



Impact



Sally Bell
NOCBOR President

Spring is here and if you attended our General Membership Meeting on Tuesday, February 21, 2023, you were privy to the 2023 Legal Update which NOCBOR brought to you in-person. Presented by Brian Westrin, General Counsel for the Michigan Realtors® and accompanied by Becky Gean-Berke, Director of Legal Education for the Michigan Realtors®, the legal update qualified for two hours of the Michigan mandated 2023 real estate law of the continuing education program. The required legal update, 2 hours of real estate law, must be attended every year. You will need a total of 18 hours of continuing education to renew your license, with six hours (3 years) must be real estate law, the remaining twelve (12) hours are topics approved and relevant to real estate. All continuing education classes must be approved by the CE Marketplace, including instructors, material and locations.

Continuing education is self-reporting. It is your obligation to attend an approved course within the license year and you must retain evidence acceptable to the Department of Licensing for at least four (4) years. CE Marketplace retains records that are reported with your license number and name, but you should check to make sure the information has been properly reported. Should LARA audit you at random, you are required to provide evidence of attendance. Don't assume the provider is forwarding the information. Keep your own records for 4 years.

NOCBOR provided printed material, in addition to the in-person presentation, at Deer Lake Banquet Center on February 21, 2023. There was a tremendous amount of valuable information about "Teams"; Independent Contractors; licensed and unlicensed assistants and discussing some ongoing legal cases. There was also time for Q&A, and most of us could have spent all day, it was that interesting! All those in attendance, who completed the attendance form, received their required 2023 two hours of real estate law and enjoyed a great breakfast buffet.

NOCBOR offers many condensed classes throughout the year. Read your emails and broadcasts. Take advantage of all the education offerings that are provided, many are free and courtesy of NOCBOR Affiliates. Education and knowledge are something that cannot be taken away from you.

Please take advantage of these wonderful opportunities. Knowledge is power, and as a Realtor® you're not just a licensee with the State of Michigan. As you know, Realtors® subscribe to a Standard of Practice and Code of Ethics. However, unless you read the materials, you don't know what you don't know!

I'm going into my 50th year as a Realtor® and I regularly attend meetings about Professional Standards, because standards evolve, just like our industry has evolved. It is your obligation as a real estate professional to keep up on current changes in our rules, laws and ideals. Our NOCBOR can bring all this information to you, as brokers and sales agents.

Pitfalls are many and you need to be able to negotiate the fine lines that exist to protect your assets and your clients. You need to be able to negotiate the purchase offers and any additional required forms that are required, i.e. agency, sellers' disclosure, lead based paint and numerous addendum, let alone earnest money deposits. Your client relies on your ability and getting educated is crucial. All forms are not created equally.

We're working on bringing you courses that you, the members, want. Please give us a call, or drop an email to tonya@nocbor.com, if there is something particularly prevalent at this time in our industry, and we'll do our best to bring it to you.





2023 OFFICERS

President, Sally Bell, GRI 586-929-1114
President-Elect, Jason Sakis, J.D. 696-6000
Treasurer David Kimbrough, 625-5700
Secretary Marcy Soufrine, GRI, 360-2900

BOARD OF DIRECTORS

Pam Bradshaw, CRS, GRI, e-PRO, SFR 505-7005
Paul Carthew, J.D. 656-5111
Brenda Davis, SRES 556-7400
Bob DeVore, ABR, SRES, MRP, PSA, e-PRO 810-629-2220
Madeline Dishon 620-1000
Joan Falk 206-8383
Cheryl Gates-Beers 394-0400
Rick Linnell, JD 977-4182
Kristine McCarty 810-515-1503
David Niezgoda 394-0400
Ray O' Neil, GAA, RAA 674-3333
Ann Peterson, ABR, GRI, SRES, e-PRO 495-8877
Holly Rachel 394-0400
Mary Rettig, ABR, GRI, MRP, SRES 646-5000
Steve Stockton, SRES 360-2900

STAFF

Patricia Jacobs Executive Vice President
Katie Balkwell Director, Special Projects
Janet Sneckenberger Director, Finance
Millie Traylor Director, Member Services
Tonya Wilder Executive Assistant

COMMITTEE CHAIRMEN

Budget & Finance Jason Sakis, J.D.
Education/Technology/Diversity Rick Bailey, e-PRO
Executive Sally Bell, GRI
Government Affairs Mary Rettig, ABR, GRI, MRP, SRES
Membership Services David Niezgoda
Nominating Ann Peterson, ABR, GRI, SRES, e-PRO
Professional Standards
Arbitration Kay Pearson, CRS
Madeline Dishon
Ethics Mary Rettig, ABR, GRI, MRP, SRES
Kathleen Sanchez
Grievance Paul Carthew, JD
Young Professionals Network Holly Rachel

REALCOMP II LTD. GOVERNORS

Madeline Dishon 620-1000
Ray O' Neil, GAA, RAA 674-3333

REALCOMP USER GROUP

Matt Diskin 228-4647
David Kimbrough 625-5700
Marcy Soufrine, GRI 360-2900
Steve Stockton, SRES 360-2900

REALCOMP SHAREHOLDER DESIGNEES

Mary Rettig, ABR, GRI, SRES, e-PRO
Ann Peterson, ABR, GRI, SRES, e-PRO

NAR® DIRECTORS

Ann Peterson, ABR, GRI, SRES, e-PRO
Steve Stockton, SRES

MR® DELEGATES

Sally Bell, GRI
Jason Sakis, J.D.

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

Board of Directors February 2023

MOTION CARRIED to approve One (1) Primary Designated Realtor®; One Secondary Designated Realtor®; Forty-Three (43) Primary Realtors®; One (1) Secondary Realtor® and Three (3) Affiliates.

MOTION CARRIED to renew NOCBOR membership in Realcomp for an additional five (5) years through December 31, 2028.

In Memoriam

NOCBOR member **Hazel Voorhees**, (Berkshire Hathaway HomeServices) whose son, Mark, passed away on February 10, 2023. Deepest sympathy and many blessings to the Voorhees' family.

Kevin Tersigni, (Times Realty), long-time NOCBOR member, passed away on February 25, 2023. Sincere sympathy and blessings to the Tersigni family.

NOCBOR member **James Sabo**, (Century 21 Metro Brokers), passed away on March 11, 2023. Deepest sympathy and many blessings to the Sabo family.

Phyllis Frericks, beloved Mother of **Sharon Frericks**, (Coldwell Banker Weir Manuel), passed away on March 19, 2023. NOCBOR members, Directors and staff extend their deepest sympathy to the Frericks family.

Condolences to **Kim Turner**, (Coldwell Banker Weir Manuel), for the loss of her mother-in-law, Greta, who passed away on March 25, 2023.

NOCBOR members **Bonnie Valuet**, (Signature Sotheby's) and **David Valuet** (Apple Realty), whose father Richard Valuet passed away on March 28, 2023. Deepest sympathy and many blessings to the Valuet family.

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 March 2023

MOTION CARRIED to approve Two (2) Primary Designated Realtors®; Two Secondary Designated Realtors®; Fifty-One (51) Primary Realtors® and Two (2) Secondary Realtors®.

Realtors® Community Leaders

Ursel Mayo, Mayo Real Estate Group, appointed to the Shelby Township Board of Review.

Justin Harrell, Jason Mitchell Real Estate, **Lorrie Fiteny**, Sandora & Fiteny Real Estate, **Vicki Navarre**, Coldwell Banker Weir Manuel, and **Cheryl Waring**, RE/MAX Encore appointed to the Independence Township Board of Review.

Forest Milzow, Morgan Milzow & Ford, Realtors®, **Madeline Dishon**, RE/MAX Encore and **David Gittens**, Brookstone, Realtors®, appointed to Independence Township Downtown Development Authority (DDA).

Wesley Brooks, RE/MAX Eclipse, appointed to Independence Township Dixie Hwy (DDA).

Alan Aulgur, Aulgur Realty Group, appointed to Independence Township Zoning Board of Appeals.

NOCBOR YPN

NOCBOR has established its 2023 Young Professionals Network Advisory Board to oversee the activities of the YPN. The Advisory Board will be chaired by Realtor® **Holly Rachel**. YPN is free and open to NOCBOR members regardless of age.

Many Realtors® want to get involved with their real estate organizations, but either don't know how to go about it, or find it too intimidating. YPN encourages them to explore leadership opportunities across the board.

It's time to get engaged in your industry and community. Plan to attend YPN's networking event, Thursday, May 4, 2023, 5-7 p.m., at NOCBOR, 4400 W. Walton, Waterford. Register at nocbor.com or contact **Holly Rachel** at 248-892-4311.



MAKING Custom Homes POSSIBLE



Building the home of your dreams delivers endless possibilities but the process can feel a little daunting. Michigan First Mortgage offers construction loans, provided by a knowledgeable and proactive team of loan officers, processors, and underwriters. We work together to ensure the process is smooth, efficient, and enjoyable. We're part of Michigan First Credit Union, which has a 90-year history of serving members with integrity, value, and personalized attention.

Construction Loan Features Include:

- Combine your construction and permanent mortgage into one loan.
- Save time and money with one closing.
- Interest-only payments during construction.
- Include the purchase of your lot in the financing or build on a lot you already own.
- Utilize your land value for equity.
- Lock in your interest rate before construction begins, giving you added protection if rates rise.

Call me today to learn more about financing possibilities.



Bonnie Pappas | Sr. Loan Officer

bpappas@MichiganFirstMortgage.com

P 248-424-5328 **C** 248-320-3064
F 248-483-4569

NMLS #1021884



Company NMLS# 493687

Michigan First
MORTGAGE

A division of Michigan First Credit Union

NOCBOR Events

APRIL
MAY
JUNE

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3	4 12: 30 p.m. – 3:30 p.m. “Appraisal Basics For Realtors®” 3 hrs con-ed Burt Smith	5 9 a.m. – 3 p.m. 6 hour con-ed Jack Waller 6 – 7:15 p.m. Yoga Basics Luke Sasek	6 9 a.m. – 12 p.m. Fast & Accurate CMA's 3 hours con-ed Rick Bailey	7 Office Closed	8
10 9:30 a.m. Book Of The Month Club 11:30 a.m. Government Affairs	11 10 a.m. – 12 p.m. “Anatomy Of A Purchase Agreement” (2 hours of Legal) Jason Sakis	12 6 – 7:15 p.m. Yoga Basics Luke Sasek	13 9 a.m. – 12 p.m. New Member Orientation & COE Jack Waller 9:30 a.m. Grievance	14 12:30 – 2:30 p.m. “Back To Basics” (2 hours con-ed) Jamie Scheett	15
17 9:30 a.m. Education/Technology 1 – 3 p.m. “REMINE – Add/Edit, DOCS & SentiLock” Realcomp Trainers	18 9:30 a.m. Membership Services	19 8 a.m. – 5 p.m. Appraiser con-ed 7 hrs USPAP & 2 hrs Michigan Law 6 – 7:15 p.m. Yoga Basics Luke Sasek	20 9 a.m. – 4 p.m. Appraiser Con-ed URAR & USPAP	21 9 a.m. – 4 p.m. Appraiser Con-ed URAR & USPAP	22 8 a.m. – 1 p.m. Appraiser Con-ed Desk Appraisal Review
24 9 a.m. – 5 p.m. ABR (Accredited Buyer Representative) Lori Chmura	25 10 a.m. – 12 p.m. “What's New at Realcomp” Realcomp Trainers 1 – 3 p.m. “Assumable Mortgages” Caitlin McCourt	26 1:30 p.m. Board of Directors	27 10 a.m. ZOOM “New Construction & Vacant Land Financing” Dana Fox 10 a.m. “MSHDA” 1 hour con-ed Darren Montreuil 6:30 p.m. Euchre Tournament	28 9 a.m. – 5 p.m. ABR (Accredited Buyer Representative) Lori Chmura	29
1	2 10 a.m. – 12 p.m. “1030 Exchanges” Dylan Johnson 2 hrs. legal	3	4 5 – 7 p.m. YPN “Young Professionals Network”	5	6 NAR
8 11:30 a.m. Government Affairs	9	10	11 9 a.m. – 3 p.m. 6 hour con-ed Lori Chmura	12 9:30 a.m.-3:30 p.m. “Basics Of Listing & Selling Vacant Land” 6 hours con-ed Tom Nelson	13
15 9:30 a.m. Education/Technology	16 9:30 a.m. Membership Services	17 9 a.m. – 12 p.m. New Member Orientation & COE Jack Waller	18 9:30 a.m. Grievance Committee	19 9 a.m. – 5 p.m. SRES “Senior Real Estate Specialist” Lori Chmura	20
22	23 9 a.m. – 3 p.m. 6 hour con-ed ZOOM Jack Waller	24 12:30 – 2:30 p.m. “Back To Basics” (2 hours con-ed) Jamie Scheett	25 9 a.m. – 5 p.m. SRES “Senior Real Estate Specialist” Lori Chmura 10 a.m. ZOOM “New Construction & Vacant Land Financing” Dana Fox	26	27
29 Memorial Day Office Closed	30	31 1:30 p.m. Board of Directors	1	2	3
5	6	7	8 9:30 a.m. – 12:30 p.m. “2023 Successfully Selling HUD Homes” 3 hrs con-ed	9	10
12 11:30 a.m. Government Affairs	13	14	15 9:30 a.m. Grievance Committee 11:30 a.m.- 2:30 p.m. “Staging To Sell, What Every Agent Should Know” 3 hrs con-ed Jeannie Morris	16 9 a.m. – 5 p.m. ABR (Accredited Buyer Representative) Lori Chmura	17
19 9 a.m. – 12 p.m. New Member Orientation & COE Jack Waller 9:30 a.m. Education/Technology	20 9:30 a.m. Membership Services	21 9 a.m. – 3 p.m. 6 hour con-ed Jack Waller	22 9 a.m. – 5 p.m. ABR (Accredited Buyer Representative) Lori Chmura	23	24
26	27	28 1:30 p.m. Board of Directors	29 10 a.m. ZOOM “New Construction & Vacant Land Financing” Dana Fox	30	

Legislative D.C. ----->

Countering A Fair Housing Charge

If you've ever been on the receiving end of a fair housing complaint, you know how badly it can rock your world. Whatever the circumstances, you'll have a better outcome if you take a serious, straightforward approach.

Start by contacting your attorney. Then, call your local or state association's legal hotline for advice on the next steps. You'll want to gather records of all contacts you've had with the complainant. That'll be easier to do if you have a system for keeping track of all your client interactions, including e-mails, text messages and signed agreements and contracts.

In 2008, a local fair housing group charged that one of the area's agents tried to steer sales in a new housing community toward people 55 and over. The Intermountain Fair Housing Council in Boise was performing testing in the community, which the developer had been advertising as an active-adult community, though it did not qualify for the Housing for Older Persons Act exemption to the Fair Housing Act. Osburn, at the time broker/owner of Windermere Real Estate/Capital Group Inc. in Boise, says the complaint was slim on details and he was confident the agent had done nothing wrong. He fully cooperated with the U.S. Department of Housing and Urban Development's investigation. "You don't want to push too hard against the complaint or the investigation," he says. "You don't want to look like you have something to hide."

The suit was settled for \$500 and the agent admitted no wrongdoing. From a broker's perspective, educate your agents frequently and talk about fair housing openly so they have good information. Never roll over and just accept a complaint but, do allow the investigation to get the facts. *(Graham Wood, Digital Media)*

Experienced Trial Attorneys Are Ready Specializing in Civil Trial Litigation

Larry Barnett and Scott Traver have extensive experience 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 and the prosecution of personal injury cases, negligence cases and contract disputes.

Our main area of Legal practice:

- Elopement
- Contract Disputes
- Wills and Trust
- Personal Injury & Wrongful Death
- Real Estate Disputes
- Oil and Gas Leases & Litigation
- Domestic Relations
- Professional Malpractice
- Bank Fraud
- Zoning Issues
- Nursing Home Injuries



Barnett & Traver, P.C.
ATTORNEYS AT LAW

5840 Lorac Dr, Suite 1 | Clarkston, MI 48346

248-625-2200

Get Help Now, Call For Free Consultation

Love Letters A Risk

When the market is competitive, buyers will try everything to bring their A-game in hopes that sellers will accept their offer. In the past, writing their feelings about a home in a personal buyer's love letter was a tactic used throughout the country.

But those letters have made headlines, with Realtor® associations across the country discouraging their use in the real estate industry. In July, 2021, Oregon became the first state to make buyer love letters illegal, though the ban was later struck down by a Federal court in March, 2022. The National Association of Realtors® warns that letters sharing personal details can raise red flags. Often those letters reference protected classes under the Fair Housing Act or state and local fair housing laws, including race, color, religion, sex, disability, familial status or national origin.

Even if it is unintentional, buyer love letters introduced into the transaction put the seller at risk of violating fair housing laws should they decide to accept or reject an offer based on information related to these protected classes. If the letter reveals the buyer's race, religion, national origin or other protected category under fair housing laws, and the seller chooses the offer based on that information, the seller could be violating the law. When competition is stiff, buyers do whatever they can to get a leg up. Some buyers even go as far as sending sophisticated packages that include photographs and videos.

A classic example of what can go wrong in a letter is someone describing their family celebrating Christmas around the fireplace. It sounds harmless, but it reveals religion and familial status. If a seller accepts or rejects the offer based on that information, it goes against the Fair Housing Act.

Educate your clients about the fair housing laws and the pitfalls of buyer love letters. Inform your clients that you will not deliver buyer love letters, and advise others that no buyer love letters will be accepted as part of the MLS listing. Instead of a letter, suggest your buyers share their credit score with the prequalification letter to help show how qualified they are. A non-refundable deposit can go a long way to show a buyer's skin is in the game. Remind your seller clients that their decision to accept or reject an offer should be based on objective criteria only. Listing agents should document all offers received and the seller's objective reason for accepting an offer. *(Lee Nelson, NAR Broker News)*

Every April, Realtors® commemorate the passage of the Fair Housing Act of 1968 and reflect on housing discrimination and segregation, past and present. As community leaders, real estate professionals have an opportunity to be a part of equitable and inclusive change. Fair Housing Month signifies a recommitment to advancing equitable opportunities and expanding homeownership.

**Reflect. Repair. Renew.
Because That's Who We R®.**

“NOCBOR Honor Roll Of Political Minds”

Abraham Glass, Sandra	Bogdan, Teodor	Crawford, Laura M	Frericks, Sharon	Hogan, Kenneth D
Abuwaraga, Ammar	Bojaj, Marina	Crego, Amie	Frohriep, Jeremy	Hollenbeck, Kristen
Adamkiewicz, Heather	Bojaj, Hana	Csaki, Ashley	Gabrail, Heather	Hollingsworth, Andrea
Agnetti, Michael	Bonanni, Anthony	Cunningham, Nicholas	Galbraith, James M	Holman, Greg
Ahejew, Megan	Borruso, Julie	Currier, William J	Galinac, J Michael	Holt, Kelli
Ahmad, Rami H	Bosio, Anthony	Currier, Trevor	Garcia, Darlene C	Hoque, Syed S
Ahmed, MD Gulshan	Page 6	D Angelo, Ashley	Gardner, Rayanne	Horn, James M
Ahmed, Rahe	Bowes, Laura A	D'Alessandro, Christina	Gaunt, Thomas	Howard, Erick
Ahmed, Jamil	Bowles, Tammy M	D'Amico, Quin	Gemayel, Joseph	Hoyt, Jacob
Ahmed, Mohammed	Boyd, Timothy B	Dangel, Erica	Genser, Howard E	Huddleston, Donald
Alam, Yusuf	Bradshaw, Pamela	Darby, Darlene	George, Tiffany G	Hudiburgh, Darrell L
Alam, Sayful	Breitag, Krystin	Davis, Future D	George, Caitlin	Huffman, Garrett A
Alaouie, Ali	Bremner, John C	Davis, Meredith	George II, Michael	Hughes, Kristine M
Alarie, Brooke	Breza, Donice	Davis, Brenda D	Germano, Chelsea	Hulburt, Jennifer
Alauddin, Ronnie	Bridgett, Tiffini	Davis, Laurie	Ghiurau, Ioan	Hussain, Afser
Albright, Amy L	Brinker, Kimberly	Daw, Sandra	Gialanella, Jamie	Hussain, Zakir
Aleman, Maria	Broadwell, Lindsey	Daykin, Ian	Gillen, James	Hutton, Angela
Ali, Nahar	Brockner, Querio Michael	Deary, Henry	Gilman, Patti	Hutton, James
Alimov, Brian	Broder, Pamela	DeKam, Andrew	Gjonaj, Limone	Isaac, Ryan
Amene, Rosemary	Brooks, Justin	Del Duca, Tracy R	Godre, James A	Isho, Nadine
Ammori, Lena	Brown, Julie	Deleck, Alexander	Gonzalez-Barcena, Theresa	Islam, Nazmul
Anderson, Aaron	Bruce, Cheryl	DeMil, Susan	Gorz, Kathryn	Jablonski, William
Anderson, Lindsay	Brunell, Ashley	Dempsey, Enisha	Goss, Joey	Jackson, Deblon
Andrew, Trish L	Bryson, Cassie	Dendler, Susan	Gourand, Jill L	Jacob, John
Angelilli, Carl	Buchanan, Theresa	Denha, Darrin	Gourand, Eric	Jacobs, Dayne
Antias, Mike	Budreau, Sarah	Denno, Benjamin J	Graham, Natasha L	Jacobs, Pat
Antone, Tony	Bugar, Robert J	Denno, Michelle	Grauer, Kyle W	Jameel, Jennifer
Antonick, David	Burkett, Pete	Derecichei, Alexandru	Gray, Jana	Jammos, Hanz H
Arafa, Ahmed	Burland, Robert W	Derry, Jane M	Grech, Joseph	Janczarek, Amy
Araujo, Gerardo	Burt, Julie	DeSico, Anthony	Greenwood, Amy	Janette, Patricia
Armstrong, Marsha	Burt, John	Diluca, Michael	Greib, Joseph A	Jani, Bashar
Arnold, Nigel	Byers, Carleigh	DiMatteo, Hannah	Grewe, Rachel A	Janowski, David R
Asmar, Fady	Byrd, Yvette	Dirks, Andrew	Grimes, Jason E	Jaracz, Andrew
Asper, William A	Calunas, William A	Dishon, Madeline J	Grober, Diana L	Jasinowski, Rebecca
Attard, Rebeca	Campbell, Regina	Djon, Anthony	Gross, Alexis	Jeakle, Martin P
Attard, Fred	Cantarella, Eva T	Dodaj, Franc	Grube, Lauren	Jenkins, Tiawana
Augenstein, Jeremy	Cantleberry, Kristina	Dodaj, Kristjan	Gurvich, Yulia	Jiang, Luyao
Aulgur, Alan R	Capoccia, Anthony	Dowler, Kaitlin	Gustafson, Abigail	Johnson, Lonnie R
Avey, Lynn L	Carey, Michelle L	Dowler, Marie	Gustafson, Christopher G	Jones, Michelle
Babi, Michael G	Carino, Fidel	Downey, Kevin M	Haberman, Joanne	Jones, Lisa
Bacall, Amanda	Carmody, Bridget	Doyle, Stephen	Hahn, Dalton	Jones-Cutler, Kathi
Bacon, Brieanna	Carson, Curt	Du Bois, Catherine	Hall, Anne M	Jonson, Brandon
Bacon, Amanda A	Carter, Debra A	Dunlap, Katelyn	Hall, Cristene	Julian, Mary
Bailey, Lorrie	Cecil, Kathleen	Dunn, Tamara L	Haller, Nancy	Julian, Logan
Baisden, Brittani	Champlin, Christine	Dushaj, Pashko P	Hamilton, Kelly	Kaczmarczyk, Renee
Baker, Darcy M	Chartier, John	Eberhardt, Stacy	Hamlin, Brendan	Kakish, Mary A
Ball, Karina	Cherrin, Bonnie H	Edwards, Ashley	Haney, Carol L	Kallabat, Raquel M
Balon, Kathleen	Chiappelli, Dominic	Egbert, Sarah	Haney, Randall	Kaminski, Jakub
Barikmo, Rebecca	Chmielewski, Douglas A	Emmanuel, Hadeer	Hanks, Nancy J	Kanno, Alecander
Barka, Rand	Christensen, Paul E	Estes, Richard	Hanna, Cindy	Kaplan, David R
Barrett, Thomas	Ciecko, Andrew	Euler, Katie	Hansen, Jean M	Karadimas, Liana C
Barrington, Adriana	Clark, James	Evans, Jonathan	Harris, Lanay	Karana, Samantha
Barron, Makena	Clarke, Lasha	Evans, Brian	Harris, Skyler	Karczewski, Marah
Baryo, Allison	Clements, Kelly	Fakhouri, Sahar N	Harris, Erika	Karr, Kristen
Battice, Michelle A	Clinton, Eric L	Farabee, Rachel	Harris, Lori Ann	Kasak, Melissa
Bava, Pamala	Clor, Brad	Feldman, Liat	Hartman, Bruce	Kaverley, Mary
Bax, Mandy	Cloutier, Alicia	Felton, Christopher J	Hasan Anik, Saikat	Kearns, Ryan
Baxter, James C	Coleman, Julianne	Felton, Jeanette L	Havermahl, Virginia I	Keels, Paula
Bays, Joshua	Concepcion, Jesse	Ferguson, Rachel	Hawley, Brigitte	Kelly, John J
Bazzy, Nick	Concepcion, Jesus J	Fernandez, Richard	Hayes, Chanell J	Kelsey Zumbrunnen, Heather
Beach, Samantha	Constable, Edward S	Ferner, Douglas	Hayes, Breya	Kendall, Sierra
Bean, Brittany	Coop, Ashley	Ferro, Frank M	Hayes, Reginald G	Kennedy, Robert W
Beaumont, Nicholas	Copple, Bert	Finnigan, Daniel	Hayes, Ivanna	Kersten, Anne
Beckerman, Mary	Corcoran, Benjamin J	Fisher, Brooke	He, Henry	Khami, Jerry I
Beckman, Spencer	Corley, Candice	Ford, Pamela	Hendriksen, Robert L	Khera, Kuljinder S
Bednard, Nicole M	Courtney, Elizabeth M	Ford, Emily A	Hendrix, Sally	Kimbrough, David L
Bell, Sally	Cove, Robert	Fortinberry, Lauren	Hendrix, Dawn M	King, Patricia M
Benjamin, Rebecca	Coventry, Krista	Fortner, Jacob	Henning, Tommy W	King, Lindsay
Berman, Cindy L	Covert, Donald	Fowler, Miranda	Herbert, Justin	King, Chris
Bewick, Jacqueline	Cox, Lisa K	Fox, Dana	Herrera, Theresa	King, Katie
Binevicius, Milita	Cox, McKenzie	Fox, Lori A	Hill, Katie	King, Kathlene
Bishop, Herman	Craig, Marc A	Fox, Martyn	Hoag, Aaron	King, Jamie
Bobcean, Faith	Crane, Jonathan	Franklin, Dana A	Hogan, Christina	Kline, Loren
				Knott, Johnny

“NOCBOR Honor Roll Of Political Minds”

Koenig, Jason	McDonnell, Haley	Pauwels, Ricky	Ruhlman, William J	Stern, Adam
Konja, Donny T	McGrane, Thomas	Pearson, Kay	Rupprecht, Christine	Stevenson, Liz
Konoya, Jane	McGuckin, Tony M	Pence, Ann	Rutledge, Jeffrey	Stewart, Monique
Kosior, Dariusz	McIlvrde, Riley	Perez, Miguel J	Saab, Ursula	Stockton, Janet K
Kostopoulos, Kostan	McKindles, Ryan A	Perkins, Julia D	Saad, Elias	Stoner, Charles
Kouza, Moroch	McLean, Bruce	Pesek, Lucille P	Sadman, Muhtasin	Story, Carol
Kozlowski, Amanda	McManus, Jenifer	Peters, Barbara M	Sagoto, Rumman	Streeter, Courtney
Kroetsch, Kelly	McMillan, Sarah	Peterson, Laura	Saini, Ravinder	Stuckey, Janice
Kroll, Joshua	McNabb, Virginia	Peterson, Danny	Sakis, Connor	Sturm, Kathryn
Kuykendall, Samantha	Medar, Fadil	Petrucci, Nicolas	Sakis, Jason R	Susalla, Christopher
LaFata, Joanne	Meeuwenberg, Brenda	Pickell, John	Sakis, Jennifer	Swaney, Dennis P
LaFave, Mark E	Menzo, Katie	Pickens, Doug	Sakis, Skylar	Swanson, Lynn
Lagris, Glenda	Mersino, Christopher A	Pierce, Jeffrey	Salama, Andy	Symonds, Carrie
Laing, Michelle	Metcalfe, Alexandra E	Pifer, Holly A	Salamey, Lama	Szulborski, Beth
Laird, Charles	Micallef, Karen	Plautz, David	Salvatore, Kurt	Talerico, Joelle
Lajcay, Sara	Miller, Stephanie	Pleasant-Swain, Tamar	Samad, Abdus	Talt, Kathleen M
Lambrecht, Ryan	Miller, Jennifer L	Poe, Kyle	Sasena, Michael	Talya, Diven
Lambrecht, Kristine A	Miller, Randy	Popa, Daniela	Satkowiak, Shanna	Tanaka, Makiko
Lamphier, Mark D	Miller, Timothy P	Popov, Aleksandar	Sattler, Frank	Tarar, Ahsan
Lantz, Harlen J	Miller, Jim	Porretta, Carole	Savage, David	Tarek, Abusaleh
Lauster, Jeffrey	Miller, Colleen	Porter, Kimberly	Schaefer, Paul A	Taylor, Sharon R
Lawrence, Sandy	Milzow, Forrest E	Porter, Ardis	Schaefer, Barbara	Taylor, Braxton
Lawrie, Lindsay A	Mindell, Allan	Powell, Taz C	Scheid, Austin R	Tazeeva, Kamila
Lax, Sean	Minto, Randy	Presnell, Amy	Schewe, Barbara	Terrell, Nichole
LeClaire, Jamie	Mircholi, Lila	Priestly, Rosemarie	Schirr, Carol A	Thietten, Ray
L'Ecuier, Jessika	Miroli, James	Primo, Keshia	Schmaltz, Brittany	Thompson, Carrie
Legue, Holly	Misiak, Brian	Prokurat, Deborah A	Schmidt, Lori	Todd, Jeff
Lemmen, Jennifer	Mitri, Katrin K	Provenzola, Ashley M	Schneebele, Ran	Todd, Michael
Lenk, Leah M	Mohanachandran, Prasanna	Przystup, John J	Schrock, Katie	Toland, Dwayne
Leporowski, Michael	Mooney, Paul	Pugliese, Kittie S	Schuh, Tammy	Toma, Sabrina
Lester, Andrew	Moore, Jennifer	Qureshi, Belal	Scott, Perry D	Toma, Ray M
Leszczynski, Jodie	Morales, Mendez Estrella	Rachel, Holly	Scott, Jordan	Travis, Angela
Letts, Gabrielle	Moreau, Matthew	Rademacher, Nancy J	Secord, Shelby	Trudeau, Robert
Leventis, Andrea	Morell, Antonio	Rahaim, Lauren	Shaffer, Kayla M	Truelove, Kimberly
Levine, Sheila	Moreno, Anthony	Rahman, Abedur	Shaieb, Nicholas J	Tucker, Jocelyn
Lewandowski, Joshua	Morgan, Karen	Rainoldi, Mathew	Shaw, Garrett	Turcotte, Connor
Lewy, Zachary	Morici, Jamie M	Rakestraw, Andrea M	Shaw, Lynsey	Turner, Sheila
Linnell, Rick	Moss, Mark	Ramaj, Evduza	Shea, Diana	Tyranski, Donna
Little, Tracy M	Mulka, Stacy	Ramsey, Nicholas	Sheena, Natalie F	Uddin, Ohid
Logan, Jahvon	Mulrenin, Amy	Randall III, John E	Sherry, Daniel	Uddin, Bahar
Lombardo, Ryan	Mulrenin, Brandon	Randolph, Jamar	Shick, Tara	Uhlianuk, Amanda K
Lopez, Ashley	Mumu, Salma	Rastogi, Vineeta	Shiffman, Nichole E	Uhrig, Courtney
LoVasco, Frank M	Muratovic, Edina	Raymond, Paul	Shkreli, Gjon	Urban, Sharon
Lozano, Susan M	Murphy, Jane	Rea, Thomas	Shuler, Michelle M	Valade, Kristen
Lugashi, Rebecca	Murray, Jennifer	Reader, Tige	Simchak, Patricia	Valenti, Janis A
MacAskill, Katie	Naeyaert, Mary	Redman, Bruce	Simon, Frank R	Van Dyke Dietrich, Carol
MacDonald, Rory	Nannini, Joseph	Redman, Timothy A	Sinauskas, Kori A	Van Hooser, Ammie
Mackenzie, Olga	Naoumi, Suzan	Reed, Natalie A	Sinishta, Gjoni	Van Wagoner, Ronald
Magnuson, Jade	Naser, Nicollette	Reed Olthof, Cynthia A	Sinishtaj, Robert	VanGorder, Cathy
Maie, Brian	Nasr, Shady	Reid, Richard A	Sitto, Brent F	Velasquez, Kathryn
Maniaci, Joseph	Navarre III, James	Rettig, Mary C	Skyllis, James	Volpe, Miles
Marcinak, Karen	Nelson, Tom	Reyes, Bethany	Slowin, Cynthia K	Wadsworth, Christine
Marsh, Susan K	Neveau, Thomas J	Rich Vallone, Candice	Smiley, Brittney	Walker, Paulette A
Marshall, Bradley	Neville, Jeff	Richardson, Ryan	Smith, Devina	Walker, Sarah M
Martin, Heather	Nguyen, Kendra	Ristov, Bill	Smith, Ashley	Wallace, Gwen
Martin, Stacey L	Norris, Heidi	Roberson, Amber	Smith, Paul R	Wallace, Darlene
Martinez, Alistia D	Norton, Jerry	Robinson, Alan	Smith, Sheree	Wallace, Megan
Martinez, Octavio	Nouhan, Karen	Robson, Alan C	Smith, Michael	Walleman, Deborah
Martini, Shadia	Nummer, James	Rocz, Ron	Smith, Burt	Walsh, Andrea
Mason, Elizabeth	Nunn, Renee	Roda, Kelly	Smith, Natasha	Walsh, Michael
Mason, Jade	O'Neil, Ryan	Rodgers, Ashley R	Smith, Edward	Ward, Johnny
Matson, Ryan	Opland, Denise	Roehling, Marvin	Smith, Kimberly L	Warner, Nicole
Maurer, Brett	O'Reilly, Courtney	Roerink, Kary	Snedeker, Angela	Waryszak, Greg
Maver, Pete	Orlando, Michael	Rooker, Makenna	Soave, Maria	Wei Su, Mei
Mays, Willie U	Orth, Brandon	Rooker, Kimberly	Sodders, Brett	Weiner, Susan
McAdoo, Che	Ottensbacher, Nick G	Rose, Scott	Sohal, Sheel	Weir, Leigh
McBain, Valerie B	Otto, Tye	Roufail, Raphael	Soop, Jessica M	Weller, Catherine A
McCarthy, Richard	Ozdych, April	Rowen, Amber L	Soufrine, Marcy	Wendt, Jessica
McCartney, Danielle	Palmer, Jacob	Roy, Kenneth	Sowles, Scott M	Wengren, Kristin E
McCarty, Daniel	Palushaj, Sofia	Rozmus, Christy	Spradlin III, Carl	West, Katherine
McCarty, Patti	Paris, Joseph	Rubin, Gabe	Squire, Jennifer	West, Jacob
McCullogh, Phil	Patsalis, William	Ruffino, Marianna	Stafa, Arban	Westcott, Catherine
McDonald, Donna	Patterson, James R		Stefancin, Sari L	Weston, Natalie

“NOCBOR Honor Roll Of Political Minds”

White, Don
White, Erica R
Whiting, Emily
Whittenberg, Barbara
Wiegand, Lauren
Wilkins, Latisha
Williams, Tia
Williams, Larry
Wills, Wendy J
Winfield, Arlene
Winnie, Courtney
Winston, Caitlin
Wojtaszek, Susan
Wolber, Angell P
Wolski, Logan
Wood, Stacy
Woody, Matthew
Wu, Catherine
Wyatt, Cody T
Yaldo, Nail
Yaldoo, Michael
Yiannatji, Gina S
York Hesse, Lori H
Young, Mark D
Young, Nicholas R
Younga, Lauren
Zakrian, Mario
Zaremba, Jessica
Zeoli, Nicholas M
Zerka, Nickola
Ziejka, Christine A
Zimmel, Christine
Zimpleman, Kyle
Zohoury, Charles D
Zuker, Samantha

**RPAC NOCBOR
CONTRIBUTORS
850 (19%)**

**Goal:
\$193,289**

**CONTRIBUTED:
\$41,629 (21.5%)**

Special Recognition for NOCBOR Contributors

With more than 4,500 members strong, NOCBOR is proud to recognize the following members, who have unselfishly contributed to the Realtors® Political Action Committee (RPAC) in 2023:

RPAC Hall Of Fame
Ann Peterson, Ann Peterson Realty
Platinum R
\$10,000

Steve Stockton, KW Showcase Realty
Crystal R
\$2,500

RPAC contributions help keep the Realtors® organization strong and our voice at the forefront of issue advocacy. RPAC works exclusively to identify and endorse Realtor®-friendly candidates who understand issues and willing to apply that understanding in the legislature. Thank you for your financial commitment.

What Is RPAC About?

The Realtors® Political Action Committee (RPAC) is the best way a Realtor® can protect his or her business. RPAC is the only grassroots and issues mobilizing force that exists to protect and promote the tradition of home ownership and real estate investment in Michigan. By investing in RPAC, you'll not only have the power to make a change in the way you do business, but you'll also become part of a statewide network – more than 30,000 members strong – sharing in the success on issues and concerns important to you!

Make your Investment in RPAC today!

Contributions are not deductible for Federal income tax purposes. RPAC contributions are voluntary and used for political purposes. You may refuse to contribute without reprisal or otherwise impacting your membership rights. For individuals investing \$1,000.00 or greater, up to 30% of this total investment may be forwarded to the National Association of Realtors® RPAC. All amounts forwarded to the National Association of Realtors® RPAC are charged against the applicable contribution limits under 52 U.S.C. 30016. Nothing herein shall be construed as a solicitation of contributions from non-members. A copy of the federal report, filed by National RPAC with the Federal Election Commission, is available for purchase from the Federal Election Commission, Washington D.C.20463. State reports are filed with the Michigan Secretary of State, Elections Division, Lansing, Michigan.

Amazon Employees Get 'Better' Option

Some current and former Amazon employees will now have a better chance of financing the purchase of a home. The online mortgage company **Better** has partnered with the retail giant to launch its *Equity Unlocker* program. The new financial product allows vested Amazon employees in select states the ability to finance their homes without cashing in their stock.

Instead of selling stock, which can incur costs like capital gains taxes, or taking out a high-interest-rate margin loan, Amazon employees can instead pledge their equity in Amazon, allowing them to buy a home while still letting their equity grow.

The product is available to thousands of employees in Florida, New York and Washington state, and the company plans to offer it in other states. While the program is only being offered to Amazon employees at launch, **Better** intends to expand *Equity Unlocker* to both public and private companies nationwide.

Better CEO & founder Vishal Garg said in a news release that this new product is a way to adapt in a challenging housing market where pay structure is much different, especially in the tech sector, with many companies using equity as a significant part of their compensation package.

Better said the online pre-approval process takes just a few minutes to complete. Employees can toggle between pledged equity and a cash down payment, allowing them to easily understand how much home they can afford and how much equity they will need to pledge. According to the company, Amazon stock will be valued at the time of the home appraisal, at which point the rate and term can be locked.

Better has been a customer of Amazon Web Services (AWS) since their launch in 2015. *Equity Unlocker* was built on AWS to help **Better** reach more customers and extend their buying power. **Better** plans to make *Equity Unlocker* available nationwide to employees of other public and private companies, giving them the flexibility to leverage their vested stock to fund a portion of their home purchase.

Affordable Housing & Job Market

Housing is still the main reason why people move, whether they are in search of a better neighborhood, a bigger home, a more affordable mortgage or all the above. The pandemic accelerated movement from pricey urban areas to lower-cost markets.

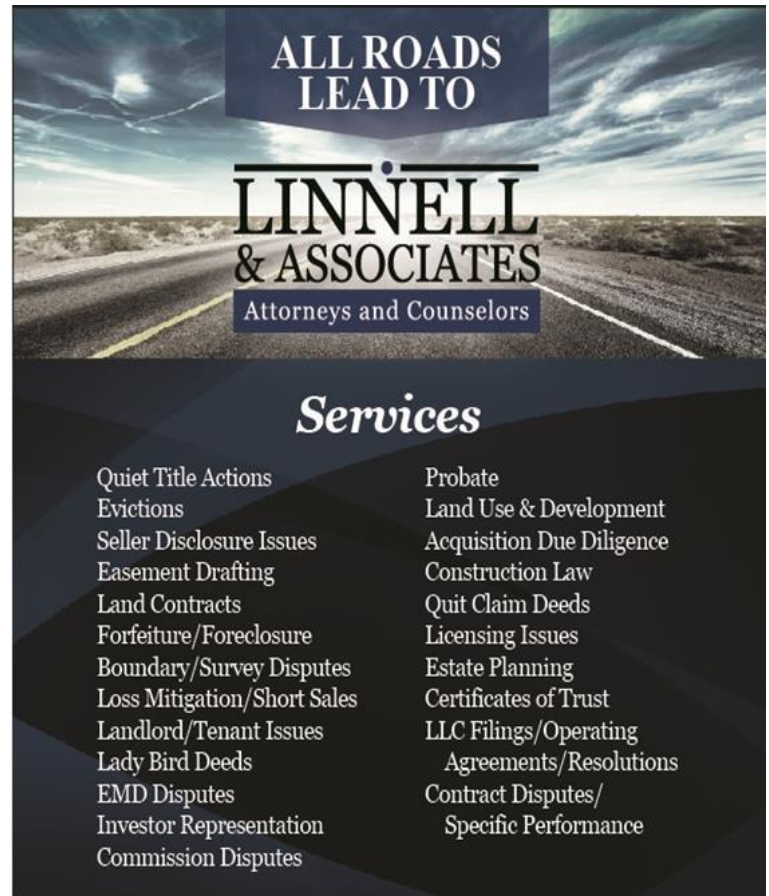
States that gain residents also usually have faster-than-average job growth. Other big draws include low taxes and warm weather. No surprise that Florida and Texas are seeing the highest levels of migration from other states, while California, New York, Illinois, New Jersey and Massachusetts are currently losing the most people. From 2021 to 2022, roughly 9% of Americans moved, either locally or long distance. Far lower than the 20% who moved each year from the 1940s to the 1960s, though long-distance moves have picked up, as folks seek better jobs and housing (*The Kiplinger Letter*, 2/23)

More Pets Than Children

According to NAR data, while the number of families with children in households declined in the last two decades, the number of pet owner households increased. The share of Americans with pets in their homes is up from 56% in 1988 to 70% in 2022.

On the other hand, U.S. Census data analyzed by the NAR shows that the number of families with children under 18 living in their homes declined over the last decade, dropping from 48% in 2002 to 40% in 2022. According to NAR, the drop in the number of families with children can be attributed to an overall decline in birth rates, with the exception of last year, when the birth rate increased, and children from Baby Boomer households moving out of their parents' homes.

Conversely, pet ownership skyrocketed during the COVID-19 pandemic as more U.S. households adopted pets, which likely contributed to the rise in homes with pets over the last three years. Per the analysis, dogs and cats are the most common pets. (*RealTrends*)



**ALL ROADS
LEAD TO**

**LINNELL
& ASSOCIATES**
Attorneys and Counselors

Services

Quiet Title Actions	Probate
Evictions	Land Use & Development
Seller Disclosure Issues	Acquisition Due Diligence
Easement Drafting	Construction Law
Land Contracts	Quit Claim Deeds
Forfeiture/Foreclosure	Licensing Issues
Boundary/Survey Disputes	Estate Planning
Loss Mitigation/Short Sales	Certificates of Trust
Landlord/Tenant Issues	LLC Filings/Operating
Lady Bird Deeds	Agreements/Resolutions
EMD Disputes	Contract Disputes/
Investor Representation	Specific Performance
Commission Disputes	

2804 Orchard Lake Road, Suite 203

Keego Harbor, MI 48320

248.977.4182



linnellfirm.com

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

What You Need To Know

NAR filed an Amicus Brief on March 6, 2023, in *Tyler v. Hennepin County* to defend home equity interest before the U.S. Supreme Court. The case involves a Minnesota statute that allows the government to seize a homeowner's property to satisfy a government debt and surplus from by the sale in excess of the debt owned as a windfall. NAR, along with the American Property Owners Alliance and the Minnesota Realtors®, filed the Amicus Brief in support of the property owner's entitlement to \$25,000 in surplus equity and will continue to defend private property rights.

NAR's 2023 **Snapshot of Race and Home Buying in America** found that while the U.S. homeownership rate increased to 65.5% in 2021, the rate among Black Americans lags significantly (44%) and is nearly 29 percentage points less than White Americans (72.7%), representing the largest Black-White homeownership rate gap in a decade. Meanwhile, Asian and Hispanic Americans experienced the biggest homeownership rate gains.

As of February 28, 2023, RPAC has reached 38% of its national fundraising goal, with more than \$19 million raised at all three levels of the association and 49% of its federal disbursements' allocation goal, with over \$4.8 million raised at the National level. RPAC currently has 2,156 Major Investors, 541 President's Circle members and 24% participation rate.

The Realtors® Relief Foundation has announced its 2023 fundraising campaign, aiming to raise \$5 million to provide housing relief to victims of hurricanes, floods, wildfires, and other disasters.

Tips for a Successful Webinar

Webinars are focused and convenient growth opportunities for the real estate industry and provide a source of qualified leads for your company. Here are some tried and true ways to set your company up for success with webinars:

1. Promote your webinar to a qualified audience. Inman promotes our webinars to our newsletter subscriber list of over 250,000 real estate professionals, with subsets for agents and brokers. Then we promote webinars on our social channels and within our agent- and broker-specific Facebook community groups.

2. Identify your goal. Is it to teach or to demonstrate? Set the expectation from the beginning to draw the right attendee. Demos should take your attendees inside your product or solution and show them how it works. Educational webinars should tackle issues and topics your audience cares about. Inman offers both kinds.

3. Record your webinar for use again. On average, 30% of registrants will attend a webinar at the time of broadcast. Many sign up for webinars to watch later at more convenient times. Inman Webinars are hosted on a dedicated microsite for viewing on demand and replays.

4. Follow up with your registrants and attendees. Customize your outreach to acknowledge those that attended and those that will watch the replay. Share a deliverable or resource that you mention in your presentation. Invite them to continue the conversation and grow the relationship. (*Inman*)

Photography services available!

Headshots from \$50
Real Estate photos from \$125
Additional services available!

Please reach out for further info:
989.980.4620

justin@justinpalmerphotography.com



Justin Palmer
P H O T O G R A P H Y



Support Your NOCBOR Affiliates

Bankston, Justin (Fidelity National Title)	248-378-6474
Barnett, Larry (Attorney At Law)	248-625-2200
Bartus, Barb (Michigan First Mortgage)	248-666-2700
Beemer, Matthew (Pillar To Post)	248-767-4815
Brosnan, Brenda (CrossCountry Mortgage)	248-515-3855
Bruce, Cheryl (ATA National Title)	248-338-7135
Carrier, Melissa (CrossCountry Mortgage)	248-284-5576
Falconer, Drake (GVC Mortgage)	248-505-1815
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
Gelbman, Mark (Caliber Home Loans)	248-705-8431
Hudson, Matt (First American Title Co.)	248-789-6371
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 (Achosa Home Warranty)	248-303-7210
Linnell, Richard (Linnell & Associates)	248-977-4185
McCourt, Caitlin (Legacy Title Agency)	248-913-2266
McGee, Jeff (Bank of Ann Arbor)	248-383-0220
Mickens, Ann (First State Bank)	248-225-1205
Morris, Jeannie (Transforming Spaces)	248-318-7195
Mustola, Mark (Value Check Inspections)	810-347-4239
Nannini, Joseph (Modern Title Group)	734-669-3100
Olczak, Nick (First State Bank)	586-601-4719
Pappas, Bonnie (Michigan First Mortgage)	248-320-3064
Piddington, Mike (Environmental Affairs)	248-977-1388
Rogers, Dan (Advantage Home Loans)	248-789-6923
Rose, David (Rose Certification Inspections)	248-625-9555
St. Amant, Ron (Changing Places Moving)	248-674-3937
Sabatini, Joe (Choice Home Warranty)	586-533-0143
Sasek, Luke (Cutco)	616-295-5537
Seaver, Phil (ATA National Title)	248-338-7135
Spencer, Grant (Michigan First Mortgage)	248-721-6676
Thomas, Shane (Better Rate Mortgage)	586-260-2289
Turner, Sheila (Cislo Title Company)	248-410-8550
Vitale Plawecki, Jae (Stockton Mortgage Corp)	248-582-6680
White, Don (Genisys Credit Union)	586-764-1826

Legal Q & A

Q: I represent the seller. My client received multiple offers and based his choice in large part on the fact that the buyer had submitted a pre-approval letter from a particular lender. I just discovered that the buyer has applied for a mortgage from a different lender. Can she do that?

A: Yes. The fact that a buyer presents a pre-approval letter from one lender does not obligate the buyer to use that lender unless the purchase contract explicitly says so. Buyers often switch lenders and are ordinarily free to do so as long as they meet the time deadlines in the purchase contract.

Q: On the Seller's Disclosure Statement, my sellers indicated that the microwave was in working order. The purchase agreement said nothing about the microwave. Is the buyer entitled to the microwave?

A: No. The Seller's Disclosure form specifically state that "the items below are included in the sale of the property only if the purchase agreement so provides." This language was added to the form some years ago to specifically address this question.

Q: My seller received an offer for \$200,000 and countered that offer at \$210,000. After the counteroffer had been delivered to the buyers' agent, but before the buyers responded to the counteroffer, the seller decided not to take a chance and withdrew his counteroffer and accepted the buyers' offer for \$200,000. I have been told that the buyers will not honor the contract. Don't we have a binding contract?

A: No. The sellers' counteroffer operated as a rejection of the buyers' offer. Once an offer has been rejected, it is "terminated" and cannot thereafter be resurrected and accepted. Legally, where you are now the seller has offered to sell the property on the terms originally proposed by the buyer, which offer can be accepted (or rejected) by the buyer.

Q: What kind of records does a broker need to keep for his trust account?

A: Trust account requirements include:

- (1) A trust account must be a non-interest-bearing account.
- (2) Checks from a trust account must be signed by broker or associate broker.
- (3) Broker must maintain a chronological journal for the account showing all deposits/disbursements and showing a running balance after each entry.
- (4) Broker must also maintain separate accounting ledgers showing receipts/disbursements for each transaction; and
- (5) Broker may deposit its own funds-not to exceed \$2,000, so as to avoid bank charges. Broker must maintain a ledger for its own funds.

Q: I am a broker who wants to get into property management. Can I use my existing trust account for property management funds or should I set up a separate account?

A: A broker should set up a separate property management account, which may be an interest-bearing account. MCL 339.2512c(3).

Q: Do sellers have to disclose if a home is modular?

A: There is no law which requires a seller to volunteer the fact that his home is a modular home. (*Q & A's are provided by Brad Ward, Esq. & Brian Westrin, Esq.*)

Legal Hotline

800-522-2820

Smooth Transactions.

Want to focus more
time on business and
less on transactions?

When your client works with The Stockton Mortgage Bloomfield Hills, transaction coordinator services are provided on every file to help streamline the buyer's transaction.

In this market, we can all feel like we're pulled in a dozen directions at once. Make more time for your clients and yourself by taking advantage of these services when you work with Stockton.

Real Estate Transaction
Coordinators help with
the following:

Transaction Coordinators help with the following:

- Gathering necessary data, compiling fully executed purchase documents, and making note of important dates for the transaction
- Preparing introductions to go out to each involved party (including Stockton, the Title Company, the Buyers and Sellers, and the Listing agent for both Buyers and Sellers)
- Confirmation of inspections and Earnest Money Deposit
- Following up on inspection completion and ensuring that any required addendums are fully executed and shared with all necessary parties
- Appraisal task scheduling,
- And more...

What Others Are Saying:

"The BEST thing to happen to my business. When I first switched brokerages, I was very apprehensive about using a transaction coordinator as I have always done my own paperwork. That first deal with them was probably the smoothest transaction to date in my career.

The TCs have everything from step by step emails for sellers and buyers to check lists for lenders and title companies. There have been times when I was very scattered and Malinda reminded me of a document needed. I was unavailable so she asks the wording and types up the addendum. Then she sends it out for me (they can be as involved as you want). 9/10 I have agents compliment me on how wonderful Malinda and her team are. They are extremely knowledgeable and bring so much value to your business. Try them out for 2-3 transactions and you will never go back to doing clerical work..."

— The Rebecca Realty Group

Let's talk.

Alan Garbacik
Branch Manager, NMLS: 652425
Mobile: 248.270.2759
Office: 248.582.6680
agarbacik@stockton.com

FOR INDUSTRY USE ONLY. Transaction coordination services provided by Contract2Closings, Inc. Contract2Closings is engaged as a Stockton vendor, but in order to take advantage of the realtor components of this service, you must separately engage with Contract2Closings for services. Transaction coordination services are meant to benefit the borrower as well as settlement service providers by facilitating communications and scheduling – they do not provide licensed lending or real estate services. Transaction coordination services are provided on all loan transactions closed with the Garbacik team from February 1, 2023 through June 1, 2023. Stockton Mortgage is an Equal Housing Lender; NMLS 8259.



**Accredited Buyer
Representative**
Monday, April 24 & Friday, April 28

"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



Senior Real Estate Specialist

Friday, May 19 & Thursday, May 25

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**

**Jack Waller
NCI Associates
2023 Con-ed**

Virtual via Zoom only

**Tuesday, May 23
Thursday, August 17
Tuesday, November 7
Monday, December 11**

In Person only

**Wednesday, April 5
Thursday, May 11
Wednesday, June 21
Tuesday, September 19
Friday, October 2**

9 a.m. – 3 p.m. (6 hours con-ed)

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

Register at nocbor.com Location: NOCBOR

**Basics Of Listing
& Selling Vacant Land**

Friday, May 12

This course covers the basics of terms, methods and laws regarding the selling and buying of vacant land. It is an initial introduction to educate and give confidence to the student. If you have not sold vacant land, and/or wish to become more knowledgeable, this class may be of benefit to you. This course includes 4 hours of elective credit, 2 hours of Legal con ed credit.

Instructor: Tom Nelson

9:30 a.m. – 3:30 p.m.

Course fee: \$55 member/\$75 non-member

Register at nocbor.com Location: NOCBOR

**Preparing Fast
& Accurate CMA's**

Thursday, April 6

Learn how to utilize the MLS and excel spreadsheets to your advantage. You will learn how to prepare fast and accurate comparative market analyses', including time adjustments for valuation. Access to Realcomp and Excel required.

Instructor: Rick Bailey

9 a.m. – 12 p.m.
(includes 3 hours con-ed)

Course fee: \$20 member/\$30 non-member

Register at nocbor.com Location: NOCBOR

Free Workshops

Monday, April 10 (9:30 – 11:30 a.m.)

"Book Of The Month Club"

"Maximum Achievement" by Brian Tracy

Steve Stockton, KW Showcase Realty

Tuesday, April 11 (10 a.m. – 12 p.m.)

"Anatomy Of Purchase Agreement"

Includes 2 hours of Legal con-ed credit

Jason Sakis, MI Town Realty

Thursday, April 13 (12:30 p.m. – 2:30 p.m.)

"Back to Basics: Understanding Title Insurance & Title Commitment"

Includes 2 hour elective con ed credit

Jamie Scheett, Keller Williams Premier

Monday, April 17 (1 p.m. – 3 p.m.)

"Realcomp: REMINE Add/Edit, DOCS+, Sentrilock"

**Laptop & access to Realcomp required*

Janene Gardner & Tora Robertson, Realcomp Trainers

Tuesday, April 25 (10 a.m. – 12 p.m.)

"What's New at Realcomp?"

**Laptop & access to Realcomp required*

Janene Gardner & Tora Robertson, Realcomp Trainers

Thursday, April 27 (10 a.m. – 11 a.m.) VIA ZOOM

"New Construction & Vacant Land Financing"

Dana Fox, Lake Michigan Credit Union

Thursday, April 27 (10 a.m. – 11 a.m.)

"MSHDA"

Includes 1 hour elective con ed credit

Darren Montreuil, District Representative

Tuesday, May 2 (10 a.m. – 12 p.m.)

"1030 Exchange"

Includes 2 hours legal con-ed credit

Dylan Johnson, Accruit

Thursday, May 25 (10 a.m. – 11 a.m.) VIA ZOOM

"New Construction & Vacant Land Financing"

Dana Fox, Lake Michigan Credit Union

Thursday, June 8 (9:30 a.m. – 12:30 p.m.)

"2023 Successfully Selling HUD Homes"

Includes 3 hours of elective con ed credit

Evduza Ramaj, Inside Realty

Thursday, June 29 (10 a.m. – 11 a.m.) VIA ZOOM

"New Construction & Vacant Land Financing"

Dana Fox, Lake Michigan Credit Union

Location: NOCBOR

Register: nocbor.com

"Staging To Sell - What Every Agent Should Know!"

Agents attending the class will earn the
RESA (Real Estate Staging Association)
Certified Staging Advocate Designation!

11:30 a.m. – 2:30 p.m.

Thursdays:

June 15, 2023

September, 14, 2023

December, 14, 2023

NOCBOR Affiliate - Instructor: Jeannie Morris,
RESA Approved Instructor

Exclusively presented only at NOCBOR

Includes 3 hours elective con ed credit
lunch will be provided

\$40 Members/ \$50 Non Member

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.

Thursday, April 13

Wednesday, May 17

Monday, June 19

Friday, July 21

Wednesday, August 16

Thursday, September 21

Tuesday, October 24

Friday, November 17

Friday, December 8

Classes begin at 9 a.m.

Course: Free

Register at nocbor.com

Location: NOCBOR

Lori Chmura Middleton Real Estate Training 2023 Con-ed

Thursday, May 11

Thursday, August 17

9 a.m. – 3:30 p.m. (6 hours con-ed)

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

Register at nocbor.com

Location: NOCBOR

Reasons Agents Fail

In these times you have to double down on your skills, on your knowledge and on you! With fewer transactions than previous years and a record number of agents, there are bound to be agents who don't survive this market change. But the chaos in the market does create opportunities for the astute agent willing to do the things others won't do.

They are afraid of the phone-The number one reason agents fail is due to a lack of real estate-related conversations. Much of their fear is due to a lack of confidence in what to say. If that is you, educate yourself on the trends in your local market. Find scripts for calling expired listings or FSBOs. Call the neighbors of a home that just sold, give them the information about the sale and ask if they are considering selling in the future. If the average is that 50 real estate-related conversations lead to one transaction, then how long has it been since you've had 50 of these conversations?

They thought it was going to be easy-We should have all known the market was peaking when droves of people began leaving "stable jobs" for the "easy money" and "flexible schedule" a career in real estate offers. The perception of being a real estate agent is far from reality. Is this business hard? Yes, but it's worth it. Can it be heartbreaking when deals fall apart or "friends" list their home with another agent? Absolutely, but it's worth it. Why did you originally decide to get into real estate? When you get back to your why, it becomes easier to push through the tough times. Stay persistent and focused on your why, and good things will come.

They feel entitled-The sense of entitlement in real estate, and society, is at an all-time high. Many agents are shocked when their neighbor or past client lists with another agent due to believing they were somehow entitled to the business versus the professional agent looking for opportunities to earn business. Just because you have your license and post a new photo of houses on social media, you are not entitled to anyone's business. Shed any sense of entitlement you may feel and ask yourself why someone should list their home with you instead of another agent. The agent that adds the most value to the market will ultimately be the most successful agent.

They think they can do it part-time-Real estate sales is not a hobby. Agents that are failing now treat it as a side gig or part-time job instead of the level of professionalism buyers and sellers deserve. Part-time agents may have been able to scratch out a few transactions in the last few years, but that level of the real estate business while working another job, but in order to do so, you must have a full-time commitment to becoming a professional real estate agent.

They keep looking for the easy button-There is no easy button in real estate. Success in this business is a byproduct of the work you do and how many people value you. Agents that believe their new logo or a new marketing trick is suddenly going to transform their business are closer than they realize to being out of this business. Success in real estate takes time. It takes hard work. It takes grit. The agents that thrive find two to four strategies that work for them and they get to work on those cornerstone strategies for their business.

There will be winners and losers in the changed market we now find ourselves in. Business is more challenging than it was over the past few years, but this is a professional's market. If you're reading this, odds are you are humble enough, hungry enough and coachable enough not see explosive growth in your business this year. *(Jimmy Burgess, Berkshire Hathaway Homeservices)*

Appraisal Standards

For real estate services to be valued and considered beneficial to the members of the public, no topic has tested the public trust more than the issue of appraisal bias, and specifically appraisal bias against people of color. It is troubling to hear stories in which families are affected in such a way that they feel they must hide who they are in order to obtain a fair valuation. No one should ever have to go to such lengths.

The Appraisal Standards Board takes the issue of appraisal bias very seriously. An independent board of the Appraisal Foundation, ASB is tasked with writing and updating the professional appraisal standards used in every state and territory in the U.S. Over the last several years, the ASB has been working on clarifying standards regarding discrimination that go beyond the existing requirement of simply not performing an assignment with bias. The ASB is getting closer to adopting these enhanced ethical obligations with the goal of maintaining public trust in the profession.

There is a need for strong ethical standards to govern the profession, as well as the need for Realtors® to understand and uphold them. In order to maintain the public's trust, the public must be allowed to see the standards and understand them as well. The work the ASB is doing will result in clear and enforceable standards that everyone, both within the profession and outside the profession, will be able to understand.

When making changes to USPAP, the ASB releases a document known as an exposure draft to the public. The draft shows what the ASB proposes to change within USPAP, as well as ASB's rationale for proposing the change. The ASB solicits feedback on exposure drafts from various stakeholders including appraisers, regulators, federal agencies, lenders, educators, professional organizations and consumers. Based on that feedback, the ASB may decide to adopt the changes or may make additional revisions and issue a subsequent exposure draft. No change to USPAP may be made without exposure and public comment.

Last month, the ASB announced that, in response to feedback from the public, work is continuing the proposed edits to the USPAP ethics rule. This rule specifies the personal obligations and responsibility of the individual appraiser. Making revisions to USPAP is an intense and exacting process, because it is imperative that the ethical and performance standards for the valuation profession be clear and enforceable. The light at the end of the tunnel is that when the work is finished, USPAP will include language in the ethical standards that will enhance public trust and allow for those both within the profession and outside the profession to understand the obligation for equal treatment under the law. *(Michelle Bradley, certified real estate appraiser)*



"On A Dragonfly's Wings"



Mission Statement: "To provide emotional support for survivors of suicide loss, while engaging in community prevention through mental health education and public policy advocacy to support a healthier future."



4 Person/18 Hole Scramble
Wednesday, August 9, 2023

Fountains Golf & Banquet
6060 Maybee Rd. Clarkston

\$135/Person before 7/17/23
\$145/Person after 7/17/23

Includes Cart, Continental
Breakfast, Bloody Mary & Mimosa
Bar, Snack on the Turn and Lunch.

This is an outstanding networking opportunity, as well as a fun-packed day, at a fantastic course. We hope you will consider taking advantage of the sponsorship opportunities even if you are not a golfer or unavailable that day. It's great exposure for you and your company to over 5,000 members!

REGISTRATION

SCHEDULE

7:30 ñ 8:30 a.m.	Registration, Continental Breakfast, Bloody Mary & Mimosa Bar
8:30 a.m.	Shotgun Start
	Snack On The Turn
2:00 p.m.	Lunch

SPONSORSHIP OPPORTUNITIES:

Corporate Sponsor.....	\$1,000
<i>Name on marketing materials, program and announced at dinner.</i>	
Cart Sponsor (1)	\$1,500

HOSPITALITY SPONSORS:

Continental Breakfast (2).....	\$400
Dinner (2).....	\$400
Hole Sponsor (18).....	\$150
Photographer (1)	\$350
Contests Sponsorship (6).....	\$150
Gift Baskets, Donation	\$75-\$150

CONTACT NAME

COMPANY (FOR SPONSORSHIPS ONLY)

PHONE

EMAIL

TEAM PLAYER 1

TEAM PLAYER 2

TEAM PLAYER 3

TEAM PLAYER 4

DON'T HAVE A FOURSOME? WE WILL PAIR YOU WITH A TEAM.

Sponsorship Level: \$

_____ Golfers at \$135 per golfer/ \$145 after 7-17-23 \$

_____ Lunch Only, \$25 per person \$

Vegetarian (Check this box if you prefer vegetarian for snack on the turn & the lunch)

Amount Enclosed: \$

Make checks payable to NOCBOR and remit with this form. No later than Monday, July 31, 2023 to: 4400 W. Walton Blvd, Waterford, MI 48329 *248-674-4080
*A \$25 NSF fee is charged for returned checks. A 2% processing fee is applied for all credit/debit card transactions.

Please send completed forms to: millie@nocbor.com