



# Impact



**Tom Kotzian**  
**NOCBOR President**

## Don't Let Someone Else Cash your Commission Check!

There is nothing more frustrating to a Realtor® than showing a property to a prospective buyer, only to have another agent step in and subsequently submit an offer from the same buyer. This column isn't big enough for all the possible examples of *procuring cause*, but one thing is certain...as a member of NOCBOR, you have a right under Article 17 of the Code of Ethics to submit your commission disputes to arbitration and be bound by any resulting agreement or award of the hearing panel. This column will focus on the unfamiliar area of arbitration, which is rarely reviewed until someone starts the process of cashing your commission check. The following bullet points can be used as discussion items at your office meeting. They are only a few examples of the important points.

- No matter what you think you did to earn the commission, a hearing panel will use the definition of "procuring cause" found in Black's Law Dictionary of "proximate cause": *the cause originating a series of events which, without break in their continuity, result in the*

*accomplishment of the prime objective.* (See the NAR Code of Ethics and Arbitration Manual 2017 under Arbitration Guidelines, Factor #6, *Consideration of the Entire Course of Events* for a detailed list of hearing panel questions on this topic).

- *Abandonment and Estrangement* can cause a Realtor® to lose an arbitrated commission dispute. Abandonment: inactivity with the buyer. Estrangement: the conduct of the Realtor® with the buyer (e.g., doing something fairly offensive).

- You do not have a right to mandatory arbitration of a commission dispute if you are not a member of the listing Realtor®'s local board or a member of their MLS. Always seek written permission to cooperate AND be compensated from listing brokers outside of your MLS or local board.

- The standard of proof in an arbitration hearing is a "preponderance of the evidence," which means more probable than not (e.g., 51% on a 100% scale). Be aware of this because awards are rarely split.

- When ethics and arbitration complaints are filed together against the same respondent, the arbitration hearing is held first.

- Procuring cause has nothing to do with ethics. You can be unethical and still be the procuring cause entitled to the commission.

- The hearing panel can consider any evidence in reaching their decision (e.g., personal testimony of the parties and witnesses, letters, notes, faxes, texts, etc.)

- Witnesses can only be in the hearing room to testify and be asked questions. They must leave during the remainder of the hearing session.

- Arbitration complaints cannot be filed until a closing has occurred. They must be

filed within 180-days after the closing or after the facts constituting the matter could have been known in the exercise of reasonable diligence.

- Listing brokers may be excused from paying a commission if through no fault of the broker it was impossible for them to collect it. The commission may also be reduced through action of a court or a lender (e.g., short sale).

- Agency relationships are neither synonymous with nor determinative of procuring cause. Buyer agency and entitlement to compensation are separate issues.

- If an arbitration matter is also the subject of civil litigation, the arbitration must not take place unless the litigation is withdrawn or referred to the local board by the court.

- You cannot use a purchase agreement to change a listing broker's offer of compensation through the MLS. The purchase agreement is a two-party agreement (buyer & seller), not a four-party agreement. Any agreement to change the listing broker's offered compensation in the MLS must be evidenced by a separately signed agreement between the brokers and not by their agents. Also, the buyer has no right to change the listing broker's offer of compensation in the MLS by terms offered in the purchase agreement. The listing agreement is a separate contract between the seller and listing broker. However, the buyer could make an offer requesting the seller to compensate his buyer-agent.

I hope you find these bullet points to be helpful. I suggest you file them away for future reference. Remember to always use the latest NAR Code of Ethics and Arbitration Manual for authoritative reference. I am always available if you have any further questions. Thank you.

Tom Kotzian  
Century 21 Town & Country



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## Board of Directors May, 2017

**MOTION CARRIED** to approve Four (4) Primary Designated Realtors®; Sixty-Nine (69) Primary Realtors®; Two (2) Secondary Designated Realtors®: Four (4) Secondary Realtors® and Three (3) Affiliates.

**MOTION CARRIED** to adopt as policy that as a member of the NOCBOR Board of Directors any Board related communications and/or discussions will be conducted through the Executive Vice President.

**MOTION CARRIED** that Greg McClelland, McClelland & Anderson, shall represent NOCBOR as legal counsel in the Complaint filed by David Findling.

**MOTION CARRIED** to appoint Jenifer Rachel as NOCBOR NAR Director for the remainder of 2017.

**MOTION CARRIED** that the NOCBOR NAR Director position available in 2018 be for a period of two (2) years, and that interested candidates be interviewed and elected by the Board of Directors.

**MOTION CARRIED** to recommend to Realcomp to approve the changes to its MLS Rules and Policies to clarify the licensing qualifications necessary to list properties in the MLS, pursuant to the approval of NAR.

## Board of Directors June, 2017

**MOTION CARRIED** to approve Four (4) Primary Designated Realtors® and Eighty-Seven (87) Primary Realtors®; Two (2) Secondary Designated Realtors® and One (1) Affiliate.

**MOTION CARRIED** to recommend that Realcomp II, Ltd. sign a contract and administer the electronic lockbox system at no more than \$8.00 per user, per month, including distribution of lockboxes.

**MOTION CARRIED** to meet with the Realcomp Shareholders that are willing to develop a strategy for the implementation of an electronic lockbox system.

**MOTION CARRIED** to request Realcomp to consider consolidating the MLS User groups to increase efficiency and enhance attendance of volunteers.

**MOTION CARRIED** to approve and uphold the decision of the Ethics Hearing Panel pursuant to Springer v. Noll.

**MOTION CARRIED** to grant Respondent's appeal to overturn the decision of the Grievance Committee regarding mandatory arbitration.

## In Memoriam

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Lisa Hendricks**, (Real Estate One-Clarkston), whose mother, Carole Meyers, passed away on May 22, 2017.

NOCBOR also extends deepest sympathy to the friends and family of **Bill Ballard**, (Independent Broker Network), whose mother, Chrystine Ballard, passed away on May 25, 2017.

Condolences to **Ron St. Amant**, (Keller Williams Realty-Clarkston), whose father Ron, Sr., passed away on June 18.

Hannah Dawley, daughter of **Jeff Dawley**, (Atlas Real Estate) passed away on June 21. NOCBOR members, Directors and staff extend their deepest sympathy to Jeff and his family.

NOCBOR also extends deepest sympathy to the friends and family of **Angie Batten**, (Real Estate One), whose mother-in-law, Venita Batten, passed away on July 5.

## 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.*

## Ann Peterson Realcomp Governor



The operation of the Realcomp MLS is overseen by a Board of Governors. This Board is made up of sixteen (16) representatives; two representatives from each of the eight (8) Shareholders' Boards and Associations of Realtors®. These individuals, selected by each of the Shareholders, devote several hours of their time and attention each month for the betterment of your Multiple Listing Services and its 15,0000 users.

NOCBOR is proud to have Ann Peterson as one of two NOCBOR representatives, serving three (3) years, as Realcomp Governor. Peterson, owner and principal broker of Ann Peterson Realty in Rochester, has been licensed since 1989. Ann has represented NOCBOR as Governor since 2014, and has served as NOCBOR Director since 2013. Peterson currently serves as NOCBOR Treasurer.

As a member of NOCBOR Government Affairs Committee, Ann was appointed by the Michigan Realtors® to the Presidential Advisory Group, which will interpret the new rules regarding real estate advertising. Ann serves as a member of the Michigan Realtors® Public Policy Committee, and was appointed in 2017 by the National Association of Realtors® to their Conventional Financing & Public Policy Committee. Elected to the Rochester City Council in 2015, and preparing for an upcoming re-election, Ann understands the influence of being involved as a Major Investor of the Realtors® Political Action Committee (RPAC).

Ann's passion to protect the profession of real estate, also includes her ambitions to continue her real estate education by earning the GRI, (Graduate Realtor® Institute), ABR (Accredited Buyer Representative, SRES (Senior Real Estate Specialist ) designations and the e-PRO® certification.



**Thursday-Friday, September 27-29, 2017**  
**Amway Grand Plaza Hotel & DeVos Place Grand Rapids, MI**  
**Register at [mirealtors.com](http://mirealtors.com)**

## Keep Compliance on the Radar

No doubt you have heard, beginning January 1, 2018 the Department of Licensing and Regulatory Affairs (LARA) will undertake greater enforcement of real estate advertising, including the new clarification on type size. Over the next several months, Michigan Realtors® will be embarking on a communications campaign to make sure that all Realtors® are informed and in compliance. LARA is indicating that it will be more active in the enforcement of real estate advertising. To that end, it is important that all Realtors® review their advertising to ensure that it satisfies the current requirements as well as those that are forthcoming on January 1, 2018.

The rules governing real estate advertising in Michigan have been in place for decades, subject to enforcement by LARA. Generally, all real estate advertising must affirmatively state the name of the employing broker (either as licensed or the assumed name on file with LARA). In addition to the employing broker's name, the advertising must include either the broker's telephone number or street address. This information is designed to tell a consumer with a question or complaint who to contact and how to contact them. It is very important to note that the broker's logo or franchise name is rarely ever sufficient to satisfy the requirements under the prior rule or the newly revised law. The exception would be where the employing broker's name as licensed, or the assumed name on file with the state, is featured in the logo itself.

As of January 1, 2018, the above requirements will also impose an objective standard for type size. In all real estate advertising, (including online), the type size used for the employing broker's name must be at least as large as the type size for the individual licensee or team name. The names, however, do not need to be the same font or color. The adoption of an objective type-size standard gives LARA and Realtor® members a clear and measurable standard for enforcement and compliance.

In anticipation of January 1, 2018, Michigan Realtors® President Jason Copeman has appointed a Presidential Advisory Group (PAG) to discuss standards of practice relating to the advertising law and the new type-size requirement, requesting input from LARA on compliance. Michigan Realtors® will publish all PAG findings and any guidance that it receives from LARA.

In the meantime, it is important for Realtors® to take the initiative, ensuring that existing advertising satisfies the current law while preparing for the objective type-size standard effective on January 1, 2018. Non-compliance with any provisions of the Occupational Code or administrative rules can result in suspension or revocation of a license, censure, probation, restitution, and/or an administrative fine of up to \$10,000. A forward-thinking approach to compliance is a very good idea.

The key changes in Public Act 502 can be reviewed here: <http://www.mirealtors.com/Portals/0/Documents/ChangestotheCodeJan17.pdf>. If you have any questions, please feel free to contact Michigan Realtors® at 517-372-8890.





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**Property Valuation Group**  
Matthew Diskin  
**RAM & Associates Realty**  
Marge McKindles  
Ryan McKindies

# “NOCBOR Honor Roll Of Political Minds”

(RPAC continued from page 5)

## Rapid Appraisal

Keith Hull  
**RE/MAX Classic- Bloomfield Hills**  
 Mary Rettig, GRI, ABR, SRES  
**RE/MAX Classic-Farmington Hills**  
 Jibrán Manna, GRI  
**RE/MAX Classic Milford**  
 Patricia Janette  
 Russel Reader  
**RE/MAX Classic-Novi**  
 Betty Clark  
**RE/MAX Defined**  
 Kathleen Damore  
 Beth Dever  
 Carolyn Goffar  
 Cynthia Kozlowski  
 Carol Van Dyke Dietrich  
**RE/MAX Encore**  
 Pamela Bradshaw  
 Wesley Brooks  
 Jill Gourand  
 Shawn Hermansen  
 Sheryl Kersten  
 Robert McDonald  
 Donna McDonald, SRES, ABR, SFR  
 Jennifer Miller  
 Randy Miller  
 Shelley Oswalt  
 Laura Sanders  
 Matthew Sanders  
 Tammy Schuh, SFR, MRP, SRES  
 Terri Thiede  
 John Tunis  
 Cheryl Waring  
 Paulette Wcisel  
**RE/MAX Encore-Lake Orion**  
 Jill Bailey  
 Alicia Cloutier  
 Kristina Hoffman  
 Michelle Manare  
 Samantha Relken  
**RE/MAX Nexus**  
 Stephen Connolly  
**RE/MAX Platinum-Brighton**  
 Jasin Kjoller  
 Kathleen Talt  
 Matthew Wittbrodt  
**RE/MAX Platinum-Fenton**  
 Christine Champlin  
 Brandy Gilmer  
 Nancy Hanks  
 Justin Hardy  
 Deborah Wargo, GRI  
**RE/MAX Property Source**  
 Sally Adams  
 Connie Makaroff  
**RE/MAX Showcase Homes**  
 Mary Kay Buckley  
 Curt Carson  
 Susan Dendler  
 Eileen Michalak, GRI, SFR  
 Judith Palmer, CRS  
 Tom Tedesco  
 Cathy Thishouse  
**Real Estate Givés**  
 Nancy Kasprzak  
 Elizabeth Siegle  
 Gail Toth  
**Real Estate One Professionals**  
 Sharon Williams  
**Real Estate One-Brighton**  
 Tina Peterson  
**Real Estate One-Clarkston**  
 James Altene, Jr.  
 Elizabeth Arnold  
 Marcia Dyer  
 Tammy Helm Bowles  
 Meghan Kennedy  
 Kristine Lambrecht  
 David Niezgoda  
 Karen Sawicki  
 Thomas Schaefer  
 Lynn Swanson  
 Deborah Walters  
 Gary West, e-PRO, SFR  
**Real Estate One-Clinton**  
 Janice Calcaterra  
**Real Estate One-Commerce**  
 Susan Flynn  
 Susanne Gollinger  
 Robert Harrell  
 Ingrid Luischer  
 Elizabeth Stevenson  
**Real Estate One-Milford**  
 Christin Bracken  
 Debra Carter  
**Real Estate One-Novi**  
 Betty May

**Real Estate One-Rochester**  
 Monica Bruce  
 Rejeanne Buckely  
 Kathryn Butler  
 Mark Gardner  
 Lisa Heck  
 Christina Hogan  
 Adrian Kizy  
 Maria Kroninger  
 Jane Osmun  
 David Rea  
 Julie Rea  
**Real Estate One-Shelby**  
 Susan Strnad  
**Real Estate One-Troy**  
 Patrice Bogden  
 William Ferguson  
 Mary Henry  
 Katherine Hill  
 Karen Marcinak  
 Brian Parkison, SFR  
**Real Estate One- W. Bloomfield**  
 Sharon Collins  
 David Kaplan  
**Real Living Great Lakes-Clarkston**  
 Pamela Hutyra  
**Real Living Great Lakes-Rochester Hills**  
 Roxann Tarantino  
**Real Living John Burt Realty-Lake Orion**  
 Julie Burt  
**Real Living John Burt Realty-Oxford**  
 Karly Ayers  
 John Burt  
 Carla Covert  
 Patricia Meixell, e-PRO, MRP  
 Greg Moran  
 Julia Perkins  
 Gayle Scarth  
 Joan Tresvaskis  
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 Bryan Cardwell  
 Jamie Morici, Green, ABR  
 Carrie Symonds  
**Real Property Management Metro Detroit**  
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**Realty Executives Associates**  
 Rosalie Iwig  
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**RPAC NOCBOR Contributors**  
**644**

**Contributed:**  
**\$22,684**



From protecting private property rights, to fending off burdensome regulations on our industry, Michigan Realtors® work with our lawmakers to craft sound policy that benefit all of us.

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 29,000 members strong – sharing in the success on issues and concerns important to you!

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## 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 2017:

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William West	Keller Williams/Novi	100
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Your RPAC contributions helps keep the Realtors® organization strong and your voice at the forefront of issue advocacy. RPAC works exclusively to identify and endorse Realtor®-friendly candidates who understand your issues and willing to apply that understanding in the legislature. Thank you for your financial commitment.



# 2017 United Shore Professional Baseball League



PLEASE JOIN US



You are invited to join us for an evening of fun, entertainment and baseball at Jimmy John's Field!



A different breed of shelter.

Tickets are \$30 per person. \$3 from every ticket sold will benefit  
**Michigan Animal Rescue League**

*Enjoy a Smokehouse BBQ Buffet - slow roasted homemade BBQ pulled pork, grilled chicken breast, molasses baked beans, fresh coleslaw & ballpark corn bread. Each guest will receive unlimited Pepsi soft drinks and water. Adult guests will receive two drink tickets good for Bud, Bud Light or wine.*

*Group perks include:*

*A group photo on the field before the game, welcome message on the scoreboard, coach chalk talk, player autographs, meet & greet with the mascots and much more.*

*Fun for all ages! Kids can play wiffle ball, enjoy the playground and run the bases after the game.*

Register online at [nocbor.com](http://nocbor.com)

**THURSDAY, JULY 27 | 7:05 PM**

GATES OPEN AT 6:00 PM



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## Being Average Isn't Enough!

Do you have what it takes to be a billion-dollar agent? Only 5% of the population has high drive and strong people skills, but almost all mega-producers share this combination.

Mega-producers focus on what they love to do and delegate everything else. What characteristics separate mega-producers from all the rest? More importantly, what steps can you take to put yourself on the path to stellar production?

Here are seven characteristics of mega-producers:

- They possess the behavioral style and values of a winner.
- They do what they're passionate about and delegate the rest.
- They have a written plan.
- They work 'on' their business, not just 'in' their business.
- They have systems.
- They are voracious learners.
- Giving back to their community is the heart of their business.

What holds ordinary agents back? Here are the top five reasons that ordinary agents are not experiencing a higher level of success:

- They fail to follow-up.
- They lack negotiation skills.
- They fail to put their clients' interests first.
- They have poor listening and communication skills.
- They fail to stay in regular contact with their sphere and clients.

If you're ready to become a mega-producer, take the following steps:

- Focus on what you love to do and delegate everything else.
- Create a written business plan.
- At least once a month, schedule time to evaluate what is and what is not working in your business.
- Devote at least 90% of your time to the top 50% of your revenue producing activities.
- Create systems for your business and use technology to leverage your time more effectively.
- Learn something new each day that can help you improve your business; read business books, listen to podcasts, attend webinars and always hunt for the one new tool, idea, or technology that will give you a competitive edge.
- Build your business by giving back to others and serving your community.

## Realtor® Emeritus Status

Realtors® who have 40 years or more of continuous membership with the National Association of Realtors® are considered candidates for the status of Emeritus Realtor.

In addition to the required forty (40) years of membership, applications submitted through 2019 will require proof of one (1) year of "service" at the local, state or national association level.

Applications submitted in 2020 and beyond will require proof of one (1) year of "service" at the National Association. "Service" is defined as serving as an officer, director, committee member, federal political coordinator, President's liaison or regional coordinator to a country with which NAR holds a reciprocal agreement.

Certified Realtor® Emeritus members do not pay dues to the National Association and are exempt from state and local dues. Emeritus members are exempt from the Code of Ethics mandated training requirement.

NOCBOR members who are qualified for the status of Emeritus must contact Millie Traylor, 248-674-4080, before August 15, 2017.

## Forecast for Real Estate Professionals

Will credit get easier or harder to obtain as the Federal Reserve nudges up interest rates? According to *The Kiplinger Letter*, both depending on the type of loan you need and how creditworthy lenders consider you.

Expect terms on home mortgages to loosen as the year progresses. Loan demand is up as the housing market continues its slow recovery and more buyers enter the market. Banks are eager to meet that demand. And rates on home mortgages won't increase much because long-term bond yields, which dictate mortgage rates, will stay relatively low. Only well-qualified borrowers will benefit as lenders ease up. More than 60% of new home loans are going to folks with credit scores of 760 or higher.

Commercial real estate loans will be scarce for almost all property developers. Regulators worry that many CRE loans are at risk if property prices fall. Lenders are already heeding their calls to dial back on such loans, except for apartment projects in markets that genuinely need more housing, such as Denver.

**It's not about  
how many we serve,  
it's about how well  
we serve each one!**



## Support NOCBOR Affiliate Members

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Bartus, Barb (Michigan First Mortgage)	248-666-2700
Becker, Jeff (America's Preferred Home Warranty)	800-648-5006
Blatt, David (Kaye Financial Corporation)	248-763-1438
Brosnan, Brenda (Summit Funding)	248-515-3855
Bruce, Cheryl (Seaver Title)	248-338-7135
Diaz, Julie (Commission Express of Michigan)	248-737-4400
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Stanley, Joe (Oxford Bank)	248-408-1125
Walker, Kris (MB Mortgage)	248-494-2826
Zetye, Lauren (Movement Mortgage)	248-840-0972

## Legal Q & A

**Q:** I have a real estate sales team that advertises under the name "Smith Team." I have heard that I soon will have to change my advertising so that the team name is not larger than my broker's name. Is this correct?

**A: Yes.** Starting January 1, 2018, in all advertisements, the business name of the employing broker must be in equal or larger size type than the name of the associate broker, salesperson, or team.

**Q:** I am a buyer's agent. My clients had their attorney review the offer after I wrote it but before it was presented to the sellers. The lawyer is asking for many changes to the offer which, in my opinion, will make it unacceptable to the sellers. How should I advise my buyer-clients?

**A: NEVER** advise a client to ignore the advice of counsel, even if the advice of counsel seems like bad advice.

**Q:** I am a designated agent and have a listing that is generating a lot of interest. I currently have multiple offers including one that is from another designated agent in my firm. I was told that I must disclose to the other buyers that one of the offers is an in-house offer. Is this correct?

**A:** You must disclose the relationship of your firm to the in-house buyer and to the seller; however, you have no legal obligation to disclose the in-house status of one buyer to the other buyers.

**Q:** I represent the sellers as a listing broker. An offer came in from another office but my seller is currently out of town and cannot be reached. The seller authorized me, via telephone, to accept the offer on my seller's behalf. Is this an enforceable contract?

**A: No.** A broker can sign a binding purchase agreement on behalf of the buyer or seller only if he has explicit written authority to bind his/her principal to a contract for the sale of land absent explicit language granting such power. *Weitting v. McFeeters, 104 Mich App 188 (1981)*. Moreover, the written authorization must be specific. The agent's lack of written authority renders the purchase agreement void and does not bind either party unless it is ratified by each. *Baldwin v. Shiappacasse, 109 Mich 170, (1896)*.

**Q:** I am the listing broker, My sellers have told me that they need to receive a minimum amount of \$200,000 from the sale but that I can keep any amount in excess of this amount as my commission. I told them that such an arrangement is illegal in Michigan. Am I correct?

**A: Yes.** This would be a "net list agreement" prohibited by rule 315 (3), which provides:

*A licensee shall not become a party to a net service provision agreement for an owner, seller, or a buyer as a means of securing real estate commission.*

**Q:** Six months ago the buyers refused to go forward with the purchase of my sellers' home. The deal is dead, but the earnest money is still in dispute. Are my sellers prohibited from selling their home to someone else as long as the earnest money is in dispute.

**A: No.** The status of disputed earnest money has no effect on your sellers' right to sell their home. The earnest money dispute does not create a lien upon the property, nor does it entitle the buyers to prevent a subsequent sale. The sellers should, however, contact an attorney if there is any chance that the buyers are still claiming a right to purchase the home.

*(This column is provided by the law firm of McClelland & Anderson)*

# LEGAL HOTLINE 800-522-2820

**Julie L. Diaz**  
 Manager / Account Executive



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**6 Hours of Con Ed**

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9:00 am-4:00 pm**

**NOCBOR**

4400 W. Walton Blvd  
Waterford, 48329  
248-674-4080

**Only \$40.00**

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## Making Sense of Valuation's Alphabet Soup

This article explains the four most common valuation methods used for real property transactions and how and when they are used. It's important to note that the methods are not necessarily mutually exclusive. Lenders, servicers, investors and other professionals use one or more of these valuation methods, depending on circumstances and the type of transaction. Often, one valuation method is used to confirm or quality-check the results of another.

**Comparative Market Analysis (CMA)**-A CMA is prepared by a licensed real estate professional is most commonly used to help determine a home's listing price. The CMA should not be the only factor in determining listing price; rather, it is a guide for the agent and owner to evaluate the active and sole competition, and to serve as a tool in the price-setting process. A CMA can also be used, depending on variations in state laws, for a variety of other purposes, including loan modifications, short sales and foreclosure/REO purchases, value trend analysis, mediation and negotiation. It should not serve as the sole method of valuing collateral in a real estate transaction where a mortgage is being originated.

**Broker Price Opinion (BPO)**-A BPO is prepared by a licensed real estate professional and is an estimate of the probable future selling price of a property. Like CMAs, BPOs may be used, depending on variation in state laws, for a variety of purposes, including loan modifications, short sales and foreclosure/REO purchases, value trend analysis, mediation and negotiation. They normally should not be used as the sole way to value collateral in a real estate transaction where a mortgage is being originated, even though in some states both BPOs and CMAs are technically permitted for purchase money transactions when the transaction of less than \$250,000.

**Automated Valuation Model (AVM)**-An AVM is a service or software that provides property valuations, often based on mathematical modeling. AVMs are most commonly developed or used by lenders or secondary markets to confirm valuations provided in appraisal reports, they should not be used as the sole method to value collateral in a real estate transaction where a mortgage is being originated. They may be used as the sole valuation option for other types of transactions, such as refinances.

**Appraisal**-An appraisal is prepared by a licensed or certified appraiser and is an opinion of a property's value. Appraisals are most often used to value collateral in a real estate transaction and are required for most federally regulated transactions above \$250,000. Exceptions include transactions where no new money is involved. In practice, appraisals are used for the vast majority of purchase money transactions involving a loan. Lenders or servicers determine the use of appraisal or another acceptable methodology for transaction that are not purchase money.

## Single Women Kick Butt in Housing Industry

Over the past 12 months, single women made up 17% of all homebuyers, purchasing at twice the rate of their single counterparts, according to the National Association of Realtors®.

Further, 2016 research shows single women represent the second largest home buying group, right behind married couples. This is even more impressive when you consider wage inequality, which is still a country-wide issue. In 2015, women made only 80 cents for every dollar earned by men working a comparable job, a gender wage gap of a shocking 20%!

So, women are kicking butt in the housing market. But who are these ladies? According to NAR's *2016 Profile of Buyers & Sellers Report*, the median age of the single female buyer is 32 years old, and their median income is \$49,000. But it's not just 30-something ladies purchasing their homes solo, but baby boomers, divorced and out on their own, or downsizing from a family home they no longer need.

Unfortunately, all this forward movement for female homebuyers doesn't come without the occasional stigma. A 2016 *RealtyTrac* study found that homes owned by single men are valued 10% higher, on average, than homes owned by single women. At the time of the study, the value of homes owned by single men averaged \$255,226, 10% above the \$229,094 average of homes owned by single women.

## Waiver For MLS Access

Your multiple listing service, Realcomp, continues to offer free Office Assistant access to subscribing offices based on office size, specifically, the number of available accounts are based on the number of MLS Subscribers in your office. Here is the availability tier:

- Offices with 1-9 Subscribers – 1 free Office Assistant account.
- Offices with 10-49 Subscribers–2 free Office Assistant accounts.
- Offices with 50-99 Subscribers–3 free Office Assistant accounts.
- Offices with 100+ Subscribers–4 free Office Assistant accounts.

In addition to these complimentary Office Assistant accounts, other accounts are available for a nominal fee.

If you are the Designated Realtor® (DR/Broker Owner) of the office and would like to apply for an Office Assistant account, please call Realcomp 866-553-3430.

NORTH OAKLAND BOARD OF REALTORS®

# CHARITY GOLF OUTING

Michigan Animal Rescue League & Oakland Hope

4 Person/18 Hole Scramble

August 3, 2017

Pine Knob Golf Club

5580 Waldon Rd, Clarkston

**\$125**

Per person

Includes cart, continental breakfast, burgers & dogs at the turn, buffet luncheon and contest holes.

*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!*

**7:30 – 8:30 a.m.**

Registration

## Breakfast

Rosemarie Taliericio Balhorn & John Adams Mortgage

**Bloody Mary & Mimosa Bar**

Movement Mortgage

**8:30 a.m.**

Shotgun Start

**2:00 p.m.**

Buffet Luncheon

McClelland & Anderson & First American Home Warranty

## REGISTRATION

CONTACT NAME

COMPANY (FOR SPONSORSHIPS ONLY)

PHONE

E-MAIL

TEAM PLAYER 1

TEAM PLAYER 2

TEAM PLAYER 3

TEAM PLAYER 4

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Make checks payable to NOCBOR and remit with this form. No later than July 22, 2017 to: 4400 W. Walton Blvd, Waterford, MI 48329



## Free Workshops

### **"New Agent Survival Part II"**

Monday, July 17 (10 a.m. – 12 p.m.)

**Darrell Hudiburgh**

### **"Fast And Accurate CMA's"**

Tuesday, July 25 (10 a.m. – 12 p.m.)

**Rick Bailey**

### **"Energy Inspections; Why Have Home Inspections & Un-Sick House"**

Tuesday, September 12 (10 a.m. – 1 p.m.)

Includes 3 hours con-ed

**Randy Patterson**

To register: [nocbor.com](http://nocbor.com)

Location: NOCBOR

## 2017 Con-ed (Course 1800)

Tuesday, July 18

Thursday, August 17

Friday, September 8

Thursday, October 5

Tuesday, November 14

Thursday, November 30

Instructor: **Jack Waller**

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

Course fee: \$40.00 member/\$50 non-member

To register: [nocbor.com](http://nocbor.com)

## New Members & Realtors® Code of Ethics Training

Tuesday, August 15

Tuesday, September 19

Wednesday, October 11

Thursday, November 9

Classes begin 8:30 a.m.

Course fee: Free to NOCBOR members

To register: [nocbor.com](http://nocbor.com)

Location: NOCBOR

## Can't afford a class?

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## Seniors Real Estate Specialist

Friday, July 21 & 28

Time: 9:00 a.m. – 5:00 p.m.

Cost: \*\$270.00

(includes material and SRES Council annual dues)

Instructor: **Lori Chmura**

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, successfully passing 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 interest free loan.

Register at [nocbor.com](http://nocbor.com)

Location: NOCBOR

# NOCBOR Events

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>17</b> <b>10 a.m. – 12 p.m.</b> Free Workshop "New Agent Survival – Part II" Darrell Hudiburgh <b>6-10 p.m.</b> Pre License Class	<b>18</b> <b>9:30 a.m. – 3:30 p.m.</b> Course 1800-2017 (6 hrs con-ed) Jack Waller	<b>19</b> <b>11 a.m.</b> Arbitration Hearing	<b>20</b> <b>9 a.m.</b> Google Boot Camp G. William James <b>9:30 a.m.</b> Grievance Committee (Group A)	<b>21</b> <b>9 a.m. – 5 p.m.</b> (SRES) Senior Real Estate Specialist Lori Chmura	<b>22</b>
<b>24</b>	<b>25</b> <b>10 a.m. – 12 p.m.</b> Free Workshop "Fast & Accurate CMA's" Rick Bailey	<b>26</b> <b>1:30 p.m.</b> BODs' Mtg	<b>27</b> <b>7.05 p.m.</b> 2017 United Shore Pro Baseball League	<b>28</b> <b>9 a.m. – 5 p.m.</b> (SRES) Senior Real Estate Specialist Lori Chmura	<b>29</b>
<b>31</b>	<b>1</b>	<b>2</b>	<b>3</b> <b>7:30 a.m.</b> NOCBOR Annual Golf Outing @ Pine Knob Golf Course	<b>4</b>	<b>5</b>
<b>7</b>	<b>8</b> <b>9 a.m.</b> Membership Services Committee	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>
<b>14</b> <b>9:30 a.m.</b> Education Committee <b>11:30 a.m.</b> Gov't Affairs Committee	<b>15</b> <b>8:30 a.m. – 3 p.m.</b> New Member & Code of Ethics Training Jack Waller	<b>16</b>	<b>17</b> <b>9:30 a.m.</b> Grievance Committee (Group B) <b>9:30 a.m. – 3:30 p.m.</b> Course 1800-2017 (6 hrs con-ed) Jack Waller	<b>18</b>	<b>19</b>
<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>
<b>28</b>	<b>29</b> <b>Vote online for MR® Directors</b>	<b>30</b> <b>1:30 p.m.</b> BODs' Mtg	<b>31</b>	<b>1</b>	<b>2</b>
<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b> <b>9:30 a.m. – 3:30 p.m.</b> Course 1800-2017 (6 hrs con-ed) Jack Waller	<b>9</b>
<b>11</b> <b>9:30 a.m.</b> Education Committee <b>11:30 a.m.</b> Government Affairs Committee	<b>12</b> <b>9 a.m.</b> Membership Services <b>10 a.m.</b> Energy Inspection, Why Have Home Inspections & Un-Sick House Randy Patterson	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>
<b>18</b>	<b>19</b> <b>8:30 a.m. – 3 p.m.</b> New Member & Code of Ethics Training Jack Waller	<b>20</b> <b>1:30 p.m.</b> BODs' Mtg	<b>21</b> <b>9:30 a.m.</b> Grievance Committee (Group A)	<b>22</b>	<b>23</b>
<b>25</b>	<b>26</b> <b>Voting concludes for MR® Directors</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>&lt;&lt; Michigan Realtors® Convention - Grand Rapids &gt;&gt;</b>					



# Local Market Update – June 2017

This is a research tool provided by Realcomp.



## NOCBOR® Report

Covers the following northern areas of Oakland County: Auburn Hills, Bloomfield Twp, Brandon Twp, City of the Village of Clarkston, Springfield Twp, Fenton, Groveland Twp, Holly Twp, Holly Vlg, Independence Twp, Keego Harbor, Lake Angelus, Lake Orion Vlg, Orchard Lake, Orion Twp, Ortonville Vlg, Oxford Twp, Oxford Vlg, Pontiac, Rose Twp, Sylvan Lake and Waterford Twp.

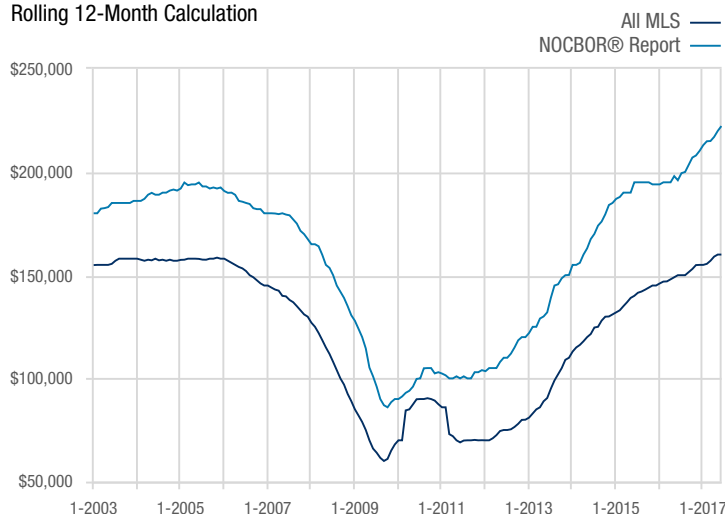
Residential	June			Year to Date		
Key Metrics	2016	2017	% Change	Thru 6-2016	Thru 6-2017	% Change
New Listings	880	822	- 6.6%	4,112	4,030	- 2.0%
Pending Sales	466	494	+ 6.0%	2,369	2,540	+ 7.2%
Closed Sales	482	533	+ 10.6%	2,097	2,199	+ 4.9%
Days on Market Until Sale	43	33	- 23.3%	52	41	- 21.2%
Median Sales Price*	\$212,750	\$245,000	+ 15.2%	\$199,950	\$224,900	+ 12.5%
Average Sales Price*	\$270,069	\$318,225	+ 17.8%	\$249,756	\$288,179	+ 15.4%
Percent of List Price Received*	98.1%	98.1%	0.0%	97.2%	97.8%	+ 0.6%
Inventory of Homes for Sale	1,769	1,287	- 27.2%	—	—	—
Months Supply of Inventory	4.7	3.3	- 29.8%	—	—	—

Condo	June			Year to Date		
Key Metrics	2016	2017	% Change	Thru 6-2016	Thru 6-2017	% Change
New Listings	126	111	- 11.9%	634	522	- 17.7%
Pending Sales	82	100	+ 22.0%	404	423	+ 4.7%
Closed Sales	78	75	- 3.8%	353	359	+ 1.7%
Days on Market Until Sale	37	42	+ 13.5%	52	49	- 5.8%
Median Sales Price*	\$162,400	\$173,500	+ 6.8%	\$140,000	\$163,500	+ 16.8%
Average Sales Price*	\$219,566	\$200,323	- 8.8%	\$183,793	\$197,007	+ 7.2%
Percent of List Price Received*	96.7%	98.7%	+ 2.1%	96.4%	97.8%	+ 1.5%
Inventory of Homes for Sale	240	141	- 41.3%	—	—	—
Months Supply of Inventory	3.7	2.1	- 43.2%	—	—	—

\* 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.

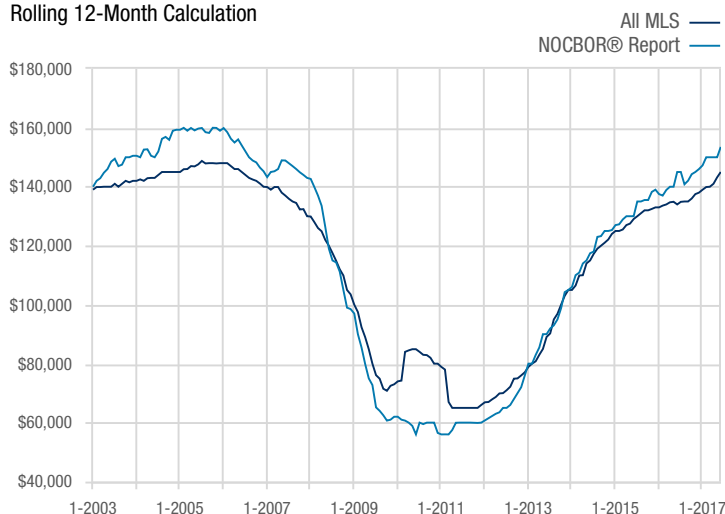
### Median Sales Price - Residential

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.

# Annual Membership Meeting

Tuesday, October 10, 2017

## MICHIGAN "2018 LEGAL UPDATE"

The Legal Update  
qualifies for 2 hours of  
mandated law for the  
**2018** continuing  
education program

### Speakers:

**Tom Kotzian**  
(NOCBOR President)

**Jack Waller**  
(NCI Associates)

**Rick Linnell**  
(Linnell & Associates)

8:15 a.m. Breakfast

9:00 a.m. Program

MSU Management Center  
811 W. Square Lake Road  
Troy, MI 48084

**Members Free/Non-Members \$20**



Election of  
Board of Directors  
&  
2018 Nominating  
Committee

**Reservations are necessary. RSVP by October 6, 2017**

*Reservations made and not cancelled prior to the meeting will be charged \$20.*

*Thank you for understanding. [nocbor.com](http://nocbor.com) to register*

# Do you have **TAX ISSUES?**

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-Steve, Realtor from Bloomfield Hills  
Saved \$147,349



Michael Franskoviak, CPA  
President