALTORS®	57
Affiliates	29
MLS	171

“Business After Hours”

January 14, 2010
 6:30 – 9:00 p.m.
 NOCBOR
 4400 W. Walton Blvd
 Waterford, 48329

Socialize & Exchange Valuable Property Info!

2010 Continuing Education

Take part in the first 2010 Con Ed class, presented at NOCBOR on **Thursday, February 11**, by **Jack Miedema**, author of the program, who will instruct his course beginning at 8 a.m. and concluding at 1:45 p.m. The fee is \$35. All NOCBOR volunteers are encouraged to attend, free of charge. Call 248-674-4080 or go to nocbor.com to register.

e-PRO® Workshops

The e-PRO® Certification Course is an educational program unlike any other professional certification or designation course available, comprehensive and interactive. It is provided by NAR and is specifically designed to help real estate professionals thrive in the competitive world of online real estate. The e-PRO® Certification course is geared to ensure continued success in online real estate after the course has been completed and certification earned, by online participation in the e-PRO® Community and the e-PRO® Referral Network.

Students must complete the course within 6 months of registration, only available online. This course can be credited toward the ABR and e-PRO® is an ABR elective course. Free e-PRO® workshops are scheduled at NOCBOR on **Thursday, January 28, Thursday, April 29** and **Thursday, August 19, 2009, 1:30 p.m. – 3:00 p.m.**

We Make It Easy!



- Professional property management in Southeast Michigan since 1989
- One-stop service on all your rental properties
 - Complete tenant screening
- Fantastic media exposure through our website, television and print advertising
 - Advertise your vacancies online at www.northbloomfield.com
- 50% commission for co-op sales associates on the first month's rent at closing



West Bloomfield
 7321 Cooley Lake Rd.
248-366-8484

Auburn Hills
 2215 E. Walton Blvd.
248-409-2689



www.NorthBloomfield.com

North Oakland County Board of REALTORS®

4400 W. Walton Blvd. | Waterford, MI 48329 | www.nocbor.com

"After Holiday Party"

Friday, January 15, 2010

Fountains Golf & Banquet
6060 Maybee Rd., Clarkston
6:00 – 11:00 p.m.

*\$30.00 per person includes:
Dinner, Entertainment & Valet Services

Buffett includes:
Steamship Round of Beef or Salmon with Dill Butter,
served with Vegetable Medley and Herbed Red Skins

Featuring:
"Spins by Dave" & Alec, NOCBOR Resident Numerologist

RSVP by January 8, 2010
*Reservations available by calling NOCBOR (248) 674-4080
(Visa, MasterCard or American Express accepted)

Guests & Spouses Welcome

Welcome in the New Year Honoring
Your 2010 NOCBOR Officers & Directors

Registration Form

Number Attending _____

Name _____ Name _____ Name _____

Office _____ Phone # _____

*Visa/MC/Amerex/ _____ exp _____ zip code _____

**There will be a 3% processing fee for all credit card orders*

Registration & Payment to:
North Oakland County Board of REALTORS®
4400 West Walton Boulevard
Waterford, MI 48329
Phone: (248) 674-4080 – Fax (248) 674-8112