



# Impact



**Doug Hardy**  
**NOCBOR President**

It appears that the time has come for me to write another compelling article that will rivet you to your seats and leave you wanting for more. Well, that is a tall task!

I hear the same stories each day now for the past year or two...“my offer wasn’t presented; someone gave out the lockbox to their clients; my clients know more than I do,” are just a few which routinely surface.

It seems that as hard as we try, or as loud as we complain in the parking lots, we don’t make a lot of progress on these issues, and other frustrating issues that we encounter daily. But there has been some slow but steady progress. Realcomp has entered into an online offer submission pilot program for Fannie Mae owned homes in Wayne County. Hopefully, this will level the playing field for those that believe their offers have been treated unfairly.

As for unauthorized access to homes, the nine Realcomp Shareholder Boards, which own our MLS, have begun exploration of implementing an electronic lockbox system uniformly throughout our MLS. I know, I just heard all the gasping...“No, not electronic lockboxes, again,” but actually 75% of all MLS’s throughout the country use electronic lockbox systems. The reason it failed previously was that the implementation was fragmented and the

technology was challenged. Today’s systems are pretty impressive and offer a high level of security for our members, clients and communities. NOCBOR will keep you informed as this discussion evolves with our surrounding Boards.

What about the “My Clients Know More Than I Do” issues? Certainly there are always some, in any business, that my 5 year old daughter will know more than, but actually the Internet has allowed many of our clients to be well prepared for their home search, as they should be. I think it is our role to be a resource and explain their information and interpret their findings. Most all sold data now is currently available to the public, but we will continue to be the center of the transaction by not only acting as a resource for our clients, but offering local market insights that only come with experience.

Certainly there are some interesting new tools out there for REALTORS®. Some are created by the National Association of REALTORS® and some are created by other third party vendors. I think the biggest challenge may be, if we do not utilize some of the new technology in the form of reports and trends, is that we may become less important or maybe not.

Well where does all this leave us? We need to stay involved in our Board and keep them posted on our concerns and let them champion our causes, and the Board must keep the members informed also. Please let Pat Jacobs, who manages NOCBOR, know what your concerns are and if we can, we will bring the attention needed to make others aware of those issues and hopefully implement changes that will benefit the entire REALTOR® community.

**Doug Hardy, President**  
**Century 21 Today**  
**248-855-2000**

[dhardy@century21today.com](mailto:dhardy@century21today.com)

## Political Survival Initiative

In March, 2011, the National Association of REALTORS® launched the **REALTOR® Party Political Survival Initiative**. This initiative, which was developed to keep the REALTORS® organization among the most influential advocacy groups in America, may be one of the most powerful political moves NAR has ever recommended. The initiative proposes a dedicated **dues increase of \$40** and will be voted upon by the NAR Board of Directors, during the May Midyear Legislative Meetings & Trade Expo, in Washington, D.C., May 14, 2011.

Because the dues increase is “dedicated” to this initiative, it would be used exclusively to fund political advocacy efforts. If the dues increase is approved, more than 50% of the NAR budget would be devoted to political advocacy, which consistently ranks among members as the number one benefit they receive from NAR. Two-thirds of the dollars raised will be returned back to State boards to be used in support of local candidates, issue campaigns and other political advocacy efforts.

There are monumental issues coming down the pike that will affect the members’ daily business, such as the future of mortgage finance and keeping housing affordable in America. We must have the power to share this pivotal moment for the American Dream of Home Ownership.

NOCBOR Directors need to know how you feel about the dues increase of \$40 and strengthening the only organization in the country that represents home owners and private property rights. This issue is very important for you to understand and respond to.

Please take the time to e-mail your comments to [pjacobs1121@hotmail.com](mailto:pjacobs1121@hotmail.com).



## Board of Directors February, 2011

**MOTION CARRIED** to approve thirty-nine (39) Primary Designated REALTORS®.

**MOTION CARRIED** to request Greg McClelland to provide NOCBOR, Directors, for their review, a letter of retention for services in regard to Allen, et al vs. Realcomp, et al.

## Board of Directors March, 2011

**MOTION CARRIED** to approve twenty-one (21) Primary REALTORS® and four (4) Affiliate members.

**MOTION CARRIED** to request Realcomp to schedule a Shareholders' meeting for the purpose of an update on all data sharing proposals.

**MOTION CARRIED** that **Bill Haviland, Ray O'Neil and Jake Porritt** conduct a consensus of the Realcomp Shareholders as to their opinion of releasing MLS data to third party vendors.

**MOTION CARRIED** that NOCBOR investigate the sale of 4400 W. Walton and further, select five (5) buildings which would be appropriate for potential purchase.

**MOTION CARRIED** to approve the name, Metropolitan Professional Association of REALTORS® (MPAR), in place of North Oakland County Board of REALTORS® (NOCBOR).

## In Memoriam

The North Oakland County Board of REALTORS® extends sympathy to the family and friends of NOCBOR Director **Rhona Ravenell**, (Omega Appraisals), whose mother passed away on March 17, 2011.



## "New Members"

Due to many new members, transfers and terminations, information relating to these categories can be found on [nocbor.com](http://nocbor.com), under **Notice of Applicants**.

## Lockbox Codes & Fines

Are you aware that Realcomp's Board of Governors approved lockbox fines from \$100 per occurrence to \$1,000 per occurrence in July 2010? This fine is for any agent who provides a lockbox code or any other type of access to a property to anyone who has not been **authorized by the listing broker**.

This policy enforces the importance of brokers and agents accompanying buyers on showing appointments, whether a home is vacant or occupied, bank-owned, or otherwise.

Any agent who provides direct access to a property (via lockbox code, key, etc.) to an individual not a Realcomp member will be fined. Please report all instances of this rule not being followed to Realcomp's Customer Care Department (<mailto:support@realcomp.com>).



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Treasurer Geoff Leach 360-9100  
Secretary Brian Kirksey, ASA 336-2088  
Past President John Burt, GRI, 628-2178

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### NORTH OAKLAND COUNTY BOARD OF REALTORS®

4400 West Walton | Waterford | MI | 48329  
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[www.nocbor.com](http://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.

# **“We Are Where You Want To Be!”**

## **2011 NOCBOR Committees**

### **Budget & Finance**

R.W. Watson, Chm., Geoff Leach, V.C., John Burt, Doug Hardy and Brian Kirksey.

### **Bylaws**

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### **Education**

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### **Executive**

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### **Grievance**

Rick Howe, Chm., David Botsford, V.C., Amy Albright, Angela Braxton, Marcia Dyer, James Gillen and Mike Wang.

### **Membership Services**

David Niezgoda, Chm., Mike Proctor, V.C. Angie Batten, Laura Felix-Smith, Cheryl Gates-Beers, Cindy Kreiner, Denise Misaras, Tanya Mitchell, Mick Morrow, and Cindy Taylor.

### **Nominating**

John Burt, Chm., Amy Albright V.C., Joan Falk, Kevin McCort, Linda Mladenoff, Dave Niezgoda and Michelle Shuler-Gaul.

### **Professional Standard Hearing Panel**

Pamela Bradshaw, Bill Clark, Victoria Crampton, Sue Dendler, Madeline Dishon, Cheryl Gates-Beers, John Greene, Edward Harris, Lynn Kacy, Denise Misaras, Dennis Nabor, Ron Newman, Kay Pearson, Cathy Siders, Alyce Smith and Jackie Speagle.

### **Arbitration**

Gerald Hoopfer, Chairman

### **Ethics**

Kathleen Sanchez, Chairman

### **Technology**

Rick Bailey, Chm., Kevin McCort, V.C., John Chartier, Betsy Lanman, Geoff Leach, Eric Mann, David Montgomery, Teri Wertman, Merrick Williams, Pat Williams and Jeff Whitbey.

### **Education**

The Education Committee promotes higher standards of service and an atmosphere of equal opportunity throughout the real estate profession which is a multi-cultural community. The committee provides members with frequent and affordable opportunities to achieve professionalism through increased knowledge awareness and competence in an evolving business climate.

### **Government Affairs**

Promotes to NOCBOR members' education, awareness and involvement in the legislative process; guards and promotes the interests of the real estate industry before all legislative bodies (federal, state and local) and performs other duties pertaining to legislation affecting real property and the licensing act; to develop and promote an annual fundraising program for the solicitation of political contributions; to interview political candidates for public office and recommend endorsement and/or financial support to local Board of Directors for their endorsement to the REALTORS® Political Action Committee of the Michigan Association of REALTORS®.

### **Membership Services**

The Membership Committee has the responsibility to make recommendations to the Board of Directors on all matters pertaining to the eligibility, qualifications and approval for the election to membership of all applicants. Other duties include establishing an awareness of Board functions to members to help improve participation, develop new membership benefits, solicit non-REALTOR® offices and direct activities toward the general public to enhance the REALTOR® image.

### **Technology**

The Technology Committee mission is to communicate resources to NOCBOR members to drive their productivity.

*NOCBOR Members interested in participating in Committee work or serving on a Special Task Force, please contact Tonya Wilder, Assistant Executive, [tonya@nocbor.com](mailto:tonya@nocbor.com)*

# **Thanks to all NOCBOR Volunteers!**

**Pre License Training 40 hours**

**North Oakland County Board of REALTORS®  
4400 W. Walton Blvd  
Waterford, Mi 48329**

**NCI ASSOCIATES**

Register by with Visa/Mastercard  
No later than 4/25/11 586-247-9800 or 586-247-9820 (fax)

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(Monday & Wednesday for 5 weeks)

6 – 10 p.m.  
\$235 includes materials



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### **\* SPECIAL ATTRACTION \***

**DJ Jesse Jaymz in Shotmakers Lounge!**

**Clarkston Pub Crawl Party Bus from 7pm on !**



## Protect MID!

The NAR has launched a special “**Call to Action**” regarding the protection of mortgage insurance deduction (MID).

The mortgage insurance deduction is an effective tool that facilitates home ownership. While only about 30% of all taxpayers itemize their deductions, more than ¾ of home owners utilize the deduction over the period they own their home.

Your help is needed **NOW!** Please contact your U.S. Congressmen and request their support of **House Resolution 25** aka “**Preserve, Protect & Defend the Mortgage Interest Deduction.**” HR25 expresses the sense of Congress that the current law governing MID **must** be retained. To restrict current law in any way would undermine progress in the still fragile housing recovery.

## Dollars For Eligible Students

The Michigan Association of REALTORS® is pleased to announce its scholarship trust fund, **MARST**, will once again be providing scholarships to full time undergraduate and graduate students who are interested in pursuing a career in real estate. Eligible students can receive up to \$2,000 per year from the fund.

The **MARST** is comprised of two funds, each established in honor of a dedicated REALTOR® member: the Russel A. Pointer Fund and the Barney Harkins Scholarship & Educational Fund. Both funds are overseen by the **MARST** Trustees.

You can find more information on the **MARST**, and application and PDF flyer on the **MAR** Web site: ([www.mirealtors.com/content/ScholarshipsAndAwards.htm](http://www.mirealtors.com/content/ScholarshipsAndAwards.htm))

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## Good Neighbor Awards

The National Association of REALTORS® is currently accepting applications for the **12<sup>th</sup> Annual REALTOR® Good Neighbor Awards**. The awards recognize REALTORS® for their dedication to volunteer services.

Five winners will be announced in the November issue of **REALTOR® Magazine**. Each winner will be recognized at the 2011 REALTORS® Conference & Expo in Anaheim, Calif., and receive a \$10,000 grant for his or her charity. Winners will also receive travel expenses to the conference and national and local media exposure for their community cause. In addition to the winners five honorable mentions will each receive \$2,500 grants. NOCBOR member **Michelle Phaup** received honorable mention in 2009.

“The Good Neighbor Awards highlight NAR members who spend time and energy to help others. They also remind us that REALTORS® not only help people purchase homes, but they also work to improve the quality of life in those homes,” states Ron Phipps, 2011 NAR President, was a Good Neighbor Award recipient in 2012 for his work with **The Tomorrow Fund**.

Last year's winner contributed a combined total of nearly 8,000 hours to their causes and drew a standing ovation from more than 6,000 REALTORS® and guests during the conference's general session in New Orleans. The 2010 winners were Keri Kidd Cannon and Pam Kidd, Fridrich & Clark Realty, LLC, Nashville Tenn., for Children of Zimbabwe Fund-Village Hope; Cathie McGregor Critchlow, The Franklin Group Morgan, LLC, Morgan, Utah, for the Women's Retreat House; James T. Elcock, Elcock Properties, St. Charles, Mo., for Kids Against Hunger; Dave Philp, Coldwell Banker burnet, Chaska, Minn., for Ridgeview Foundation/Ridgeview Medial Center; and Wendy and John Rocca, Century 21 Commonwealth, Watertown, Mass., for Operation American Soldier.

Previous good Neighbor Award winners say their charities have benefited from the grant money and the increased public exposure. “Winning the Good Neighbor Award benefitted our work in Zimbabwe in so many ways,” said 2010 Good Neighbor Award winner Keri Kidd Cannon.

**Good Neighbor Award entries must be received by Friday, May 20, 2011.**

## Homebuyer Credit & Tax Refunds

The IRS recently released information on processing issues that are impacting a small percentage of tax returns involving repayment of the **First Time Homebuyer Credit** (FTHB), primarily involving 2008 home purchases. While most of these returns are processing normally, the IRS recognizes the hardship caused by delayed refunds and it has assigned additional staff and resources to address the issues promptly.

Here's is an update on the source of processing issues:

**1. Married filing joint taxpayers who received the FTHB credit on a 2008 purchase**-There seems to be an identified processing issue primarily impacting refunds for married couples filing joint returns this year who received the First Time Homebuyer credit on their 2008 tax return. This credit was an interest-free loan and must be paid back beginning this year under the provisions of the law.

**2. Taxpayers who received the FTHB credit and are now reporting the sale or disposition of their home;**

**3 Taxpayers who received the FTHB credit and are attempting to pay back more than the amount required (typically \$500)** These two issues require changes to IRS' core tax processing systems. The IRS is actively working on the development and testing of the required changes that will allow these impacted tax returns to be processed and appropriate refunds issued. The IRS does now have a definitive date when these changes will be complete, although it will be in April.

**What should taxpayers do?**-The IRS understands that taxpayers affected by this issue are anxious to get the status of their refund. For those who have already filed, no action is necessary. They can check “**Where's My Refund**” at [www.irs.gov](http://www.irs.gov) for updates. For those who have not filed and are making a repayment of a FTHB credit this year, there is a simple step taxpayers can take to help speed processing. Couples filing a joint return for 2010, but who had a different filing status in 2008 and only one spouse received the credit, the IRS recommends filing one Form 5405 for the taxpayer who received the credit.

# NOCBOR Events

April  
May  
June

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 9 a.m. Realcomp "Tools of the Trade" Suburban Collection Showplace, Novi	2
4	5	6 9 a.m. – 12 p.m. Continuing Education \$15.00 "Clandestine Drug Labs & Green Houses" Randy Patterson	7	8 9 a.m. Professional Standards Workshop Jack Waller	9
11 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs	12 9 a.m. General Membership "State of the County" L. Brooks Patterson @ Troy Marriott	13 10 a.m. Backdoor Workshop "Out of the Box Financing" James Heenan, Wells Fargo	14 8 a.m. – 5 p.m. CRS 112 "Guiding the Buyer in a Distressed Property Market" LeRoy Houser 9 a.m. Membership Services	15 10 a.m. Backdoor Workshop "Commercial Property Management" Jay Pollard, Signature Associates	16
18	19 9:30 a.m. Technology 10 a.m. Backdoor Workshop "Overview of Home Buyer Education"	20 12:30 p.m. Executive Committee 1:30 p.m. BODs Mtg	21 9:15 a.m. Grievance	22 Good Friday Office Closed	23
25	26 10 a.m. Backdoor Workshop "Advertising Still Works" Sandy Mulqueen, Clarkston News	27	28	29 9 a.m. – 12 p.m. Builders' Competency Con-ed Don Pratt	30
2 6-10 p.m. (New) Pre-License	3 8:30 a.m. New Member Program	4 6-10 p.m. Pre-License	5	6	7
9 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs 6-10 p.m. Pre-License	10 9 a.m. Technology 10 a.m. Backdoor Workshop "Facebook is a Win- Win!" Pat Williams	11 6-10 p.m. Pre-License	12 9 a.m. Membership Services	13	14 8:45 a.m. – 4 p.m. "Home Buyer Education Seminar" David Everett & Greg Sterns, Lighthouse
16 6-10 p.m. Pre-License	17 9 a.m. – 12:30 p.m. Backdoor Workshop "What the Heck is Going on With Real Estate Today?" Dan LaForest	18 6-10 p.m. Pre-License	19 9:15 a.m. Grievance 10 a.m. Backdoor Workshop "Overview of Home Buyer Education" David Everett & Greg Sterns, Lighthouse	20	21
23 6-10 p.m. Pre-License	24	25 1:30 p.m. BODs' Mtg. 6-10 p.m. Pre-License	26	27	28
30 Memorial Day Office Closed	31	1 6-10 p.m. Pre-License	2	3	4 Duelling Pianos JD's Piano Bar
6 6-10 p.m. Pre-License	7	8	9 9 a.m. Membership Services	10	11
13 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs	14 9:30 a.m. Technology	15 1:30 p.m. BODs' Mtg.	16 9:15 a.m. Grievance	17	18
20	21	22	23	24	25
27	28	29 1:30 p.m. BODs' Mtg	30	<b>MREA Meeting</b>	

## Support NOCBOR Affiliate Members

<b>Bankston, Justin</b> (First American Title Insurance)	248-789-6371
<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>Budzynski, Lindsey</b> (e-Title Agency Inc.)	248-502-3075
<b>Falvay, Kirk</b> (Falvay Gocha & Associates)	248-642-5535
<b>Felix-Smith, Laura</b> (Seaver Title)	248-338-7135
<b>Fitzpatrick, James</b> (Fifth Third Bank)	248-625-3142
<b>Gerhard, Grant</b> (Summit Funding, Inc)	248-334-9400
<b>Heenan, James</b> (Wells Fargo Home Mortgage)	248-865-1404
<b>Hill, Cheri</b> (Bank of America)	248-666-3400
<b>Hinsperger, Barron</b> (Sterling Title Agency)	586-323-8025
<b>Jarvis, Beth</b> (Title Connect)	586-226-3506
<b>LaPorte, Jeff</b> (The Home Team Inspection)	248-366-6215
<b>Linnane, Jim</b> (Wells Fargo Home Mortgage)	515-213-4291
<b>Lucas, Ron</b> (Troy Abstract & Title Agency)	248-989-1100
<b>Morrow, Mick</b> (Huron Valley Financial)	248-623-2280
<b>Porritt, James Jr.</b> (Attorney At Law)	248-693-6245
<b>Proctor, Michael</b> (Ross Mortgage Corp)	248-931-1018
<b>Rose, David</b> (Rose Certified Home Inspection)	248-625-9555
<b>Ross, Timothy</b> (Ross Mortgage Corp)	248-547-4700
<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>Szott, Mary Lou</b> (Title Express, LLC)	248-855-1445
<b>Taylor, Cindy</b> (Huron Valley Financial)	248-623-2280
<b>Weiland, Brian</b> (Brian R. Weiland & Assoc)	248-618-7000

## Legal Q & A

**Q:** I have a rental house that I have recently rented to someone who has a physical disability. The tenant wants me to install rails in a number of areas within the house at my expense. Must I do this?

**A:** If a person has a disability, a landlord may not refuse to let him or her make reasonable modifications to the rental unit; however, the landlord can require the disabled tenant to pay for the modifications and to restore the property to its original condition at the termination of the lease.

**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.

## Backdoor Workshops (Free)

### “Out of the Box Home Financing”

Wednesday, April 13 (10 a.m.)  
James Heenan, Wells Fargo Bank

### “Commercial Property Management”

Friday, April 15 (10 a.m.)  
Jay Pollard, Signature Properties

### “Overview of Home Buyer Education”

Tuesday, April 19 (10 a.m.)  
David Everett & Greg Stearns, Lighthouse

### “Advertising Still Works”

Tuesday, April 26  
Sandy Mulqueen, Clarkston News

### “Facebook is a Win-Win!”

Tuesday, May 10 (10 a.m.)  
Pat Williams, CyberCletch

### “Home Buyer Education Seminar”

Saturday, May 14 (8:45 a.m.-4 p.m.)  
David Everett & Greg Sterns, Lighthouse

Location: NOCBOR

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## Continuing Education

### “Clandestine Drug Labs & Green Houses”

Wednesday, April 6  
9 a.m. – 12 p.m.

Course fee: \$15 (CRS Designees Free)

Location: NOCBOR

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## CRS 112 “Guiding the Buyer in the Distressed Property Market”

Thursday, April 14 (includes 8 hrs con-ed)

**LeRoy Houser, CRS**

8 a.m. – 5 p.m.

Course fee: \*\$150/After April 5 \*\$179

*\*Qualifies for NOCBOR education loan*

Location: NOCBOR

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## “Builder’s Competency Con-ed”

Friday, April 29

**Don Pratt**

*(3 hours con-ed) Must be completed by May 31, 2011*

9 a.m.-12 p.m.

\$55/walk-ins \$75

Location: NOCBOR

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# SEAVER TITLE AGENCY

A DIVISION OF ATTORNEYS TITLE AGENCY

General Membership Meeting  
Tuesday, April 12, 2011

*"State of the County"*

Featuring: L. Brooks Patterson, Oakland County Executive

8:30 a.m. Continental Breakfast  
9:00 a.m. Program

Troy Marriot  
200 W. Big Beaver  
Troy, Mi 48084

*(Use East Entrance & Parking)*

Members Free/Non-Members \$15

Call: 248-674-4080 for reservations, no later than Friday, April 8, 2011

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