



Impact



Ann Peterson
NOCBOR President

Welcome to Fall....Almost

Can you believe that it is September? Labor Day or I referred to it this year as "NO LABOR" Day. However, it did not work that way for me as I am sure it did not for you.

We have been blessed with this year's activity and as we head into the final quarter of 2022, I hope you find time to plan for 2023. So many unknowns, however one thing is certain, if you make your plan and follow your plan - no matter what - you will see results.

We have many exciting events happening as we wrap up 2022, we hope you will join us!

Michigan Realtor® 2022 Convention Grand Rapids September 21-23

There is still time to register. Go to Michigan Realtors® website and register today. This year it will be held in exciting Grand Rapids at the stunning Amway Grand Plaza and the signature event ART PRIZE will be there too! Register now, great speakers, continuing education, new tech ideas, legal update and much more. Also, Michigan Realtor® - Realtor®-of-the-Year and Realtor® Active in Politics will be chosen. Go to the website and register now.
<https://mirealtors.com>

Remine Progress Realcomp MLS Platform

If you have any concerns, please feel free to contact Karen Kage at Realcomp via email so a record of concerns can be addressed and documented. Also, there are many opportunities for classes to learn more about REMINE. kkage@corp.realcomp.com

Michigan Realtors® Political Action Committee

This is an election year, and many municipalities have ballot initiatives that may change affordability of homeownership or affect private property rights. Do your research and ask questions. Sometimes they sound good however you must ask yourself, will it change the landscape of real estate?

NOCBOR RPAC Committee members deserve kudos for working so hard this year to bring great events and raise RPAC dollars to help us fight for private property rights and homeownership. Steve Stockton, Past President, and his team of volunteers have devoted so much time to raise awareness of the importance of contributing to RPAC. We have almost reached last year's numbers. This is amazing! Thank you to everyone who sees the value RPAC makes in our profession! If you have not yet contributed to protect your career there is still time! Contact NOCBOR.

Membership Services

WOW!! What a successful and great time at this year's annual GOLF OUTING at FOUNTAINS GOLF & BANQUET. These events would not be possible if it wasn't for the incredibly amazing members of the committee and the countless awesome volunteers who worked so hard to make it a success. Thank you to everyone who contributed! Every year it keeps getting better.

Did someone say Euchre? What a great time by all! Each tournament continues to build momentum and the money raised for charities is outstanding. Thank you to those

who support this event and a special thank you to those who continue to raise the bar with their commitment to volunteer to bring us these great events.

NOCBOR Election Time and Annual Meeting October 11, 2022

Beginning on **Tuesday, September 27**, NOCBOR members will have the opportunity to vote online to elect individuals to serve as members of the NOCBOR Board of Directors. Four (4) Realtors® must be elected for three years and One (1) Affiliate member for a term of one-year.

The NOCBOR **Realtor®** members are recommended as candidates:

Paul Carthew (Real Estate Matters Inc.)
Bob DeVore (Coldwell Banker Professionals)
David Niezgoda (Keller Williams Premier)
Holly Rachel (Keller Williams Premier)

Affiliate Candidate

Rick Linnell (Linnell & Associates)

Online voting will begin Tuesday, September 27 and continue through Monday, October 10 at 11:59 p.m. In-person voting will conclude on Tuesday, October 11, 2022 at the NOCBOR Annual Membership meeting at MSU Management Center, 811 W. Square Lk. Rd., Troy is from 8:30am-1:00pm! See you there!



Continuing Education

If you have not taken your continuing education, there is still time. NOCBOR has the best instructors and lots of offerings. Remember your continuing education must have 2-hrs. of legal. At NOCBOR you can be assured that your requirements are met with the classes provided.





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Secretary David Kimbrough 625-5700

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Sally Bell, GRI
Ann Peterson, ABR, GRI, SRES, e-PRO

Board of Directors June, 2022

MOTION CARRIED to approve One (1) Primary Designated Realtors®; Fifty-Two (52) Primary Realtors®; One (1) Secondary Designated Realtor® and One (1) Affiliate.

MOTION CARRIED to recommend that the Michigan Realtors® RPAC provide Senator Ruth Johnson the sum of Five Thousand (\$5,000) Dollars for re-election.

MOTION DEFEATED to recommend that the Michigan Realtors® RPAC provide Senator Jim Runestad the sum of Five Thousand (\$5,000) Dollars for re-election.

MOTION CARRIED to recommend that the Michigan Realtors® RPAC provide State Representative Mike Harris the sum of Five Thousand (\$5,000) Dollars for re-election.

MOTION CARRIED to recommend that the Michigan Realtors® RPAC provide State Representative Brenda Carter the sum of Five Thousand (\$5,000) Dollars for re-election.

MOTION CARRIED to approve the Decision of Ethics Hearing Panel's recommendation for disciplinary action regarding Alex Lengermann (Realty Volution.com) v. **Andrew Jaracz** (Keller Williams Paint Creek).

Board of Directors July, 2022

MOTION CARRIED to approve One (1) Primary Designated Realtor®; Thirty-Nine (39) Primary Realtors® and One (1) Secondary Designated Realtor®.

MOTION CARRIED to engage **Jason Sakis** as NOCBOR legal counsel to represent its interests at Realcomp Shareholders Designees' meetings.

Board of Directors August, 2022

MOTION CARRIED to approve Two (2) Primary Designated Realtors®; Forty-Nine (49) Primary Realtors®; Three (3) Secondary Designated Realtors® and Four (4) Affiliates.

MOTION CARRIED to elect **Steve Stockton** NAR Director-at-Large through 2024.

MOTION CARRIED to approve the Decision of the Ethics Hearing Panel's recommendation for disciplinary action regarding Hardy & Starkey v. **Diego Ortega**, (Keller Williams Premier.)

In Memoriam

NOCBOR member **Imad Isaac**, (RE/MAX Select) passed away on July 6, 2022. Deepest sympathy and many blessings to the Isaac family.

The NOCBOR members, staff and Board of Directors extend deepest sympathy to **Ray** and **Ryan O'Neil** (O'Neil Appraisal) on the passing of their Mother/Grandmother, **Betty Holbrook-O'Neil**, long-time NOCBOR member, on July 10, 2022.

Condolences to NOCBOR member **Keith Reynolds** (KW Showcase Realty) whose mother, Sharon, passed on August 12, 2022.

Our deepest and sincere regrets to our **Tonya Wilder** (NOCBOR Executive Assistant) who unfortunately suffered the passing of her husband David, 58 years, on August 29, 2022.

RPAC Major Investors

Over 1,000 NOCBOR members have contributed more than \$60,000 to the 2022 Realtors® Political Action Fund. Several Realtors® and Affiliate members have recently become Major Investors by contributing One Thousand (\$1,000) Dollars. NOCBOR is proud to recognize **Lauren Buttazoni**, **Bob DeVore**, **Darrell Hudiburgh**, **David Kimbrough** and **Jamie Scheet**.

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®
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Ann Peterson Realtor® Of-The-Year



Ann Peterson, owner/broker of Ann Peterson Realty/Rochester, was recognized as NOCBOR 2021 Realtor®-Active-In-Politics (RAP). Ann, who served as your NOCBOR 2019 President, is currently NOCBOR President, she also earned the RAP award in 2015, 2016, 2018 and 2020. With over 30 years of experience in the real estate industry and her years

of commitment to NOCBOR, Ann was selected Realtor®-of-the-Year in 2019. Her wisdom and political knowledge in 2011 as a member of the NOCBOR Government Affairs Committee provided her the background to continue as Chairman over the years. The only NOCBOR "Crystal R" RPAC Investor, Ann understands and appreciates the need to politically network to promote the "American Dream." Ann has successfully served as a member on the Rochester City Council since 2015.

She has earned the GRI®, ABR® and SRES® Designations, and the e-PRO® Certification, and is certified as a Pre-Licensure Instructor for NCI Associates. Selected in 2015 as recipient of NOCBOR Distinguished Service Award, Ann has earned her titles and recognition. Thank you, Ann, for your dedication in all that you do!

Darrell Hudiburgh Good Neighbor Award



Darrell Hudiburgh, principal broker of Real Estate For A CAUSE, Waterford, well represented NOCBOR at the 2022 Annual Convention of the Michigan Realtors® in Traverse City, September 20-23.

Darrell was one of several Candidates for the Michigan Realtors® "Good Neighbor Award." Darrell has 'A Cause' and it's for the United Veterans of Michigan (UVM). With every real estate transaction that Darrell successfully closes, a percentage of it is contributed to UVM. It is estimated that from the point of commitment until today, Darrell has raised \$8,000-10,000. He spends over 20 hours a week working events to fundraise for the non-profit organization.

Thank you, Darrell, for being a "Good Neighbor!"

How To Handle Price Reduction

You helped stage the home, you organized an impeccable open house and you set an accurate listing price after completing a thorough comparative market analysis, but the house isn't getting much interest.

The problem is likely that the price is too high, which means it's time to discuss reducing the price with your clients. Continue reading for tips on how to start the price reduction conversation with your client, how much to reduce the price and a lot more.

Set the groundwork early-Sellers probably have no idea they're overpricing their home. Even if they do, they might be clinging to hope that a deep-pocketed buyer will fall in love with the place and snap it up. Or they may think we're still in a market where homes have multiple offers and sell above asking. As soon as sellers set a price you recognize as too high, set up the possibility of a future price reduction. Assure them that you'll list at their suggested price, and you will do everything you can to sell the home at that price. If it doesn't sell, you should all revisit the price in a few weeks and consider any necessary reductions.

Don't tell them-help them decide-When you talk to a doctor about undergoing a medical procedure, they don't tell you what to do. They simply go over all your options, explain the positives and negatives of each one, and then give you the opportunity to make your own informed decision. This is how you should approach pricing, and price reductions, with sellers. Avoid suggesting any numbers. If the home doesn't sell, you'd "own" the failure.

Deliver a great experience-Every agent fears suggesting a price reduction, only for the seller to respond by saying it's the agent's fault the house hasn't sold. This is likely just an emotional reaction, but if you've made any mistakes during the sale process, sellers may use those to pin the failed sale on you. To avoid that fate, make sure you give your clients a true five-star experience. Tell them exactly how you're going to sell their home, and then do it. From an exhaustive marketing plan, to staging and showing, don't give sellers any room to doubt your performance.

Remind them that the market sets the price-Sellers may see pricing in confrontational terms. Will they set the price, or with the agent set the price? Others may take a more passive position, assuming buyers set the price. But none of those assumptions is accurate. The market sets the price. Make this very clear to the seller. Emphasizing that the market sets the price also makes only question of blame irrelevant.

Remember, if the price is too high, the home isn't going to sell, no matter how hot the market is. But if you and your client can hit on the right price, you'll be signing closing paper in no time. (Luke Babich, *Clever Real Estate*)





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Giving Is Good for You

Did you know that “givers” are happier people than “non-givers?” A *Social Capital Community Benchmark Survey* of 30,000 American households revealed that people who gave money to charity were 43% more likely than non-givers to report being “very happy” about their lives.

One study conducted by the nation’s top universities, Harvard, Princeton, Yale and Stanford, revealed that people who are givers see the benefits of delayed mortality, reduced depression, increased well-being and good fortune. “Give daily, in small ways, and you will be happier. Give and you will be healthier. Give and you will even live longer,” wrote Dr. Stephen Post, bioethicist and co-author of the book *“Why Good Things Happen to Good People: How to Live a Longer, Healthier, Happier Life by the Simple Act of Giving.”*

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We're in this together. Your team and ours.

Visions of Future Homes

What can we expect from homes of the future? One source of insight: building codes, which are updated every three years by organizations like the International Code Council (ICC), then adopted (or not) by U.S. state and local governments over time.

Among the things the latest codes call for: More insulation. A home properly sealed and insulated can lead to annual energy cost savings of 15%. Unfortunately, roughly half of U.S. homes were built before building codes required the use of modern energy-saving insulation. By one estimate, 90% of U.S. single-family homes are under insulated.

High-performance windows that are better at protecting a home against extreme hot and cold than standard windows. Such window systems generally contain two panes of glass, specially coated to reflect sunlight, framed by nonconductive wood, fiberglass or vinyl and separated by a layer of gas, like argon or krypton, that insulates better than air.

The ICC now calls for more efficient lighting for all permanently installed lighting fixtures to have bulbs that produce at least 70 lumens per watt. Only LEDs and some compact fluorescents hit this threshold. Plus, lighting fixtures must come with dimmers and/or motion control sensors.

Future codes may have a stronger focus on water efficiency, given how many of America’s fastest-growing home markets, including Dallas-Fort Worth, Phoenix, and Denver, are in water stressed areas. Some issues that will likely be addressed: maximum showerhead flow; drain testing; water harvesting and reuse systems.

In the wake of COVID-19, effective HVAC systems are needed to better seal and insulate from the outside world. Systems are needed to ensure the regular replenishment of fresh air. Not all cities and towns have adopted the latest building codes. Only 35% have so far, per estimate, others have even tougher rules. California requires all newly constructed homes to include solar panel installations. Parts of Florida require new buildings to be able to withstand Category 5 hurricanes. Uncle Sam wants to spur adoption by offering new tools and incentives to state and local governments to update their building codes, with a particular focus on making future construction more resistant to natural disasters. Federal officials say every \$1 spent on hazard mitigation can save \$11 in repair and recovery costs.

Critics say increasingly stringent building codes inflate construction costs at a time when housing affordability is near record lows. The National Association of Home Builders estimates that changes introduced in 2021 increased the typical home construction cost by anywhere from \$4,900 to \$17,000. (*The Kiplinger Letter* 6/22)



What You Need To Know

The U.S. House of Representatives has finally passed legislation expanding the availability of remote online notarization. Even as COVID-19 becomes less of a factor, virtual closings remain in demand. Research by NAR has revealed that 12% of sales in July took place virtually.

NAR announced support of the National Fair Housing Alliance's **Keys Unlock Dreams Initiative**, expanding housing opportunities for underserved groups. NFHA is made up of more than 200 nationwide fair housing and civil rights agencies. **Keys Unlock Dreams** specifically targets 35 structural barriers that perpetuate racial inequality and homeownership gaps in ten cities across the U.S.

The Biden Administration recently announced new steps to tackle America's housing supply crisis, allowing \$350 billion in previously allocated American Rescue Plan funds to be used toward the development, repair and operation of affordable housing units throughout the U.S. NAR continues to work alongside public and private partners to help alleviate the nation's historic housing challenges.

Foreign buyers are spending more on U.S. housing. From April 2021 to March 2022, international buyers scooped up 59 billion worth of U.S. residential properties, an 8.5% increase from the previous year. The rise breaks a three-year streak of declines. Travel restrictions during the pandemic barred many prospective buyers from traveling to the U.S. and shopping for homes.

Rising home prices are taking a bite out of total foreign buyer purchases. Even though the dollar volume increased, the number of total units sold fell 7.9% to the lowest level since NAR began tracking data in 2009.

Florida is the top destination for foreign buyers, with one-quarter of purchases. Other hot spots are California, Texas, Arizona, New York and North Carolina. Mexico, Canada and China made up one-quarter of foreign sales. More foreign buyers are using cash.

FSBOs made up just 7% of home sales in 2021, the lowest share since 1981, according to NAR's latest *Profile of Home Buyers and Sellers*. Some 12% of sellers sold their house without the help of a real estate agent in 2006. FSBO listings sold at a median of \$260,000 in 2021, almost \$60,000 lower than agent-assisted homes.

Despite some in the media who have claimed otherwise, existing homes that are available and priced appropriately are still moving at a remarkably fast pace. The average house in the U.S. is selling in just 14 days. To put that into perspective, homes took an average of 96 days to sell back in 2011.

Eighty percent (80%) of the 185 metropolitan areas for which NAR tracks housing data recorded double-digit price gains in Q2. The national median single-family existing-home price eclipsed \$400,000 for the first time, rising 14.2% from one year ago. Significant gains in housing wealth accumulated by homeowners over recent years will continue to pay dividends in support of the broader market.

VA Loans Give Hope

Leslie Smith was honorably discharged from the US Navy due to injuries. Smith and his wife, Beth, in the early days of the pandemic, felt smothered by their 700 square foot apartment in Washington, D.C. They were fortunate to both have safe, stable jobs, but assumed they'd need a few more years to save up for a down payment on a home that fit them better. Still, felling restless and unsettled, Leslie and Beth started looking at some larger rowhomes in the city.

Leslie, a veteran of the US Navy, spent many of his enlisted years stationed aboard the USS Nimitz in support of operation Iraqi Freedom. But his time in the service left him with two bad knees and an injured back.

Not long after beginning their home search the Smith's met a Realtor® who connected them to a loan officer with experience helping military and veteran homebuyers. Through their conversations, they learned that Leslie's time in the service, coupled with his qualified disability, opened up a world of possibilities they never knew existed through the VA Home Loan Guaranty Program.

The time they thought they'd need to save for a down payment? All but erased, given the terms of the VA loan for which they could qualify. Concerns that a VA loan wouldn't cover the full price of a home in the high-cost D.C. market? No problem, as the cap for VA home loans was eliminated in 2019. And the extra room in their monthly budget they assume they'd need to cover private mortgage insurance? A non-factor, with Leslie's service-related disability ensuring their mortgage would contain no PMI no matter how much they put down, or not.

Since its establishment at the height of World War II, the VA Home Loan Guaranty Program has helped over 25 million US veterans purchase and maintain homes of all sizes in every corner of this country. Homeownership is the American Dream. It's not just about for walls and a roof, a front porch, or a fenced-in backyard for kids and dogs to run.

The American Dream is about what this space represents. It's about safety and comfort. Financial security. The opportunity to pursue our own happiness on our own property on our own terms. A home is where we are free, where we are loved and where we are protected. Every member of our armed services has sacrificed something in defense of these ideals, as have their spouses, children and parents. We have a responsibility to help them achieve their American Dream. *(The American Genius/BobGoldberg)*



Local Market Update – August 2022

A Research Tool Provided by Realcomp



Oakland County

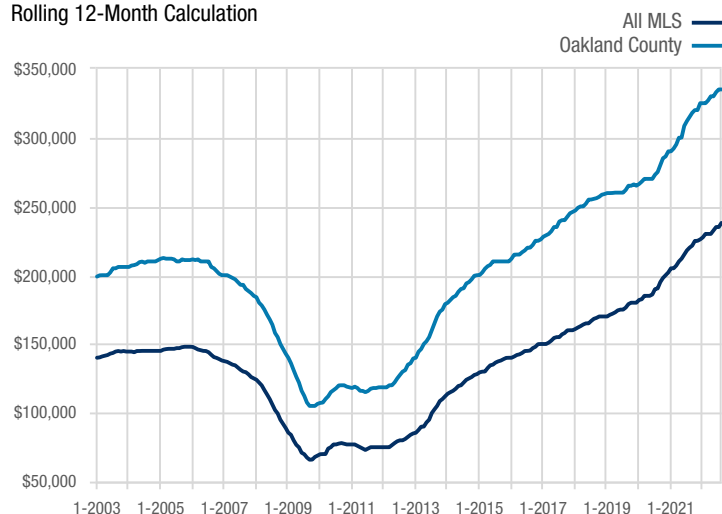
Residential	August			Year to Date		
Key Metrics	2021	2022	% Change	Thru 8-2021	Thru 8-2022	% Change
New Listings	2,472	1,940	- 21.5%	16,087	14,822	- 7.9%
Pending Sales	1,729	1,523	- 11.9%	12,107	10,887	- 10.1%
Closed Sales	1,722	1,574	- 8.6%	11,469	10,348	- 9.8%
Days on Market Until Sale	19	19	0.0%	23	20	- 13.0%
Median Sales Price*	\$340,000	\$355,000	+ 4.4%	\$325,000	\$348,000	+ 7.1%
Average Sales Price*	\$401,908	\$428,970	+ 6.7%	\$394,769	\$422,745	+ 7.1%
Percent of List Price Received*	100.9%	100.0%	- 0.9%	101.2%	101.8%	+ 0.6%
Inventory of Homes for Sale	3,005	2,695	- 10.3%	—	—	—
Months Supply of Inventory	2.0	2.0	0.0%	—	—	—

Condo	August			Year to Date		
Key Metrics	2021	2022	% Change	Thru 8-2021	Thru 8-2022	% Change
New Listings	460	402	- 12.6%	3,317	3,010	- 9.3%
Pending Sales	379	312	- 17.7%	2,704	2,373	- 12.2%
Closed Sales	343	307	- 10.5%	2,534	2,337	- 7.8%
Days on Market Until Sale	23	20	- 13.0%	29	22	- 24.1%
Median Sales Price*	\$225,000	\$245,000	+ 8.9%	\$220,000	\$250,000	+ 13.6%
Average Sales Price*	\$266,674	\$268,716	+ 0.8%	\$260,233	\$285,185	+ 9.6%
Percent of List Price Received*	100.2%	100.1%	- 0.1%	100.0%	100.9%	+ 0.9%
Inventory of Homes for Sale	570	470	- 17.5%	—	—	—
Months Supply of Inventory	1.7	1.6	- 5.9%	—	—	—

* Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.

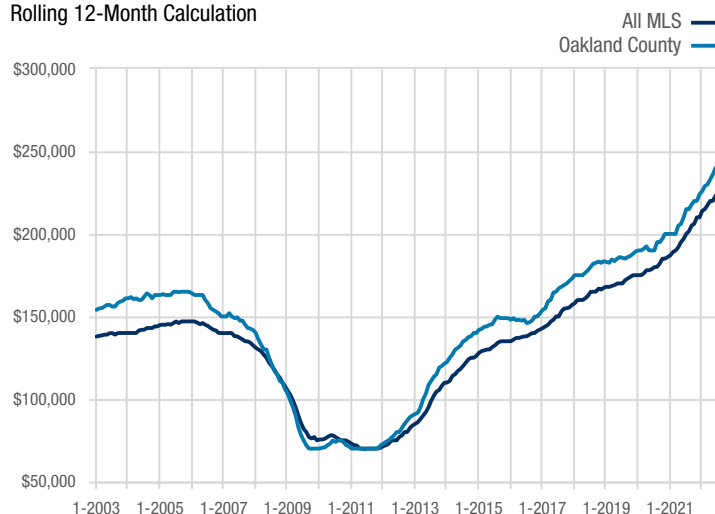
Median Sales Price - Residential

Rolling 12-Month Calculation



Median Sales Price - Condo

Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.

2022 Charity Golf Outing

On behalf of NOCBOR Membership Services Committee, a huge "Shout-Out and Thank You" to each of the sponsors and members who generously supported, contributed, volunteered and participated in NOCBOR Annual Charity Golf Outing, Thursday, August 4 at Fountains Golf Course in Clarkston. With the many sponsors and contributors, NOCBOR proudly provides non-profit **Oakland Hope** the sum of **\$10,000**.

A Big Thanks to Our Generous Sponsors!

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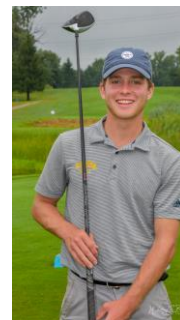
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Special "thanks" to all of our golfers and sponsors!

Golf Outing Task Force

Mary Katsiroubas

David Niezgoda

Photographer

ATA / Seaver Title



NOCBOR 2022 GOLF OUTING



Elliot-Larson Civil Rights Act

In a landmark civil-rights decision, the Michigan Supreme Court held that the definition of “sex” within the Michigan Elliott-Larson Civil Rights Act (ELCRA) includes protections for both sexual orientation and gender identity. The Michigan Realtors® Legal Action Committee unanimously approved involvement in this case before the Michigan Supreme Court, arguing that protections based on sex should include both gender identity and sexual orientation. While these additional protections are already found in the Realtor® Code of Ethics, it was the belief of the Legal Action Committee that these protections should also be the law of the land in Michigan. This decision both affirms our Code of Ethics and adds clarity to the existing position of the Michigan Department of Civil Rights when handling civil rights complaints based on sex.

Factual Background: The current framework of the ELCRA protects individuals from discrimination based on religion, race, color, national origin, age, height, weight, marital status, and sex. In 2018, the Michigan Civil Rights Commission (MCRC) issued an Interpretive Statement which established that “discrimination because of... sex” as used in the ELCRA includes discrimination based on gender identity and sexual orientation. The MCRC directed the Michigan Department of Civil Rights (MDCR) to process all complaints alleging discrimination based on gender identity and sexual orientation as complaints of discrimination based on sex under the ELCRA.

This case was brought by two Michigan businesses that denied services to customers, including a same-sex couple and a person who was transitioning their gender identity. In 2019, complaints were filed against the businesses with the MDCR. The MDCR began an investigation, citing authority from the 2018 Interpretive Statement.

The plaintiff-companies filed suit against the MDCR, asking the Court to rule that: 1) the MDCR had no jurisdiction to investigate complaints based on sexual orientation or gender identity since they are not classifications covered by the ELCRA, and 2) that the MCRC had no authority to issue the 2018 Interpretive Statement which deemed that complaints of discrimination based on sexual orientation and gender identity were covered by the ELCRA.

The Court of Claims held that, based on US Supreme Court precedent, gender identity is protected under the ELCRA. While the same analysis applied, the Court of Claims held that an existing Michigan Court of Appeals’ decision prevented that court from holding that sexual orientation is likewise protected under the ELCRA. Therefore, the question before the Michigan Supreme Court was whether sexual orientation is also protected under ELCRA. The Michigan Supreme Court has held that sexual orientation is also a protected classification under the ELCRA.

FAIR HOUSING ACT



How Not To Lose Your Real Estate License

More than ever before, real estate agents and brokers are taking a close look at whether common practices are the same as best practices. The behaviors that get real estate professionals into trouble could be a foolish mistake or purposeful error, which could result in the loss or suspension of your license.

Violations of Fair Housing-This is one of the most serious breaches and one that we hear about frequently. Based on federal, state and local fair housing laws and ordinances, agents and brokers may be in violation through a variety of actions, intentional or inadvertent. From marketing and property descriptions that favor families or religious groups to blatant discrimination, these violations undermine the integrity of the real estate profession and the legitimacy of the housing market as a whole. Even some seemingly innocent practices like buyer love letters have come under fire for their tendency to disclose matters of race, religion, sex, familial status and sexual orientation.

Failure to Agree in Writing-The days of doing business on a handshake are over. It is vital for you to put all agreements in writing, including any changes that may come about during the course of a transaction. In addition, you need to ensure you’ve properly explained the terms of written agreements to your clients so that they know what they are signing and what it encompasses.

Breaching Agreements-It’s important not to interfere with the agreements that others have in place, including targeting listings that are already the subject of a brokerage agreement or clients who are already being represented by another agent. This applies to casual conversations and requests for advice from friends and acquaintances as well as targeting current listings before they expire.

Financial Irregularities-Even with the best of intentions, you can end up in trouble if you play fast and loose with client funds. Failure to properly handle escrow funds, whether intentional or not, can result in disciplinary action. The purposeful theft or fraud will result in both disciplinary action and potentially, a civil or criminal complaint.

Creating a fair, equitable and honest professional environment is everyone’s responsibility. It’s the foundation for bringing trustworthiness back to the industry. (*Christy Murdock, Inman Handbook*)

Sheila Turner
Marketing Representative
Title Producer License #MI00679470
Title Resident Agency License #MI0022142
Cislo Title Company
Title Insurance & Escrow Services
40900 Woodward Ave. Ste. 303
Bloomfield Hills, MI 48304
sturner@cislotitle.com
o. 248.646.7400 | p. 248.590.0409
c. 248.410.8550 | website: cislotitle.com

Support Your NOCBOR Affiliates

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Bartoni, Ryan (Professional Residential Estimators)	313-828-0861
Bartus, Barb (Michigan First Mortgage)	248-666-2700
Brosnan, Brenda (CrossCountry Mortgage)	248-515-3855
Bruce, Cheryl (ATA National Title)	248-338-7135
Carrier, Melissa (CrossCountry Mortgage)	248-284-5576
Davis, Ernest (Home King Inspection Service)	248-288-4770
Fox, Dana (Lake Michigan Credit Union-White Lake)	248-884-6600
Fox, Patrick (Home Warranty, Inc.)	989-640-3686
Garbrick, Alan (Stockton Mortgage Corporation)	248-582-6680
Gaulin, Alexander (Waterford Bank)	248-922-6913
Gelbman, Mark (Caliber Home Loans)	248-705-8431
Hudson, Matt (First American Title Co.)	248-789-6371
Iverson, Steve (Basements Plus)	248-926-6630
Jarvis, Beth (Title Connect)	810-347-4239
Katsiroubas, Mary (Bank of Ann Arbor)	855-910-2700
Kearns, Ryan (Win Home Inspections-Waterford)	248-621-0400
Kraft, Stacey Grava (Achoa Home Warranty)	248-303-7210
Linnell, Richard (Linnell & Associates)	248-977-4185
McGee, Jeff (Bank of Ann Arbor)	248-383-0220
McNally, Chelsea (Legacy Mortgage)	248-978-2796
Mustola, Mark (Value Check Inspections)	810-347-4239
Nannini, Joseph (Modern Title Group)	734-669-3100
Opalewski, Heather (Titlecity)	248-912-6100
Patterson, Randall (Pillar To Post)	248-755-3422
Pray, Chaz (Team One Credit Union)	810-730-2012
Probe, Michele (Legacy Title Agency)	248-913-2266
Rose, David (Rose Certification Inspections)	248-625-9555
St. Amant, Ron (Changing Places Moving)	248-674-3937
Sabatini, Joe (Choice Home Realty)	586-533-0143
Sasek, Luke (Cutco)	616-295-5537
Scheett, Jamie (Leading Edge Title Agency)	248-431-2594
Seaver, Phil (ATA National Title)	248-338-7135
Seibert, Brian (First National Home Mortgage)	855-910-2700
Spencer, Grant (Michigan First Mortgage)	248-721-6676
Stahl, Benjamin (SteeleMan Inspections)	248-455-4215
Turner, Sheila (Cislo Title Company)	248-410-8550
Wright, Joseph (Rocket Mortgage)	586-719-6517
White, Don (Genisys Credit Union)	586-764-1826
Zetye, Lauren (Movement Mortgage)	248-840-0972

Legal Q & A

Q: My seller client has entered into a purchase agreement. After the inspection, the buyers presented my client with a proposed addendum which provides that the seller will make certain repairs. Can my seller terminate the purchase agreement?

A: The effect of the buyers' request that the seller make certain repairs depends on the wording of the inspection contingency. Some inspection contingency clauses provide that if the seller does not agree to make the requested repairs, the buyers have the option of either terminating the purchase contract or waiving their objections and closing the purchase. Other inspection contingency clauses give the seller the right to terminate in the event the buyer requests concessions.

Q: I want to change the name of my brokerage company. Do I need a new license?

A: No. If you are simply changing the name of your existing company you should file Form LCL-013 (Request for Name and/or Address Update)

Q: I listed a home for \$300,000. My seller has received a full price offer and wants to counter it at \$310,000. Can he do this?

A: Yes. Even if a full price offer is presented to the seller, he or she is not obligated to sell it at that price and can counter at a price that is higher than the listing price.

Q: My sellers have a purchase agreement signed with Buyer A. Buyer B has now made an offer on the same property that the sellers consider to be a better offer. Buyer A has proposed an amendment to his purchase agreement asking to purchase some of the sellers' outdoor lawn furniture and pool equipment. The sellers want to rescind the purchase agreement with Buyer A and enter into a purchase agreement with Buyer B. Does Buyer A's proposal of an amendment to the existing purchase agreement reopen the contract such that my sellers may terminate it?

A: No. Some Realtors® have the misconception that if an amendment to an existing contract is proposed and rejected, the purchase agreement is terminated. Ordinarily this is not the case. If a proposed amendment to a contract is rejected, the purchase agreement remains in full force and effect. One party can neither change the terms of a purchase agreement nor terminate the purchase agreement without the consent of all parties to the transaction. Note that the rules may be different when the proposed amendment relates to the removal of a contingency, depending on the wording of the contingency. Suppose, for example, the purchase agreement provides that if the buyer does not waive the inspection contingency in writing within 10 days, the purchase agreement shall be null and void. On the 10th day, the buyer presents the seller with a proposed addendum in which the seller is to agree to make certain repairs. The seller may take the position that the purchase agreement is null and void, because the buyer did not waive the inspection contingency within the timeframe set out in the purchase agreement. Again, however, the effect of the buyers request that the seller make certain repairs depends on the wording of both the contingency and the proposed addendum and the timing of same.

Q: I have a small, two-person brokerage firm. My office policy is that my company does not hold earnest money deposits. Our purchase contract form provides that the earnest money deposit will be held either by a local title company or the listing broker. Is my firm required to have a trust account?

A: No. If your firm does not ever hold earnest money deposits (or any other funds belonging to others), you are not required to set up a trust account. (*Q & A's are provided by Brad Ward, Esq & Brian Westrin, Esq.*)

Legal Hotline

800-522-2820

Slowdown Slump? You'll Come Back!

The real estate industry has enjoyed an incredible run of robust pricing, high demand and, consequently, happy sellers and agents. But there is little doubt the market is showing signs of cooling. That will ultimately be a good thing; unbalanced markets like the one we've seen recently aren't sustainable. A market shift doesn't have to be bad news for your real estate business. Pivot now and you'll see great results from a balanced approach.

When you see income reductions on the horizon, that's a great time to make sure your debt load is as low as possible. Focus on paying off debt as fast as possible. One approach is cost-cutting. See where you can reduce expenditures.

Many agents pull back on marketing when they see storm clouds on the sales horizon. That's exactly the wrong approach. Slowdowns are the time to increase your marketing, if possible.

Making money during the real estate boom of the last few years was almost too easy. Listed homes often had so many potential buyers and sellers were coming up with ways to cut down on offers. Those days are gone, much to the relief of buyers. Generating sales and making money is more difficult in a more normal market but far from impossible. When tactics that worked in boom times become less effective, it's time to pivot to different strategies.

"Think outside the box." Although it's a tired old phrase and overused cliché, there's also truth to it. Explore different, new or less common ways to generate leads and attract buyers and sellers. FSBO listings may seem counterintuitive; why call an FSBO when by definition, they don't have or want an agent? Sometimes calling and offering friendly advice makes a seller reconsider foregoing an agent.

Don't be afraid of the slowdown. The real estate industry will be healthier after having a normalized market. High prices are nice for sellers and agent, but if they cause sales to fizzle, the market suffers. Sustainable markets lead to better results for all involved. With the right approach, you cannot just make it through a necessary corrective slowdown but thrive during it. (Marcus Larrea, *Inman News*)



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mix & mingle
Fenton Winery & Brewery
1370 N. Long Lake Rd. Fenton, MI 48430
September 27
5:30 - 8 p.m.
Includes pizza, salad, pasta, 1 drink ticket, corn hole & other yard games. Food will be served at 6 p.m.
Drink tickets sponsored by Legacy Title. Additional drinks will be available for purchase.
Free for NOCBOR Members / \$20 Non Member
The event will be held in the Outside Beer Garden where individual & team competitions will be hosted.
*event will be moved to an event room inside if weather is not permitting
register @ nocbor.com

Special Awards

It's time to nominate your favorite and most deserving business associate for the **NOCBOR 2022 Special Awards Program**. Listed below are the award categories. Nominations must be submitted to NOCBOR no later than **December 6, 2022**.

Broker/Manager-Of-The-Year: You know who this is! It's that person who you can always count on and consider part of your support system. This candidate can be nominated by any NOCBOR member. A narrative must accompany nomination.

Distinguished Service: The nominee must be a Realtor® member. To nominate a candidate for this award, please submit a narrative describing a real estate transaction in which the nominee displayed a true sense of professionalism and ethical behavior. This is your chance to express your appreciation for a "job well done!"

Rookie-Of-The-Year: Must be nominated by the Designated Realtor® of the office with which the nominee is affiliated. The award will be given to an individual who has been in the business less than 18 months and will be based on productivity and congeniality.

Humanitarian & Community Service: This award must go to a Realtor®. It will be in recognition for outstanding contributions and dedication toward the betterment of the community.

Affiliate-Of-The-Year: This award must go to an Affiliate member. Realtors® can nominate Affiliate-Of-The-Year nominees on the basis of outstanding professionalism and Board activity.

This is your opportunity to nominate your favorite Realtors® and Affiliate members. You can retrieve this form on nocbor.com.

According to Kiplinger

After a meteoric rise, gains in home prices are finally starting to show down. The S&P CoreLogic Case-Shiller National Home Price Index rose 18% in June from a year earlier, vs. 19.9% in May. Surging mortgage rates combined with the jump in prices pushed down home affordability to levels not seen since the early 2000s.

Housing markets in the West have cooled most. Seattle and San Francisco had the biggest price falls, down 1.89% and 1.32% from the prior month, respectively. Prices also fell in San Diego, Los Angeles and Denver. Phoenix and Las Vegas are up, but gains have slowed considerably in both metro areas versus recent months.

Supplies are tight and demand remains robust, which means most sellers will be reluctant to significantly cut prices. Foreclosure rates should also remain low over the next year because of stricter lending standards, which combined with the building slowdown, means fewer homes hitting the market. (The Kiplinger Letter)



Free Workshops

Monday, September 26 (10 a.m. – 11:30 a.m.)
"Realtor® Bootcamp: Pulling Back The Curtain On The Mortgage Process"
Instructor: Alan Garbacik

Tuesday, September 27 (9:30 a.m. – 12:30 p.m.)
"Successfully Selling HUD Homes"
Instructor: Evduza Ramaj
Includes 3 hours elective con-ed

Tuesday, September 27 (10 a.m. - 11 a.m.)
"New Construction & Vacant Land Financing"
Zoom
Instructor: Dana Fox, Lake Michigan Credit Union

Wednesday, September 28 (9 a.m. - 11 a.m.)
"Thrive In The Shift"
Presented by a Panel of Real Estate Experts

Wednesday, September 28 (1 p.m. - 1:45 p.m.)
"Homesnap 102- Elevate Your Client Experience" - Webinar via Zoom
Instructor: Zach Tyroler, Homesnap Trainer

Thursday, October 6 (11:30 a.m. - 2:30 p.m.)
"Staging To Sell"
Instructor: Jeannie Morris
Includes 3 hours of elective con ed credit

Thursday, October 13 (10 a.m. - 12:00 p.m.)
"Understanding Title Insurance & Title Commitment"
Instructor: Jamie Scheet
Includes 2 hours of elective con ed credit

Tuesday, October 18 (10 a.m. - 2:30 p.m.)
"Laws of Performance"
Instructor: Luigj Berisha
Includes 4 hours of elective con ed credit

Tuesday, October 25 (10 a.m. - 11 a.m.)
"New Construction & Vacant Land Financing"
Zoom
Instructor: Dana Fox, Lake Michigan Credit Union

Tuesday, November 8 (1 p.m. - 3 p.m.)
"Understanding Title Insurance & Title Commitment"
Instructor: Jamie Scheet
Includes 2 hours of elective con ed credit

Tuesday, November 15 (10 a.m. - 2:30 p.m.)
"Laws of Performance"
Instructor: Luigj Berisha
Includes 4 hours of elective con ed credit

Tuesday, November 22 (10 a.m. - 11 a.m.)
"New Construction & Vacant Land Financing"
Zoom
Instructor: Dana Fox, Lake Michigan Credit Union

Location: NOCBOR Register: nocbor.com

New Members Training & Code of Ethics

Virtual via Zoom Only:

Jack Waller, real estate educator and President of NCI Associates, will provide NOCBOR members the required 2 ½ hours of Code of Ethics training on the following dates.

Wednesday, October 12
Tuesday, November 8
Friday, December 2

Classes begin at 9 a.m.

Course: Free

Register at nocbor.com Location: NOCBOR

Experienced Trial Attorneys Are Ready *Specializing in Civil Trial Litigation*

Larry Barnett and Scott Traver have extensive in a range of practice areas including, but not limited to: injury cases, contract disputes, domestic relations disputes (custody, parenting time, forensic accounting, discovery of hidden and undisclosed assets), professional malpractice, and real estate transactions and disputes.

Larry Barnett specializes in trial litigation in the above practice areas and has tried over 400 cases in his legal career throughout the State of Michigan, with numerous winning judgements of over \$1 million.

Scott Traver specializes in real estate wills, trusts, is an expert in appeals to the Court of Appeals and to the Supreme Court the prosecution of personal injury cases, negligence cases and contract disputes.



Barnett & Traver, P.C.
ATTORNEYS AT LAW

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Get Help Now, Call For Free Consultation

Accredited Buyer Representative

Thursday, September 22 & Friday, September 30

"Marketing Practice" & "Office Policy, Negotiations and Relocations." Both classes are approved by REBAC (Real Estate Buyer's Agent Council) and fulfills the educational requirements for the ABR Designation. ABR counts as 15 hours of real estate continuing education credit or can be used toward 90 hour broker pre-licensing requirement. Must take an elective for designation, to see list of elective classes and dates go to <https://middletontraining.com/specclass.html>. *Qualifies for the NOCBOR one year interest free Education loan.

Time: 9:00 a.m. – 5:00 p.m.

Cost: *\$290 (includes elective, materials & first year dues)

Bring a Buddy: *\$263.50

Instructor: Lori Chmura



Register at nocbor.com

Location: NOCBOR

Seniors Real Estate Specialist

Thursday, November 3 & Friday, November 4

To receive the Seniors Real Estate Specialist® designation, you must be a Realtor® in good standing with the National Association of Realtors® and complete the SRES® training course, and successfully pass the final exam. SRES® designees are also required to complete at least three transactions with senior clients within twelve months of their training course. This course counts as 15 hrs. Broker Pre-licensing credit and includes 1.5 hours of Fair Housing or can be used for 12 hours of Real Estate Continuing Education. *NOCBOR members qualify for one year interest free loan.

Time: 9:00 a.m. – 5:00 p.m.

Cost: \$250.00 (includes material and SRES Council annual dues)

Instructor: Lori Chmura



Register at nocbor.com

Location: NOCBOR

**NOCBOR offers
interest-free
Education loans for one year
to advance your real estate
knowledge!**

**For more information or to
see if you qualify e-mail
tonya@nocbor.com**

Lori Chmura

Middleton Real Estate Training 2022 Con-ed

Friday, October 14

9 a.m. – 3:30 p.m. (6 hours con-ed)

Course fee: \$50 member/\$60 non-member

Register at nocbor.com

Location: NOCBOR

Jack Waller

NCI Associates 2022 Con-ed

Wednesday, September 21

Tuesday, October 25

Friday, November 18

Tuesday, December 13

9 a.m. – 3 p.m. (6 hours con-ed)

Course fee: \$40 member/\$50 non-member

Register at nocbor.com

Location: NOCBOR

Sally Bell

Macomb School Of Real Estate 2022 Con-ed Virtual & In Person

Tuesday, September 20

Thursday, September 29

Wednesday, October 5

Saturday, October 15 (In person only)

Monday October 24

Saturday, October 29 (In person only)

9:30 a.m. – 3:30 p.m. (6 hours con-ed)

Course fee: \$50 member/\$60 non-member

Register at nocbor.com

Location: NOCBOR

MICHIGAN REALTORS®

THE CONVENTION

2022 Location

**The Convention
September 21 – 23, 2022
Amway Grand Plaza Hotel –
DeVos Place, Grand Rapids
Grand Rapids**

NOCBOR Events

SEPTEMBER
OCTOBER
NOVEMBER

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
19 9:30 a.m. Education/Technology 11:30 a.m. Government Affairs	20 9:30 a.m. – 3:30 p.m. 6 Hours Con Ed Virtual & In Person Sally Bell	21 9 a.m. – 3 p.m. Virtual 6 Hours Con Ed Jack Waller 1 p.m. – 1:45 p.m. Free Webinar "Homesnap 101" Zachary Tyroler	22 9 a.m. – 5 p.m. (ABR) Accredited Buyer Representative Lori Chmura	23	24
26 10 a.m. – 11:30 a.m. Free Workshop "Realtor® Bootcamp: Pulling Back the Curtain on the Mortgage Process" Alan Garbacik	27 9:30 a.m. – 12:30 p.m. "Successfully Selling HUD Homes" Evduza Ramaj 10 – 11 a.m. Free Virtual Workshop "New Construction & Vacant Land Financing" Dana Fox	28 9 a.m. – 11 a.m. Free Workshop "Thrive In The Shift" 1:30 p.m. Board of Directors 1 p.m. – 1:45 p.m. Free Webinar "Homesnap 102" Zachary Tyroler	29 9:30 a.m. 6 Hour Con Ed Virtual & In Person Sally Bell	30 9 a.m. – 5 p.m. (ABR) Accredited Buyer Representative Lori Chmura	1
3	4	5 9:30 a.m. 6 Hour Con Ed Virtual & In Person Sally Bell	6 11:30 a.m. – 2:30 p.m. Free Workshop "Staging Sells" 3 Hours Con Ed Jeannie Morris	7	8
10 11:30 a.m. Government Affairs	11 9 a.m. Annual Membership Meeting at MSU Education Center	12 9 a.m. New Member Training & Code of Ethics Jack Waller	13 10 a.m. – 12 p.m. Free Workshop "Understanding Title Insurance & Title Commitment" Jamie Scheett	14 9 a.m. – 3:30 p.m. 6 Hours Con Ed Lori Chmura	15 9:30 a.m. 6 Hour Con Ed In Person Sally Bell
17 9:30 a.m. Education/Technology	18 9:30 a.m. Membership Services 10 a.m. – 2:30 p.m. Free Workshop "Laws of Performance" 4 Hours Con Ed Luigj Berisha	19	20 9:30 a.m. Grievance	21	22
24 9:30 a.m. 6 Hour Con Ed Virtual & In Person Sally Bell	25 9 a.m. – 3 p.m. 6 Hours Con Ed Jack Waller 10 – 11 a.m. Free Virtual Workshop "New Construction & Vacant Land Financing" Dana Fox	26 1:30 p.m. Board of Directors	27	28	29 9:30 a.m. 6 Hour Con Ed In Person Sally Bell
31	1	2	3 9 a.m. – 5 p.m. (SRES) Senior Real Estate Specialist Lori Chmura	4 9 a.m. – 5 p.m. (SRES) Senior Real Estate Specialist Lori Chmura	5
7	8 9 a.m. New Member Training & Code of Ethics Jack Waller 9:30 a.m. Membership Services 1 p.m. – 3 p.m. Free Workshop "Understanding Title Insurance & Title Commitment" Jamie Scheett	9	10	11	12
14 11:30 a.m. Government Affairs	15 10 a.m. – 2:30 p.m. Free Workshop "Laws of Performance" 4 Hours Con Ed Luigj Berisha	16 1:30 p.m. Board of Directors	17 9:30 a.m. Grievance	18 9 a.m. – 3 p.m. Virtual 6 Hours Con Ed Jack Waller	1
21 9:30 a.m. Education/Technology	22 10 – 11 a.m. Free Virtual Workshop "New Construction & Vacant Land Financing" Dana Fox	23	24 OFFICE CLOSED	25 OFFICE CLOSED	26

Michigan Realtors® Annual Convention – Grand Rapids

Annual Membership Meeting

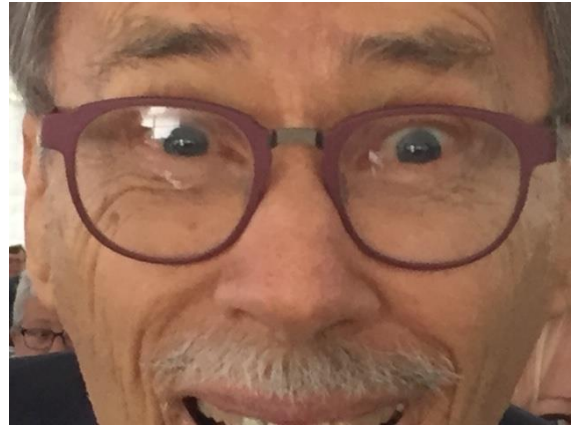
MSU Management Education Center
811 W. Square Lake Rd. Troy 48098

Tuesday, October 11

Guest Speaker: Tim Skubick

8:30 a.m. Mini-Hot Breakfast

9:00 a.m. Program



Election of Board of Directors & 2023 Nominating Committee

Tim Skubick is the Dean of Michigan politics. He is the host of the PBS TV program "Off the Record". As the senior political reporter for WWJ News and columnist for the Lansing State Journal and the Oakland Press, Tim was the first full-time State Capital correspondent in 1970. Skubick has authored "See Dick and Jen Run" and "Off the Record."

Members Free
Non-Member \$20

Reservations are necessary. Reservations made and not cancelled within 24 hours will be charged \$20. Thank you for understanding

To register visit www.nocbor.com!

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