



Impact



John Burt, GRI
NOCBOR President

Your Board of Directors generally meet every month to discuss how to make your Board better, but lately we've spent more time trying to solve the problems of our business. One of the issues we discussed last month was the electronic lockbox. No one has confirmed this, but talk is that HUD is considering making their brokers use electronic lockboxes with a one-day code. This would mean that each agent would have to have an electronic key to access the property.

I could only guess why they would do this. Would you think it is because some agents are allowing buyers to go into homes without a licensed real estate agent? Would this solve the problem of missing keys? How many times have you accidentally given the buyer a Profile form and forgot the lockbox access code was on it? Did you call the listing agent and tell them they should change the code? Do you give the lockbox code to home inspectors that are not licensed real estate agents?

I was not a supporter of electronic lock boxes when they came around over 10

years ago. I still may not be due to the cost they are expensive, and would create another pricey burden on agents. Yet, some clients may start demanding them to secure their assets.

Maybe, if we started policing ourselves, some of these problems would be eliminated. We have our REALTORS® Code of Ethics, as well as Realcomp's rules and regulations that determine what we can and cannot do. We need to begin enforcing our Code of Ethics by filing complaints with the Board against the violators.

I know we are all working harder for less, and I understand, but that doesn't mean we can get sloppy with our standards and image. With the on-going housing crisis, I think officials are looking to place blame somewhere, anywhere, and I don't want us to be that target!

As the broker of a small 35 agent office, I always tell my agents that I am more than happy to file the complaints for them. Other brokers should be doing the same. To file a complaint is very easy; just call the Board at 248-674-4080 for the procedure.

Congratulations to **Brian Kirksey** on his appointment by Governor Granholm to the State Board of Residential Appraisers. His input at the State level will be a true asset.

Bill Haviland and **Ray O'Neil**, Co-Chairs of NOCBOR's Government Affairs Committee, are going to Washington D.C. on May 11, where they will meet with several of our U.S. Congressmen. As members of our Government Affairs Committee, they are a perfect team to meet with our lawmakers and fight for our rights.

As always, I think our Education Committee does a great job of planning our **free** Backdoor Workshops. It would be great to see you at one.

Calling out to all past NOCBOR Directors. I think we should be more involved with MAR. We are the third largest Board in the state, and need more of our members serving at MAR. MAR has an opening for MAR District Director. If you have interest in serving, call Pat Jacobs. You would have to be a past Director to apply, but you would have our support.

One last note, we are in the greatest business ever! We can control our business and income by the activities and effort we put into it. With a positive attitude and business plan, we can create the future that we desire. We can blame the market, but really it is how we react to it that makes us successful. Floyd Wickman use to say **"If it is to be, it is up to me."** Go out and have a great day! ☺

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

NOCBOR Membership Meeting

"Really...Off The Record!"
(All About Politics)

Featuring:
Tim Skubick
Anchor & Producer of
"Off The Record"

Tuesday, July 13, 2010
8:30 a.m. Buffet Breakfast
9:00 a.m. Program

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

FREE to NOCBOR Members
(**\$15 Non-Members**)

To attend, you must register, call
248-674-4080



Board of Directors April 2010

NOCBOR Newsletter

MOTION CARRIED to approve eight (8) Primary Designated REALTORS®; one hundred nine (109) Primary REALTORS®; eight (8) Secondary Designated REALTORS® and one (1) Affiliate.

MOTION CARRIED to approve Emeritus status for thirteen (13) NOCBOR members, **Henry Bush** (Kimble-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 Shootz), **John Reed** (Keller Williams Realty), **Joseph Tersigni** (Times Realty) and **Glenn Underwood** (Underwood Real Estate).

Beginning with the May, 2010 issue of NOCBOR's newsletter, **IMPACT**, members will no longer receive individual publications. Due to the expense of printing and mailing, and the restrictions on mailings that the United States Postal Service has imposed on small businesses, it is the decision of the Board of Directors to annually publish six issues of the **IMPACT**, with limited distribution. For the members' convenience and reference, your Board's newsletters are available at nocbor.com.

Phaup Is Certified

Michelle Phaup (Clarkston Realty) has received her certification from Oakland Mediation Center and has formed her company, Mediation Solutions. Congratulations, Michelle!

Web Site Has It All!

If you're looking for the names of new NOCBOR members, transfers or terminations it's all there for you, nocbor.com.

You also have access to a brand new NOCBOR membership roster, which you are able to print.

The 2010 Legal Update Video series is available for your access, as well as the video series featuring Greg McClelland, lecturing on Michigan Land Contracts and Lease Options.

All the free Backdoor Workshops are featured on your Web site, as well as your REALTOR® Source Store, which offers real estate related products that you can order online.

And, remember that your **IMPACT** is also at nocbor.com.

OFFICERS

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

BOARD OF DIRECTORS

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David Botsford	626-2100
Maddy Dishon	620-1000
Laura Felix-Smith	338-7135
Cheryl Gates-Beers	620-8777
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Rick Howe	683-9590
Brian Kirksey, ASA	336-2086
Linda Mladenoff, CRS, PMN	568-6337
Ray O'Neil, GAA, RAA	674-3333
Jake Porritt	693-7400
Cathy Siders	360-9100
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Grievance	Ben Bridwell
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John Burt, GRI	628-7700
Doug Hardy, President	855-2000
Geoff Leach (Alternate)	360-9100

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

MAR DELEGATES

Doug Hardy
John Burt, GRI

In Memoriam

The North Oakland County Board of REALTORS® extends deepest sympathy to the family and friends of **Howard Genser** (Keller Williams Realty), whose father passed away on April 7, 2010.

Violators Should Be Reported

All Realcomp subscribers are required to comply with Realcomp MLS Rules, Regulations & Policies as a condition of accessing and/or using the service.

To report a violation, contact Realcomp's Customer Care team. To report a violation of the Code of Ethics, you are required to contact your Association/Board.

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.

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

Legal Q & A

Q: A tenant is renting a house that has gone to Sheriff's sale. The redemption period will run out in one month but the tenants have three months remaining on their lease. Is their lease valid after the redemption period expires?

A: PROBABLY YES. A new federal statute provides that in certain circumstances, a lease will survive foreclosure. In the case of a "bona fide lease" and a "federally related" mortgage, the lender (or other purchaser at the foreclosure sale) must give the tenants at least 90 days to vacate the home. In addition, in these circumstances, the tenants have the right to stay beyond the 90-day period for the duration of their lease, unless the new owner intends to occupy the home.

Q: I am representing Sellers in the sale of their house. They have received an offer that states that no earnest money will be provided. The Sellers accepted this offer. Is earnest money required as consideration on a contract for the sale of real estate?

A: NO. While an earnest money deposit is typically provided as a matter of custom (and is a good idea), it is not required in order for there to be a valid binding contract. The parties' mutual promises contained in a purchase agreement constitute sufficient "consideration" to create a binding contract.

Q: I am representing a Seller in connection with a short sale transaction. It is my understanding that short sale transactions are exempt from the Seller Disclosure Act. Am I correct?

A: NO. Short sale transactions are not exempt from the Seller Disclosure Act. However, if a lender acquires the property through foreclosure or a deed in lieu of foreclosure, the lender is exempt from the Seller Disclosure Act.

Q: I am the listing agent on a listing that is about to expire. There is a binding contingent purchase agreement in place, but closing is not scheduled until next month. Do the sellers have to re-list with my company?

A: NO. The sellers are not required to re-list with your company once the listing period expires. They should be advised, however, that if they list with another company they need to exclude the pending sale from the new listing (so they don't find themselves inadvertently liable for two commissions).

Q: I recently entered into an arrangement with the local school system whereby I will be making donations to the school system on behalf of the students who parents are referred by the school system to me as clients. Is this acceptable?

A: NO. Section 2512(h) of the Occupational Code states that a licensee is subject to the penalties set for the in Article 6 for "sharing or paying a fee, commission, or valuable consideration to a person not licensed under this article..." A licensee may not pay referral fees to an organization, even if the organization is a public or a charitable organization.

Here's What Kiplinger Says...

At last, for housing and related industries, the painful slide seems to have ended. After four years of declining construction and sales, they'll finally see an upturn in 2010...a start on recovery. But the suffering is far from over. Recuperation will be a long, difficult battle, and there will be more casualties before it is over.

At first: a choppy, uneven period, at least a year, and probably more like 18 months. On the upside, a big jump in housing starts by builders...a robust 30% or so more than during 2009. And, growing sales of new and existing homes, about 5.8 million, compared with 5.5 million last year. Builders are seeing increased traffic at model homes as the weather warms, though tougher credit standards are too frequently eliminating some would-be buyers.

The downside, it'll still be a dismal showing. At 715,000 housing starts will be the second worst on record. Despite the jump, home sales in 2010 will remain 31% below the peak of 8.4 million in 2006. And, average home prices will continue to decline, dropping an average of 3% from 2009 before flattening out toward year-end.

The fact is, neither supply nor demand is even close to healthy. One in 10 of the nation's 52 million mortgage holders are in trouble, with home loans that are over 90 days past due, or in some state of foreclosure. That'll just add to the current inventory of two million empty unsold homes; a stockpile that's already approximately double what it was during the '90s. Distressed sales will rob the new-home market in particular. New homes now account for just 5% of total housing sales, a far cry from the more typical 15%. Making matters worse, "strategic defaults." Homeowners choosing to simply abandon their homes and jettison a mortgage that they've kept current but that has them owing more than the house is worth. Even though the move will lock them out of a new mortgage for years, some borrowers think it's worth it.

Demand remains crippled by high unemployment, as younger folks move back with their parents or delay buying, and by fears that prices will fall more. Worse, Uncle Sam has removed the crutches propping up demand, the home buyer tax credit will disappear this spring. A last-minute spree will likely jack up sales in the short term, but by summer they'll slump once again. And, rates are likely to keep rising as the Federal Reserve quits buying loans. Still, at least, the trail ahead for housing now heads up rather than down. After the past few years, that's cause for relief, if not celebration! (*Kiplinger Magazine*)

Road Closure

The Road Commission for Oakland County will be repaving the portion of Cooley Lake Road between Cass Elizabeth Lake Road and Hiller Road. Construction is scheduled to begin on May 10, 2010 and is expected to be completed September 2010. Two way traffic will be maintained on Cooley Lake Road throughout the project. Cass Elizabeth Lake Road, between Cooley Lake Road and the entrance to the Elizabeth Lake Estates Apartments, will be CLOSED TO TRAFFIC, between June 18, 2010 and August 13, 2010, to facilitate lowering this section of road.

NOCBOR Educators



Jake Porritt

Jake Porritt J.D., B.S., is a member of NOCBOR Directors, and serves as one of the Board's leading educators. Jake was licensed as a real estate agent when he was 19 years old, and began practicing law when he was 24. Currently affiliated with the law firm of Kotz, Sangster, Wysocki & Berg, Jake has extensive real estate experience in both commercial and residential developments.

With his experience, both as legal counsel and as a real estate professional, Jake has an appreciation for both the requisite level of protection for investors in real estate and the value of ensuring a successful closing. He has discovered that no matter the complexity of a transaction in numbers of parties, funding, or securitization, the same real estate expertise is essential to providing competent advice.

In spite of Jake's busy professional life, he has committed his time and knowledge in keeping NOCBOR members enlightened in the maze of the all too familiar topics of "short sales and foreclosures." For that Jake, your peers extend their gratitude and appreciation!



Brian Kirksey

Brian Kirksey ASA, principal of KRES Realty, is a member of NOCBOR Directors, and serves as Vice Chairman of NOCBOR Government Affairs Committee. Recently appointed by Governor Granholm to the State Board of Residential Appraisers, Brian is a high energy, versatile and result-oriented professional, who has significant expertise in valuation, taxation, public administration and organization development. His professional experience spans over 11 years specializing in real estate appraising.

The Michigan Association of REALTORS® featured Brian as a lecturer during their 2008 annual convention, where he presented **REO Valuation & Due Diligence** and **Technology Tools for the Mobile Professional**. NOCBOR is one of the few Boards in the State to offer licensed and certified appraisers their required continuing education, and without Brian and his ability to offer the USPAP program, over 50 appraisers could not have completed their mandated training last month.

A member of the Michigan Real Estate Appraisers, Brian was the President of the Detroit Chapter of the American Society of Appraisers in 2008/09. Licensed as a real estate broker and certified general real estate appraiser, Brian Kirksey is recognized as one of NOCBOR's leading educators. Thank you, Brian!

2010 Annual NOCBOR Golf Outing



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

register on nocbor.com

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

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

“Cultural Courtesies”

To end a meeting in Asia, it's important to:

- A. Be punctual.
- B. End meeting early.
- C. Go with the flow.

For meetings with a Middle Eastern executive, one should:

- A. Start business discussion immediately.
- B. Stick to work related topics.
- C. Engage in small talk to build rapport.

When communicating with colleagues in India:

- A. Keep e-mails brief and direct.
- B. Be bottom-line driven.
- C. Understand that delivering bad news is difficult for them.

(See answers on the bottom of this page)

MAR Scholarship Trust

The MARST administers two scholarship funds, the Russel A. Pointer and the Barney Harkins Scholarship & Educational Fund. Applicants are automatically considered for financial assistance from both funds.

The scholarships are for full time college students who have reached at least junior status and who intend to pursue a real estate-related career upon graduation. Awards range from \$500 to \$2,000 and are distributed over two semesters.

Completed application forms for consideration of the 2010-2011 academic school year must be submitted to the Michigan Association of REALTORS® by July 1, 2010. The application form can be found on the MAR Web site (mirealtors.com).

If you have any questions, please contact Andrea Bates at abates@mirealtors.com. Tax-deductible contributions are also accepted by MARST.

Headaches After Short Sales

Vanessa Core short sold her Fredericksburg, Va. home in April, 2008. She and her husband built the house in 2004, but setbacks, both personal (divorce) and professional (housing bust), made it impossible for the real estate agent to keep her home. So she negotiated the short sale and thought that was the end of it.

“My understanding was that the deficiency was negotiated away,” she said. “Then, last November, I got a letter from a lawyer telling me I owed my lender \$65,000. I had to declare bankruptcy. There was no way I could pay it.”

Many homeowners are now in the same boat. And not just those who took out bigger loans than they could afford or who do so called “liar loans” where they didn't have to verify their income. Because of falling home prices, borrowers who always paid their mortgage but who have run into unforeseen circumstances, like unemployment or a job transfer, can no longer sell their home for what they owe. As a result, they are being forced to short sell or foreclose and are getting caught up in “deficiency judgments.”

After the banks foreclose, it's very common now to have large deficiencies with houses not worth the balances owed. Lenders mostly declined comment regarding deficiency judgments, but lender, BB&T did indicate it was pursuing more judgments.

Whether banks can and will pursue deficiency judgments depends on many factors, including what state the borrower lives in and whether there's a second mortgage or other liens. But if the borrowers ignore the possibility of deficiencies, it could haunt them. Once a judgment has been secured, it can be pursued anywhere. Financial records can be subpoenaed; wages can be garnished, and, if you fail to respond, a judge can put you in jail.

Borrowers may not be aware that they should ask the lender for a release from any further obligation. What's scary is that the judgments don't have to be obtained immediately. Lenders may wait until debtors have recovered financially before they swoop in. In Florida, the bank can wait up to five years to file. Once the court grants a judgment, the lender has 20 years there to collect, with interest. (CNNMoney.com)

Vacant Homes Tough To Sell!

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.

“Homeowners 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 under perform staged homes and the increased sales price provides an excellent return on what staging cost. Choosing to stage your home should be an easy decision in today's market.” (*RisMedia, April 11, 2010*)

Why Haven't You Signed Up For
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\$10 per month

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

If you answered C, you are *culturally courteous!*

NOCBOR Events

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Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1
3	4	5 8 a.m. CRS 111 "Short Sales & Foreclosures"	6 8 a.m. – 6 p.m. USAPP (9 hrs. Appraiser Con-ed) 9 a.m. Membership Services	7	8
10 9:30 a.m. Education/Cultural Diversity	11 9:30 a.m. Technology 10 a.m. Backdoor Workshop Principal Mortgage Reduction	12 9 – 11 a.m. Short Sales & Foreclosures (2 hours con-ed) Jack Waller	13 9:30 – 11:30 a.m. Blackberry Intermediate	14 10 a.m. Backdoor Workshop "You and Your iPhone"	15
17 1 p.m. IB Arbitration	18 10 a.m. Backdoor Workshop The Short Sales Group 1 p.m. Ethics Hearing	19 10 a.m. Backdoor Workshop "Don't Let A Little Mold Kill Your Dea!"	20 9 a.m. Grievance 11:30 a.m. WCR Luncheon @ NOCBOR	21 10:30 a.m. Government Affairs 12 p.m. Legislative Luncheon	22
24 10 a.m. Procedural Review (IB Arbitration)	25 9:30 a.m. – 3:30 p.m. 2010 Con-ed Sally Bell	26 12:30 p.m. Executive 1:30 p.m. BODs	27 9:30 – 11:30 a.m. Blackberry Advanced 1 p.m. Ethics Hearing	28	29
31 OFFICE CLOSED Memorial Day	1 9:30 a.m. – 3:30 p.m. 2010 Con-ed & COE Training Jack Waller	2	3 1 p.m. IB Arbitration Hearing	4 9:30 a.m. Candidate Interviews (Michigan Legislature)	5
7 9:30 a.m. Candidate Interviews (Michigan Legislature)	8 9:30 a.m. Technology	9 9 – 11 a.m. Short Sales & Foreclosures (2 hours con-ed) Jack Waller	10 9 a.m. Membership Services	11	12
14 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs	15	16	17 9 a.m. Grievance 11:30 a.m. WCR Luncheon	18 9:30 a.m. – 3:30 p.m. 2010 Con-ed & COE Training Jack Waller	19
21	22	23 1:30 p.m. BODs	24	25	26 9:30 a.m. – 3:30 p.m. 2010 Con-ed Sally Bell
28	29	30	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 General Membership Meeting	14	15 9 a.m. Grievance Golf Outing	16	17
19	20 9:30 a.m. Technology	21	22	23	24 9:30 a.m. – 3:30 p.m. 2010 Con-ed Sally Bell
26	27	28 1:30 p.m. BODs	29	30	31

Backdoor Workshops (Free)

Principal Mortgage Reduction

*Tuesday, May 11, 2010
Michael Cooper

"You & Your iPhone"

*Friday, May 14, 2010
Brian Kirksey

The Short Sale Group

*Tuesday, May 18, 2010
Josh Norber

"Don't Let A Little Mold Kill Your Deal"

*Wednesday, May 19, 2010
Suzanne Krygier

Location: NOCBOR (10 a.m. – 12 p.m.)

Short Sales & Foreclosures

*Wednesday, May 12, 2010

*Wednesday, June 9, 2010
Jack Waller

Approved 2 hours Con-ed

\$20 per class

Location: NOCBOR (9:30 a.m. – 11:30 a.m.)

Blackberry Intermediate & Advanced

*Thursday, May 13, 2010 (Intermediate)

*Thursday, May 27, 2010 (Advanced)
Dave Peckens

\$10 per class

Location: NOCBOR (9:30 a.m. – 11:30 a.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.)

New Member Code of Ethics Training

*Friday, June 18
Jack Waller

Location: NOCBOR (8:30 a.m. – 12:30 p.m.)

*Register by calling NOCBOR 248-674-4080

2010 Continuing Education

Dates

Tuesday, May 25
Tuesday, June 1
Saturday, June 26
Wednesday, July 21
Saturday, July 24
Tuesday, August 24
Thursday, August 26
Wednesday, September 8
Tuesday, September 28
Tuesday, October 12
Wednesday, November 10
Monday, December 6

Instructor

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

Class begins at 9:30 a.m. and concludes at 3:30 p.m.
Cost: 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

June 15 & 17
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
G. Hoopfer

Class begins at 6 p.m. and concludes at 9 p.m. Cost: 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**.

40 Hours Pre License Training

Monday, June 7, 2010
(Monday & Wednesday for 5 weeks)

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)

Look Who Contributed \$12,148 To RPAC This Year!

Abramson, Bruce	Dyer, Marcia	Kennedy, Robert	Pauwels, Ricky	Swalwell, Phylis
Adams, Kathleen	Eady, Laverne	Kirksey, Brian	Pearson, Kay	Swenson, Todd
Adams, Timothy	Earl, Charles	Klump, Michelle	Peres, Donna	Tawansy, Aly
Adams, William	Edgar, Gary	Knox, Rosemary	Perkins, Julia	Taylor, Sandra
Agazzi, Giovan	Edwards, Corey	Koss-Fredericks, Diane	Persha, Kathleen	Taylor, Sharon
Albrecht, Sharon	Elam White, Andrea	Krausmann, William	Peterson, Arlene	Thomas, Jeffrey
Albright, Amy	Elam, Harvey J. Sr.	Kroll, Brian	Peterson, Christine	Tobis, Richard
Alexander, Laketa	Erfe, Felix	Krupsky, Kevin	Petrevski, Michael	Tolpa, Toni
Allard, Earl	Faitel, Alan	Kuehn, Jennifer	Petrolere, Joseph	Toma, Zahid
Allerton, Karen	Fakhouri, Sahar	Kushmaul, Linda	Pett, Danista	Topolinski, John
Allison, Daniel	Ferguson, William	LaBuda, Diane	Phaup, Michelle	Tubbs, Jack
Alliston, Paula	Fiore, Joseph	LaFond, Scott	Phillips, Sheryl	Tzoumakas, Robert
Babi, Michael	Fitzgerald, Kathleen	Lambrecht, Kristine	Pickett, Melissa	Vanwagner, Dan
Bacinski, Kenneth	Flynn, Paul	Lanctot, Anita	Pischel, Dawn	Ventline-Nierzwic, Janet
Baird, Glenn	Ford, Emily	Lawrence-Kirk, Lynette	Plumley, Dorothy	Waldrup, Kathleen
Baird, Kevin	Ford, Pamela	Lenk, Stan	Poppeck, Teresa	Wallace, Vanita
Barber, Heather	Foster, Margo	Licht, Eric	Prendergast, Laura	Wei, Mei
Bates, Connie	Frericks, Sharon	Llford, Dona	Rachael, Jennifer	Wesley, Carol
Behring, Deanna	Freund, Beth	Lohmeier, Michael	Radner, Richard	Wessel, Carl
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