



Impact



R.W. Watson
NOCBOR President

Is The Real Estate Agent Becoming Obsolete?

At 55, Sissy Lappin runs a one-woman real estate brokerage in Houston. She's been actively selling for over 30 years and has sold more than a half-billion dollars worth of property, from \$90,000 bungalows to \$9 million mansions. Although her business has always done well, her outlook on her profession isn't very optimistic. "The real estate game has changed forever. It, like bank tellers, travel agents and other middlemen, the real estate agent, is no longer critical to a sales transaction," exclaimed Ms. Lappin.

Ms. Lappin, like so many agents today, has some valid concerns regarding our very fast-paced, changing industry and how this change will affect the role of today's real estate agent.

In 2006, just before the 2008 housing crash, the National Association of REALTORS® reported the highest recorded membership was 1.4 million. Presently, there are over 1 million members and the decline may somewhat continue as more technological tools become available

with more consumers using the Internet and third-party portals. This is understandable.

So today, many consumers are doing their homework first. That is, they're searching and surfing multiple web sites and portals for active listings and recent sales before they make that initial phone call to a real estate agent. They've gathered all their necessary facts and data and are now ready to work with an agent.

So what role is the real estate agent playing today? What characteristics make a good agent?

The "Post-Bubble World" is more complex: The housing crash brought a litany of changes to our industry. Bank-owned properties, foreclosures, short sales, tighter lending, appraisal standards, longer paper trail, contingency addendums and disclosures that most buyers and sellers do not have the time, patience, knowledge or expertise to address. They still want the traditional sales and marketing advice from a trained agent.

Knowledge is Power! A true professional sales agent is on top of things. They know what's trending. What's hot in the market. They are trained to recognize features which give value and current market conditions-up or down. They have knowledge of community and neighborhoods, recreation and entertainment spots. They are a living experience. Something you will never get from the Internet or your smart phone!

The Negotiator: The bottom-line is that most buyers and sellers do not want to meet face to face when it comes to negotiating the deal. If the buyer offers a substantially low price, the seller may feel insulted and reject the offer, telling the buyer to "hit the road." Whereas, the agent is like a soothsayer. A third party arbiter who has the skill to negotiate the offer and keep it alive. He/she knows how to create empathy without insult. The home may

need updating in the buyer's eyes, but a "turn-key" dollhouse to the seller. A trained real estate agent has the knowledge and ability to negotiate the cost-up or down, without insulting either party. The agent has the facts and statistics which can be addressed to help overcome the objectives.

The realization is that the public still wants to deal with a live human being, who not only has all the professional skills required, but who has compassion and empathy. Someone who truly cares and listens to their wants and needs, which are relevant and necessary to sustain a happy and successful client/agent relationship. No third-party vendor will ever replace a firm handshake reassuring the buyers that they made the right choice or a warm spontaneous smile announcing, "The buyer's loan is approved! "We're clear to close, start packing!"

Yes, today's agent is alive, well and is not going away—for now.

Have a great listing and selling season!

R.W. Watson, President
Max Brook, REALTORS®

Code of Ethics Violation Penalty

The maximum fine for an ethics violation is \$15,000, but it's up to each association's hearing panel to decide what an appropriate sanction is for each case. If the violation is relatively minor, such as an advertising mistake that did not cause significant harm and was mainly due to a lack of knowledge of the Code, a fine of \$500 or less may be imposed. But if the violation is very serious, such as an escrow account problem that caused substantial harm and was knowingly committed, then a fine at the top end of the \$15,000 maximum may be recommended by the panel.



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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

Board of Directors February, 2015

MOTION CARRIED to approve two (2) Primary Designated Primary REALTORS® thirty-nine (39) Primary REALTORS®; one (1) Secondary Designated REALTOR® and (1) Secondary REALTOR®.

MOTION CARRIED that the 2015 Chairman of the Education/Technology Committee may attend the NAR Annual Conference & Expo, and that NOCBOR shall reimburse the expenses of up to \$400 registration fee; up to \$450 for transportation and up to \$950 for lodging, for the purpose of attending educational programs and expo. A written report shall be provided to the Board of Directors and the members of the Education/Technology Committee.

MOTION CARRIED that **Matt Diskin** will serve as Director until December 31, 2017.

Board of Directors March, 2015

MOTION CARRIED to approve one (1) Primary Designated REALTOR®; forty-eight (48) Primary REALTORS® and two (2) Secondary Designated REALTORS®.

In Memoriam

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Gary West** (Real Estate One) whose mother, Mildred West, passed away on March 11, 2015.

Condolences to the family of NOCBOR Director **Geoff Leach** (C-21 Today) on the recent loss of his beloved sister, Julia Ruth Osta.

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.

Did You Know?

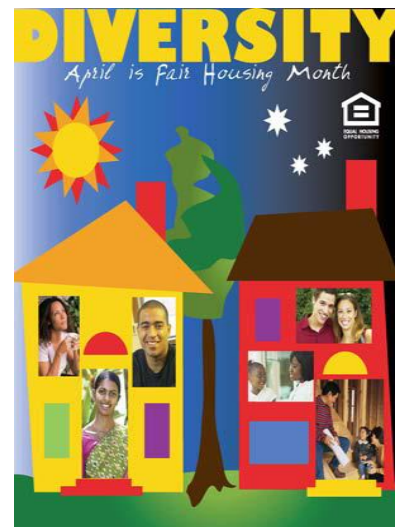
By the numbers: 130 Million, the number of people in the United States who will be 50 or older by 2030, 20% more than today.

Gen Y, those 34 and younger, make up 32% of home buyers. That's a larger share than any other segment of buyers, according to NAR's latest "Generational Trends" report. The percentage would be higher if four factors weren't working against younger buyers.

According to the U.S. Census Bureau, the national mover rate has remained stable (between 11.5 and 12.5 percent) since 2008. In 1948, about 1 in 5 people moved over a one-year period, that number is now 1 in 9. Between 2013 and 2014, suburbs experienced a gain of 2.2 million movers, whereas cities experienced a loss of 1.7 million people - despite all the chatter about the urban revolution.

The average amount invested per person in the REALTORS® Political Action Committee so far this year is \$49.12. Through March, 2015 RPAC has 265,311 individual investors, almost 44,000 more than this time last year.

Thirty-nine companies have been excused from the Federal Aviation Administration's ban on drones. After NAR strongly urged the agency to let real estate companies use drones in marketing property, the FAA announced it would be relaxing the rules in the near future.



General Membership Meeting
"Trends to Take your Business to the Top in 2015"
Met Hotel
March 24, 2015
featuring
Bernice Ross



Ask about
**TRI-COUNTY HOLDING
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NOCBOR Events

APRIL
MAY
JUNE

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
13 9:30 am. Education/Tech 11:30 am. Government Affairs	14 9 am. Membership Services	15 1-3 pm "Monetary Impact of Diversity" (Con-ed) Ursel Mayo	16 9 am. – 5:30 pm. Broker License Prep RES 201 Jack Waller	17 9:30 a.m. – 12:30 pm. New Member/COE Jack Waller	18 9:30 a.m. – 3:30 pm. Course 1600-2015 (Con-ed) S. Allingham Baker
20 9:30 am. – 3:30 pm. Course 1600-2015 (Con-ed) Jack Waller	21 10 am. – 1 pm. Backdoor Workshop Swimming Pool Safety; Plumbing & Mold" (Con-ed) Randy Patterson	22 10 am. – 12 pm. Backdoor Workshop "FEMA & Flood Zones" (Con-ed) Karol Grove	23 9 am. – 5:30 pm. Broker License Prep RES 201 Jack Waller	24 10 am. – 12 pm. Backdoor Workshop "Create Your CMA w/Excel" Please bring your technology (Con-ed) Rick Bailey	25
27	28 9:30 am. 3:30 pm. Course 1500-2014 (Con-ed) Sally Bell	29 12:30 pm. Executive 1:30 p.m. BODs' Mtg	30 9 am. – 5:30 pm. Broker License Prep RES 201 Jack Waller	1 10 am. 12 pm. "Change is Coming... RESPA Disclosure Rule" (Con-ed) Jeff Gunsberg	2
4	5 9 am. Membership Service	6 9:30 am. – 3:30 pm. Course 1400-2013 (Con-ed) S. Allingham Baker	7 9 am. – 5:30 pm. Broker License Prep RES 201 Jack Waller 9:30 - 11:30 a.m. Backdoor Workshop "Successfully Selling HUD Homes -2015 Training (Con-ed) E. Ramaj	8 9 am. – 12 pm. Intro Commercial Real Estate (Con-ed) Jake Porritt	9
11 9:30 am. Education/Technology 6-10 pm. NEW Pre-Licens Class	12	13 9:30 am. – 3:30 pm. Course 1600-2015 (Con-ed) Jack Waller 6-10 pm. Pre-License Class	14 10 am. Backdoor Workshop "Air Conditioning; Older Homes & Structural Issues" (Con-ed) Randy Patterson	15 10 am Backdoor Workshop "Stage To Sell" Cori Ann	16
18 11:30 am. Government Affairs 6-10 pm. Pre-License Class	19 9:30 am – 12:30 pm. New Member/COE Jack Waller	20 9:30 am. – 3:30 pm. "At Home With Diversity" (Con-ed) 6-10 pm. Pre-License Class	21 9 am. – 5:30 pm. Policies & Procedures for Real Estate Risk Management RES 203 Jack Waller	22	23
25 OFFICE CLOSED MEMORIAL DAY	26	27 9 am. – 11 am. Backdoor Workshop "Change is Coming RESPA Disclosure Rule" (Con-ed) Audrey Acquisti 12:30 pm. Executive 1:30 pm. BODs' Mtg 6-10 pm. Pre-License Class	28 9 am. – 5:30 pm. Policies & Procedures for Real Estate Risk Management RES 203 Jack Waller	29 10 am. – 12 pm. Backdoor Workshop "Understanding Price Per Square Foot" (Con-ed) Matt Diskin	30
1 6-10 pm. Pre-License Class	2	3 6-10 pm. Pre-License Class	4 9 am. – 5:30 pm. Policies & Procedures for Real Estate Risk Management RES 203 Jack Waller	5	6
8 9:30 am. Education/Tech 11:30 am. Government Affairs 6-10 pm. Pre-License Class	9 9 am. Membership Services 10 am. – 12 pm. "Building Your Business With Social Media" (Con-ed) Ben Handelsman	10 10 am. – 1 pm. Backdoor Workshop "Sustainable Housing; Termites & DIF Siding" (Con-ed) Randy Patterson 6-10 pm. Pre-License Class	11 9 am. – 5:30 pm. Policies & Procedures for Real Estate Risk Management RES 203 Jack Waller	12	13
15 9:30 am. – 3:30 pm. Course 1600-2015 (Con-ed) Jack Waller 6-10 pm. Pre License Class	16	17	18 9:30 - 11:30 am. Backdoor Workshop "Successfully Selling HUD Homes -2015 Training (Con-ed) E. Ramaj	19	20
22 11:30 am. Government Affairs	23 9:30 am. – 3:30 pm. Course 1400-2013 (Con-ed) David Montgomery	24 12:30 pm. Executive 1:30 pm. BODs' Mtg	25	26	27
29	30				

NAR Washington D.C.

Michigan REALTORS® Centennial Celebration - Grand Hotel

Legal Q & A

Q: I am a REALTOR® who represents a buyer. My buyer became interested in a property and wanted to make an offer. I contacted the listing agent and he told me that an offer had been made for less than full price. My buyer really wanted this property and decided to make a full price offer. The listing office then contacted me and told me that my buyer should present his “best offer.” The listing agent told me that he made the same request of the first buyer. It is my understanding that since my buyer made a full price and terms offer, the seller must sell him the property. Am I correct?

A: No. The Michigan Court of Appeals has held that a listing does not constitute an “offer” and cannot therefore be “accepted.” *Eerdmans v Maki*, 226 Mich App 360 (1997). It should be noted however, that depending on the terms of the listing contract, a seller who rejects a full price and terms offer may nonetheless be obligated to pay a commission to the listing broker.

Q: A competitor’s listing agreement has a clause that provides for an automatic 6 month renewal period if the seller does not cancel the contract before the listing expires. I don’t believe this is a legal contract. Am I correct?

A: Yes. There can be no automatic renewals in listing agreements. Rule 305(2) provides:

A service provision agreement (i.e., listing/buyer agency agreement) shall include a definite expiration date and shall not contain a provision requiring the party signing the agreement to notify the broker of the party’s intention to cancel the agreement upon or after the expiration date.

Q: I am a licensed salesperson, commonly known by the nickname, “Stevie M” and I use that name in all of my advertising. Is it a violation of licensing law to use a nickname in my advertising?

A: No. The Occupational Code does not prohibit salespersons from using nicknames in their advertising. However, the broker’s name and telephone number or address must also appear in the advertising.

Q: I have a listing on a home owned by a married couple. Currently, the wife is out of town on business, but they want to accept an offer. Can the husband sign the contract on the wife’s behalf and make this a binding contract?

A: No. In order for there to be a binding contract, both the husband and the wife would have to sign the purchase agreement. He would be able to sign on her behalf if she were to execute a power of attorney that expressly grants him that power. As an alternative, to facilitate signatures from out-of-town parties, often a contract expressly states that the parties may sign and deliver an acceptance via facsimile. In this scenario, the offer would be forwarded to the wife, who then could sign the faxed copy and fax it back. *(This column is provided by the law firm of McClelland & Anderson)*

User Friendly Version of The Code of Ethics

Article 1 – Don’t lie.

Article 2 – Don’t BS clients.

Article 3 – Cooperate with REALTORS®.

Article 4 – Report agency disclosure.

Article 5 – Disclose if you are the buyer.

Article 6 – Avoid side deals.

Article 7 – Get paid from one source only.

Article 8 – Escrow the money.

Article 9 – Put EVERYTHING in writing.

Article 10 – Don’t discriminate.

Article 11 – Know your stuff.

Article 12 – Advertise properly.

Article 13 – Don’t pretend to be a lawyer.

Article 14 - Cooperate with the Board regarding your case.

Article 15 – No bashing other REALTORS®.

Article 16 – Don’t steal clients.

Article 17 – Arbitrate – don’t litigate.



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Bartus, Barb (Michigan First Mortgage)	248-666-2700
Becker, Jeff (America's Preferred Home Warranty)	800-648-5006
Diaz, Julie (Commission Express of Michigan)	248-737-4400
Fox, Dana (Northpointe Bank)	248-884-6600
Gourand, Jill (Transnation Title Agency of Clarkston)	248-605-0600
Hill, Cheri (Bank of America)	248-408-6805
Hurd, Jessica (GreenStone Farm Credit Services)	810-664-5951
Jarvis, Beth (Title Connect)	586-226-3506
Katsiroubas, Mary (Title Connect)	586-226-3506
LaPorte, Jeff (The Home Team Inspection)	248-366-6215
Linnane, Jim (Wells Fargo Home Mortgage)	515-213-4291
Patterson, Randall (Pillar To Post)	248-755-3422
Porritt, James Jr. (Attorney At Law)	248-693-6245
Probe, Michelle (Seaver Title)	248-338-7135
Proctor, Michael (Michael Proctor)	248-931-1018
Seaver, Jason (Seaver Title)	248-338-7135
Seaver, Phil (Seaver Title)	248-338-7135
Seibert, Brian (Michigan First Mortgage)	248-666-2700
Stiltner, Jason (Charter One Bank)	248-752-3631
Sullivan, David (Credit Technologies, Inc.)	248-313-1027
Taylor, Cindy (Huron Valley Financial)	248-623-2280
Taylor, Nikki (Seaver Title)	248-338-7135

The Seller And Listing Broker Provides Property Access

Lockbox codes should be made available to licensed real estate professionals/REALTORS® for the purposes of them accompanying their clients on showing appointments. Individuals found to be accessing a property without being accompanied by their REALTOR® could be found to be trespassing.

From the Realcomp Policy Manual: Lockbox codes should not be given to any person other than those expressly approved by the seller or listing broker. This includes, but is not limited to, members of the public, unlicensed assistants and service people. Distribution of the lockbox code to unauthorized parties will subject the Realcomp Subscriber to a fine of \$5,000.

This MLS policy was enacted to enforce the importance of brokers and agents accompanying buyers (and other members of the public) on all showing appointments. Use care in keeping the lockbox code and property secure and do not allow or encourage unauthorized, unaccompanied access to properties listed in the MLS. *(Julie Fisher, Customer Care Manager)*

40 Hours Pre License Training

Monday, Monday, May 11, 2015
(Monday & Wednesday for 5 weeks)

NCI ASSOCIATES

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

6-10 p.m.

\$235 includes materials

Register by phone with Visa/Mastercard
No later than May 8, 2015
586-247-9800 or 586-247-9820 (fax)

REALTOR.Com Outdistancing Zillow, Trulia

Zillow finalized its acquisition of Trulia Inc., for \$2.5 billion in a stock-for-stock transaction. Meanwhile Move.com, operator of Realtor.com announced that its web and mobile traffic jumped more than 30 percent, with an all-time high of 37 million unique visitors to Realtor.com. In November 2014, Move.com was acquired by media mogul Rupert Murdoch's News Corp, owner of the *Wall Street Journal* and *Barron's*.

"There is no digital replacement for the human touch," Rupert Murdoch, Executive Chairman of News Corp said during the Real Estate Connect Conference in New York in January. "No technology can meet all of someone's needs. It takes a real person. We want the shortest distance between the American Dream and a family's reality to be Realtor.com."

Meanwhile, ListHub, a listing syndicator owned by Move Inc., has announced that Trulia will be removed from the publisher choices dashboard offered by ListHub. The company is also terminating its long-standing syndication relationship with Zillow.

REALTOR® magazine quotes ListHub General Manager Celeste Starchild: "Going forward, ListHub will continue to operate as the industry's most trusted and reliable listing data exchange platform, ensuring that industry-defined data quality standards and protections are upheld with the utmost rigor, and that broker choice and control remain at the center of the exchange of listing formation."

Zillow filed a temporary restraining order and was unsuccessful in compelling ListHub to keep sending listings to Trulia. The original agreement between Trulia and ListHub ends in June 2016. Zillow is transitioning to its own listing syndication tool in which it plans to receive more listings directly from MLSs and brokers through its new service, "Data Dashboard."

In an e-mail to Move employees, CEO Ryan O'Hara elaborated. "My expectation is that the two of us will wage a spirited battle for the hearts and minds of consumers and the industry, and we will push each other to be better performers-more focused on the customer, quicker to innovate, more committed to adding value at every state of the real estate cycle."

Cash Transactions Decline

Cash sales made up 36 percent of total home sales in November, 2014, down from 39% in November, 2013, according to a recent report by CoreLogic. Prior to the housing crisis, the cash-sales share of total home sales averaged approximately 25 percent. The peak occurred in January, 2011, when cash transactions made up 46.4% of total home sales. The company cautions that due to seasonality in the housing market, comparisons should only be made on a year-over-year basis.

We Are Where You Want To Be!

2015 Con-ed (Course 1600)

Dates

Saturday, April 18
Wednesday, June 23
Tuesday, July 21
Thursday, July 30
Monday, August 17
Tues, August 18 (6-9 p.m. Eve Split)
Thurs, August 20 (6-9 p.m. Eve Split)
Saturday, August 22
Wednesday, September 2
Thursday, September 24
Saturday, September 26
Tuesday, September 29
Tuesday, October 13
Tues, October 20 (6-9 p.m. Eve Split)
Wednesday, October 21
Thurs, October 22 (6-9 p.m. Eve Split)

Instructor

S. Allingham Baker
D. Montgomery
S. Sowles
D. Montgomery
S. Sowles
S. Allingham Baker
S. Allingham Baker
D. Montgomery
S. Allingham Baker
D. Montgomery
S. Allingham Baker
S. Sowles
S. Sowles
S. Allingham Baker
D. Montgomery
S. Allingham Baker

2013 Con-ed (Course 1400)

Dates

Wednesday, May 6
Wednesday, October 7

Instructor

S. Allingham Baker
S. Allingham Baker

2014 Con-ed (Course 1500)

Dates

Tuesday, April 28

Instructor

S. Bell

9:30 a.m. – 3:30 p.m. (6 hrs con-ed)
9:30 a.m. – 1:30 p.m. (4 hrs con-ed)
9:30 a.m. – 12:30 p.m. (3 hrs con-ed)
9:30 a.m. – 11:30 a.m. (2 hrs con-ed)

Course fee: (6 hrs) \$35 member/\$45 non-member
(4 hrs) \$25 member/\$30 non-member
(3 hrs) \$20 member/\$25 non-member
(2 hrs) \$15 member/\$20 non-member

To register: nocbor.com

Location: NOCBOR

2015 Con-ed

Monday, April 20
Wednesday, May 13
Monday, June 15
Tuesday, August 25
Wednesday, September 16
Tuesday, October 20

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

Location: NOCBOR

New Member & REALTORS® Code of Ethics Training

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 \$20 fee.

Friday, April 17
Tuesday, May 19
Tuesday, September 22
Wednesday, October 14
Tuesday, November 17

Instructor: Jack Waller

Classes begin at 9:30 a.m.

To register: millie@nocbor.com

Location: NOCBOR

“Building Your Business With Social Media”



Tuesday, June 9

10 a.m.

\$30.00



Maximizing Facebook & LinkedIn For
Your Real Estate Business

Ben Handelsman, Max/Broock, REALTORS®

to register go to nocbor.com

Location: NOCBOR

40 Hours Pre License Training

Monday, Monday, May 11, 2015
(Monday & Wednesday for 5 weeks)

NCI ASSOCIATES

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

6-10 p.m.

\$235 includes materials

Register by phone with Visa/Mastercard
No later than May 8, 2015
586-247-9800 or 586-247-9820 (fax)

Backdoor Workshops (Free)

"Monetary Impact of Diversity"

Ursel Mayo, Mayo Real Estate Group

Wednesday, April 15 (1 p.m.)

(2 hours con-ed)

"Swimming Pool; Plumbing & Mold"

Randy Patterson, Pillar To Post

Tuesday, April 21 (10 a.m.)

(3 hours con-ed)

"FEMA & Flood Zones"

Karol Grove, Flood Zone Specialists

Wednesday, April 22 (10 a.m.)

(2 legal hours con-ed)

"Create Your CMA Using Excel"

Rick Bailey, Bailey Realty & Investment Co

Please bring your technology

Friday, April 24 (10 a.m.)

(2 hours con-ed).

"Successfully Selling HUD Homes – 2015 Training"

Evduza Ramaj, Inside Realty

Thursday, May 7 (9:30 a.m.)

(2 hours con-ed)

"Change is Coming, RESPA Disclosure Rule"

Jeff Gunsberg, Title Connect

Friday, May 1 (10 a.m.)

(2 hours con-ed)

"Basic Intro Commercial Real Estate"

Jake Porritt, The Porritt Group

Friday, May 8 (9 a.m.)

(2 hours con-ed)

"Air Conditioning; Older Homes & Structural Issues"

Randy Patterson, Pillar To Post

Tuesday, May 14 (10 a.m.)

(3 hours con-ed)

"Stage To Sell"

Cori Ann, Designs by Cori Ann

Wednesday, May 15 (10 a.m.)

(2 hours con-ed)

"Change is Coming, RESPA Disclosure Rule"

Audrey Acquisti, MSource Training

Wednesday, May 27 (9 a.m.)

(2 hours con-ed)

"Understanding Price Per Square Foot"

Matt Diskin, Property Valuation Group

Friday, May 29 (10 a.m.)

(2 hours con-ed)

"Successfully Selling HUD Homes – 2015 Training"

Evduza Ramaj, Inside Realty

Thursday, June 18 (9:30 a.m.)

(2 hours con-ed)

To register: nocbor.com

Location: NOCBOR

Broker Prep (RES 202)

Thursday, April 16, 23, 30 and May 7

9 a.m. – 5:30 p.m.

Instructor: Jack Waller

This "flagship" course provides the information you need to successfully complete your real estate broker's license exam. No gimmicks, no unnecessary materials just to fill time. The class concentrates on solid information, testing techniques, developing good preparation habits, and confidence building.

• **30 hours**

\$325.00 includes textbooks and instructions

To register: nciassociates@comcast.net or 586-247-9800 x21

Location: NOCBOR

Policies & Procedures For Real Estate Risk Management (RES 203)

Thursday, May 21, 28, June 4 & 11

9 a.m. – 5:30 p.m.

Instructor: Jack Waller

This program is the only one of its type to actually help you create or upgrade the most important tool in your risk management arsenal – A Policy & Procedure Manual. While our industry is under constant legal assault, it's amazing how little attention is focused on this critical issue. Learn from industry and legal experts how to: (1) Create or upgrade a personalized, comprehensive policy manual, (2) How to integrate it into your company practices, and (3) How to train staff so everyone is "signed on" to your new or revised policy!

• **30 hours**

\$325.00 includes textbooks and instructions

To register: nciassociates@comcast.net or 586-247-9800 x21

Location: NOCBOR

Broker Law Specialty Contract & Fair Housing (RES 202)

Thursday, August 6, 12, 20 & 28

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 what skills agents must possess when breaking down and communicating contract and form details to their increasingly savvy customers and clients. Learn from a Broker's or Manager's perspective how to teach and coach your agents must possess when breaking down and communicating contract and form details to their increasingly savvy customers and clients. Learn from a Broker's or Manager's perspective how to teach and coach you agents to do this correctly. This course also delivers All 9 Required Hours of Fair Housing in a practical, real world format. You already know the history and theory: Now it's time to focus on what to do and say, when to do it, and how! • 30 hours

\$325.00 includes textbooks and instruction

Location: NOCBOR

To register: nciassociates@comcast.net or 586-247-9800x21

NOCBOR Government Affairs Committee



A few members of the NOCBOR Government Affairs Committee traveled to Lansing to attend the Centennial celebration of the Michigan REALTORS® Association on March 4, 2015. During the day's activities, members of the Michigan Senate and House of Representatives provided Michigan REALTORS® with a legislative update. Pictured L-R Jason Seaver, Jeffrey Raupp, Dana Fox, Jenifer Rachel, David Elya, R.W. Watson, Justin Neil and James Gillen.

Major RPAC Investors!

NOCBOR is proud to announce the names of members who have made a sound financial investment to protect the rights of private property owners, and to support elected officials who are committed to issues on behalf of the National Association of REALTORS®.

On behalf of over 3,300 NOCBOR members, special recognition and appreciation is extended to **David Botsford** (Keller Williams/West Bloomfield) for his generous contribution of **\$6,000**, which qualifies him as a **Golden R President's Circle**. Special acknowledgement and thanks to **Amy Albright** (Re/Max Encore), **Allan Daniels** (Dr. Daniels and Sons), **Andrea Esse** (Re/Max Defined), **Dana Fox** (Northpointe Bank), **Ann Peterson** (Re/Max Defined) and **Mary Rettig** (Re/Max Classic) who each committed **\$1,000**, qualifying as a **Sterling R** contributors.

Do You Have Insurance?

Joining the REALTORS® Political Action Committee (RPAC) is the best way a REALTOR® can protect their real estate profession. RPAC is the only grassroots and issues mobilizing force that exists to protect and promote the tradition of home ownership, private property rights and real estate investments in Michigan.

The members of "**NOCBOR HONOR ROLL OF POLITICAL MINDS**" have financially contributed to RPAC to support legislators, who believe in protecting private property rights, preserving the American dream of home ownership, fighting for tax reforms and reducing burdensome regulation on your business. By becoming a member of this distinguished group, 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, sharing in the success on issues and concerns important to your profession.

RPAC is the real estate industry's insurance to promote and protect the real estate profession. The benefits are tremendous and they last forever! Your "fair share" contribution of \$35, or more, is more important than you realize. Whether it's fighting the proposed state sales tax on your commissions, fighting burdensome regulations or promoting REALTOR®-friendly-legislation, your involvement in RPAC will link you with like-minded REALTORS® statewide.

Have you paid your professional insurance this year? You still have time to add your name to the "**NOCBOR Honor Roll of Political Minds!**" Contact 248-674-4080 to join the RPAC movement!



Honor Roll Of Political Minds

Acho, Gerald	Cichewicz, Daniel	Gardner, Brent	Jaffke, Lee	McDonald, Donna	Prezzato, Dominic	Sorenson, Keri
Acker, Lori	Ciciretto, Elizabeth	Gardner, Mark	Jarbou, Fawwaz	McDonald, Robert	Probe, Michelle	Sowter, Denise
Adams, Kori	Ciecko, Andrew	Gamer, Constance	Jardine, William	McGuckin, Tony	Proszek, Kimberly	Sparks, Ann
Agazzi, Giovan	Clark, Betty	Genser, Howard	Jarvis, Elizabeth	McKindles, Marge	Putnam, Julia	Spencer, Megan
Albright, Amy	Clark, Lisa	Gentner, Anthony	Jenkins, Heather	McKindles, Ryan	Quinn, Andrew	Spencer, Shirley
Andis, Earl	Codreanu, Corina	Gentry, James	Jennings, Margaret	McLean, John	Rachel, Jennifer	Stanton, Marian
Antone, Tony	Coffel, Elsie	George, Christopher	Jernigan, Bradley	McNabb, Virginia	Ragland, Brian	Stefancin, Sari
Antoun, Michael	Collier, Christopher	George, Michael	Johnson, Kenneth	McPharlin, William	Rakowski, Jessica	Stevens, Elizabeth
Armstrong, Marsha	Compton, Victoria	Germaine, Kenneth	Jones, Gideon	Meese-Lyons, Gina	Ramaj, Eudzuza	Stewart, Patrick
Aulgur, Alan	Concepcion, Jesus	Gervason, Carl	Judd, Timothy	Megdal, Debbie	Rammier, Teresa	Stewart, Sara
Bader, Karim	Conger, Leanne	Gilbert, Dell	Junkin, Terrie	Megie, Jason	Rangi, Rosemary	Stockton, Janet
Baker, Kathryn	Conrad Zaske, Kathleen	Gillen, James	Juzswik, Rosemary	Meixell, Patricia	Ratkiewicz, Connie	Stockton, Jashua
Baldrica, Brian	Contzen, Dagmar	Gilman, Patricia	Kangas, Richard	Mettters, Joseph	Raup, Jeffrey	Stockton, Steve
Balk, James	Cooper, Dana	Gjolaj, Kola	Kaplansky, Amy	Meyer, Ronald	Ravenell, Rhona	Stolle, Brandon
Ball, Karina	Cooper, Katie	Gjolaj, Violeta	Karrick, Cheryl	Meyers, Kathleen	Rea, David	Stolle, Traci
Banfield, Patricia	Cooper-Green, Karen	Glenn, John	Kaseta Collins, Michele	Miller, Timothy	Rea, Shana	Stulberg, Edward
BarBee, Misty	Costa, Peter	Goldstone, Caren	Kashat, Heath	Milzow, Forrest	Reaume, Keith	Swanson, Lynn
Bardone, Dawn	Craig, Christine	Gollinger, Susanne	Katner, Robert	Mindell, Allan	Rettig, Mary	Swenson, Todd
Barnard, Robert	Crampton, Victoria	Goode, Ronald	Katopodis, Coralie	Mintzer, Shalom	Ridley, Angela	Syrian, Jonathan
Barnes, Thomas	Crepes, Wendell	Gordon, Charyl	Katsiroubas, Mary	Mladenoff, Linda	Riemenschneider, David	Szymanski, Kelly
Barnett, Larry	Cupp, Janet	Gourand, Eric	Kaverley, Mary	Mohanachandran, Prasanna	Ripinski, Dawne	Tallinger, Jonathan
Bartlett, Patricia	Cyrowski, Carl	Gourand, Jill	Keels-Peters, Paula	Mohr, Patricia	Ripinski, Michael	Tallentino, Roxann
Bartus, Barbara	Dafoe, Karen	Gourand, Nicole	Keenan, Joseph	Montour, Stephanie	Robinson, Donald	Taylor, Elizabeth
Bassett, Amy	D'Alessandro, Christine	Green, Judy	Kelly, Margaret	Moore, Kelly	Robinson, Nancy	Tedesco, Thomas
Battice, Michelle	Daniels, Allan	Green, Timothy	Kennedy, Derrick	Moreno, Anthony	Roderick, Lynn	Telander, Jan
Baxter, James	Daniels, Allan	Greib, Joseph	Kennedy, Robert	Morici, Jamie	Rodriguez Rocha, Cynthia	Thomas, Nicholas
Beaumont, Teresa	Danley, James	Greig, David	Kern, Denise	Morris, Allen	Rogers, Heather	Tigue, Nancy
Bednard, Nicole	D'Anna, Calogero	Grewe, Rachel	Kersten, Ane	Morrison, Kimberly	Ronayne, Deborah	Timothy, Sean
Benter, David	Darby, Darlene	Grieves, Susan	Kessler, Debbie	Moses, Thomas	Ronayne, Louis	Tishhouse, Cathy
Berman, Cindy	Darbyshire, Erica	Grobber, Nancy	Khami, Jerry	Murphy, Capricia	Rondina, Nila	Todd, Jeff
Bezemek, Jill	Darrah, Margaret	Grober, Diana	Kiefer, Lisa	Murphy, Jane	Rubin, Gabe	Tominna, Sean
Beznos, Harold	Dault, Joel	Grunow, Cynthia	Kindig, Nelson	Murray, Deborah	Rupright, Lane	Torony, Nicholas
Bielby, Paul	Davis, Laurie	Guo, Jinsong	King, Shannon	Myrick, Brandon	Rustile, Robbie	Trombetti, Ronald
Bill, Cheryl	Davis, Sharon	Haggard, Alan	Kinkela, Janis	Naeyaert, Mary	Rybicki, Mitchell	Tubbs, Catherine
Billings, Belinda	Day, Joseph	Hakim, Albert	Kinney, Stanley	Nagle, Wendy	Rybicki, Peggy	Tubbs, Jack
Binno, Andrew	Dedvukaj, Martin	Halabu, Shamil	Kizy, Justin	Najjar, Nick	Saarela, Brad	Tunis, John
Blake, Roderick	Dendler, Susan	Hamilton, Shelly	Klump, Michelle	Nanes, Thomas	Sage, Cheryl	Turri, Lynette
Blandino, Ron	Denha, Rachel	Hampton, Lisa	Knoll, Sally	Naoumi, Suzan	Salamey, Lama	Vaaler, Susan
Bobbitt, Michael	Deroche, Jeanne	Hardy, Douglas	Knox, Rosemary	Naumvoski, Vasil	Samad, Viqar	Valensky, Brittany
Botsford, David	Devine, Jon	Hardy, Douglas	Koby, Karen	Nied, Micheal	Sanchez, Ariel	Van Dyke-Dietrich, Carol
Botsford, Melissa	DiMaria, Marc	Harrell, Robert	Kollar, Krista	Neil, Justin	Sandbank, Robin	Velarde, Janelle
Bourgeois, Barry	Dirasian, S. Kay	Harris, Joerome	Kortze, Robert	Nelson, Thomas	Sanders, Laura	Vilenchuk, Violetta
Bowes, Laura	Djonlekaj, Anthony	Harris, Lisa	Koteles Riha, Caron	Neveau, Thomas	Sanders, Matthew	Vincent, Lynette
Bradshaw, Pamela	Dowler, Marie	Harris, Wendy	Krueger, Donald	Newman, Ron	Sanford, Donna	Voorhees, Hazel
Brady, Patrick	Drul, Julie	Harris, Samuel	Krueger, Sandra	Nierzwick, Janet	Sanger, Deloris	Vranesich, Hazel
Bratton, Charles	Dubeck, Mary	Havermahl, Virginia	Krupsky, Kevin	Niskar, Ross	Savage, Michael	Wallace, Neil
Breuer, Babara	Dunn, Debra	Healy, Jack	Kuhne, Dawna	Niezgod, David	Scarth, Gayle	Warneke, Susan
Breza, Donice	Dyatlov, Ruslan	Heaton, Zachariah	Kujan, Theodore	NOCBOR	Schaefer, Barbara	Warren, Mark
Brikho, Sana	Dyer, Marcia	Helland, Karen	LuBuda, Diane	Novak, Linda	Schaefer, Lyle	Watson, Robert
Brooks, Brenda	Earl, Charles	Hemphill, Carolyn	LaFata, Joey	Oliver, Eric	Schervish, Herbert	Webb, Joshua
Brown, Denise	Ebaugh, Sarah	Henderson, Joan	Lafferty, Jon	Olson, Timothy	Schewe, Barbara	Wei, Mei
Bruce, Monica	Ebbeling, Kathleen	Henry, Rick	LaFontaine, John	O'Neil, Carol	Schroeder, Shawn	Weidman, Genevieve
Buckley, Rjeanne	Edgar, Gary	Herbert, Justin	LaFontaine, Maureen	Osadtsa, Natalya	Schuh, Tammy	Weishuhn, Susan
Bugar, Robert	Edgar, Lynne	Hermansen, Shawn	Lambrecht, Kristine	Papp, Alina	Schwarzentrub, Matthew	Weller, Catherine
Burdi, Caren	Eisenbraun, Timothy	Herron, Maureen	Lamphier, Mark	Parker, Gladys	Schwarzentrub, Penny	Wessel, Carl
Burke, Raymond	Elam, Harvey	Herzog, Shelly	Langdon, Geoffrey	Parkison, Brian	Schwerin, Steven	West, Gary
Burland, Robert	Elam White, Andrea	Hill, Katherine	Lanman, Martha	Partaka, Chad	Seaver, Jason	Widerstedt, Michelle
Burnett Etchen, Lydia	Exelby, Andrea	Hilton, Debra	Lansing, Jack	Partrich, Debra	Seaver, Philip	Wilcox, Randy
Burt, Cheryl	Estreicher, Jenilynn	Hoard, Lillian	Lawley, Anna	Patel, Jinesh	Sedarous, John	Wilhelm, Thomas
Burt, Julie	Faitel, Alan	Hobart, Lisa	Lawrence-Kirk, Lynette	Patton, Gwendolen	Seibert, Brian	Williams, Jennifer
Burt, John	Fakhouri, Sahar	Leddy, James	Leddy, William	Pauwels, Ricky	Seley, Douglas	Williams, Mark
Cain, Christina	Felton, Christopher	Holsinger, Robert	Lefkowitz, Brandon	Pawlovich, Lawrence	Semaan, Ronald	Willis, Pamela
Calcaterra, Janice	Felton, Jeanette	Holt, Stephanie	Lenk, Stan	Pearson, Kay	Senior, Wayne	Winningham, Kevin
Calzadillas, Lori	Ferguson, William	Hughes, Frances	Lewis, Andrew	Perry, Margaret	Shaffer, Patricia	Wojtaszek, Susan
Campbell, Katherine	Ferrazza, Mary	Hoopfer, Gerald	Lipinski, Laura	Petco, Ashley	Shea, Diana	Wolf, Robert
Cantarella, Eva	Figuroa, Patricia	Hoover, Mary	Litteral, Jon	Peterson, Ann	Sherman, Jon	Woody, Matthew
Cantarella, John	Fincham, Thomas	Howarth, David	Lombera, Christina	Petrevski, Michael	Sherry, Daniel	Wright, Judith
Capoccia, Anthony	Finley, Kelly	Howe, Richard	Long, Wesley	Pettway, Darren	Shkemi, Anila	Wroblewski, Brandon
Carroll, Thomas	Fischer, Malcolm	Huddleston, Donald	Lozano, Susan	Pfaff, Dawn	Shuler, Michelle	Wroblewski, Brandon
Carson, Curt	Fitzgerald, Kathleen	Hughes, Kristine	Lubischer, Ingrid	Phillips, Alfred	Siddiqui, Ali	Wrubel, Karen
Carter, Roger	Fitzgerald, Teresa	Hull, Janet	Lund, Michelle	Phillips, John	Simms, Rose Mary	Yaldoo, Faik
Cassavoy, Norman	Florescu, Manuel	Hull, Keith	Lund, Tracy	Pinkerton, Linda	Skaug, Lily	Yezbick, Kimberly
Cecil, Kathleen	Flynn, Susan	Hurd, Jessica	Mandeville, Jim	Pietrobono, Joanne	Skidmore, Laura	Yono, Sinan
Chappell, Michelle	Ford, Pamela	Husaim, Donna	Mandich, John	Pischel, Dawn	Skowronek, Anna	Yono, Teresa
Chartier, John	Ford, Sheryl	Hutya, Pamela	Maniaci, Joseph	Plourde, Laura	Skyllis, Diane	York-Hesse, Lori
Chmielewski, Douglas	Fortinberry, Dana	Irwin, Mary Ann	Marks, Michael	Plunkett, Carolyn	Skyllis, James	Young, Mark
Chmielewski, Eva	Fox, Dana	Iwig, Rosalie	Martini, Shadia	Podsiadlik, Christine	Smith, Carolyn	Young, Nicholas
Chmura, Loretta	French, Cheryl	Jacobs, Patricia	Mason, Michael	Popiel, Jadwiga	Smith, Roger	Yovich, Mary
Christensen, Paul	Fredericks, Sharon	Jacobs, Sheila	Mattler, Steven	Porritt, James	Smitha, Michael	Yovich, Michael
Chudik, Stephen	Gaied, Ereny		McCleary, Daniel	Porritt, James	Soave, Maria	Zelidman, Dimitri
Chun, Won	Galinac, Joseph		McDaniel, Grant	Prat, Ronald	Solan, Michael	Ziejka, Christine
	Galli, Jeremy		McDaniel, Michele	Prendergast, Laura	Solway, Harvey	Ziozios, Jeanine

Look who contributed \$24,427 to RPAC this year!

RPAC Is Your Business Insurance!



**Every lender can do the easy deals,
but we do the impossible.**

We can help many of your clients with short sales, bankruptcy or foreclosures in the last 2 years through our **Portfolio Lending*** products.

Other home loan options we offer include:

Rural Housing

FHA

Conventional

VA

We understand sometimes bad things happen to good people.
If your client doesn't meet Fannie Mae guidelines we may be able to help!

*Minimum down payment is 10% down and must be owner occupied.



NMLS#130329



Waterford
248.666.2700

Lansing
517.351.5626

Brighton
810.225.9950

Thursday, August 6, 2015

Fountains

6060 Maybe Rd., Clarkston 48348
(Between Dixie & Sashabaw)

Registration:

7:30 a.m. – 8:00 a.m.

Shotgun Start:

8:30 a.m.

Entry Fee: \$100 per golfer

18 holes with cart and range balls

Continental breakfast: bagels, donuts, yogurt, fruit, juice and coffee

Lunch: "on the turn" hot dogs & burgers

Dinner only tickets: \$30

