



Impact



John Burt, GRI
NOCBOR President

It is the last day of August; I am fighting the 90-degree heat and wondering what words of wisdom I can share. Then, like a toothache that comes on slow and strong, I think of couple of issues that hit us all hard- the Fannie Mae **First Look** program and appraisals.

Issue #1 one Fannie Mae **First Look**. Having a successful Fannie Mae agent in my office, I hear all the stories. The issues of the **First Look** program are not understood by many of us, so I thought I could break down how it works.

The Fannie Mae **First Look** is meant to provide owner occupants and public entities an advantage in purchasing Fannie Mae-owned foreclosed properties. With **First Look**, only offers from owner occupants and buyers using public funds are considered during the first 15 days a property is on the market. Offers from investors will be considered only after the first 15 days have passed.

When you make an offer on a **First Look** property, you will need to have your buyer and you, the agent, sign an Owner Occupant form that states the buyer will occupy the

home and pay a \$5000 fine to Fannie Mae for any misrepresentation. Along with this, Fannie Mae can terminate your deal AND keep the buyer's deposit. Yes, I said terminate.

So, the problem becomes educating the consumer. When parents or friends want to buy a home for someone, and that someone will be the occupant, the buyer needs to understand, this makes them an investor. Good intentions aside, if an "investor parent/friend" signs this as an owner occupant so they can be considered within that first 15 days, it becomes fraud-and fraud has high penalties.

We need to really question buyers on what their intentions are for the home. The listing agents of these properties have to research the buyers in county records to see if the buyer has owned/does own a primary residential property. They are also checking to see if your buyer is getting an investment loan/mortgage.

So if your buyer has a story, be up front with the listing agent. Let them explain it to the seller and see if they understand and don't assume that a buyer can sign the owner occupant form and just change their minds. The final decision comes from Fannie Mae, don't mess with the government!

On that note, lately Fannie Mae has done some changing- it seems many local assets here in Michigan have been moved to a new Fannie Mae branch. These asset managers work differently than the previous crew-i.e. they are not approving repairs after appraisal/inspection like others were. Agents, if you are aware of the property's condition, you CAN negotiate for repairs up front when writing a contract, especially because some of the repairs are so minimal. Please, don't be afraid to ask for a repair in an offer that would be required for the property to pass the appraisal stage of financing!

Issue #2, appraisals. I have been asking some appraisers why we are having so many low values and issues pop up? What I learned is that the appraisers are not the bad guys, their hands are tied on what they can do. The MSA and loan underwriters have a lot of control on how the appraisal turns out. One major problem, there is no uniformity to underwriter guidelines. Each underwriter is unique; they will each have their own guidelines to follow, which they may change at any time. Imagine, playing the game only to find out the rules changed mid roll!!

These talks sparked lengthy responses from appraisers' view. We decided to run that segment, in full, in the next newsletter. Look for it- very interesting read.

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

MAR 2011 Director Election

Starting September 1, REALTORS® in Congressional districts 1, 4, 6, 9, 11, 14, and 15 have the opportunity to vote for their MAR director, who will serve as a representative on the MAR board of directors. This is a One REALTOR® One Vote election. Plurality wins.

For more information about the MAR 2011 Director Election and candidate bios <http://www.mirealtors.com/content/vote.htm>

If you are eligible, please go to <https://www.InternetCrusade.com/Elections/MI/> starting Wednesday, September 1st and cast your ballot. You will be asked to provide your last name and NRDS ID to access your ballot. Your voting district is based on your home address.



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

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, ASA	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
Bylaws	Laura Felix-Smith
Education & Cultural Diversity	Barb Bartus
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	Rick Howe
Technology	Geoff Leach
Women's Council	President Amy Albright, CRS, GRI, ABR

REALCOMP II LTD. GOVERNORS

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

MAR DELEGATES

Doug Hardy
John Burt, GRI

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.

**Board of Directors
July 2010**

MOTION CARRIED to approve three (3) Primary Designated REALTORS®; two (2) Secondary Designated REALTORS®; one hundred eleven (111) Primary REALTORS®; two (2) Secondary REALTORS® and one (1) Affiliate member.

MOTION CARRIED that NOCBOR host its annual membership meeting on Tuesday, October 12, 2010, at the Iroquois Club, providing a free buffet breakfast at 9 a.m., followed by special guest speaker, Tim Skubick, at 9:30 a.m.

MOTION CARRIED to adopt the Decision of the Ethics Hearing Panel dated April 21, 2010, related to Thomas vs. Fodor (Coldwell Banker Shooltz).

MOTION CARRIED that Rick Howe complete the Director term which will expire as of January 1, 2011.

**Board of Directors
August 2010**

MOTION CARRIED to approve one (1) Primary Designated REALTOR® and ninety six (96) Primary REALTORS®.

MOTION CARRIED that NOCBOR sponsor Greg McClelland's legal update, in September, in the vicinity of South Oakland/Western Macomb County area, which qualifies for two (2) hours of the annual required law.

MOTION DEFEATED that NOCBOR offer its continuing education classes to all members, who have transferred to NOCBOR between May, 2010 & November, 2010, for the cost of twenty-five (\$25) Dollars, through December 31, 2010.

MOTION CARRIED to adopt verbatim the decision of the Ethics Hearing Panel dated May 18, 2010 with regard to Downing, et al v. Georgia Kapsalis.

MOTION CARRIED to recommend NOCBOR's Bylaws Committee to research and recommend the implementation of on-line voting as soon as possible.

In Memoriam

The members, staff and Board of Directors of the NOCBOR extend their deepest sympathy to **Carol O'Neil** (Coldwell Banker Weir Manual) on the loss of her husband William O'Neil, who past away on June 28, 2010.

Sincere condolences to **Millie Traylor**, NOCBOR's Member Services Administrator, and her family, on the loss of Ron, August 5, 2010, beloved husband, father and grandfather.

Notice Of Election

On October 12, 2010, NOCBOR members must elect four (4) REALTORS®, one of which must be a principal owner, and one Affiliate member, to serve on NOCBOR's Board of Directors. REALTORS® elected will serve for three year terms and the Affiliate Director serves for one year.

Members, who did not file for nomination, can be nominated by petition simply by submitting the signatures of twenty-five (25) NOCBOR REALTOR® members. Petitions must be submitted to NOCBOR office at least five (5) business days, September 21, prior to voting on September 28, 2011.

NOCBOR members have the right to vote at the NOCBOR office within ten (10) business days (September 28 – October 11) prior to the Annual Membership meeting on October 12, 2010, at the Iroquois Club, Bloomfield Twp.

The Nominating Committee recommend the following candidates for the positions of NOCBOR Directors. Affiliate **Laura Felix-Smith** (Seaver Title), **Cheryl Gates-Beers** (Keller Williams), **James Gillen** (Keller Williams), **Geoff Leach** (Century 21 Today), **Jake Porritt** (Beacon Real Estate), **Rhona Ravenell** (Omega Appraisals) and **Cathy Siders** (Century 21 Today).

John Burt, GRI REALTOR®-Of-The-Year



John Burt married Julie in 1988. A life-long resident of the Orion/Oxford area, John received his real estate license in 1988, and probably didn't realize that his association with Partridge & Associates in Lake Orion would lead to his life long profession of a successful real estate career. John has provided superior leadership over

many years as the Chairman of NOCBOR's Grievance Committee, Budget & Finance Committee, as well as a member of the Education and Professional Standards Committees. In the past ten years, he has served on the Board of Directors, as well as President-Elect in 2009, and President in 2010. In 2008, Burt was requested by MAR leadership to serve on its Budget & Finance Committee, where he remains today. As one of the Governors of Realcomp for the past 5 years, Burt is considered a strong advocate of NOCBOR's membership, and has the philosophy that Realcomp must always operate as a user-friendly company.

Besides having a successful real estate company, John and Julie Burt have two beautiful daughters, Amy and Kathryn, both of whom attend the University of Michigan. John will represent NOCBOR at the MAR Annual Convention in Mt. Pleasant, September 29 – October 1, as its voting delegate, as well as NOCBOR's REALTOR®-Of-The-Year.

Brian Kirksey REALTOR® Active In Politics

NOCBOR member **Brian Kirksey**, principal of KRES Realty, has been selected to receive the annual RAP award for his involvement in monitoring, influencing and participating in the legislative process affecting real estate brokers, agents and appraisers. Brian currently serves as Vice Chairman of NOCBOR's Government Affairs Committee, and



was recently appointed by Governor Granholm to serve as a member of the Michigan Council of Real Estate Appraisers, Brian was President of the Detroit Chapter of the American Society of Appraisers in 2008-09. Kirksey will represent NOCBOR at MAR's annual convention in Mt. Pleasant, September 29-October 1, 2010.

Director Candidates



Laura Felix-Smith
Affiliate
Seaver Title



Cheryl Gates-Beers
REALTOR®
Keller Williams Realty



James Gillen
Keller Williams Realty
Sales Associate



Geoff Leach
Century 21 Today
Sales Associate



Jake Porritt
Beacon Real Estate Co.
Sales Associate



Rhona Ravenell
Principal
Omega Appraisals



Cathy Siders
Century 21 Today
Sales Associate

Voting begins on September 28 at NOCBOR
Visit nocbor.com for info on all candidates

Support NOCBOR Affiliate Members

Barnett, Larry (Attorney at Law)	248-683-7069
Bartus, Barb (Watson Group Financial Corp)	248-666-2700
Budzynski, Lindsey (e-Title Agency Inc.)	248-502-3075
Chamberlain, Craig (Ross Mortgage Corp)	248-547-4700
Felix-Smith, Laura (Seaver Title)	248-338-7135
Fitzpatrick, James (Fifth Third Bank)	248-625-3142
Gerhard, Grant (Summit Funding, Inc)	248-334-9400
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
Leinenger, Donna (Seaver Title)	248-338-7135
Linnane, Jim (Wells Fargo Home Mortgage)	515-213-4291
Lucas, Ron (Troy Abstract & Title Agency)	248-989-1100
Morrow, Mick (Professional Mortgage Assoc)	248-623-2280
Porritt, James Jr. (Attorney At Law)	248-693-6245
Proctor, Michael (Professional Mortgage Assoc)	248-623-2280
Ross, Timothy (Ross Mortgage Group)	248-547-4700
Schwartz, Doug (Kased Law PLC)	877-544-3320
Seaver, Phil (Seaver Title)	248-338-7135
Segard, Robin (North American Home Warranty)	248-978-4474
Seibert, Brian (Watson Group Financial Corp)	248-666-2700
Szott, Mary Lou (Title Express, LLC)	248-855-1445
Taylor, Cindy (Professional Mortgage Assoc)	248-623-2280
Zick, David (Group Associates)	800-342-8908

Legal Q & A

Q: I just entered into a listing agreement with sellers that is likely to end up to be a short sale. I plan to make the fact known when I enter the listing into the MLS. Should I get my sellers' permission to do this?

A: YES. Entering information that the sale of the home will be short sale may affect the sellers' ability to sell the home, therefore, you should get their permission before entering that information into the MLS. (Note that some MLS rules require the disclosure of a potential short sale when "reasonably known.")

Q: I represent sellers who are trying to negotiate a short sale. We have accepted an offer and presented it to the lender for approval. We have received a second offer, but have not heard back from the lender on the first offer. It is my belief that we can present this offer to the lender since the lender has not yet accepted the first contract. Am I correct?

A: This is not advisable as the Sellers have already accepted the first offer. It is likely that a court would conclude that lender approval is simply on contingency in a binding contract. The sellers would be better advised to accept the second offer in a back-up position.

Q: I plan on stating on the MLS and other advertising that my sellers' house is in a "family neighborhood." Can I use this type of description?

A: Real estate advertising should not include statements that either suggest that families with children are NOT welcome or that they are the ONLY people welcome. A reference to a "family neighborhood" may be interpreted as an attempt to discourage buyers who are not families with children.

First-Time Home Buyers Need To Know About Home Inspections

A professional home inspection can not only provide a great education about the home's systems, but also be a crucial tool in negotiating the most equitable price on the home, according to *HouseMaster*, one of the first and largest home inspection franchisors in North America.

"Our experience and research shows that approximately 40% of resale homes have at least one defect that can cost a home buyer a minimum of \$500 to repair," said Kathleen Kuhn, President of *HouseMaster*. "A home inspection by a professional and qualified home inspector is an excellent tool to encourage home sellers to make repairs or make further price adjustments as a result of conditions noted in the inspection report."

NAR, in 2009 reported a record 47% of homes sold were purchased by first-time buyers. Tax credit incentives from the federal government of up to \$8,000 and historically low mortgage rates continue to attract first-time buyers to the market. A professional home inspection not only educates buyers on the condition of the home but can minimize costly surprises down the road. Following are tips to ensure that first-time buyers make an educated decision when purchasing a home and get the best price possible.

1. Inspect the Inspector. Only hire a home inspector with an excellent reputation and credentials. Ask how long the company has been in business, ask about specific formal training and ongoing education the inspector has and verify the inspector carries professional liability insurance also known as "Errors & Omissions" (E&O). If the company doesn't carry this insurance, it could indicate a poor track record or lack of experience.

2. Ask for a sample of a report. The credentials of the inspection company and the quality of the final inspection report will be important. A poorly prepared report without pictures or clear, concise details addressing all the various systems and accessible elements of the home is less likely to be taken seriously by a home seller.

3. Inspect ancillary systems. It's hard for first-time home buyers to know what they need, so be sure to ask what additional services the company offers. If the home you are considering has a septic system for example, a professional home inspection company may offer septic system inspections or can coordinate that service for you. Generally, the company will offer you a multiple services discount as well as the added convenience of only having to attend one inspection appointment. Other common services offered by home inspectors are termite inspections, mold screening, water testing and radon testing.

4. Go along on the inspection. Ask the inspection company if they encourage buyers to tag along on the inspection. If the inspector discourages you from going along and asking questions, find another inspector. A home inspection is not simply a laundry list of what is wrong with the home. In addition to documenting issues and needed repairs that may exist, a professional home inspector will also show the new buyer how to operate the various systems in the home and provide tips on improving energy efficiency and maintaining the home in general.

203k Is The 'Green Mortgage'

We're living in a world that's turning green. I'm sure you've noticed. Everyone, it seems, every organization, every product, every man, woman and child wants to be green in this age of eco-consciousness. And a lot of the effort put behind the green movement is a really great thing—hopefully future generations will thank us.

On the other hand, a lot of what's going on is really “*greenwashing*,” where any excuse to label something environmentally friendly leads to marketing claims that are standing on some very thin ice. Seriously, other than its color, how green can an automobile really be? How about chemical cleaners or genetically engineered foods? These products are stretching the use of the term beyond any sensible meaning.

The good news is that in the construction and renovation of America's housing, we can incorporate materials, designs and practices that make a significant contribution to sustainability and protecting our environment. And, to support this effort, there's been a lot of momentum created through the efforts of the U.S Green Building Council's LEED program, the National Association of Home Builders Green Building Program, the Energy Star program and many others. Those in the business of building and remodeling homes, as well as those buying and owning homes, have become more aware and more committed to this cause.

The great news is that one of the most important keys to successfully greening America's current stock of housing can be found in using the 203k loan, and along with it, the Energy Efficient Mortgage. The 203k really is the “*Green Mortgage*” since it offers a practical, cost-effective solution to providing funds for these improvements.

The 203k allows homeowners to amortize the cost of improvements that provide long-term cost savings over the life of the mortgage, enjoying the benefits of a lower interest rate than a short-term financing option would offer. Using an Energy Efficient Mortgage, these improvements can be added to a 203k loan, allowing homeowners to exceed the FHA loan limit total by the approved energy efficient costs. For many, this offers an opportunity to not only offset the cost of these improvements with utility savings, but even an overall

reduced cost of homeownership. And in the process, we're helping reduce America's energy dependence.

As the emphasis on preserving our environment and natural resources continues, it makes sense for us to do our best to help more Americans not only make their homeownership dreams come true – but with the power of the 203k, also turn those dreams truly “green.” (*RISMedia*)

Fannie Mae & 'Walkaways'!

Taking aim at homeowners who are able to pay their mortgage but decide it's not worth it, Fannie Mae plans to go after them in court and to limit their access to home loans for seven years.

The government-controlled mortgage giant said that it would instruct the companies servicing its loans to recommend when it should pursue a so-called deficiency judgment, a court order requiring a defaulting borrower to pay any remaining unpaid portion of the loan after a seized home is sold.

Lenders rarely employ court proceedings to pursue foreclosures in California, nearly always opting instead for a streamlined procedure involving a trustee's sale of the home. Under state law, lenders who opt for court proceedings can obtain a deficiency judgment if the mortgage was used to refinance a home, but not if it was used to finance a purchase.

“It's not a hollow threat,” said Alex Creel, chief Sacramento lobbyist for the California Association of REALTORS®, which has called for legislation that would ban deficiency judgments in many cases of refinanced mortgages.

Fannie Mae also said it would make new mortgages harder to obtain for borrowers if it can be proved that they engaged in a “strategic default,” abandoning a home to foreclosure not because the required payments are unaffordable but because the mortgage is larger than the value of the residence. For such a borrower, Fannie said it would not buy or guarantee another home loan for seven years.

Borrowers who worked in good faith with their loan servicers to try to stay in their homes would be barred from Fannie loans for only two or three years, even if they

eventually lost their homes after attempts at loan modifications failed.

The ban on getting a new Fannie loan is significant because home buyers have little choice these days for financing except for mortgages bought or backed by Fannie, its sister company Freddie Mac or the Federal Housing Administration. The three government-run entities financed 95% of new U.S. home loans last year.

Freddie Mac, which already blacklists strategic defaulters for five years, said it would study Fannie's changes and “consider additional changes to our policies as needed to responsibly manage risks.”

Borrowers who default on FHA loans for any reason currently can't get another loan insured by the agency for three years. Legislation pending in Congress would impose a lifetime ban on FHA loans to borrowers determined to have made a strategic default.

Fannie Mae's get-tough policy on so-called walkaways is the latest fallout from the housing meltdown, which has eroded the once widely held belief in homeownership as the path to household wealth.

Foreclosures continue at a rate of 2.5 million a year, and some 11 million households owe more on their mortgage than their home is worth.

Fannie Mae's new policies are designed to prod borrowers into pursuing alternatives to foreclosure, including short sales transactions in which lenders allow a home to be sold and cancel the debt while accepting less than full payoff of the mortgage.

Borrowers who are slightly underwater, owing just a little more than their homes are worth, are unlikely to stop paying their mortgages if they have the resources, according to studies by research firm *CoreLogic*. But if the home's value is at least 25% less than the loan amount, borrowers are far more likely to walk away.

Last March, 31% of foreclosures were described as strategic by the borrowers themselves, compared with 22% in March 2009, researchers at the University of Chicago and Northwestern University reported. . (*RISMedia*)

NOCBOR Events

September
October
November

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		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 1 p.m. Ethics Hearing 6:30 p.m. "The Value of Your Home" Kirksey & O'Neil	10 8:30 a.m. New Member Program	11 9:30 a.m. – 3:30 p.m. 2010 Con-ed Bill Haviland
13 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs 6-10 p.m. (New) Pre- License	14 9 a.m. Technology 10 a.m. Blackberry Work Group	15 9:30 a.m. Con-ed @ CB Shootz w/B. Haviland 1 p.m. Mediation Conference 6-10 p.m. Pre-License Class	16 9:15 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	22 1:30 p.m. BODs 6-10 p.m. Pre- License Class	23	24 9:30 a.m. – 3:30 p.m. 2010 Con-ed Cathy Siders	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	
4 6-10 p.m. Pre- License Class	5	6 6-10 p.m. Pre- License Class	7	8 Deadline for Officer Candidates Nominations	9
11 9:30 a.m. Education/Cultural Diversity 9:30 a.m. – 3:30 p.m. 2010 Con-ed & COE Training COE Training Jack Waller 11:30 a.m. Gov't Affairs 6-10 p.m. Pre- License Class	12 9:00 a.m. Annual Membership Meeting at Iroquois Club, Bloomfield Twp.	13 1 p.m. Nominating Committee Interview Officer Candidates 6-10 p.m. Pre- License Class	14 9 a.m. Membership Services	15	16 9:30 a.m. – 3:30 p.m. 2010 Con-ed Bill Haviland
18	19 9:30 a.m. Technology 10 a.m. CMA Workshop	20	21 9:15 a.m. Grievance 10:30 a.m. WCR	22 9:30 a.m. – 3:30 p.m. 2010 Con-ed Cathy Siders	23
25	26 9:30 a.m. "Short Sales Solutions" 3 hours Con-ed Joel Zieve 6 - 9 p.m. 2010 Con-ed Gerald Hoopfer	27 1:30 p.m. BODs	28 6 - 9 p.m. 2010 Con-ed Gerald Hoopfer	29	30
1 9:30 a.m. – 3:30 p.m. 2010 Con-ed & COE Training Jack Waller	2	3	4	NAR New Orleans	
8	9 9:30 a.m. Technology 6 - 9 p.m. 2010 Con-ed Gerald Hoopfer	10 9:30 a.m. – 3:30 p.m. 2010 Con-ed & COE Training Jack Waller	11 9 a.m. Membership Services 6 - 9 p.m. 2010 Con-ed Gerald Hoopfer	12	13 9:30 a.m. – 3:30 p.m. 2010 Con-ed Bill Haviland
15 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs 6-10 p.m. (New) Pre- License Class	16	17 1:30 p.m. BODs 6-10 p.m. Pre- License Class	18 9:15 a.m. Grievance 10:30 a.m. – 1:30 p.m. WCR	19 9:30 a.m. – 3:30 p.m. 2010 Con-ed Cathy Siders	20
22 9:30 a.m. – 3:30 p.m. 2010 Con-ed Bill Haviland 6-10 p.m. Pre- License Class	23	24 6-10 p.m. Pre- License Class	25 OFFICE CLOSED HAPPY THANKSGIVING	26 OFFICE CLOSED	27
29 6-10 p.m. Pre- License Class	30 9:30 a.m. – 3:30 p.m. 2010 Con-ed Cathy Siders				

“Distressed Property Sales”

Featuring
Jack Waller

Friday, September 17
\$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.)

“Short Sales Solutions”

Featuring
Joel Zieve

Tuesday, October 26
\$30 (3 hours Con-ed)

To pre-register: *nocbor.com* or call 248-674-4080
Location: NOCBOR (9:30 a.m. – 12:30 p.m.)

Backdoor Workshops

“The Value of Your Home”
Thursday, September 9

6:30 p.m.

Public Welcome

Featuring

Brian Kirksey & Ray O’Neil

“FHA Loans”

Featuring

Gerald Hoopfer (Emerald Mortgage)

Tuesday, September 21

Cash Offers

**REO – Bank
Short Sale
Estate**

**Do you need a Cash Offer on your listing
TODAY?**

Do you need a Partner with CASH?

Contact Alan Faitel
Afaitel@yahoo.com
Oaklandmichiganhomes.com
248-363-0100

2010 Continuing Education (Day Classes)

Dates

Wednesday, September 8
Saturday, September 18
Friday, September 24
Tuesday, September 28
Monday, October 11
Saturday, October 16
Friday, October 22
Monday, November 1
Saturday, November 3
Wednesday, November 10
Friday, November 19
Monday, November 22
Tuesday, November 30
Monday, December 6
Tuesday, December 14
Saturday, December 18
Tuesday, December 28
Thursday, December 30

Instructor

J. Waller
B. Haviland
C. Siders
S. Bell
J. Waller
B. Haviland
C. Siders
J. Waller
B. Haviland
J. Waller
C. Siders
B. Haviland
C. Siders
J. Waller
C. Siders
B. Haviland
J. Waller
C. Siders

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

October 26 & 28
November 9 & 11
Dec 21 & 23

Instructor

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**.

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)

Annual Membership Meeting

Iroquois Club
43248 Woodward Avenue
Bloomfield Twp, MI 48302

Tuesday, October 12, 2010

Featuring: Tim Skubick

*(Lansing political correspondent for WWJ,
the Oakland Press and producer of "Off the Record,")*

9:00 a.m. Buffet Breakfast
9:30 a.m. Program

Members Free
Non-Member \$15

Call: 248-674-4080 for reservations, by Friday, October 8, 2010

Expert Insight into Home InspectionsSM



HomeTeam
INSPECTION SERVICE



When you need a home inspection, call HomeTeam Inspection Service to get the job done quickly and professionally. We know what to do, how to do it, and how to present it. That's a combination you will appreciate.

- Whole House Inspections
- Radon Testing
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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

 **North Bloomfield Properties**

West Bloomfield
7231 Cooley Lake Rd.
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Auburn Hills
2215 E. Walton Blvd.
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