



# Impact



**R. W. Watson**  
NOCBOR President

## Mechanical vs. Electronic ...What Are We Thinking?

You hear it all the time—"The agent and his buyers arrived at the house, opened the lockbox and the key was gone!" Or, "the push button keys were stuck which prohibited entry into the house." Or, "the agent and buyer arrived at the vacant house, the buyer saw and memorized the code and went back later and entered the house on his own. He didn't want to bother the agent who had multiple appointments that day!" Here's a good one, you make an appointment on line to show a bank-owned, you get one code but discover different lockboxes made by two different manufacturers. Take your pick which takes your time!!! These are just many of the horror stories reported throughout the industry.

Mechanical lockboxes are easy to break into. One source reported that you can even Google lockboxes and you'll find tips and instructions and even videos showing step-by-step how to break the code. I personally know agents who have been using the same lockbox code for years ---never updating or changing the code for security purposes. Moreover, opening a lockbox in front of a buyer is very tedious and awkward. Imagine, bending down and twiddling with a dial or pushbutton and having a couple of buyers leaning over your back anxiously waiting to enter the house. It's very uncomfortable and not easy having to shield the combination from a buyer who desperately wants to see the house.

Let's face it folks, mechanical lockboxes are antiquated, outdated, and not safe and put our clients and their property at risk.

Remember, we have a fiduciary duty and responsibility to protect our clients and their property. Using the electronic lockbox is a much safer and more secure alternative. The electronic lockbox is a major trend which is growing throughout the country. Of NAR's 1,400 REALTOR® Associations, 76% provide electronic lockboxes to their members. Of Michigan's 42 Boards, 25 have electronic lockboxes. We need to be the 26<sup>th</sup> participant.!

Last month, Mr. James Reynolds, Director of Regional Sales for Sentrilock, was invited to attend the NOCBOR Board of Directors' meeting. The request was made for Mr. Reynolds to demonstrate, update and inform the Directors of the many security benefits that electronic lockboxes offer. By the way, Sentrilock is now 100% owned and supported by the National Association of REALTORS®.

### Why Sentrilock and what are the benefits?

#### Security

- Record of all showing activity—listing agent has full control over access to property.
- Lockbox provides for both smartcard and keypad code unique access.
- Permits owner specific code authorization.
- Automatic dual recording—if lockbox is stolen, still know who accessed keys.
- Agents leaving the Board lose their ability to enter properties.
- Protects from unauthorized access to listings.
- Time limited access codes automatically expire post-showing to maintain security.
- Default codes are updated daily to maintain security.
- Code numbers will not work if order entered is not correct.
- Agent protected from potential liability of vandalism or property damage.
- Bolt cutter resistant shackle—Heat treated alloy steel construction.

#### Convenience!

- Convenient, easy to use, and secure.
- The system works with Showing Desk/Showing Time.
- The agent and/or contractors, who don't have cards, can be issued "One Day Codes."
- The access card is the size of a credit card—used as an ID card and can potentially be used by the State of Michigan to track continuing education.
- Automatic notification and delivery of showing activity.
- Web-based reports of lockbox activity.
- Cooperating code capability with neighboring lockbox systems. For example, Ann Arbor and Monroe County Association currently use Sentrilock.
- Lockbox hours customized to seller's needs.
- "Call before Showing" (CBS) code capability to add third-level authentication.

- "Do Not Disturb" feature with agent provided code for seller to inactivate lockbox.

#### Company Support

- 100% owned by the National Association of REALTORS®.
- E-mail and toll-free agent support.
- 24/7 Voice Response System support.

#### Lockbox/Key Box Specifications

- Assembled in the USA! Yes! (The push button and the combo dial are made in China!)
- Illuminated key pad.
- Fits behind the screen door.
- Wall-mountable optional.
- Number of keys which can be stored—8.
- Holds key cards and large key fobs.

#### Affordability

- No upfront costs to the agent!
- A monthly cost as low as \$10.00 per agent, which includes the lockboxes.
- Free training and ongoing tech support.

Mr. Reynolds will be available to attend our Annual Membership meeting on October 23 and deliver a more detailed presentation, demonstrate how the electronic box works, plus answer any questions you may have. I truly feel it would be worth investing your time and look at the electronic lockbox objectively.

June Barlow, Vice President and General Counsel for the California Association of REALTORS® said it best, *"The alternative is the mechanical lockbox, with its easy-to-crack combination dials, which date back to the \$20,000 tract home. It's about as safe as 'putting a key under the mat.'"*

To recap--electronic lockboxes create accountability for EVERY access to the lockbox. They strictly limit access to only visitors who are required to obtain a key card which requires a pin or code to enter. No more illegal entries by visitors who overheard the combination. Key missing? The agent can obtain an instant electronic print-out list of all visitors to the property. And, you'll like this, it's a proven fact that you'll have more showings and increased sales because access is quick, safe and easy. Use your pin and you're in!

*Enjoy your summer!*

*R.W. Watson*

SKBK Sotheby's International



#### OFFICERS

President R.W. Watson	736-3000
President-Elect Bill Haviland, GRI, e-PRO	505-4732
Treasurer Maddy Dishon	620-1000
Secretary Cheryl Gates-Beers	620-8777

#### BOARD OF DIRECTORS

Angela Batten	625-0200
David Botsford	626-2100
John Burt, GRI	628-7700
Laura Felix-Smith	338-7135
James Gillen	800 971-1303
Tony Haviland	742-8773
Tanya Mitchell	625-0200
Ray O' Neil, GAA, RAA	674-3333
Jake Porritt	693-7400
Rhona Ravenell	202-6824

#### STAFF

Patricia Jacobs	Executive Vice President
Millie Traylor	Member Services Administrator
Tonya Wilder	Executive Assistant

#### CHAIRMEN

Budget & Finance	Brian Kirksey, ASA
Bylaws	Louise Bisogni
Education	Cathy Siders
Executive	R.W. Watson
Government Affairs	Bill Haviland, GRI, e-PRO & Ray O'Neil, GAA, RAA
Membership Services	Angela Batten
Nominating	John Burt, GRI
Professional Standards	
Arbitration	Jim Porritt
Ethics	Kathleen Sanchez
Grievance	David Botsford
Technology	Rick Bailey

#### REALCOMP II LTD. GOVERNORS

David Botsford	626-2100
John Burt, GRI	628-2178
Alternate Governor, James Gillen	800 971-1303

#### NAR DIRECTOR

R.W. Watson

#### MAR DELEGATES

Bill Haviland  
R.W. Watson

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

#### MISSION STATEMENT

*The purpose of the North Oakland County Board of REALTORS® is to enhance the ability and opportunity of its members to conduct their business successfully and ethically, and to promote the preservation of the right to own, transfer and use real property.*

## Board of Directors June, 2012

**MOTION CARRIED** to approve one (1) Primary Designated REALTORS®; and forty-one (41) Primary REALTORS®.

**MOTION CARRIED** to increase the per diem allocation from One Hundred (\$100) Dollars to Two (\$200) Hundred Dollars.

**MOTION CARRIED** that NOCBOR financially participate, in the amount of Five Hundred (\$500) Dollars, as patron sponsor of the 15<sup>th</sup> Metropolitan Detroit Fair Housing Leadership Awards Reception on Thursday, September 20, 2012.

**MOTION CARRIED** that Pat Jacobs, Executive Vice President, be appointed as non-expert witness for the trial involving Allan v. Realcomp.

## Political Insurance

Special recognition and appreciation to NOCBOR members, who have generously contributed additional insurance for the rights of private property owners, supporting the Michigan REALTORS® Political Action Fund during 2012.

Realizing the importance of strong legislative relationships, and the commitment to home ownership, Affiliate member **Keith Stonehouse** (Franklin Title) has contributed **\$735** to RPAC. REALTORS® **Bill Haviland** (Haviland Real Estate) donated **\$100**; **Jenifer Rachel** (KW/Clarkston) has donated **\$150**; **Angie Ridley** (Complete Realty) donated **\$180**; **Deborah Ronayne** (KW/Northville) contributed **\$100** and **Donna Sanford** (KW/Clarkston) has donated **\$100**. Executive Vice President **Pat Jacobs** has contributed **\$235** in 2012.

## In Memoriam

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Amy Serra-Albright** (Re/Max Encore), whose mother, Lois, passed away on June 4, 2012 and brother, Michael Serra, who passed on June 29, 2012.

## Board of Directors July, 2012

**MOTION CARRIED** to approve one (1) Primary Designated REALTOR®; one (1) Secondary Designated REALTOR®; forty-one (41) Primary REALTORS® and one (1) Affiliate member.

**MOTION CARRIED** that NOCBOR endorse and financially support the candidacy of the following REALTOR® members; **Curt Carson**, incumbent candidate for Independence Township Treasurer, in the amount of Four Hundred (\$400) Dollars and **Jeff Decker**, candidate for the position of Independence Township Clerk, in the amount of One Hundred Fifty (\$150) Dollars.

**MOTION CARRIED** that NOCBOR financially support the candidacy of incumbent, Oakland County Clerk Bill Bullard, Jr., in the amount of One Hundred (\$100) Dollars.

**MOTION CARRIED** to endorse Nancy Cassis (R-NOVI) for U.S. Congress (District 11) in the August 7, 2012 election, with maximum funds allowable.

**MOTION CARRIED** to endorse Nancy Cassis (R-NOVI) for the U.S. Congress (District 11) for the special election, September 5, 2012, with any available funds.

**MOTION CARRIED** to accept the Decision of the Ethics Hearing Panel regarding *Rogers* (Real Estate In The Points) v. Chris Anderson (Real Estate One-Rochester).

**MOTION CARRIED** to accept the Decision of the Ethics Hearing Panel regarding *Ponkey* v. Trish Shaffer (Real Living John Burt Realty).

**MOTION CARRIED** to elect **Madeline Dishon** as 2012 NOCBOR Treasurer.

**MOTION CARRIED** to request Realcomp to retain an independent and competent bankruptcy council.





## It's Time To Vote!



(L-R) Brian Seibert (Vice-Chair NOCBOR Government Affairs Committee); State Representative Tim Griemel (D) District 29; Bill Haviland (Co-Chair NOCBOR Government Affairs Committee) and Ray O'Neil (Co-Chair NOCBOR Government Affairs Committee)

On **August, 7, 2012**, Michigan will hold its Primary election. On that day, you will have the opportunity to cast your votes for the preferred candidates of your choice! NOCBOR Directors recently accepted the recommendations of NOCBOR's Government Affairs Committee to endorse and support the candidacy of the following individuals: **U.S. Congressmen Mike Rogers (R); Gary Peters (D); Nancy Cassis (R); Incumbent State Representatives Tim Greimel (D); Gail Haines (R); Eileen Kowall (R) and Brad Jacobsen (R); Oakland County Clerk/Register Bill Bullard, Jr. (R) and Treasurer Andy Meisner (D).** Also endorsed and supported are **REALTOR®** candidates, **Curt Carson Incumbent Treasurer (Independence Township); Jeff Decker Clerk (Independence Township) and Donni Steele, Trustee (Orion Township).**



(L-R) REALTOR® Bill Haviland (Co-Chair NOCBOR Government Affairs Committee), State Representative, Eileen Kowall (R) District 44 and Pat Jacobs, EVP

# HOME INSPECTIONS



## Rose

### Certified Inspections

## INSPECT BEFORE YOU INVEST

# 248-625-9555



## Support NOCBOR Affiliate Members

<b>Alley, Robin</b> (Robin Sets The Stage)	248-891-8440
<b>Barnett, Larry</b> (Attorney at Law)	248-673-1099
<b>Bartus, Barb</b> (Watson Group Financial Corp)	248-666-2700
<b>Becker, Jeff</b> (America's Preferred Home Warranty)	800-648-5006
<b>Dault, Joel</b> (Progressive Title Insurance Agency, Inc)	248-552-7500
<b>Felix-Smith, Laura</b> (Seaver Title)	248-338-7135
<b>Fitzpatrick, James</b> (Fifth Third Bank)	248-625-3142
<b>George, Namir</b> (Michigan Institute of Real Estate)	800-861-7325
<b>Heenan, James</b> (Wells Fargo Home Mortgage)	248-865-1404
<b>Hill, Cheri</b> (Bank of America)	248-666-3400
<b>Hinsperger, Baron</b> (Sterling Title Agency)	586-323-8025
<b>Jarvis, Beth</b> (Title Connect)	586-226-3506
<b>LaPorte, Jeff</b> (Home Team Inspection Service)	248-366-6215
<b>Linnane, Jim</b> (Wells Fargo Home Mortgage)	515-213-4291
<b>Lucas, Ron</b> (Fidelity National Title)	248-594-9390
<b>Morrow, Mick</b> (Huron Valley Financial)	248-623-2280
<b>Patterson, Randall</b> , (Pillar To Post)	248-755-3422
<b>Porritt, James Jr.</b> (Attorney At Law)	248-693-6245
<b>Prichard, Geoffrey</b> (Title Express, LLC)	248-855-1445
<b>Proctor, Michael</b> (Huron Valley Financial)	248-623-2280
<b>Rose, David</b> (Ross Certified Home Inspection)	248-625-9555
<b>Seaver, Phil</b> (Seaver Title)	248-338-7135
<b>Seibert, Brian</b> (Watson Group Financial Corp)	248-666-2700
<b>Stonehouse, Keith</b> (Franklin Title Agency)	248-564-4022
<b>Taylor, Cindy</b> (Huron Valley Financial)	248-623-2280
<b>Vigillius, Pete</b> (Troy Abstract & Title Agency)	248-989-1100

## Commercial Alliance

The “*Alliance*” between NOCBOR and the Commercial Board of REALTORS® (CBOR) is designed to allow NOCBOR members access to CBOR and its multiple listing services, Commercial Property Information Exchange of Michigan (CPIX) in a cost effective manner. A commercial member can be defined as anyone that represents commercial properties in the state.

CBOR, the state wide commercial overlay REALTORS® Board, focuses on commercial only needs and benefits. CBOR provides benefits similar to what the local association does including forms, continuing education, networking events, grievance and professional standards, listing database, etc. Members of the *Alliance* become secondary members of CBOR and have access to all benefits that are available through CBOR. Additionally, Alliance members pay a reduced fee to belong to CBOR if they remain Primary members with NOCBOR.

CPIX.net is nationally recognized as the Commercial Information Exchange (CIE) for the State of Michigan. CPIX follows NAR guidelines regarding administration of CIE. CPIX follows NAR guidelines regarding administration of CIE. CPIX.net has public access, statewide access, national access through web sites like *Google* and *Lycos*, and international access through the web like *Zana*. CPIX also has many governmental relationships with the Economic Development Corporations across Michigan, including the State of Michigan and Oakland County. Alliance members pay a reduced monthly fee for full access to CPIX. CPIX also can set-up guest users that are able to input/edit property data on the private side of CPIX.net. For additional information about CBOR and its fees, contact 810-603-0676.

## Legal Q & A

**Q:** Is it true that an agency disclosure form is not required for commercial property?

**A: Yes.** The law requires an agency disclosure form only if the property in question includes one to four dwelling units or a residential building site. MCL 339.2517. *Note that some commercial property includes residential dwelling units. Disclosure would be required for those types of properties.*

### Expert Insight into Home Inspections<sup>SM</sup>



**HomeTeam**  
INSPECTION SERVICE



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

- Whole House Inspections
- Radon Testing
- Well and Septic Inspections
- Pest Inspections



**\$20 OFF**  
a whole house inspection

**248-366-6215**  
[www.hometeaminspection.com/laporte](http://www.hometeaminspection.com/laporte)

Each Office is Independently Owned and Operated. ©2010 The HomeTeam Inspection Service, Inc.

## Legal Q & A

**Q:** I own a brokerage which practices traditional agency. Would it be possible to have one of my agents represent the seller and another of my agents represent the buyer in the same transaction without establishing dual agency?

**A: No.** In the above circumstance, all of the agents in the firm would be dual agents. In order to have your agents represent the buyer and seller exclusively, your firm would have to practice designated agency.

# SEAVER TITLE AGENCY

A DIVISION OF ATTORNEYS TITLE AGENCY



HVF

HURON  
VALLEY  
FINANCIAL,  
INC.

6480 Citation Dr., Suite C  
Clarkston, MI 48346  
Tel: 248.623.2280 fax: 248.599.5206

LOANS FOR THE BUSINESS OF LIFE.



**WITH ALL THIS EXPERIENCE  
UNDER ONE ROOF, WHY  
WOULD YOU SEND YOUR CLIENTS  
ANYWHERE ELSE??????**

Kim Eungard – **25 + years** (248) 388-2626  
Mick Morrow – **40 + years** (248) 909-9412  
Cindy Taylor – **25 + years** (248) 891-8226  
Karen Dacey – **30 + years** (248) 563-1936  
Amy Koenig – **20 + years** (248) 421-6790  
Mike Proctor – **20 + years** (248) 931-1018

Call us today to get your client  
**APPROVED**...NOT qualified



# NOCBOR Events

August

September

October

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2 1 p.m. Membership Services	3 9:30 a.m.-4:30 p.m. "Broker Price Opinion Resource Certification" (includes 7 hrs con-ed, legal included)	4
6	7 6-10 p.m. "Introduction To Property Management"	8	9 8:30 a.m. Golf Outing Fountains 6-10 p.m. "Introduction To Property Management"	10	11
13 9:30 a.m.- 12:30 p.m. "TOUGH TIMES = Bankruptcy How it Affects Your Real Estate" (3 hrs con-ed) 9:30 a.m. Education 11:30 a.m. Gov't Affairs	14 9:30 a.m. Technology 10 a.m. "Working In The "Cloud" (2 hours con-ed) Angie Ridley 6-10 p.m. "Introduction To Property Management"	15 10 a.m. Backdoor Workshop "Commercial Broker Lien Law" (1 hr con-ed)	16 9:15 a.m. Grievance 6-10 p.m. "Introduction To Property Management"	17 9:30 a.m.-3:30 p.m. Course 1300 Con-ed Cathy Siders	18
20 9 a.m. – 5 p.m. Oakland County Property Tax Sale	21 9 a.m. – 5 p.m. Oakland County Property Tax Sale 9:30 a.m.-3:30 p.m. Course 1300 Con-ed Sally Bell 6-10 p.m. "Introduction To Property Management"	22 9 a.m. – 5 p.m. Oakland County Property Tax Sale	23 9:30 -11:30 a.m. REALTOR® Code of Ethics 6-10 p.m. "Introduction To Property Management"	24 9:30 a.m.- 12:30 p.m. "TOUGH TIMES = Bankruptcy How it Affects Your Real Estate" (3 hrs con-ed)	25 9:30 a.m.-3:30 p.m. Course 1300 Con-ed Sally Bell
27	28 9:00 a.m. – 5:30 p.m. Brokers/Managers (RES 202) 6-10 p.m. "Introduction To Property Management"	29 12:30 p.m. Executive Committee 1:30 p.m. BODs Mtg	30 6-10 p.m. "Introduction To Property Management"	31	1
3 OFFICE CLOSED LABOR DAY	4 9:00 a.m. – 5:30 p.m. Brokers/Managers (RES 202) Deadline: BOD's Application	5	6 10 a.m. Backdoor Workshop "Michigan Commercial Information Exchange" (2 hrs con-ed)	7 9:30 -11:30 a.m. REALTOR® Code of Ethics	8 9:30 a.m.-3:30 p.m. Course 1300 Con-ed Cathy Siders
10 9:30 a.m. Education 11:30 a.m. Gov't Affairs 6-10 p.m. Pre License	11 9:00 a.m. – 5:30 p.m. Brokers/Managers (RES 202) 9:30 a.m. Technology	12 1-3 p.m. "How Old Is This House" & "Problems in Old Homes" (2 hrs con-ed) 6-10 p.m. Pre License	13 9 a.m. Membership Services 10 a.m. – 5 p.m. "Motor City Casino Trip"	14	15
17 6-10 p.m. Pre License	18 9:00 a.m. – 5:30 p.m. Brokers/Managers (RES 202)	19 9:30 a.m.-3:30 p.m. Course 1300 Con-ed Sally Bell 6-10 p.m. Pre License	20 9:15 a.m. Grievance	21 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Bill Haviland	22
24 6-10 p.m. Pre License	25 10 a.m. Backdoor Workshop MSHDA Eric Dusenbury (1 hr con-ed)	26 12:30 p.m. Executive Committee 1:30 p.m. BODs' Mtg 6-10 p.m. Pre License	27 9:30 -11:30 a.m. REALTOR® Code of Ethics	28 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Bill Haviland	29
1 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Sally Bell 6-10 p.m. Pre License	2 9-30 a.m.-3:30 p.m. Course 1100 -2010 Con-ed Bill Haviland	3 MAR EXPO-Dearborn	4	5 9:30 -11:30 a.m. REALTOR® Code of Ethics @ Troy Community Center	6
8 9:30 a.m. Education 10 a.m. Backdoor Workshop "Environmental Legal Update" (2 hrs con-ed) 11:30 a.m. Gov't Affairs 6-10 p.m. Pre License	9 9:30 a.m. Technology	10 6-10 p.m. Pre License	11 9 a.m. Membership Services 9-30 a.m.-3:30 p.m. Course 1200-2011 Con-ed Cathy Siders	12 10 a.m. Backdoor Workshop MSHDA Eric Dusenbury (1 hr con-ed)	13
15	16 10 a.m. "Working In The "Cloud" (2 hours con-ed) Angie Ridley	17 9:30 -11:30 a.m. REALTOR® Code of Ethics	18 9:15 a.m. Grievance	19	20
22 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Cathy Siders	23 9 a.m. Annual Membership Legal Update Greg McClelland	24	25	26	27
29	30 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Bill Haviland	31 12:30 p.m. Executive Committee 1:30 p.m. BODs' Mtg			

## Backdoor Workshops (Free)

### “Commercial Broker Lien Law”

Wednesday, August 15 (10 a.m.)

Instructor: Gregg Nathanson (1 hour con-ed)

### “Michigan Commercial Information Exchange”

Thursday, September 6 (10 a.m.)

Instructor: Nancy McKellar (2 hours con-ed)

### “Environmental Legal Update”

Monday, October 8

Instructor: Sandy Clark (2 hours legal con-ed)

Location: NOCBOR

## Working In The “Cloud”

(2 hours con-ed)

\$15.00

*Are you really up for all of today's technology? Learn from the professional Angie Ridley talking all about “dropbox” “dropbox2go” “e-signatures” and more! Learn how to streamline your everyday process giving you more time to get out there to get more business or relax...*

Tuesday, August 14

10 a.m.

Instructor: Angie Ridley

Location: NOCBOR

## CRS Designees & Others

(2 hours con-ed)

\$10 / Free for CRS Designees

Instructor: Randy Patterson, Pillar To Post

### “How Old Is This House?” & “Problems in Old Homes”

Wednesday, September 12 (1-3 p.m.)

Location: NOCBOR

## “TOUGH TIMES=Bankruptcy How it Affects Your Real Estate”

(3 hours con-ed)

\$20.00

Monday, August 13

Friday, August 24

9:30 a.m. – 12:30 p.m.

Instructor: Richard Fessler

Location: NOCBOR

## “Introduction To Property Management”

Tuesdays & Thursdays, August 7, 9, 14, 16, 21, 23, 28 & 30

6-10 p.m.

Instructor: Lori Chmura

This course is approved for 32 hrs Broker credit with 3 hours of Fair Housing or as 32 hours of real estate con-ed which includes 6 hours of legal update.

\$375 includes materials

Location: NOCBOR

## REALTORS® Code of Ethics

2012 is the year that all real estate agents and REALTORS® must complete their continuing education requirements by October 31st to renew their three-year license. It is also the third year of NAR's Quadrennial Code of Ethics training cycle which must be completed by all REALTORS® by December 31, 2012. Jack Waller, President of NCI Associates, will provide NOCBOR members the required 2 ½ hours of ethics training, which also qualifies for 3 hours of continuing education. Your Code of Ethics training is free, however to take advantage of the con ed credits there is a \$15 fee. Don't wait until October 31st to complete your required continuing education hours! Take advantage of NOCBOR's Code of Ethics Training programs during 2012. Following is the Quad Code of Ethics schedule:

Thursday, August 23

Friday, September 7

Thursday, September 27

(Friday, October 5 @

Troy Community Center)

Wednesday, October 17

Thursday, November 1

Wednesday, November 14

Friday, December 14

Instructor: Jack Waller

Classes begin at 9:30 a.m.

Location: NOCBOR

## Broker/Manager (RES 202)

Tuesdays, August 28, September 4, 11 & 18

9 a.m. – 5:30 p.m.

Instructor: Jack Waller

*This fast paced program covers two critical risk management issues for brokers and managers. Learn skills agents must possess when breaking down and communicating contract and form details to their increasingly savvy customers and manager's perspective how to teach and coach your agents to do this correctly. This course also delivers 9 required Fair Housing in a practical real world format.*

\$325.00 includes textbooks and instructions

Location: NOCBOR

## Pre-License (40 hours)

September 10 – October 10

6-10 p.m.

Mon & Wed for 5 weeks

NCI Associates

\$235 includes materials

To register call 586-247-9820

Location: NOCBOR

## 2012 Continuing Education

### Dates

Friday, August 17

Tuesday, August 21

Saturday, August 25

### Instructor

C. Siders

S. Bell

S. Bell

**For more continuing education dates go to [nocbor.com](http://nocbor.com)**

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



**North Oakland County Board of REALTORS®**  
**2012 Golf Outing**

**Thursday, August 9, 2012**

**Fountains**  
6060 Maybee Rd  
Clarkston  
(Between Dixie & Sashabaw)

**Registration:**  
8:30 a.m. - 8:45 a.m.

**Shotgun Start:**  
9:00 a.m.

**Entry Fee:**  
\$75 per golfer

18 holes with cart and range balls,  
Continental breakfast; bagels,  
donuts, yogurt, fruit, juice &  
coffee; Lunch "on the turn" hot  
dogs & burgers; buffet dinner

Dinner only ticket: \$30.00

Super ticket: \$25.00

*Prizes for everyone!!*

### NEED SOME GOOD NEWS ?

**There's a new lender in town; REMN is here!**



REAL ESTATE MORTGAGE NETWORK, ("REM N") has recently staked claim to our fair state of Michigan. Their first retail lending office will be right here in North Oakland County and will be under the direction of **Rose Balhorn**, one of our NOCBOR members and a very active, local community lender for several years.

REM N is a national direct residential mortgage lender with more than 800 employees coast to coast. They are a privately held mortgage lender founded in 1989 and HOLD (service) more than 80% of all of the loans they fund!

**Why REM N?** REM N is dedicated to one thing – fulfilling the American dream with the customer in mind! Easy on-line paper process, full access to loan progress 24/7, 30-35 day closings, as well as offering big-bank power giving them tremendous flexibility. Offering all traditional products such as • Conventional • FHA • VA • Jumbo and Super Jumbo • Reverse Mortgage • USDA Rural Financing **as well as many niche products** including • In-house FHA 203(k) with Concierge Service • VA 95% Cash Out • Mixed Use or Commercial • FHLMC Open Access • FNMA HomePath • REM N Home Fixer • Construction to Perm (state specific)

**What can you expect from REM N?** Experienced Mortgage professionals ready to educate customers from application to closing; web-based, paperless workflow with up-front underwriting; in-house processing, dependable and honest communication throughout the mortgage process, personal service (that's sometimes hard to find in the financial services industry) and ultimately an efficient, pleasant and rewarding mortgage experience.

REM N is excited about the Michigan market and is looking for many lending professionals to add to our team. If you know of any parties interested in joining REM N's Michigan growth, contact Rose Balhorn directly at 248-793-3435 or send resumes to [rbalhorn@remn.com](mailto:rbalhorn@remn.com).