



Impact



Steve Stockton
NOCBOR President

Happy Spring, NOCBOR members! This is the time of year when we all look forward to the mad dash of sellers and buyers in the marketplace, all eager to do business. One issue we have this year is the lowest inventory ever recorded. I'm sure we have all written over ask offers with escalation clauses, guaranteed appraisals, free occupancy and even no inspections, just to be beat out by another offer. Seems to me that the best thing we can do is get some darn listings!

One of my goals this year was for us to give back to the community and we have just the right plan coming up to do that, along with us interacting with our farms and sphere to generate the potential of more listings. NOCBOR will be doing a "Can Drive" for those who need. Normally, the U.S. post office does this every year, just about this time, but not this year. We have talked with several charities and they are all in great need for non-perishables. What this will involve is a walk through your farm areas, place a door hanger, which NOCBOR will provide, that states on a certain date you would be by to pick up non-perishable items placed on the porch. You could do e-mails or flyers. Your office could also be used as a drop off. This is a great way to serve our community and interact at the same time. We are planning for May, so watch for it.

Designation Time!

NOCBOR is the "Education Board of Choice." We provide continuous free workshops and now would be a great time to upgrade your education arsenal with a new designation. Some that I would suggest are GRI: Graduate Realtors® Institute; ABR: Accredited Buyer Representative; SRS: Seller Representative Specialist; CRS: Certified Residential Specialist & SRES: Senior Real Estate Specialist. Make 2021 the year you get started on your designation journey!!

Culture Expansion

One of my other goals this year is to create more culture among agents. The Membership Services Committee is kicking around a lot of new events, clubs and leagues. My office has a bowling and golf league every year and this has created a great bond with our agents. Going into next year, it would be great to have a league so we can get together on a weekly basis. The bowling league could be formed and start this fall. If you would like to be involved in setting either of these up, please let me know at Steve@TheStocktonTeam.com

RPAC Update

NOCBOR RPAC goal established by Michigan Realtors® for this year is 178K. We have collected just over 50K. Since our 2021 annual dues have been collected, this puts us well behind on that goal. We are planning several events to promote RPAC. Events in the works are a Bocce Ball Night, Skeet Shooting, Wine & Cheese, Pool & Darts and Scotch & Cigars. We want to spread the word on what RPAC does to protect our industry and personal property rights. Watch for the dates and hope see as many of you as possible!



COVID & MAR Convention

It seems like everyday I see several people on Facebook happy that they got their vaccine. With the trajectory the state is on, it looks like in-person events will be opening up more and we can finally get back to some kind of business as usual. With that said, I want to let you know about the Michigan Realtors® Annual Convention. If you have never been to one, this would be the best year to get started. The event is being held in Traverse City this year at the Grand Traverse Resort. The convention is a wealth of training classes, vendors and a great place to meet fellow agents all looking to improve their business. Don't forget that Traverse is wine country, golf and casinos. Great way to grow your business and have a blast doing it. Come register, you won't be sorry.

Transaction Desk & Remine Docs

Hopefully, you have all heard from Realcomp that Transaction Desk will be replaced with Remine Docs during this year. In my 44 years as a Realtor®, I have lived through many changes and I have found that it has always been for the better. I was lucky enough to have attended a demonstration of the new program and it looks amazing. Watch for the training classes. You will want to get ahead of the curve. We should always embrace change; change is where growth is!

In Conclusion

Wow, the first quarter of my year as President is already over! There is so much I would like to see happen, but the time is flying by. I'm sure you all feel the same way so I am reaching out to you for your ideas, thoughts and goals we should be working on to make NOCBOR the best it could be. You, the members, are what makes NOCBOR special, so please share your thoughts.





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NORTH OAKLAND COUNTY BOARD OF REALTORS®

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Board of Directors

February, 2021

MOTION CARRIED to approve Two (2) Primary Designated Realtors®; Eighty-Two (82) Primary Realtors® and One (1) Secondary Realtor®

MOTION CARRIED to approve the Decision of the Ethics Hearing Panel, dated February 2, 2021, regarding **Nycole Plaff** (The Brokerage Real Estate v. **John Robinson** (Coldwell Banker Professionals)).

Accountability, Culture Change & Training

NOCBOR is providing its members an opportunity to reaffirm their commitment to fair housing. In an effort to build upon NAR's Fair Housing ACT Plan, NOCBOR members are encouraged to complete available training opportunities:

- Implicit Bias Training
- Fairhaven: A Fair Housing Simulation
- "At Home With Diversity" Certification

Completing these three programs will empower Realtors® to confront their own biases and demonstrate a commitment to offering equal professional services to all. Through action and education, Realtors® can work together to end discrimination in housing.

<https://www.nar.realtor/fair-housing/fair-housing-program/fair-housing-resources>



In Memoriam

The North Oakland County Board of Realtors® extends deepest sympathy to the family and friends of **John Goings** (Century 21 Sakmar & Assoc.), whose beloved son John Goings, Jr. passed away on March 6, 2021.

NOCBOR also extends deepest sympathy to the friends and family of **Don Thompson** (American Associates), who passed away on March 17, 2021.

Kenneth Barwin, (Century 21 AAA North-Rochester), passed away on April 4, 2021. NOCBOR members, Directors and staff extend their deepest sympathy to the Barwin family.

Kimbrough Hits The Jackpot!

Congratulations, **David Kimbrough** (Berkshire Hathaway HomeServices Michigan Real Estate), on participating in the Realtor® Party Mobile Alert Campaign and being selected as the "one" out of 7,000 Realtors® to win a free registration to the Michigan Realtors® Convention in September 2021.

Members who text **Realtor** to the number **30644** will receive a texted link to participate in NAR and Michigan "Calls for Action" Two "clicks" and your message will be sent to the appropriate elected officials. While used sparingly, when a "Call for Action" does take place, these significantly turn up the volume on key industry issues with our elected officials. 8,600 Realtors® successfully contacted Lansing during a 28-hour period last April to support lobbying efforts which allowed in-person real estate work to resume.

Be ready to take action at a moment's notice the next time Realtors® need to communicate with Congress or the Michigan Legislature on real estate industry issues. Text Realtor to the number 30644, right now!!

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.

Commission Structure Serves Public

Class action attorneys looking for a payout and those illegitimately trying to position themselves in the real estate market are trying to mislead people with misinformation and glaring omissions about the real estate agent commission structure.

The commission structure where the listing broker offers to share his or her commission with the buyer broker ensures greater equity and equality for first-time, low-income and many other home buyers who otherwise couldn't afford a home and professional representation. If buyers had to pay an out-of-pocket commission to their agent at closing, in addition to the price of the home, it would increase their costs and freeze many out of the market.

The Multiple Listing Service (MLS) database and system is designed to incentivize cooperation between brokers who share all their information in one place, providing the best and greatest number of options for buyers as efficiently and transparently as possible. In turn, sellers get access to the largest possible pool of buyers within a market.

There is real value in a structure that levels the playing field for buyers and pays everyday Americans for a critical service. A home is the single largest, most complex purchase most people make in a lifetime. Consumers know they don't want to go this alone. Even as internet research about a home purchase reached an all-time high of 97% in 2020, 9 in 10 people still choose to work with a real estate agent to buy a home. Real estate agents help people navigate complex, data-heavy and voluminous information, details and decisions. That includes everything from coordinating with lenders, managing attorney reviews and advising on zoning

to arranging appraisals, serving as a professional negotiator in a highly competitive market and advising on the latest trends in the local housing market. All that for a median gross income of \$49,700 for Realtors®.

The cooperative broker MLS system makes it possible for smaller brokerages to compete with larger ones through instant exposure and access to the largest, centralized database of residential real estate listings in your market. Because of MLSs, we're at a point in the market where we're seeing unprecedented competition among brokers, especially when it comes to service and commission options. That gives consumers many different choices including which customer service approach and broker and commission model they prefer.

In 2020, 79% of broker-owners volunteered their time on a monthly basis and 92% made monetary donations. Meanwhile, 82% of Realtors® made charitable donations and 91% of Realtor® associations conducted a fundraiser for their community in 2020. Over the past 18 years, the Realtors® Relief Foundation has collected and distributed more than \$32 million in relief aid for victims of more than 80 disasters in 39 states and territories, helping 13,000 families.

So, beware of the alternative reality being advanced by big money plaintiff's attorneys looking for a payout and those illegitimately trying to position themselves in the real estate market. What's real are the everyday real estate agents living and serving in our communities across the country who are helping their fellow, everyday Americans achieve the ultimate American dream. *(Charlie Oppler, President of National Association of Realtors®)*



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NOCBOR Events

APRIL
MAY
JUNE

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
5	6	7	8	9	10
12 11:30 a.m. Government Affairs	13 9 a.m. 6 Hour Con Ed Jack Waller 9:30 a.m. Membership Services	14 10 a.m. Ethics Hearing	15 9 a.m. 6 Hour Con Ed Lori Chmura 9:30 a.m. Grievance Committee	16 10 a.m. Interboard Arbitration Hearing	17
19 9:30 a.m. Education/Technology	20 10 a.m. Ethics Hearing	21 12:30 p.m. Executive 1:30 p.m. Board of Directors	22 9 a.m. – 5 p.m. SRES "Senior Real Estate Specialist" Lori Chmura	23 9 a.m. – 5 p.m. SRES "Senior Real Estate Specialist" Lori Chmura	24
26	27 10 a.m. "New Construction & Vacant Land Financing" Dana Fox	28 9:30 A.M. 6 Hour Con Ed Virtual & In Person Sally Bell 10 a.m. – 12:30 p.m. The Broker Summit (2 hrs Con-ed)	29 9:30 a.m. Book Of The Month Club Steve Stockton 1 p.m. "TBD" Virtual Workshop Brenda Brosnan	30	1
3 10 – 11 a.m. "Listings, Listings, Listings!" Webinar (1 hour con-ed) Todd Colthrup	4	5	6	7 9 a.m. – 12 p.m. New Member Orientation & Code of Ethics Jack Waller	8
10 11:30 a.m. Government Affairs	11 9:30 a.m. Membership Services	12 9:30 a.m. 6 Hour Con Ed Virtual & In Person Sally Bell	13 1 p.m. "TBD" Virtual Workshop Brenda Brosnan	14	15
17 9:30 a.m. Education/Technology	18	19 9 a.m. 6 Hour Con Ed Jack Waller	20 9 a.m. – 5 p.m. ABR "Accredited Buyer Representative" Lori Chmura 9:30 a.m. Grievance Committee	21 9 a.m. – 5 p.m. ABR "Accredited Buyer Representative" Lori Chmura	22
24	25 10 a.m. "New Construction & Vacant Land Financing" Dana Fox	26 12:30 p.m. Executive 1:30 p.m. Board of Directors	27	28 9 a.m. 6 Hour Con Ed Lori Chmura	29
31 Memorial Day Office Closed	1	2	3	4 9 a.m. USPAP Appraiser Con Ed Lori Chmura	5
7 9 a.m. – 12 p.m. New Member Orientation & Code of Ethics Jack Waller	8 9:30 a.m. Membership Services	9	10	11	12
14 9 a.m. 6 Hour Con Ed Jack Waller 11:30 a.m. Government Affairs	15	16	17 9 a.m. – 5 p.m. SRES Senior Real Estate Specialist 9:30 a.m. Grievance Committee	18 9 a.m. – 5 p.m. SRES Senior Real Estate Specialist	19
21 9:30 a.m. Education/Technology	22	23 9:30 a.m. 6 Hour Con Ed Virtual & In Person Sally Bell	24 1 p.m. "TBD" Virtual Workshop Brenda Brosnan	25	26
28	29 10 a.m. "New Construction & Vacant Land Financing" Dana Fox	30 12:30 p.m. Executive 1:30 p.m. Board of Directors			

NAR Legislative

“NOCBOR Honor Roll Of Political Minds”

Aboona, Ghasan	Benfield, Lisa K	Charlick, Donna M	DiCicco, Ronald	Gailey, Scott R	Hermansen, Shawn
Aboona, Leza	Bennett, Chelsea	Chartier, John	Dickstein, Shannon M	Galinac, J Michael	Herrgott, Louise
Abraham Glass, Sandra L	Bernabei, Dwight	Chen, Chi	Dill, Corey	Gallaher, Ashley	Herrgott, Robert
Aceron, Vincent N	Bernabei, Nancy J	Cherrin, Bonnie H	Dilworth Hunt, Peg	Galloway, Patrick	Herrington, Laura A
Acho, Michael	Berri, Sam	Chester, Rhonda	Dirks, Andrew	Gasso, Jevareio	Herzog, Thomas
Adair, Lindsay	Binevicius, Milita	Chiapelli, Dominic	Dixon, Anfroy	Gates-Beers, Cheryl	Hill, Katie
Adamkiewicz, Heather	Bittner, Dorothy	Chmiel, Alyssa	Djon, Anthony	Gebauer, Stephanie	Hill, Lauren V
Adams, Elizabeth	Blue, Jana	Chmielewski, Douglas A	Dodaj, Gjergj	Gegaj, Zoja	Hill, Martin
Affrica, Sean	Blum, Kevin	Chmura, Loretta	Dodaj, Kristian	Gehringer, Stephanie A	Hirschmann, Kenneth J
Agnetti, Michael	Bobcean, Faith	Choudhury, Tahmidur	Dodson, Kari	George II, Michael	Hoag, Aaron
Ahmed, Jubel	Bogdan, Teodor	Christensen, Alexis	Donelson, Michael	George, Kevin	Hoang, Thuy
Ahmed, MD Gulsan	Bojaj, Marina	Christensen, Paul E	Dorsett, Jamel T	Gervason, Greg	Hodges, Sarah A
Aiken, Kellie	Bommarito, Jenna M	Church Jr, Robert	Douglas, Brittany	Gibbs, Afton	Hoef, Alexandra
Al Bayati, Amal	Bondada, Jithendra	Ciaramella, Jake	Dowler, Kaitlin	Gibson, Deja	Hogan, Christina
Al Shimary, Karar	Booker, Samantha	Ciecko, Andrew	Dowler, Marie	Gilman, Patti	Hogan, Kenneth D
Albright, Amy L	Borgen, Kasey	Clancy, William	Downes, Brian	Gjelaj, Artan	Hogans, Dorian C
Al-Dodd, Ghazwan	Bortell, Lauren	Clark, Betty K	Downey, Kevin M	Gjonai, Antonio	Hohner, Jonathon
Aldubai, Jamil	Boshaw, Angela	Clarke, Brennen	Doyle, Stephanie	Gjonaj, Gjon	Hollenbeck, Kristen
Alexander, Frederick A	Bowes, Laura A	Clarke, Lasha	Doyle, Stephen	Gjonaj, Limone	Honingford, Anita
Alfano, Nicholas	Bowles, Tammy M	Clements, William	Dudewicz, Pamela	Gladden, David	Hooper, Charles
Ali, Nahar	Boyd, Timothy B	Clinton, Eric L	Duley, Kimberly	Godre, James A	Hoover, Jeremy
Alsaabee, Alaa	Bradshaw, Pamela	Cloutier, Alicia	Duncan, Cindy	Gojcay, Peter	Hoover, Mary A
Altene Jr, James	Brady, Jennifer	Coats, Amber	Dunn, Tamara L	Goldwater, Rita	Hoque, Syed S
Amin, Nayeem	Brant, Ken	Coley, David	Dyer, Marcia	Gooch, Benjamin	Hotchkiss, Amanda M
Anderle, Jennifer	Brant, Shannon	Collica, Erica	Eaglen, Tari	Goodchild, Jazz	Hotchkiss, Loren A
Anderson, Lindsay	Brazier, Mica L	Collins, Chris	Ebel, Charles B	Gorz, Kathryn	Howarth, Tonya L
Antone, Tony	Bremner, John C	Collins, Kelly	Eberhardt, Stacy	Gourand, Eric	Hoyt, Jacob
Antonick, David	Brenaman, Amanda	Combs, April O	Eble, Devin	Gourand, Jill L	Huang, Tian
Archer, Amaan	Brikho, Marwan	Concepcion, Jesus J	Edgar, Gary L	Grabowski, Michael A	Hubler, Jacquelin
Armstrong, Marsha	Bridgett, Tiffini	Conklin, Janell	Egbert, Sarah	Grauer, Kyle W	Huddleston, Donald
Askew, David	Briggs, Wendy L	Conner, DaRhon	Egerton, Stacy	Gregg, Carrie L	Huffman, Garrett A
Asmar, John P	Brockner Querio, Michael	Conrad Zaske, Kathleen	Eller, Amanda M	Gregory, Tyler	Hughes, Kristine M
Asmar, Lace	Brode, Justin	Constable, Edward S	Elliott, April	Greib, Joseph A	Hunt, Cynthia L
Asper, William A	Broder, Pamela	Cooper, Dana	Elrom, Joseph	Grober, Diana L	Hussain, Zakir
Atanasovski, Arsen	Brown, Coti	Corcoran, Benjamin J	Emery, Melissa	Grupe, Lauren	Huston, Larry
Atkins, Erin	Brown, Holly	Corradi, Leno	Esho, Clark	Grybas, Heidi	Iatonna, Brandon M
Aulgur, Alan R	Brown, Julie	Cossin, Gina	Esho, Frank S	Gucciardo, Steven	Ibrahim, Alex
Avey, Lynn L	Brown, Steve	Courtney, Elizabeth M	Essak, Lordeano	Guenther, Debera	Ilijkoski, Gavril G
Avis, Jennie C	Brown, Ty	Courtney, Michael S	Evans, Brian	Guminski, Heather	Inglis, Tammy M
Axelson, Bonnie	Brumitt, Bristel L	Cox, Judy	Evans, Jonathan	Gurvich, Yulia	Irvin, Sabrina
Ayers, Karly	Bruno, Sarah M	Cox, Lisa K	Evans, Melina	Gustafson, Abigail	Isaac, Imad
Bacon, Brieanna	Buckingham, Richard	Cox, McKenzie	Evans, Thomas	Gustafson, Christopher G	Isaac, Ryan
Bailey, Dusti	Budreau, Sarah	Crain, Ashley	Faarup, John	Gutierrez, Debra	Islam, Nazmul
Bailey, Jill K	Buehler, Kaelyn	Cramer, Susan	Fadool, George	Gyamfi, Dominique	Issa, Saam
Bailey, Lorrie	Bufalino, Bianca M	Crammer, Scott	Fairless, Rachel M	Haberman, Joanne	Iwig, Rosalie
Bailey, Richard D	Buford, April I	Crampton, Victoria	Fakhouri, Shireen	Hable, Meghan	Izrailov, Pauline
Bair, Virginia	Bugar, Robert J	Crane, Daniel K	Farabee, Rachel	Hagopian, Alex	Jablonski, William
Baiz, Calil J	Buick, James	Crawford, Laura M	Farrell, Daniel A	Haider, Monica	Jackson, Michelle
Baldrice, Brian D	Burch, Renetha	Cronin, Kristen	Fawaz, April	Hakeem, Rafid	Jackson Jr, Walter L
Ball, Karina	Burgess Smith, Roberta	Cronk, Andrew	Fazzolari, Raphael D	Hakim, Hiba	Jackson, Diane M
Ballard, William B	Burke, Erika	Csaki, Ashley	Feldman, Liat	Hall, Anne M	Jackson, Janae
Banister, Gerald	Burkett, Pete	Cuffaro, Joseph	Felock, Rachel A	Hamameh, John P	Jacob, John
Banks, Maurice	Burland, Robert W	Cunnington, Dina	Felton, Christopher J	Hamilton, Kelly	Jacobs, Dayne
Banks, Sara	Burnett, Kristin	Cupp, Sam	Felton, Jeanette L	Hannon, Nataly	Jacobs, Pat
Barbiaeri, Norman	Burt, John	Cusenza, Anthony	Ferguson, William W	Harajili, Ali Hassan	Jakupovic, Amir
Barka, Rand	Burt, Julie	Dafoe, Karen	Fernandez, Richard	Harden, Alicka R	Jammos, Hanz H
Barrera, Catherine	Bush, Teresa	D'Amico, Quin	Ferrell, Alyona	Hardy, Justin	Janette, Patricia
Barrett, Nicole	Byle, Kendra	Daul, Stacy	Ferrell, Kristine	Harris, Candy	Jani, Bashar
Baryo, Allison	Byrd, Yvette	Davenport, Wendy	Filar, Paula C	Harris, Kenita	Janowski, David R
Bassett, Amy	Bzhetaj, Andre	David, Angela	Finley, Andre	Harris, Lanay	Jantz, Brian
Bastianelli, Nicholas	Cahalan Jr, Bill L	Davidson, Erica N	Finn, Jennifer	Harris, Syreatha	Jaracz, Andrew
Batten, Kristen	Cain, Christina	Davidson, Jamal	Fisher, Cathy	Harris, Thema	Jarbo, Vincent
Battice, Michelle A	Calhoun, Jackie	Davis, Brenda D	Fletcher, Ed R	Hartman, Bruce	Jeakle, Martin P
Bax, Mandy	Calnen, Dawn	Davis, Future D	Florescu, Manuel	Havel, Jennifer	Jensen, Stephanie
Baxter, James C	Calunas, William A	Davis, Laurie	Flynn, Susan C	Hawkins, Antwuan M	Jentzen, Jeremy
Bayne III, Russell J	Campbell, Susan M	Davis, Patti	Foley, Lisa	Hayes, Chanell J	Jiang, Luyao
Bazzy, Nick	Cannon, Rachel	Daw, Sandra	Ford, Emily A	Hayes, Reginald G	Johnson, John S
Bearinger, Zachary	Cantarella, Eva T	Day, Emanuela	Fortinberry, Lauren	Hayes, Thomas G	Johnson, Kristyn
Beaumont, Teresa	Capoccia, Anthony	DeBacker, Lori	Forystek, Michael	Healy, Jack D	Johnson, Lonnie R
Beckerman, Mary	Cardinell, Zachary	Dedndrejaj, Leandro	Foss, Jill	Heeke, Katelyn	Johnson, Marc P
Bedford, Vickie	Carlson, Nancy	Delk, Justin D	Foster, Gary	Henderson, Dave	Johnson, Natasha
Bednard, Nicole M	Carlson, Victoria M	DeMil, Susan	Foster, Matthew	Henderson, Richard	Jolley, Courtney
Belanger, Elizabeth	Carson, Curt	Dendler, Susan	Fox, Martyn	Hendriksen, Robert L	Jones, Carmela
Belanger, Mathew	Carson, Terrance L	Denha, Rachel	Frank, Akachi	Hendrix, Dawn M	Jonna, Selma
Belanger, Peter	Castellana, Michael	Derry, Jane M	Frericks, Sharon	Hendrix, Sally	Jordan, Sherry L
Bell, Adam	Catalano, Joshua	DeSchaeppmeester, Kyle	Friedlaender, David M	Hengy, Sherril A	Joseph, Simon
Bell, Sally	Cecil, Kathleen	DeSico, Anthony	Fuller, Eijah	Henneghan, Molly	Julian, Mary
Bendle, Michael	Chamarro, Stephanie	DeVore, Bob L	Furgal, Jennie K	Herbert, Justin	Jump, Andrea

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Junkin, Terrie D	Leininger, Christine	McErlane, Scott J	Nelson, Scott M	Quinn, Jason M	Schmidt, Lori
Jurvis, Erik K	Lemmen, Jennifer	McGrane, Thomas	Nelson, Tom	Rademacher, Nancy J	Schneider, Kerrie
Juska, Jennifer	Lemus, Rico	McGuckin, Tony M	Neshewat, Jamil	Rademacher, Thomas	Schomer, Benjamin
Juzswik, Rosemary A	Lenk, Leah M	McGuire, Linda	Nestorovski, Melissa	Ragland, Stacy L	Schorn, Jeremy
Kaafarani, Amira	Lennon, Michael	McIvride, Riley	Neveau, Thomas J	Rahman, Wasimur	Schornack, Michael
Kaczmarczyk, Renee	Leporowski, Michael	McKindles, Ryan A	Newcom, Linda	Rakestraw, Andrea M	Schroeder, Tami
Kakish, Mary A	Leszczynski, Amie	McLean, Bruce	Niezgoda, David S	Ramaj, Evduza	Schwartz, Lisa
Kakos, Jennifer I	Levine, Sheila G	McLean, Ryan	Noll, Pamela	Rancour, Kerry	Scianna, Michael J
Kakumanu, Hari K	Levine-Ramey, Jennifer	McNabb, Virginia	Norman, Brenda M	Rasak, Ann	Scott, Marlo
Kalasho, Kristina	Lewandowski, Joshua	McNeill, Daniel	Novik, Thomas A	Rashid, Mohammad	Scott, Steven
Kallabat, Raquel M	Lewis, John	McPharlin, William A	Nulty, Michael	Rastogi, Vineeta	Scranton, Robert
Kandah, James	Li, Wenjing	McVicar, Stephanie L	Nushaj, Renis	Rattler Jr, Lonzie	Seibert, Brian
Kaplan, David R	Lindquist, Misty	McWilliams Karam, Elizabeth	Obeid, Mohammed	Rattler, Sparkle	Senior, Wayne A
Kaplansky, Amy	Linnell, Richard	McWilliams, Milani	Oglesby, Derek	Ray, Carol	Sensoli, Joshua C
Karanwal, Vijayata	Lipscomb, Michelle L	Medar, Fadil	Olarin, Lindsay	Raymond, Mark	Settle, Chamika
Karim, Mohammad E	Liszewski, Adam F	Medonis, Matthew	Oliver, Jennifer	Raymond, Patricia J	Sewell, Molly
Karrick, Cheryl A	Litteral, Jon D	Meeuwenberg, Brenda	Oliver, Joan E	Raymond, Paul	Sewruk, Ilze
Karrumi, Lena K	Little, Heath E	Meiselbach, Emilie	Omiattek, Pamela A	Reagan, J R	Shamel, Scott
Kashima, Milton K	Little, Tracy M	Meixell, Patricia A	Omron, John S	Ream, Jackie	Shao, Sophie
Katsioubas, Mary	Liu, Chenlu	Mendenhall, Sharon	O'Neil, Carol	Redmond, Erin	Shapiro, Jennifer M
Kaverley, Mary	Lizotte, Bingo	Menendez, Elena	Oorbeck, Rebecca	Reid, Richard A	Sharrak, Ava
Keck, Travis	Llera, Julian E	Menifee, Lanessa	O'Reilly, Courtney	Reinhart, Stephanie	Shearer, Andrea
Keels, Paula	Londeau Jr, Steven E	Merrill, Beth A	Orlando, William	Reis, Allison	Sheena, Natalie F
Kelley, Eric	Long, Jeff	Mersino, Christopher A	Orow, Max	Remski, James T	Sherry, Daniel
Kelly, John J	Long, Jon P	Merta, Brandon	Orvelo, Jeremiah J	Remski, Kathleen	Shier, Kelly
Kennedy, Derrick	Lozano, Susan M	Merta, Courtney	Oseland, Michelle	Renard, Michele M	Shina, Lara
Kennedy, Meghan	Lubin, Brent	Messieha, Michael	Otero, Pamela J	Rettig, Mary C	Shinedling, Michele
Kennedy, Robert W	Lutz, Nicholas	Mettters, Joseph P	Ottenbacher, Nick G	Reyes, Bethany	Shore, John
Kersten, Anne	MacDonald, Rory	Miah, Tarek	Otto, Todd M	Reynolds, Beth	Shore, Joni
Kersten, Sheryl C	MacDonald, Scott D	Michalak, Eileen	Otto, Troy	Rich Vallone, Candice	Shubeck, Daniel
Kesto, Jonathon	Macey, Jeanne D	Mikolajczyk, Kristen	Otto, Tye	Ridley, Angela	Shuler, Michelle M
Khami, Jerry I	Mackenzie, Olga	Miller, Amber	Ouellette, Adam M	Riemenschneider, David	Siciliano, Charles A
Khan, Sagor	Mackey, Regina	Miller, Jim	Overby, Jennifer	Riggen, Jackson D	Siciliano, Jessica M
Khera, Kuljinder S	Mahalick, Gregory	Miller, Stephanie	Palaniappan, Kannamma	Riley, Travis L	Siddiqui, Saif
Kimbrough, David L	Maldonado, David J	Miller, Timothy P	Palazzolo, Mary A	Rini, Lynsey L	Sills, Samantha
King, Lindsay	Mallett, Jerome	Milligan, Timothy	Paris, Joseph	Rivette, Cynthia	Simchak, Patricia
King, Patricia M	Malmquist, Allison N	Mills, Beth	Parker, David	Roberts, Trista	Simjanovski, Zoran
King, Shannon A	Malone, Michael	Mills, Claudette	Parkison, Brian A	Robinson, Michele	Sinauskas, Kori A
Kiousis, Steven	Malouf, Tony	Mink, Sandra J	Parks, Ryan A	Robinson, Orlando	Sinishta, Gjoni
Kissick, Tammy L	Manaila, Andrei	Minter, Sarah	Partlo, Steve	Rockmore, Laura	Sinishtaj, Joseph
Klark, Dan	Manco Soffner, Juliana	Mintzer, Shalom	Pascaretti, Charlene	Rocz, Ron	Sinishtaj, Nicholas
Knighton, Makiyah	Mandeville, Jim	Mirchandani, Renu	Patrick, Jason	Roderick, Lynn J	Sisco, Shanda
Knox, James	Manetta, Michael	Misajlovski, Lea	Pauwels, Ricky	Rodgers, Ashley R	Skowronek, Anna
Kocsis, Thomas M	Maniaci, Joseph	Mitri, Katrin K	Pearson, Kay	Roehling, Kathleen	Skylis, James
Kolur, Keshav	Manier, Joel	Mittler, Jason R	Pelc, Karolina	Roerink, Kary	Slabosz, Justyna
Konja, Donny T	Mansour, Alexander H	Moceri, Frances	Pence, Ann	Rogers, Charles	Slabosz, Lawrence
Konja, Sean	Mansour, Monica	Mohamed, Adnan J	Penz, Ronald J	Roney, Denise M	Sloboda, Robert
Kostopoulos, Kostas	Mansour, Rawna	Mohanachandran, Prasanna	Perkins, Julia D	Rooker, Makenna	Slowin, Cynthia K
Kostopoulos, Rita	Manthey, Susan K	Mohideen, Bilal	Pesta, Kenneth	Rouse, Laurie	Smart, Karen J
Kotwicki, Hollie	Manzella, Joseph D	Monaco, Anthony	Petchul, John	Rowen, Amber L	Smith, Andrew M
Koziarski, Walter	Mara, Peter	Monas, Sharon P	Peterson, Ann	Ruffino, Marianna	Smith, Ashley
Kreps, Tia	Marchese, Daniel	mondloch, Denise	Peterson, Laura	Rutterbush, Scott	Smith, Brett
Krivsky, Jacob	Marcus, Alec	Montgomery, David	Peterson, Travis	Ryeson, Alicia	Smith, Demea L
Krol, Bruce H	Marcus, Tyler	Mooney, Paul	Petrevski, Michael	Rygalski, Jennifer L	Smith, J'Donovan
Kroll, Joshua	Marks, Michael	Moore, Jennifer	Petrucci, Nicolas	Saad, Elias	Smith, Kimberly L
Kroninger, Maria	Marrocco, Theresa	Morales Mendez, Estrella	Pettovello, Ashley	Saarela, Bradley	Smith, Matthew
Kucemba, Jeffrey	Marshall, Sandra	Morell, Antonio	Philipp, Jason T	Sadman, Muhtasin	Smith, Michael
Kuykendall, Samantha	Martel, Ethan J	Morgan, Chantal	Phillips, Brian	Saeed, Nadeen	Smith, Natasha
Kuzdowicz, Janusz	Martin, Christopher	Morgan, Jerry	Phillips, Genevieve	Sais, Wasim	Smith, Patricia
Lachowicz, Michael F	Martin, Eric A	Morgan, Karen	Pickell, John	Sakpal, Najuka	Smith, Paul R
LaFontaine, Maureen J	Martin, Heather	Morrison, Paul F	Pickl, Kristen	Salamey, Lama	Smith, Sheree
Lagros, Glenda	Martin, Mary Therese	Mosher, Jacquelynn	Pifer, Holly A	Salmo, Atheer	Sobieski, Don
Lagros, Marc	Martin, Stacey L	Motsinger, Kara	Placencia, Valentin	Salmo, Salwan	Sodders, Brett
Laing, Michelle	Martinez, Alissia D	Mularoni, Stefano	Plautz, David	Salvatore, Kurt	Sohal, Sheel
Lambrecht, Kristine A	Mather, Steven A	Mulrenin, Brandon	Plotinski, Kristine	Sanchez, Ariel M	Son, Esther Lee
Lamphier, Mark D	Matthews, Lisa	Muma, Dawn M	Plunkett, Carolyn	Sands, Francis	Soop, Jessica M
Landau, Kathryn	Matty, Matti M	Munaco, Angela	Polis, Mike	Sanford, Sandra	Sorenson, Keri
Lane, Ryan	Maver, Pete	Murphy, Douglas J	Ponkey, Kathleen	Sarafa, John T	Soufrine, Marcy
Lantz, Harlen J	May, Betty E	Murray, Michael L	Popa, Daniela	Sarti, Adriana	Sowles, Scott M
Larsen, Andrew	Mazzola, Brian	Muth, Lisa M	Potter, Kathleen J	Satkowiak, Shanna	Sparshott, Greg
Larson, Andrea J	McBain, Valerie B	Naeyaert, Mary	Potvin, Amy	Sattler, Frank	Spencer, Ann T
Lateef, Saif	McBride, Linda A	Nagle, Wendy J	Powell, Taz C	Sayied, Khalil	Spencer, Megan
Lawson, Jeff	McCaw, Nicol	Nanes, Thomas	Presser, Michael J	Schaffer, Adam	Spradlin III, Carl
LeBourdais, Julie	McClure, Barbara	Naoumi, Suzan	Proszek, Kimberly A	Schearer, Tim	St John, Suzanne
Lee, Christopher S	McCulloch, Daryl	Neil, Justin P	Przystup, John J	Scheid, Austin R	Stanczak, Jason
Leese, Adam	McCurry, Henry		Purdy, Cathy	Schickel, Kevin	Stanczak, Jennifer
Lefkowitz, Brandon S	McDermaid L, Manda		Putros, David	Schmerin, Ronna	Stankiewicz, Alexander
LeGardye, Deja	McDonald, Ariyana		Quigley, John	Schmidt, Alandra	Steele, Garrett

"NOCBOR Honor Roll Of Political Minds"

Stefancin, Sari L
Stelmachowske, Kathy
Stern, Adam
Stintsman, Kathleen
Stockton, Steve
Stoner, Charles
Story, Carol
Stowe, Christine
Stratton, Jacqueline J
Stratton, Sarah B
Streeter, Courtney
Susalla, Christopher
Sutter, Lisa M
Swaney, Dennis P
Swanson, Lynn
Swenson, Todd J
Syed, Nabil M
Szulborski, Beth
Szumal, Crystal
Tabor, Sean M
Tait, Jennifer L
Talerico, Joelle
Talt, Kathleen M
Tan, Xiaolin
Tarek, Abusaleh
Tate, Nigel
Taylor, Cindy
Taylor, Dexter M
Taylor, Jay
Taylor, Sharon R
Tedesco, Thomas M
Temple, Drake
Tent, Dylan
Tersigni, Stephen
Thero, Ryan J
Thiede, Terri
Thietten, Ray
Thomas, Kristine
Thompson, Carrie
Thompson, Dee
Tillier, Thomas
Tishhouse, Cathy L
Tobin, Aubrey H
Todd, April
Todd, Jeff
Todd, Michael
Tolliver, Nichole
Toma, Ray M
Tomie, Alisa
Townsel, Kelly M
Trbovich, Kimberly A
Tremaine, Jennifer
Tremblay, David
Trudeau, Melisa
Turcotte, Connor
Tyler, Mark
Tyson, Sarah
Ubietu, Joshua
Uhrig, Courtney
Ureel, Michael
Vaillencourt, Dina E
Vale, Rachel P
Valenti, Janis A
Van Dyke Dietrich, Carol
VanBecelaere, Lori A
VandenBoogaart, Ryan
Vang, Doua
VanGorder, Cathy
VanRyckeghem, Allan
Vaughn, Natalie
Velasquez, Richard
Venie, Jami
Verhelle, Carol
Villeneuve, Brenda
Villeneuve, Gina M
Vulaj, Valenton
Wadsworth, Christine
Walker, Jacob

Walker, Kris
Walker, Sarah M
Wallemann, Deborah
Walsh, Michael
Walters, Deborah
Wasmund, John W
Waters, Kate
Wcisel, Paulette
Webb, Joshua D
Weed, Jodi
Wei, Siyu
Weiner, Susan
Weiss, Debbie L
Weiss, Walter H
Welch, Chelsie A
Weller, Catherine A
Welsh, Daniel
West, Erica
Westcott, Catherine
White Pearson, Monique
White, Amber
White, Don
White, Jason
Whiting, Emily
Whittenberg, Barbara
Wickson, Geoffrey
Wiegand, Lauren
Wiegand, William P
Wilcox, Randy
Wiley, Tia
Wilhelm, Thomas
Williams, Jennifer
Williams, Julie
Williams, Tia
Wills, Wendy J
Willson Mosher, Jacquelynn
Wilson II, Norman
Winter, Jonathon
Wojtaszek, Susan
Wolber, Angell P
Wolf, Bryan
Wolf, Evan S
Wolf, Robert D
Wolfe, Ryan
Wolverton, Nicky
Wood, Stacy
Woodard, Patricia
Woodrum, Tracy A
Woody, Matthew
Wright, Jillian
Wrobel, Kristen
Wu, Catherine
Wyland, Julie
Yeager, Rachel A
Yencha, Jake
Yono, Teresa L
York Hesse, Lori H
Yorke, John
Young, Mark D
Young, Nicholas R
Zabbar, Abdul
Zacharevich, Katherine M
Zaremba, Jessica
Zeoli, Nicholas M
Zervos, Angelo P
Zetye, Lauren
Zholob, Viktoria
Ziejka, Christine A
Zimbleman, Kyle
Zink, Melissa
Zudell, Tina M

**RPAC NOCBOR
CONTRIBUTERS
1,093**

**CONTRIBUTED:
\$62,369**

Special Recognition for NOCBOR Major Investors

With more than 5,000 members strong, NOCBOR is proud to recognize the following members, who have unselfishly contributed to the Realtors® Political Action Committee (RPAC) in 2021:

David Botsford	\$1,000
Madeline Dishon	1,050
Matthew Diskin	1,000
Thomas Gaunt	1,050
Kimberly Pfeiffer	1,050
Natalie Reed	1,000
Donna Sanford	1,050
Steve Stockton	1,050
William West	500

RPAC contributions help 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.

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 33,000 members strong – sharing in the success on issues and concerns important to you!

[Make your Investment in RPAC today!](#)

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

“Free Workshops”

Tuesday, April 27 (10 – 11 a.m.) “New Construction & Financing” Dana Fox	VIRTUAL
Thursday, April 29 (11 a.m. – 12 p.m.) “TBD” (1 hour con-ed) Brenda Brosnan	VIRTUAL
Monday, May 3 (10 – 11 a.m.) “Listings, Listings, Listings!” (1 hour con-ed) Todd Colthrop	WEBINAR
Thursday, May 13 (11 a.m. – 12 p.m.) “TBD” (1 hour con-ed) Brenda Brosnan	VIRTUAL
Tuesday, May 25 (10 – 11 a.m.) “New Construction & Financing” Dana Fox	VIRTUAL
Thursday, June 24 (11 a.m. – 12 p.m.) “TBD” (1 hour con-ed) Brenda Brosnan	VIRTUAL
Tuesday, June 29 (10 – 11 a.m.) “New Construction & Financing” Dana Fox	VIRTUAL
Thursday, July 22 (11 a.m. – 12 p.m.) “TBD” (1 hour con-ed) Brenda Brosnan	VIRTUAL
Tuesday, July 27 (10 – 11 a.m.) “New Construction & Financing” Dana Fox	VIRTUAL
Thursday, August 26 (11 a.m. – 12 p.m.) “TBD” (1 hour con-ed) Brenda Brosnan	VIRTUAL
Tuesday, August 31 (10 – 11 a.m.) “New Construction & Financing” Dana Fox	VIRTUAL
Thursday, September 16 (11 a.m. – 12 p.m.) “TBD” (1 hour con-ed) Brenda Brosnan	VIRTUAL
Tuesday, September 28 (10 – 11 a.m.) “New Construction & Financing” Dana Fox	VIRTUAL

Accredited Buyer Representative

Thursday, May 20 & Friday, May 21, 2021

“Marketing Practice” & “Office Policy, Negotiations and Relocations.” Both classes are approved by REBAC (Real Estate Buyer’s Agent Council) and fulfills the educational requirements for the ABR Designation. ABR counts as 15 hours of real estate continuing education credit or can be used toward 90 hour broker pre-licensing requirement. Must take an elective for designation. *Qualifies for the NOCBOR interest free Education loan.*

Time: 9:00 a.m. – 5:00 p.m.

Cost: *\$290 (includes elective, materials & first year dues)

Bring a Buddy: *\$263.50

Instructor: Lori Chmura



Register at nocbor.com

***Location:** NOCBOR

Seniors Real Estate Specialist

**Thursday, April 22 & Friday, April 23, 2021 OR
Thursday, June 17 & Friday, June 18, 2021**

*To receive the Seniors Real Estate Specialist® designation, you must be a Realtor® in good standing with the National Association of Realtors® and complete the SRES® training course, and successfully pass the final exam. SRES® designees are also required to complete at least three transactions with senior clients within twelve months of their training course. This course counts as 15 hrs. Broker Pre-licensing credit and includes 1.5 hours of Fair Housing or can be used for 12 hours of Real Estate Continuing Education. *NOCBOR members qualify for interest free loan.*

Time: 9:00 a.m. – 5:00 p.m.

Cost: \$250.00 (includes material and SRES Council annual dues)

Instructor: Lori Chmura

Register at nocbor.com

Location: NOCBOR



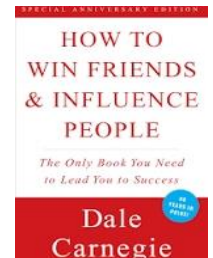
“Book Of The Month Club”

The “Book of the Month Club” is an opportunity for members to expand their social reading skills and participate in an open discussion with others. Physically meeting once a month at NOCBOR, led by **Steve Stockton**, 2021 President, where social distancing is encouraged.

Thursday, April 29 at 9:30 a.m.

“How To Win Friends & Influence People”

Dale Carnegie



Register at nocbor.com

Location: NOCBOR

2021 Con-ed Program

Jack Waller
NCI Associates

Zoom Only:

Tuesday, April 13
Wednesday, May 19
Monday, June 14
Thursday, July 15
Tuesday, August 17

In-Person With Option To Zoom:

Thursday, September 23
Friday, October 15

Time: 9 a.m. - 3 p.m. (6 hrs con-ed)

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

Location: NOCBOR To register: [nocbor.com](https://www.nocbor.com)

2021 Con-ed

Sally Bell
Macomb School of Real Estate

In-Person With Option To Zoom:

Wednesday, April 28
Wednesday, May 12
Wednesday, June 23

In-Person classes:

Wednesday, July 7
Saturday, July 24
Wednesday, August 11
Saturday, August 21
Wednesday, September 8
Saturday, September 18
Wednesday, September 29
Saturday, October 9
Thursday, October 21
Saturday, October 30

Time: 9:30 a.m. - 3:30 p.m. (6 hrs con-ed)

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

Location: NOCBOR Register: [nocbor.com](https://www.nocbor.com)

2021 Con-ed Program

Lori Chmura
Middleton Real Estate Training

In-Person classes:

Thursday, April 15
Friday, May 28
Wednesday, July 21

Time: 9 a.m. - 3:30 p.m. (6 hrs con-ed)

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

Location: NOCBOR Register: [nocbor.com](https://www.nocbor.com)

2020-2021 National USPAP

& MI Law

Friday, June 4

Time: 9 a.m. - 4 p.m. USPAP (7 hrs Appraiser Con-ed)

Time: 4 p.m. - 6 p.m. MI Law (2 hrs Appraiser Con-ed)

Course fee: \$180 Pre-Paid USPAP

Course fee: 35 Pre-Paid MI LAW

Course fee: 215 Pre-Paid Both Classes

Instructor: Lori Chmura

Location: NOCBOR

Register: [nocbor.com](https://www.nocbor.com)

New Members Training & Code of Ethics

Jack Waller, trainer and President of NCI Associates, will provide NOCBOR members the required 2 ½ hours of Code of Ethics training in 2021. There is no fee!

Zoom Only:

Friday, May 7
Monday, June 7
Tuesday, July 13
Wednesday, August 18

Available In-Person & Zoom

All Realtors® MUST Complete 2 1/2 hours training no later than 12-31-2021.

Thursday, September 2
Friday, October 1
Monday, November 1
Friday, December 3

Classes begin at 9 a.m.

Location: NOCBOR

Register: [nocbor.com](https://www.nocbor.com)

Online Con-Ed

Did you forget to do your con-ed? Do you need last year or the year prior?

NOCBOR, in cooperation with Jack Mediema of Great Lakes Realty Systems, offers NOCBOR members valuable online Continuing Education courses.

Classes offer, 2, 3, 4, 6 hours and past year courses. All courses include the required 2 hours of legal.

Need something else? Great Lakes also offers real estate salesperson and broker pre-license courses, and builder pre-license and continuing competency courses.

Before enrolling, you are strongly recommended to complete the five minute demonstration courses which explain the online course experience.

To register <https://www.nocbor.com/index.php/workshops-and-education/online-con-ed>

USPAP Extended

The Appraisal Foundation's Appraisal Standards Board (ASB) recently announced that the current edition of the Uniform Standards of Professional Appraisal Practice (USPAP) will be extended by one year. The 2020-21 USPAP will not be effective until December 31, 2022.

USPAP is the generally recognized ethical and performance standards for the appraisal profession in the United States. The ASB cited the extra time is needed to fully address issues brought up by conducting socially-distant appraisals during the COVID-19 crisis and growing concerns about discrimination in the development of appraisals and other opinions of value. (*Washington Report*, 2/24/2021)

Listing Presentation Tips

Many new agents are often thrown into the middle of the real estate ocean, left to sink or swim in a sea of competition. Many without a plan or idea of where to begin when their first few listing appointments fall in their lap. Here are a few tips you which can be used to prepare for that listing appointment.

Agents need to identify their unique value proposition. Even brand new agents have unique skills which will benefit his/her budding real estate business. New agents should spend time identifying what makes them better or different from their competition. Once agents have identified their value, they should determine how to incorporate it into their business model.

Agents should quantify their efforts and value in order for a seller to understand how it will benefit them and the sale of their home. Sellers do not care about how awesome you are unless they know how it is going to benefit them. A seller is more likely to see the value in an agent's average days on market data if the agent can show the seller that less time on market will save them money.

Research the seller. A listing appointment is no different than a job interview. Someone looking for a job would be well-advised to research the company they are interviewing with; agents should research prospective sellers. This doesn't mean stalking a seller online, becoming immediate FB friends or being a creep. It does mean a quick Google, Facebook or LinkedIn search to help an agent gain an understanding of their potential client's interests or background before the appointment.

There is more skill to listing a property than putting a sign in the yard and taking a few pictures. Agents should spend time studying their potential listing clients' neighborhoods. If it means that an agent needs to spend an afternoon looking at homes in the area before the listing appointment, do it. This is beneficial to agents because it will help them become familiar with not only the immediate neighborhood of their potential listing but also with the details of their city's hyperlocal markets. (*Kellie Tinin Inman*)



Veterans Will Purchase New Homes

Last year was a brutal wakeup call for most potential homebuyers in this country, U.S. veterans not excluded. According to a recent *Veterans United Home Loans Report*, the COVID-19 pandemic forced nearly half of all veterans to change their home-buying plans in 2021.

The report, which highlights a survey conducted by global research firm Kantar in collaboration with Veterans United Home Loans, found that the picture is much more rosy in 2021. Veterans across the U.S. are far more bullish in their plans to purchase a home this year, with 34% of those surveyed saying they plan to buy before 2022.

There is incredible optimism among veterans when it comes to home-buying in 2021 and beyond. Most veterans think this year will be a great time to buy and about 1-in-3 are planning to turn that dream into reality. With low interest likely to linger and the \$0 down VA loan benefit at their disposal, younger veteran and military buyers are primed to break into the housing market.

Also, there is incentive for National Guard members to purchase a home this year, as a recent law that passed gives thousands of qualified members access to the VA home loan benefit. H.R. 7105, the "Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020," gives the National Guard a clear path to homeownership. (*Jameson Doris, rismedia.com*)

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Sincerely, Ernest Davis

888-399-2311
davishomeinspector@yahoo.com
www.homekinginspection.com



Local Market Update – March 2021

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.

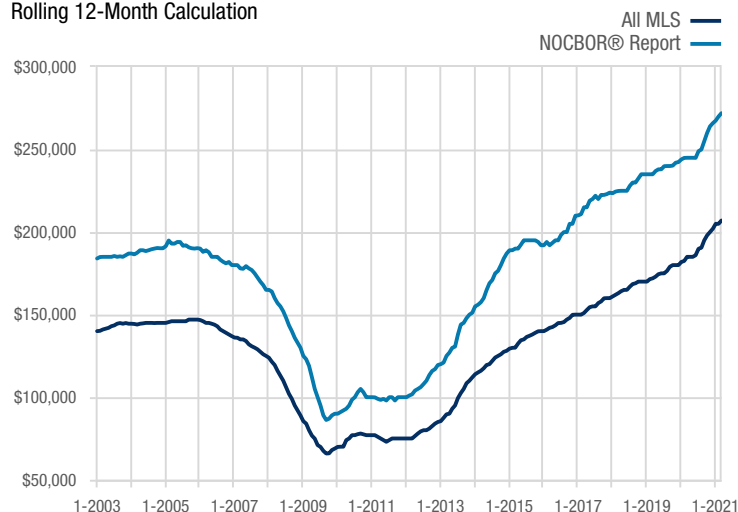
Residential	March			Year to Date		
Key Metrics	2020	2021	% Change	Thru 3-2020	Thru 3-2021	% Change
New Listings	501	479	- 4.4%	1,311	1,034	- 21.1%
Pending Sales	254	357	+ 40.6%	877	901	+ 2.7%
Closed Sales	297	280	- 5.7%	829	781	- 5.8%
Days on Market Until Sale	48	35	- 27.1%	51	37	- 27.5%
Median Sales Price*	\$245,500	\$284,500	+ 15.9%	\$237,000	\$267,000	+ 12.7%
Average Sales Price*	\$306,482	\$358,033	+ 16.8%	\$292,857	\$342,205	+ 16.9%
Percent of List Price Received*	97.9%	99.5%	+ 1.6%	97.3%	98.8%	+ 1.5%
Inventory of Homes for Sale	866	404	- 53.3%	—	—	—
Months Supply of Inventory	2.4	1.1	- 54.2%	—	—	—

Condo	March			Year to Date		
Key Metrics	2020	2021	% Change	Thru 3-2020	Thru 3-2021	% Change
New Listings	65	57	- 12.3%	230	195	- 15.2%
Pending Sales	37	74	+ 100.0%	159	187	+ 17.6%
Closed Sales	55	58	+ 5.5%	143	158	+ 10.5%
Days on Market Until Sale	50	26	- 48.0%	51	31	- 39.2%
Median Sales Price*	\$175,000	\$213,500	+ 22.0%	\$164,000	\$188,950	+ 15.2%
Average Sales Price*	\$222,786	\$241,524	+ 8.4%	\$208,218	\$236,932	+ 13.8%
Percent of List Price Received*	98.6%	99.0%	+ 0.4%	98.5%	98.4%	- 0.1%
Inventory of Homes for Sale	138	35	- 74.6%	—	—	—
Months Supply of Inventory	2.3	0.5	- 78.3%	—	—	—

* 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.

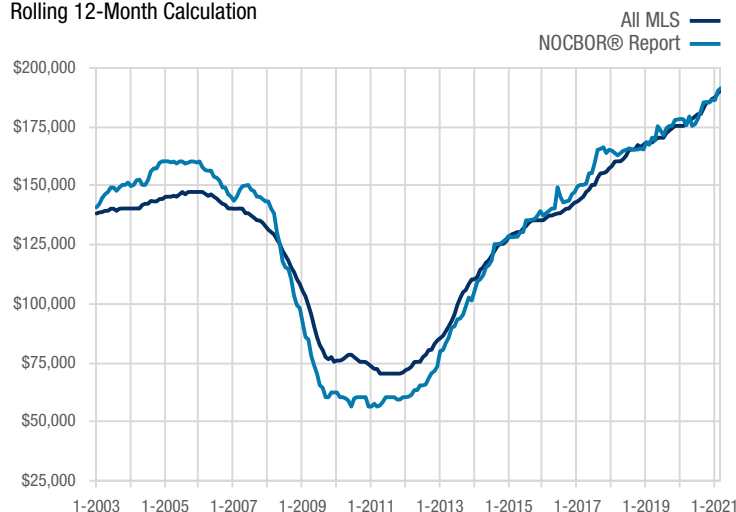
Median Sales Price - Residential

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.

Credit Mistakes Often Made

One of the most important tasks of the Realtor® is to keep clients on track to prevent them from blowing up their chances of owning a home. Potential home buyers need to pay special attention to credit do's and don'ts and financial mistakes to avoid once they get into contract.

Don't apply for new credit-Most people understand this, but some get so excited about getting new digs they start setting up lines of credit with furniture stores, home improvement centers and the like. Every time a buyer applies for new credit, their credit will be pulled by a potential creditor or lender, and they run the risk of immediately losing points on their credit score.

Don't make any large purchases-Advise your client to hit the "patience button" and avoid large purchases until escrow has closed. Even though this is more than likely explained to buyers, it is significant to hold off!

Don't pay off collections or 'charge offs'-This point might seem counterintuitive, but let your clients know that if they want to pay off old accounts, do it through escrow. Once the debt is paid, make sure they get a "letter of deletion" from the creditor.

Don't close credit card accounts-If credit accounts are closed, it might appear that debt ratio has gone up. Closing credit cards will affect other factors in the score, including credit history. Lenders use active credit lines to establish creditworthiness, so they need to stay active.

Don't max out or overcharge credit card accounts-Credit card balances should be below 30% of their limit during the loan process. If a buyer pays down balances, do it across the board. If possible, keep credit card spending to a minimum during the homebuying process.

Don't consolidate debt-When consolidating debt onto one or two cards, it appears that the buyer is "maxed out" on that card and will be penalized.

Don't change bank accounts-Do not close accounts, pen new accounts or change banks altogether. This sends off all kinds of warnings signals to loan underwriters.

Don't deposit cash into your bank accounts-If it is cash from any other source, the lender will need to verify its source before it hits the account. In the same way, buyers should not arbitrarily transfer money from one account to another.

Don't co-sign loans with anyone-This is never a good idea to begin with, but while your buyers are getting a loan of their own, it's forbidden.

Don't do anything weird-Instruct your buyers to avoid things that will cause a red flag to be raised by the scoring systems, including changing their name or address, missing payments, making late payments or changing spending patterns.

It's hard enough to get into contract these days. Make sure your buyer does not financially self-destruct along the way. *(Carl Medford, Medford Times)*

Types of Construction Loans

Construction-Only Loan: This type of loan gives the borrower the necessary funds to finish the home. The borrower must eventually pay back the entirety of the loan, it is usually less than one whole year; or they need to obtain another loan for permanent financing. Construction-only loans can be more costly as the money from the lender only covers construction fees. Eventually, a traditional home mortgage needs to be secured, which means paying back two separate loans.

Construction to Permanent Loan: Construction loans to permanent mortgage allow you to get funds for the construction of the home. This loan can then be changed to a traditional mortgage loan once you move in, which is an advantage over the previous option as paying back only one loan. Another advantage of this type of loan is paying back a single set of closing fees, which reduces the overall cost.

Owner-Builder Construction Loan: This loan is similar to the two previous loans except that the borrower is also acting as the builder of the project. Most lenders will not let the owner act as the onsite builder unless the borrowers hold specific licenses for the planned project.

Renovation Loan: Looking to renovate and change your home's look, then a renovation loan is your best option. Unlike the other loans, the lender does not require any project plan from the homeowner as to how they might use the money. When making improvements, this loan is the way to go. *(B.Gassett/resmedia)*

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Legal Q & A

Q: I represent a buyer who is interested in a home that I once had listed but is now listed with another firm. What can I tell my buyer client?

A: An agent's duty of confidentiality survives the termination of an agency relationship. You may not disclose information that your former client told you in confidence, for example, their "bottom line" price. Information which was disclosed to potential buyers who looked at this home while you had it listed is not confidential.

Q: I own a two-bedroom rental home. Can I restrict large families from leasing this property due to the house's limited capacity?

A: Landlords can restrict the number of persons that may occupy a home or apartment and, in fact, many municipalities license rental units for a particular number of occupants. While it is appropriate to restrict the number of occupants, a restriction should never refer to "large families" or a specific number of children.

Q: I am a Realtor® representing a buyer with whom I am related. I have spoken to other agents and they told me that I have to disclose this relationship to the seller. Are they correct?

A: There is no legal requirement agents must disclose that they are related to the buyer whom they represent. When the Occupational Code refers to someone buying property "indirectly," it is referring to the situation where, for example, the licensee is a partner in a partnership that is buying the home. *A licensee whose relative is buying a home is not buying the home indirectly. However, under the Code of Ethics, a Realtor® acting as a buyer's agent is required to disclose if the buyer is a member of their "immediate family," "Immediate family" includes spouse, siblings, parents, grandparents and children.*

Q: I am the listing broker. I always ask the cooperating broker for proof of the earnest money deposit. Is the cooperating broker obligated to provide proof in the form of a copy of the check?

A: No. There is no law requiring the cooperating broker to provide proof of the earnest money deposit. You could, however, make this requirement part of the purchase agreement.

Q: I represent a seller whose house is in foreclosure. The property was purchased by the bank at the sheriff's sale. The seller entered into a purchase agreement but due to some unforeseen delays the closing will not be able to take place until the redemption period expires. Must the bank allow the sale to go through since the purchase agreement was in place before the redemption period expired?

A: No. Once the redemption period expires the seller has no legal title or rights to the property. The bank has no contractual duty to sell the property to the buyer.

Q: My client is purchasing a second home that he will be using as a primary residence. It is my understanding that he may claim a homestead exemption on the house he is leaving. Is this true?

A: Yes, provided certain criteria are met. The Michigan Department of Treasury allows for a Conditional Rescission of Principal Residence Exemption (PRE). A conditional rescission allows an owner to receive a PRE on both the owner's current property and on previously exempted property if the previous principal residence meets ALL of the following criteria:

- *is not occupied.*
- *is for sale.*
- *is not leased.*
- *is not used for any business or commercial purpose.*

If your client's property meets ALL of these criteria, he can claim a Conditional Rescission of Principal Residence Exemption.

Q: What if only one spouse of a married couple signs a listing agreement? Is the result the same where only one spouse signs the purchase agreement?

A: A listing agreement or buyer's agency agreement signed by only the husband or wife is binding on that party even if his/her spouse does not sign the agreement. In the event of sale, the spouse that signed the listing agreement would be legally bound to pay a commission. The same is not true for the seller on a purchase agreement. In order to be valid, a purchase agreement must have the signatures of all of the owners of the property. A husband or a wife can make a binding contract to buy property without the signature of his/her spouse. *(These Q & A's are provided by Brad Ward, Esq. & Brian Westrin, Esq.)*

Legal Hotline

800-522-2820

What Appraisers Look for During Appraisal

The home appraisal process can be a stressful time, whether buying or selling a property. It's the job of the appraiser to find the fair market value of the home. If their findings don't match the buyer's offer, there can be delays in the transaction. But if you know what appraisers look for, you might be able to prevent from running into problems.

The appraiser that visits the property will have been certified to operate in the state. They will probably be using the Uniform Residential Appraisal Report as the basis for their evaluation. This means that the appraiser will be checking for certain things both inside and outside the home, as well as factors related to its location. The appraiser will be looking at the type of neighborhood the house is situated. The zoning of the area is important, as are the types of homes in the neighborhood.

They also check on things more closely related to the home. This will include the lot's size, the connected utilities, the driveway and the garage. Things like garage space add more value to a home, with a two-car garage worth more than a single-vehicle garage.

A big part of what appraisers look for is inside the home. They will work out the square footage, note the number of bedrooms and bathrooms and check the condition of the structure. They will also look at how the home was constructed and what materials were used in the walls and floors.

Appraisers will check if kitchens and bathrooms have been updated and measure the sizes of attics and basements. They will also look for signs of pest infestations in the home. Safety features can be important, too. Does every staircase have a handrail? Have smoke detectors been fitted throughout the home?

The appraiser is going to make careful note of the condition of the property. They will be looking at the foundations, walls, roof, as well as the heating and cooling systems. Any basic maintenance issues with the home, like peeling paint, will negatively impact the valuation. While the appraiser will mention upgrades to your home in their report, it won't necessarily reflect the full value that you have paid for the improvement. It's difficult for the appraiser to tell the difference in the quality of every upgrade you have made to the home. Receipts and other documentation can help.

One of the essential steps in the process of buying and selling a home is the appraisal. Both buyers and sellers should have at least a rudimentary understanding of how a home appraisal works. (Bill Gassett, RISMedia Housecall)





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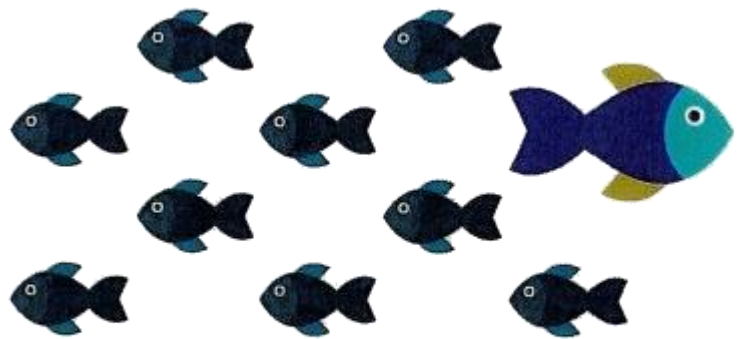
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Each of the Elective classes are approved for 6 hours of Real Estate continuing education and includes the 2 hours of required law as well as counts for Appraisal continuing education

OR

Foreclosures

**Thursday, June 17
9 a.m. – 3:30 p.m.**

This REBAC elective course enables students to spot opportunities for buyer-clients in the foreclosure market segment and to counsel home-buying clients on the perils of risky finance programs so that foreclosure can be avoided. Students will get the understanding of the process of foreclosures and Short Sales and how they occur.

\$75 (if taken independent of the ABR course)

Each of the Elective classes are approved for 6 hours of Real Estate continuing education and includes the 2 hours of required law as well as counts for Appraisal continuing education.

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Elective courses to be held at:

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