



Impact



John Burt, GRI
NOCBOR President

I have heard a lot of different things about the home buyer tax credit extension. I went to NAR's web site and found this article to help with the confusion. It is being reproduced in its entirety. Please note that by the time this is published, the extension may have passed.

Washington D. C., June 11, 2010

Today, NAR expresses its thanks on behalf of America's homebuyers to three Senators for introducing a measure to extend the present homebuyer tax credit closing deadline to Sept. 30. They are Senate Majority Leader Harry Reid, D-Nev., and Senators Johnny Isakson, R-Ga., and Chris Dodd, D-Conn.

"As the leading advocate for homeownership and housing issues, NAR commends these Senators for their attentiveness and sensitivity to thousands of qualified home purchasers, who through no fault of their own, are not able to meet the closing deadline of June 30 for the home buyer tax credit. Now we urge the Senate and the House to act quickly to pass this legislation and ease the minds and pocketbooks of these home buyers," said NAR President Vicki Cox Golder. The

measure was offered as an amendment to H.R. 4213, a tax extension bill now in the Senate.

NAR estimates the number of home buyers who have qualified for the tax credit and met the contract deadline of April 30, but who would not be able to close their transaction by the June 30 deadline, could go as high as 180,000. REALTORS® have reported as many as one-third of qualified applicants have been notified by lenders that their mortgages will not close before June 30 due to the sheer volume of applications in the pipeline.

"These are not buyers who just entered into the market. These are buyers who previously met all the qualifications for the tax credit, but find themselves at the mercy of a work-flow jam with the lenders or other delays and might not be able to complete the purchase of their homes," said Golder. "It would be a tragedy for them not to be able to complete the purchase in time to claim the credit."

Golder said she also wanted to make this clear: "This amendment does not extend the deadline for home buyers to qualify for the tax credit; it extends the deadline for closing the transaction, from June 30 to September 30. Since these applications were already in the pipeline and figured into the program's cost, the extension of the closing deadline should not incur any further government costs."

NOCBOR is growing and now has approximately 2,350 REALTOR® members. What that means for us, the members, is that by increasing our membership, we can keep our local dues the least expensive in the metropolitan Detroit area. Not only are we keeping our dues reasonable, we are providing more free training and programs than ever before. Please take advantage of the Backdoor Workshops. We offer them to help you!

The MAR convention is September 30 – October 1 at the Soaring Eagle Hotel in Mt Pleasant. As a broker/owner, I have too many conventions to attend. There is the NAR convention, MAR convention, our franchise convention, franchise meetings, which is only the tip of the iceberg for obligations we must meet. However, going to the MAR convention, for all Michigan REALTORS® just makes sense to me. I think it is the most affordable and the most relevant for our Michigan market. I plan on attending and hope to see you there.

The market seems to be looking up. The latest report can be seen in full at www.realcomp.com, but the highlights are: **Highlight Synopsis of Sales (0510vs. 0509)**

All Realcomp MLS total sales volume for May increased by 19.2% from May of last year, totaling \$626,266,042.

May's median sales prices for these areas increased as follows: **ALL MLS** increased by 52.0%; from \$50,000 in 2009 to \$76,000 in 2010, **City of Detroit** increased by 58.3%; from \$6,000 in 2009 to \$9,500 in 2010, **Macomb County** increased by 25.0%; from \$64,000 in 2009 to \$80,000 in 2010, **Oakland County** increased by 41.6%; from \$85,000 in 2009 to \$120,400 in 2010, and **Wayne County** increased by 129.4%; from \$17,000 in 2009 to \$39,000 in 2010.

Analysis:

On-market inventories continue to decline in most areas (38,344 in May, 2010 compared to 50,181 in May 2009) Non-foreclosure sales outpaced foreclosure sales

Keep up the good work and happy selling:)

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



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Doug Hardy
John Burt, GRI

**Board of Directors
May 2010**

MOTION CARRIED to approve two (2) Primary Designated REALTORS®; forty-five (45) Primary REALTORS®; four (4) Secondary REALTORS® and two (2) Affiliate Members.

MOTION CARRIED to approve contributing the sum of One Hundred (\$100) Dollars to the Fair Housing Center of Metropolitan Detroit for annual membership.

MOTION CARRIED to approve the sum of Eight Hundred Seventy-Five (\$875) Dollars for the participation as an exhibitor at the MAR 2010 Annual Convention & Expo in Mt. Pleasant, September 29 – October 1, 2010.

MOTION CARRIED to approve the transfer of One Hundred Thousand (\$100,000) Dollars from Edward Jones Investment to a one-year Certificate of Deposit in the REALTORS® National Federal Credit Union.

MOTION CARRIED to recommend to the Realcomp Board of Governors to phase out the public Web site, moveinmichigan.com.

**Wedding
Announcement**

Best wishes and congratulations to **Ron Miller** (C-21 Today) and his new bride, Sandra, who married on June 13, 2010!

Green Designee

The **Green Resource Council & NAR** recently qualified NOCBOR member **Teresa (Teri) Wertman**, (Added Value Realty) as successfully completing the requirements for the REALTORS® Green Designation. Congratulations, Teri.

Emeritus Members

With over 40 years of continuous membership in the National and Michigan Association of REALTORS®, the NOCBOR is proud to announce the following members have recently been designated by NAR as **Emeritus Members: Henry Busch** (Kimbles-Busch and Associates); **David Carter** (Keller Williams Realty); **Richard DeRousse** (Wilhelm & Associates); **Richard Dorris** (Richard Dorris); **Laverne Eady** (Laverne Eady); **James Fuller** (Fuller Appraisal); **Douglas Hardy, Sr.** (Century 21 Today); **William Haviland** (Haviland Real Estate); **James Merritt** (New Horizon Properties); **Robert Pilarcik** (Coldwell Banker Shooltz); **John Reed** (Keller Williams Realty); **Joseph Tersigni** (Times Realty) and **Glenn Underwood** (Underwood Real Estate).

Emeritus Members have the privilege of remaining members of NAR, MAR and the local association without the obligation of paying annual dues.

“Is Your Number Up?”

NOCBOR’s Membership Services Committee recently presented a brand-new bicycle to Raven Adams of the Arts & Technology Academy of Pontiac, during graduation day of her kindergarten class.

Each year, NOCBOR provides area schools the opportunity to participate in the program, “Is Your Number Up,” which promotes the importance of displaying house numbers for emergency purposes. NOCBOR delivers posters to the schools that voluntarily participate in the program and those schools have the chance of being selected by NOCBOR to receive a bicycle for participating.

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.

CRS 106 "Fundamentals of Real Estate Technology"

Wednesday, August 11, 2010

\$149

Eligible for NOCBOR Education Loan

To pre-register: *nocbor.com*
Location: The Auditorium
2125 Butterfield Dr. Troy, 48084

"Distressed Property Sales"

Featuring
Jack Waller

Monday, August 2, 2010
Friday, September 17, 2010

\$30
3 hours Con-ed

To pre-register: *nocbor.com* or call 248-674-4080
Location: NOCBOR (9:00 a.m. – 12:00 p.m.)

e-PRO® Workshop

Thursday, August 19

The e-PRO® Certification Course is provided by NAR and is specifically designed to help real estate professionals thrive in the competitive world of online real estate.

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.

Register by calling 1-866-377-6627
Location: NOCBOR (1:30 p.m. – 3:00 p.m.)

40 Hours Pre License Training

Monday, September 13, 2010
(Monday & Wednesday for 5 weeks)
concludes October 13

NCI ASSOCIATES

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

6-10 p.m.

\$235 includes materials

Register by phone with Visa/Mastercard
586-247-9800 or 586-247-9820 (fax)

2010 Continuing Education (Day Classes)

Dates

Wednesday, July 21
Saturday, July 24
Tuesday, August 24
Thursday, August 26
Wednesday, September 8
Tuesday, September 28
Wednesday, November 10
Monday, December 6

Instructor

J. Waller
S. Bell
S. Bell
J. Waller
J. Waller
S. Bell
J. Waller
J. Waller

Class begins at **9:30 a.m.** and concludes at **3:30 p.m.**
6 hrs. - \$35 member/\$45 non-member, 4 hrs. - \$25 member/\$30 non-member; 3 hrs. - \$20 member/\$25 non-member and 2 hrs. - \$15 member/\$20 non-member.
(Mandated 6 hrs annual real estate education, including 2 hrs. of law, must be completed by 12/31/10.)

2010 Continuing Education (Evening Classes)

Dates

July 20 & 22
September 21 & 23
October 26 & 28
November 9 & 11
Dec 21 & 23

Instructor

G. Hoopfer
G. Hoopfer
G. Hoopfer
G. Hoopfer
G. Hoopfer

Class begins at **6 p.m.** and concludes at **9 p.m.** 6 hrs. - \$35 member/\$45 non-member, 4 hrs. - \$25 member/\$30 non-member; 3 hrs. - \$20 member/\$25 non-member and 2 hrs. - \$15 member/\$20 non-member. All evening classes are held on **Tuesday** and **Thursday**.

2010 Annual NOCBOR Golf Outing

Thursday, July 15, 2010
Fountains Golf Course
6060 Maybee Rd, Clarkston
(Between Dixie & Sashabaw)

Registration 7:45 a.m.
Shotgun/Scramble 8:00 a.m.
Registration Fee \$35.00



***Includes coffee and muffins,
golf, cart, beverages on the course,
hot dogs & chips!***

register on nocbor.com

Support NOCBOR Affiliate Members

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| Barnett, Larry (Larry Barnett, J D P C) | 248-683-7069 |
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| Chamberlain, Craig (Ross Mortgage Corp) | 248-547-4700 |
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| Fitzpatrick, James (Fifth Third Bank) | 248-625-3142 |
| Harrington, Tanya (Stewart Title) | 810-358-8669 |
| Hill, Cheri (Bank of America) | 248-666-3400 |
| Jannett, Jeff (Shore Mortgage) | 800-678-6663 |
| Jorgensen, Cory (Pillar To Post Home Inspection) | 248-396-0296 |
| LaPorte, Jeff (The Home Team Inspection) | 248-366-6245 |
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Legal Q & A

Q: I am representing a buyer who has made an offer on a home. The seller countered our offer with a clause stating the buyer is waiving his right to inspect the property is this permissible?

A: YES. The seller is free to propose such a clause in a purchase contract and it is up to the buyer to either agree or reject such a provision.

Q: I am a REALTOR® who represents a buyer. My buyer became interested in a property and wanted to make an offer. I contacted the listing agent and he told me that an offer had been made for less than full price. My buyer really wanted this property and decided to make a full price offer. The listing office then contacted me and told me that my buyer should present his “best offer.” The listing agent told me that he made the same proposal to the first buyer. It is my understanding that since my buyer made a full price and terms offer, the seller must sell him the property. Am I correct?

A: NO. A broker can sign a binding purchase agreement on behalf of the buyer or seller only if he has explicit written authority to do so. Verbal authority over the telephone would NOT be sufficient. A listing agreement by itself does not give the broker authority to bind his/her principal to a contract for the sale of land absent explicit language granting such power. Weitting v McFeeters, 104 Mich App 188 (1981). More over, the written authorization must be very specific. The agent’s lack of written authority renders the purchase agreement void and does not bind either party unless it is ratified by each. Baldwin v Schiappacasse, 109 Mich 170, (1896).

Why Green Is So Good!

Taking steps to minimize your energy use is not only good for the Earth, but for homeowners as well. While being altruistic and helping a cause generally means giving, not getting, back, going green provides noticeable benefits to everyone.

Lowering energy consumption can be good for the planet and good for homeowners’ pocketbooks. That’s because taking steps to minimize energy use in the home can often significantly lower heating, cooling, water and utility bills and may have other financial advantages for you and for your clients.

It almost sounds too good to be true, doesn’t it? Being altruistic and helping a cause usually means giving, not getting, back. However, going green can help save the Earth and help save household budgets. Helping your clients decrease their carbon footprints and protect our natural resources while spending less is a tangible way of delivering extra service value to them.

For example, make sure your clients know they may be eligible for federal tax credits or tax incentives for the purchase of specific energy-efficient products or renewable energy systems for the home. Today, energy-efficient improvements can often be incorporated into home mortgages, enabling homeowners to pay for the upgrades over the life of the loan.

Depending on the lender, there may be additional advantages, such as lower mortgage rates or reduced loan fees. Energy Efficient Mortgages (EEMs) and Energy Improvement Mortgages (EIMs) are also available. Encourage your clients to check with a tax professional for tax credit and incentive qualification specifics, deadlines and eligibility requirements, and to consult with their local lender for mortgage information and guidelines. Web sites such as www.energy.gov, www.energysavers.gov, www.energystar.gov and www.irs.gov also contain useful information.

You can help raise your clients’ awareness of the green compatibility in homes. For example, if you are showing a home that has skylights, be sure to mention that skylights decrease the need for artificial lighting and help warm the home during winter months, decreasing energy use. Home appliances with the Energy Star label meet and exceed minimum, strict energy efficiency government guidelines and can reduce energy consumption and lower utility bills. Even seemingly small things, like light switch dimmer controls and automatic occupancy sensors, can contribute to energy and monetary savings.

For energy-efficient ideas that your clients can incorporate into their own homes, visit www.Live-GreenSaveGreen.com. Living green and saving green is easy, fun and beneficial for everyone involved.

Your homeowners will be grateful for the conservation and cost-saving tips, and can appreciate the fact that you care enough about them and about our planet to share such useful information. You’ll find some helpful ideas for your own home, too. Find out for yourself and show your clients why living green isn’t only the right thing to do, it’s the smart thing to do. (Mike Vazeli, American Home Shield)

Win With Electronic Signature

Implementing electronic signature into your business processes can help you take your business to the next level and reduce, if not eliminate, the piles of paper generated from faxing, printing and copying documents.

One of the reasons so many real estate agents love electronic signature is the time they can save. The usual process for document creation and signing process can take hours, if not days. This traditionally slow “print-ship-sign-copy-return-scan-fax” cycle takes significant time. However, with electronic signature services, such as **DocuSign**, real estate agents can create and upload the documents and get it signed within minutes.

According to the company, **DocuSign** is the leader in electronic signature services that securely enable you to electronically send, sign and manage your documents with confidence. By implementing paperless processes to help you manage your business, you’ll no longer have to spend money on paper, ink, overnight shipping costs, or gas driving back and forth between your office and clients. All of which can really add up.

Imagine how excited your clients will be if they don’t have to wait for the fax machine to print out each document, page by page. Imagine how happy they’ll be if they can get documents for signature that they can sign right from their smart phone or PDA while they’re checking their e-mail or standing in line at the grocery store.

Electronic signature services saves you time, cuts operational costs, enables you to close deals faster and increases your customer satisfaction rates, no matter what business you’re in. **DocuSign** offers a *30-day free trial* of its service so you can experience the power of e-Signature. For more information, visit www.docuSign.com.



Vacant Homes Are Tough To Sell!

A vacant house is like a vacant stare. Something is just not right. Trying to sell a vacant house adds obstacles and depresses the sales price, says **Showhomes**, a nationally franchised home staging company. **Showhomes** uses live-in home stagers to lower the cost of staging and produce faster home sales. Take a look at their top five reasons why selling a vacant house is often a mistake in today’s market:

1. People don’t simply buy houses; they buy the next chapter of their lives. This is an emotional experience and emotion influences what people buy and how much they will pay. Vacant houses are devoid of life, and the chance to make an emotional connection is lost.

2. Vacancy distracts buyers from looking at the house itself. They wonder: “Is this a divorce? Why did they move out? Are they selling because they have money problems? Is this home hard to sell?” They’ll make a low-ball offer, thinking the owner is desperate.

3. When a house is vacant, buyers focus on flaws. They look at nail holes, carpet wear and gaps in the molding rather than how the space works. In a vacant house, floors, walls and ceilings are all the buyers see. This drives the price down.

4. People can’t visualize how furniture fits. An empty bedroom might appear awkward or a living room might seem cavernous. Some spaces might confuse buyers because a use is not obvious. Buyers are derailed and move on to the next house.

5. Vacant houses don’t show as well as staged and occupied homes. Without people, even the best home quickly looks and smells vacant. Dust settles, leaves scatter, and stale smell spreads. These cues often shorten the showing time, leading to fewer sales.

“Home owners don’t realize how much harder a vacant home is to sell. In today’s market, you have to win the beauty contest,” says Thomas Scott, VP of Marketing at **Showhomes**. “Vacant houses simply underperform staged homes and the increased sales price provides an excellent return on what staging costs. Choosing to stage your home should be an easy decision in today’s market.” (*RISMedia*)

Social Media vs. Direct Mail

Have you ever sent a tweet that produced a phone call that turned into a sale? If you’ve had actual success using social media, consider yourself fortunate. If not, it may be time to get back-to-the-basics.

HomeGain recently published the results of its independent survey on effective marketing methods for real estate agents. The purpose of this survey was to show what agents are doing to market themselves and more importantly, what marketing methods are producing the greatest results. For well over a year, social media has dominated office conversation, so it was not surprising to see **Twitter**, **YouTube** and **MySpace** make the list. Shocking however, was that **REALTORS®** ranked these three dead last for overall effectiveness.

If **Twitter**, **YouTube** and **MySpace** aren’t producing results, why do so many agents pursue these strategies? Because they are virtually free to use. Unfortunately, the old adage “you get what you pay for” continues to ring true. Because anyone can use them, everyone is using them and therefore, social media messages can get lost in the crowd.

So what are the most effective marketing methods real estate agents use? According to the survey, postcards are at the top of the list after referrals and featured listings. Although postcard marketing has been around for decades and doesn’t seem “cutting edge” like the new social media methods- direct mail works. And, because so many real estate agents are now using these other marketing methods, agents sending postcards have little to no competition in the mailbox. The average e-mail inbox receives 60 to 100 messages every day while the average mailbox receives just 1 or 2 postcards. Personal promotion is about getting noticed and that’s tough to accomplish when you are simply one in a hundred.

**Why Haven’t You Signed Up For
@ccss Oakland?**

Access Oakland County Records Online!

\$10 per month

IT’S AFFORDABLE! IT’S SIMPLE!

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

NOCBOR Events

July

August

September

| Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|--|---|--|--|--|
| | | | 1 | 2 | 3 |
| 5 OFFICE CLOSED | 6 | 7 | 8 9 a.m. Membership Services | 9 | 10 |
| 12 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs | 13 8:30 a.m. General Membership Meeting & Deer Lake Banquet Center | 14 1 p.m. Ethics Hearing | 15 8 a.m. NOCBOR Golf Outing @ Fountain Golf Course | 16 | 17 |
| 19 | 20 9:30 a.m. Technology | 21 9:30 a.m. – 3:30 p.m. 2010 Con-ed & COE Training Jack Waller | 22 9 a.m. Grievance | 23 | 24 9:30 a.m. – 3:30 p.m. 2010 Con-ed Sally Bell |
| 26 | 27 | 28 12:30 p.m. Executive Committee 1:30 p.m. BODs | 29 | 30 | 31 |
| 2 9 a.m. Modifications, Short Sales & Foreclosures (3hrs Con-ed) Jack Waller | 3 | 4 | 5 | 6 Deadline Nominations for Board of Directors | 7 |
| 9 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs | 10 9:30 a.m. Technology | 11 | 12 9 a.m. Membership Services 10:15 a.m. Interviews for Director Candidates | 13 4–10 p.m. “NOCBOR Summer Bash” @ Waterford Elks | 14 |
| 16 | 17 | 18 Public Welcome Homebuyers' Workshop @ NOCBOR | 19 9 a.m. Grievance 1:30 p.m. – 3:00 p.m. e-PRO Workshop | 20 9:30 a.m. – 3:30 p.m. 2010 Con-ed & COE Training Jack Waller | 21 |
| 23 | 24 9:30 a.m. – 3:30 p.m. 2010 Con-ed Sally Bell | 25 1:30 p.m. BODs | 26 9:30 a.m. – 3:30 p.m. 2010 Con-ed & COE Training Jack Waller | 27 | 28 |
| 30 | 31 | 1 | 2 | 3 | 4 |
| 6 OFFICE CLOSED | 7 | 8 9:30 a.m. – 3:30 p.m. 2010 Con-ed & COE Training Jack Waller | 9 9 a.m. Membership Services | 10 | 11 |
| 13 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs 6-10 p.m. (New) Pre- License Class | 14 9:30 a.m. Technology | 15 6-10 p.m. Pre- License Class | 16 9 a.m. Grievance 10:30 a.m. – 1:30 p.m. WCR | 17 9 a.m. Modifications, Short Sales & Foreclosures (3hrs Con-ed) Jack Waller | 18 |
| 20 6-10 p.m. Pre- License Class | 21 6 - 10 p.m. 2010 Con-ed Gerald Hoopfer | 22 1:30 p.m. BODs 6-10 p.m. Pre- License Class | 23 6 - 10 p.m. 2010 Con-ed Gerald Hoopfer | 24 | 25 |
| 27 6-10 p.m. Pre- License Class | 28 9:30 a.m. – 3:30 p.m. 2010 Con-ed Sally Bell | 29 6-10 p.m. Pre- License Class | 30 MAR Convention Mt Pleasant | | |

Identity Crisis Protect Yourself

Your credit score has significantly increased. You receive a bill for a credit card you don't have. You go to apply for a car loan and are denied because of poor credit. You notice \$0.01 charges in your checking account. What happened? Most likely, you've had your identity stolen.

Identity theft is when, by trickery or using publicly available, someone obtains personal information about you, assumes your identity, and applies for credit cards, checking accounts or other financial access. The crook has become "you." They can now go on a spending spree, using up your good credit and reputation.

To protect yourself, be vigilant about protecting your personal information. This means not giving out credit card numbers, bank account numbers, Social Security numbers, your birth date, or even your mailing address over the phone unless you initiate the call. Protect your incoming and outgoing mail- and your trash-from thieves.

Multiple Methods

Thieves use a variety of methods to obtain your information including "dumpster diving," where they go through your trash for mail or papers that contain personal information, such as your Social Security number on an old tax form or a mailing from your credit card company. These papers are a gold mine to an identity thief. You can block thieves by buying-and using-a shredder. Shred all documents containing personal information before you discard it. Identity thieves also use "skimming," "phishing" or just a simple change of address.

Skimming is when someone steals credit or debit card numbers by using a special storage device when processing your card. This can happen anywhere, so be sure to watch when they scan your card at a store, restaurant or gas station.

Phishing is when false financial institutions or companies send spam or pop-up messages on a web site to get you to reveal your personal information. Remember: no legitimate company is going to ask for your personal information unless you contact them.

Lastly, some thieves will divert your billing statements to another location by changing your address. Keep track of when you receive your bills and statements. If one doesn't show up, contact the company immediately.

Lock Down Your Information

How can you protect yourself? Make these identity-protecting steps a habit:

- Memorize your Social Security number and all your passwords and PINs.
- Sign all your credit cards upon receipt and never loan your cards to anyone.
- Save all your credit card receipts and match them against your monthly bills.

- Report all lost or stolen credit cards immediately, and notify credit card companies and financial institutions in advance of any change in your address or phone numbers.
- Order your credit report annually and inspect it for anything suspicious.
- When you make Internet purchases, be sure it's through a secure web site.
- When you complete a credit or loan application, you only need to list the last four digits of credit cards. This is enough information for creditors to match up what's on your credit report.

Most importantly, protect yourself by leaving your "identity" at home, not in your wallet or purse. You should never carry around your birth certificate, passport, PINs or Social Security card. If you carry blank checks, carry only as many as you need- and do not print your driver's license number or Social Security number on your checks. Keep back-up records of all your credit card information in a secure place at home. Finally, don't take out your wallet until you actually need it. Never put it down next to a cash register, on a bar or even on top of your car.

If you become aware of anyone using your identity, immediately notify the creditor involved, law enforcement authorities and the major credit bureaus. In addition, be extremely wary of companies (even well-established, legitimate companies) that are selling monthly protection plans, there is no 100% guarantee! But, following these guidelines can help decrease the possibility of you becoming a victim of identity theft. *(Andrew Wooten is an author and professional speaker and has been in the safety and security industry for over 26 years. Visit the [S.A.F.E. website](#) for more information.)*

Cash Offers

REO – Bank
Short Sale
Estate

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