



Impact

A Message From....



Bill Haviland, GRI, e-PRO
NOCBOR President

“MANY HANDS MAKE LIGHT WORK”

That is how I would describe my year as President of NOCBOR. We have developed a Board of Directors we can all be proud to be associated with! **Ray O'Neil, Dave Botsford, Allan Daniels** and **Bob Taylor** are all involved with MAR. Bob, Ray and Allan also have significant positions at the national level with NAR.

At our annual luncheon at the Palace on Thursday Dec. 5, other members were recognized. **Bill Clark** received the Humanitarian award for the second time. Bill has been giving back to the community for as long as I can remember. **Angela Batton** was recognized as Manager-of-the-Year. Angie makes it fun to do the things that need to be done and is an extremely effective organizer. She has chaired our Membership Services Committee for a number of years with great success. **Ray O'Neil**, our REALTOR®-Active-in-Politics recipient, not only chaired our extremely effective Government Affairs Committee, he is a Political Coordinator with NAR, and serves on the Valuation Real Property Committee at the National level. **Allan Daniels** brings his gifts to the Finance Committee at the National level and continues to teach his seller financing class, sharing up to date knowledge and making it all interesting.

No other Board offers the educational opportunities that NOCBOR offers. **Angie Ridley** requested we combine the Education and Technology Committees. That has turned out to be a stroke of genius! Not only are we giving our members great learning opportunities, these classes have been a great source of new members. I would hope that in the future, we can assist the Education Chairman in attending the State and National Conventions. Things are changing so fast we need to keep our leadership up to date.

I am confident **Jake Porritt** will be the perfect man for the year ahead. As we move to expand information sharing in a responsible way that give REALTORS® every opportunity and advantage possible.

“**Pat Jacobs runs the Board.**” No doubt about that! As President of the Board, I have been surprised to see how that happens. More than anything else it happens by encouraging people to get involved in a way that works for them. We probably have more classes and workshops that fail than most Boards offer. Through this process we learn what programs our members will attend and support. It also gives members with talents that they are willing to share, the opportunity to contribute. The cream rises to the top and everyone benefits.

As I attended various round tables and workshops around the country, I see a lot of Boards with larger staffs and small bank accounts. As we go forward, I hope our leadership will do all they can to encourage effective involvement while discouraging paid positions for every imaginable endeavor. Many Boards have paid educational directors and paid GADS (that is Government Affairs Directors). I would put Angie and Ray up against them any day. They are the best!

This is my final contribution to this column. I would share with the readers that it does not cost you to attend State and

National conventions. It costs you not to. Make it part of your plan to be there. Get up to date and meet other capable agents to share new ideas with.

It is too late to be early at shifting to RCO3®. Everyone that I have talked to that is using the new system loves it! The old is over!!!

Thank you for the opportunity to serve you in 2013! It was, indeed, a privilege.

Respectfully,
Bill Haviland
Haviland Real Estate





OFFICERS

President Bill Haviland, GRI, e-PRO	505-4732
President-Elect Jake Porritt	693-7400
Treasurer Maddy Dishon	620-1000
Secretary Cheryl Gates-Beers	620-8777

BOARD OF DIRECTORS

Angela Batten	625-0200
Barb Bartus	666-1572
David Botsford	626-2100
John Burt, GRI	628-7700
Allan Daniels	335-6166
James Gillen	800 971-1303
Tony Haviland	742-8773
Tanya Mitchell-Dempsey	625-0200
David Niezgoda	625-0200
Ray O'Neil, GAA, RAA	674-3333
Ann Peterson	256-5436
Jenifer Rachel	620-8777
Rhona Ravenell	202-6824
Angie Ridley, CRS, ABRM, ABR, GREEN	810-744-7600
Bob Taylor CRS, GRI, CRB, ABR	642-2400
R.W. Watson	644-7000

STAFF

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

CHAIRMEN

Budget & Finance	Jake Porritt
Bylaws	Marcia Dyer, PMN
Education/Tech	Angie Ridley, CRS, ABRM, ABR, GREEN
Executive	Bill Haviland GRI, e-PRO
Government Affairs	Ray O'Neil, GRI, GAA, RAA
Membership Services	Angela Batten
Nominating	R. W. Watson
Professional Standards	
Arbitration	Bill Clark, ABRM, ABR, CRS, GRI, CRB
	Kay Pearson, CRS
Ethics	Kathleen Sanchez
Grievance	Amy Albright, GRI, CRS, ABR, SFR
Real Property Valuation	Matt Diskin

REALCOMP II LTD. GOVERNORS

David Botsford	626-2100
John Burt, GRI	628-7700
James Gillen, Alternate Governor	800 971-1303

REALCOMP USERS COMMITTEE

Matt Diskin
Geoff Leach
Tanya Mitchell-Dempsey

NAR DIRECTOR

Bill Haviland, GRI, e-PRO
Bob Taylor CRS, GRI, CRB, ABR

MAR DIRECTORS

David Botsford
Allan Daniels
Bob Taylor CRS, GRI, CRB, ABR

MAR DELEGATES

Bill Haviland, GRI, e-PRO
Jake Porritt

Board of Directors October, 2013

MOTION CARRIED to approve two (3) Primary Designated REALTORS®; forty-nine (49) Primary REALTORS® and one (1) Affiliate member.

MOTION CARRIED to elect **R.W. Watson** for the position of 2014 NOCBOR President-Elect.

MOTION CARRIED to elect **Cheryl Gates-Beers** for the position of 2014 NOCBOR Treasurer.

MOTION CARRIED to elect **David Botsford** for the position of 2014 NOCBOR Secretary.

Board of Directors November, 2013

MOTION CARRIED to approve six (6) Primary Designated REALTORS®; eighty-five (85) Primary REALTORS® and two (2) Affiliates.

MOTION CARRIED that NOCBOR purchase the 2014 continuing education program, Course 1500, from Great Lakes Realty Systems for a cost not to exceed \$1,350.

MOTION CARRIED that NOCBOR Directors sign the Confidentiality Agreement as provided by legal counsel.

MOTION CARRIED that **James Gillen** serve the three (3) year vacancy on the Board Directors.

MOTION CARRIED that **Maddy Dishon** serve the two (2) year vacancy on the Board of Directors.

In Memoriam

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Marie Chmielewski** (Real Estate One) who passed away on December 3, 2013.

REO Office/Clarkston

REALTORS® affiliated with the Real Estate One office in Clarkston will have a particularly satisfying holiday season because of their unselfishness in promoting the spirit of giving canned food and cash to a non-profit organization during their November fundraising luncheon.

Angie Batten, recipient of the **2013 Manager-of-the-Year** award, has organized the quarterly fundraising luncheons for many years and has specified NOCBOR to receive and distribute canned foods, as well as cash.

Grace Centers of Hope, Pontiac, gratefully picked up the mounds of canned foods and \$100. Thank you so much Real Estate One!

Annual Dues Invoice

Thanks so much to the members who have paid their 2014 dues! Your annual dues invoice was sent to your Broker last month. Individual invoices will be sent to each NOCBOR offices within the next week. The renewal fee of \$406, which includes NAR (\$155); MAR (\$156) and NOCBOR (\$95), is due to be paid by December 31, 2013. You may pay your dues, in full without penalty, no later than January 31, 2014. Your dues can be paid online or by check. For your convenience an invoice is available at nocbor.com.

Coming Soon!

**Plan to attend the
two-day "Senior
Real Estate Specialist"
class in 2014
at NOCBOR.
Watch for details.**

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.

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

2014 NOCBOR Officers

President
Jake Porritt
(Porritt Group)



Once considered one of the youngest real estate licensees in Michigan, Jake started his professional real estate career when he was 19 years old, and began his law practice at the age of 24. Jake served as 2013 President-Elect and is a member of NOCBOR's Government Affairs Committee. Jake will play a prominent role in the future of the Board's multiple listing services. Affiliated with the law firm Porritt, Kecskes, Silver & Gadd, Jake

Has committed his time and knowledge to educate NOCBOR members on issues involving short sales and foreclosures.

President-Elect
R.W. Watson
(SKBK Sotheby's International)



R.W. served as 2012 President. Elected as a member of the Board of Directors in 2008, R.W. has been licensed since 1978, and in 1990 took an active role in NOCBOR, serving on the Professional Standards Committee. Affiliated with SKBK Sotheby's International (Birmingham), Watson served as 2010 Chairman of the Membership Services Committee, and looks forward to increasing members benefits and services, and serving as 2015 NOCBOR President.

Treasurer
Cheryl Gates-Beers
(Keller Williams/Clarkston)



Cheryl has been a member of NOCBOR since 2000 and selected as NOCBOR's 2012 "Manager-of-the-Year." She has also served on the Directors since 2008, and served on the Board's Grievance Committee for three years, 2004-2006. Elected as NOCBOR's Secretary in 2011, Cheryl serves on the Membership Services Committee and has been instrumental in organizing the "Bus to the Casino!"

Secretary
David Botsford
(Keller Williams)



Standards Committee.

Principal-owner of Keller Williams offices in Commerce, Farmington Hills & West Bloomfield, David has been a member of NOCBOR since 2002. David is currently a Director of the Michigan Association of REALTORS® and also a Governor of Realcomp. Botsford has trained as a mediator to assist brokers with commission disputes, and served as Chairman of the Grievance Committee and as a member of the Professional

"Meet Your Elected Directors"



Geoff Leach
Century 21 Today/W. Bloomfield



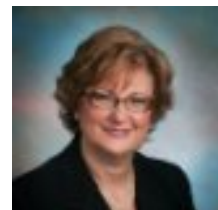
James Gillen
Liberty Way Realty



Jenifer Rachel
Keller Williams/Clarkston



David Niezgoda
Real Estate One/Clarkston



Barb Bartus
Watson Group Financial
Affiliate

2013 NOCBOR Committees

Budget & Finance

Jake Porritt, Chm.
Madeline Dishon, V.C
John Burt
Cheryl Gates-Beers
Bill Haviland
Ray O'Neil
R.W. Watson

Bylaws

Louise Bisogni, Chm
Michael Anspach
Marcia Dyer
Caron Koteles
Pamela Lewis
Denise Misaras

Education/Tech

Angie Ridley, Chm
Sheri Allingham Baker
Marsha Armstrong
Rick Bailey
Barbara Bartus
Brenda Brooks
John Chartier
Matt Diskin
David Elya
Ben Handelsman
David Henderson
Geoffrey Leach
Eric Mann
Kevin McCort
David Montgomery
James Moreen
Paul Mychalowych
Rhona Ravenell
Mike Smitha
Valerie Spicer
Sari Stefancin
Lynn Swanson
Joseph Tibudan
Cathy Weller

Executive

Bill Haviland, President
Jake Porritt, President-Elect
Madeline Dishon, Treasurer
Cheryl Gates-Beers, Secretary
Ray O'Neil
R.W. Watson, Past President

Government Affairs

Ray O'Neil, Chm
Brian Seibert, V.C.
Sally Bell
Sheila Cain
Curt Carson
Allan Daniels
Bill Haviland
Cheri Hill
Gerald Hoopfer
David Montgomery
Harry Nanes
Ron Newman
Ann Peterson
Jake Porritt
Jenifer Rachel
Jeffrey Raupp
Mary Rettig

Government Affairs Cont'

Angie Ridley
Elizabeth Rogers
Jason Seaver
Sunny Sky
Jim Skylis
Kevin Thompson
Sean Timothy

Grievance

Amy Albright, Chm
Steve Stockton, V. Chm
Marcia Dyer
Ralph Gammon
David Montgomery
Tom Nanes
Sunny Sky

Membership Services

Angela Batten, Chm
Tywonda Adams
Justin Bankston
Jeff Becker
Laura Felix-Smith
Cheryl Gates-Beers
Jill Gourand
Tanya Mitchell
Dave Niezgoda
Mike Proctor
Ron St. Amant
Keith Stonehouse
Cindy Taylor

Nominating

R.W. Watson, Chm
John Burt
Lori Mancini
Kevin McCort
Jenifer Rachel
Mary Rettig
Mikki Shuler

Professional Standards

Hearing Panel

David Botsford
Pamela Bradshaw
Victoria Crampton
Sue Dendler
David Elya
James Gillen
John Greene
Edward Harris
Gerald Hoopfer
Rick Howe
Lynn Kacy
Denise Misaras
Dennis Nabor
Thomas Neveau
Ron Newman
Alyce Smith
Mike Wang

Arbitration

Bill Clark
Kay Pearson

Ethics

Kathleen Sanchez

Realcomp Governors

David Botsford
John Burt
James Gillen, Alternate

Realcomp Users

Matt Diskin
Geoff Leach
Tanya Mitchell

Real Property Valuation

Matt Diskin, Chm
James Fuller
Tony Havland
David Hieber
Georgia Kapalis
Jeffrey Michlin
Rhona Ravenell

TOGETHER WE'LL MEET THE CHALLENGE IN 2014

Be a part of the process. Invest your time and talents in NOCBOR by volunteering to serve on a committee in 2014.

Please indicate your choices box below and return this form to NOCBOR, 4400 W. Walton Blvd., Waterford, MI 48329, or fax it to (248) 674-8112 **no later than December 20, 2013.**

COMMITTEES AVAILABLE:

Bylaws

Members meet on direction of the Board of Directors to consider amendments to the Bylaws for recommendation to the general membership.

Education/Technology

The Education Committee provides members with frequent and affordable opportunities to achieve knowledge and competence in an evolving business climate and to promote an atmosphere of equal opportunity in a multi cultural community through a commitment to education, awareness and an appreciation of others. The mission of the Technology Committee is to communicate resources to NOCBOR members to drive their productivity.

Government Affairs

Promote to NOCBOR members education, awareness and involvement in the legislative process.

Grievance

Selected members serve to review requests for arbitration (commission disputes) and to determine the possibility of member violations of the Code of Ethics.

Real Property Valuation

To provide resources and education about the valuation process.

Membership Services

The Committee makes recommendations to the Board of Directors on matters pertaining to eligibility, qualifications and approval for the election to membership. The Committee promotes an awareness of Board functions to members to help improve participation and develop new membership benefits.

FIRST CHOICE: _____
SECOND CHOICE: _____
Name: _____ License: 6501_____
Firm Name: _____
Business Phone: _____ E-Mail: _____

Thanks To All NOCBOR Volunteers During 2013

REALTORS® Rescue Program

Oakland County is a great place to live and work. Even Oakland County has faced serious challenges, including a mortgage foreclosure crisis that has robbed the County of nearly \$14 billion in taxable value, destabilization of some neighborhoods, and the issue of property tax foreclosure.

Under state law the County Treasurer is required to conduct two annual land sales of property tax foreclosed parcels for nonpayment of delinquent taxes. The Oakland County Treasurer's Office works diligently and compassionately with taxpayers to recover delinquent taxes, while giving everyone the opportunity to save their property by entering into a flexible, monthly payment plan. However, where people refuse to act in good faith or walk away from their obligation, attempting to shift their tax burden onto others, state law requires County Treasurers to offer the property at two annual land sales.

The number of property tax foreclosures in Oakland County spiked in 2012, but decreased dramatically in 2013 and is expected to continue decreasing. From homes to commercial property to unfinished subdivisions, the Oakland County Land Sale has become a great way to make the Oakland County dream a reality for many families and businesses.

As bank walkaways accounted for an increasing number of homes in the Oakland County Land Sale, 48% in 2012, I decided that I needed to call in the experts in selling homes and various properties, instead of trying to reinvent the wheel. That's how the REALTOR® to the Rescue Program was started.

In a series of meetings with the North Oakland County Board of Realtors (NOCBOR), through Pat Jacobs, Bill Haviland and many others, we proposed a public-private partnership to harness REALTOR® expertise in the marketing and sale of tax foreclosed properties in Oakland County. The goal of this innovative effort between our office and NOCBOR has been boosting property values and neighborhood stabilization by connecting families with abandoned properties, and returning tax foreclosed properties to the tax rolls.

Too often, land sales are targeted by out-of-state and international real estate speculators who may not have the long term interests of Oakland County at heart. Our public-private

partnership allows us to give families a fighting chance at the auction, while promoting investment by responsible, local investors.

During the past three years, the REALTOR® to the Rescue Program has been a great victory for Oakland County taxpayers, families and neighborhoods. By our office identifying and offering desirable properties to work with, participating REALTORS® have been able to reach out to their extensive professional networks to identify prospective purchasers, and to show the properties to families that may not have previously known about opportunities available at the Oakland County Land Sale.

While I requested that my friends at NOCBOR "ask not what your County can do for them, but what you can do for your County," it was important to me that REALTORS® receive some compensation for their value-adding contribution to the process. That's why we structured an incentive-based commission structure paying between \$750 and \$1,500 per property to be paid where the REALTOR® signs a client up, shows them an auction property, and their client is the high bidder at the auction. REALTORS® are also asked to participate in a short training session about the tax foreclosure process so they can best inform their clients about some of the quirks of property tax foreclosed properties.

In addition to paying out commissions to REALTORS®, the REALTOR® to the Rescue Program has significantly boosted the number of people participating in the Oakland County Land Sale from 650 in 2010 to 2,060 in 2013. In August of 2013, the Oakland County Land Sale generated \$7.5 million in gross sales on behalf of Oakland County taxpayers, and the average price per parcel jumped over \$9,000 from the previous year's sale. Because of our growing public-private partnership, we delivered the most successful land sale in Oakland County history.

I want to thank NOCBOR for their great partnership and tireless efforts to find new ways to better serve our community. I hope that our public-private partnership serves as a model for other governments and businesses on the benefits of collaboration.

Andy Meisner
Oakland County Treasurer



SEAVER TITLE AGENCY

A DIVISION OF ATTORNEYS TITLE AGENCY

NOCBOR Events

December
January
February

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
2 9:30 a.m. – 3:30 p.m. Con-ed J.Waller	3 9:30 a.m. – 3:30 p.m. Con-ed S. Allingham Baker	4 9 a.m. – 3 p.m. Con-ed @ American Title B. Haviland 2:30 p.m. Backdoor Workshop Windows 8	5 9:30 a.m. Successfully Selling HUD Homes-Advanced (2 hrs Con-ed) 11:30 a.m. NOCBOR Awards & Induction Luncheon @ The Palace of Auburn Hills	6 9:30 a.m. – 3 p.m. Con-ed @ Flagstar B. Haviland	7 8:30 a.m. -2:30 p.m. PLC
9 9:30 a.m. Education/Tech Committee	10 9:30 a.m. – 3:30 p.m. Con-ed J.Waller	11 9:30 a.m. Successfully Selling HUD Homes (2 hrs Con-ed)	12 9 a.m. Membership Services 10:30 a.m. Backdoor Workshop Affordable Health Care Workshop 1 p.m. Backdoor Workshop "Sales Success Strategies"	13 9:30 a.m. – 3:30 p.m. Con-ed B. Haviland	14 8:30 a.m. -2:30 p.m. PLC
16 11:30 a.m. Government Affairs Committee	17 10 a.m. Backdoor Workshop "Mortgage 101"	18 12:30 p.m. Exec 1:30 p.m. BODs Mtg	19 9:30 a.m. Grievance 10 a.m. Backdoor Workshop Google	20 9 a.m. Backdoor Workshop "Hardcore Regulations" (2 hrs con-ed)	21
23	24 OFFICE CLOSED	25 MERRY CHRISTMAS OFFICE CLOSED	26	27	28 9:30 a.m. – 3:30 p.m. Con-ed S. Allingham Baker
30 9:30 a.m. – 3:30 p.m. Con-ed B. Haviland	31 OFFICE CLOSED	1 OFFICE CLOSED HAPPY NEW YEAR	2	3	4
6	7	8 11 a.m. Backdoor Workshop What To Do With Your Stuff	9 9:30 a.m. Successfully Selling HUD Homes-Advanced (2 hrs Con-ed) 9 a.m. Membership Services	10	11
13 9:30 a.m. Education/Tech Committee 11:30 a.m. Government Affairs Committee 6-10 p.m. Pre-License Class	14	15 6-10 p.m. Pre-License Class	16 9:30 a.m. Grievance	17	18
20 6-10 p.m. Pre-License Class	21	22 6-10 p.m. Pre-License Class	23	24	25
27 6-10 p.m. Pre-License Class	28 9:30 a.m. Backdoor Workshop (2 hrs con-ed) Michael Jeffreys	29 12:30 p.m. Executive Committee 1:30 p.m. BODs' Mtg. 6-10 p.m. Pre-License Class	30	31	1
3 6-10 p.m. Pre-License Class	4 10 a.m. Backdoor Workshop "Property Assissments" Dave Hieber Oakland County Assessor	5 6-10 p.m. Pre-License Class	6 9:30 a.m. Successfully Selling HUD Homes-Advanced (2 hrs Con-ed)	7	8
10 9:30 a.m. Education Committee 11:30 a.m. Gov't Affairs Committee 6-10 p.m. Pre-License Class	11	12 6-10 p.m. Pre-License Class	13 9 a.m. Membership Services	14	15
17 9:30 a.m. Education Committee 11:30 a.m. Gov't Affairs Committee 6-10 p.m. Pre-License Class	18	19	20 9:30 a.m. Grievance	21	22
24	25	26	27	28	

Backdoor Workshops (Free)

Tuesday, December 17

"Mortgages 101"

James Nummer

10 a.m.

Thursday, December 19

Google Workshop

10 a.m.

Friday, December 20

"Hardcore Regulations"

Allan Daniels

(2 hours legal con-ed)

9 a.m.

Wednesday, January 8

"What To Do With Your Stuff"

11 a.m.

Thursday, January 9

"Successful Selling HUD Homes – Advance

Evdza Ramaj

(2 hours con-ed)

9:30 a.m.

Tuesday, January 28

Michael Jeffreys

(2 hour con-ed)

9:30 a.m.

Location: NOCBOR



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Support NOCBOR Affiliate Members

Justin Bankston (First American Title Insurance)	248-789-6371
Barnett, Larry (Attorney at Law)	248-625-2200
Bartram, Scott (Diversified Heating & Cooling)	800-680-6244
Bartus, Barb (Watson Group Financial Corp)	248-666-2700
Becker, Jeff (America's Preferred Home Warranty)	800-648-5006
Daigle, Tom (National Home Lending)	248-623-1234
Edginton, Ted (U.S. Bank Home Mortgage)	248-866-9460
Elmore, Amy (Liberty Title)	248-259-3888
Felix-Smith, Laura (Seaver Title)	248-338-7135
Fitzpatrick, James (Fifth Third Bank)	248-625-3142
Falconer, Scott (PNC Bank)	586-243-2555
Gourand, Jill (Transnation Title Agency of Clarkston)	248-605-0600
Hawley, Rosie (Somerset Lending Corp)	248-841-4057
Hill, Cheri (Bank of America)	248-408-6805
Hinsperger, Baron (Sterling Title Agency)	586-323-8025
Howell, Jason (Chase)	248-886-0208
Izrailov, Emil (Independent Bank)	248-689-1200
Jacobs, James (Air Serv Heating & Air Conditioner)	248-627-7000
Jarvis, Beth (Title Connect)	586-226-3506
Keels, Chris (Transnation Title Agency of Clarkston)	248-605-0600
Kehig, Mike (Fidelity National Title)	248-594-9390
Kerr, Craig (Style Me Detroit)	800-476-3134
Kingsbury, Timothy (Town Mortgage Company)	248-247-1800
LaPorte, Jeff (The Home Team Inspection)	248-366-6215
Linnane, Jim (Wells Fargo Home Mortgage)	515-213-4291
Morrow, Mick (Huron Valley Financial)	248-623-2280
Nummer, James (Somerset Lending)	248-895-4541
Patterson, Randall (Pillar To Post)	248-755-3422
Pieron, Angela (Partners Title Agency)	248-625-1799
Porritt, James Jr. (Attorney At Law)	248-693-6245
Prichard, Geoffrey (Title Express)	248-855-1445
Proctor, Michael (Ross Mortgage)	248-931-1018
Rose, David (Rose Certified Home Inspection)	248-625-9555
Seaver, Jason (Seaver Title)	248-338-7135
Seaver, Phil (Seaver Title)	248-338-7135
Seibert, Brian (Watson Group Financial)	248-666-2700
St. Amant, Ron (Changing Places Moving)	248-674-3937
Stonehouse, Keith (Franklin Title Agency)	248-564-4022
Stoumbos, George (Wolverine Bank)	989-225-1390
Sullivan, David (Credit Technologies, Inc.)	248-313-1027
Taylor, Cindy (Huron Valley Financial)	248-623-2280
Vigillius, Pete (Troy Abstract & Title Agency)	248-989-1100

Monday, January 27, 2014

10 a.m.

\$20.00

**Maximizing Facebook For
Your Real Estate Business**

Ben Handelsman

to register go to info@nocbor.com

**40 Hours
Pre License Training**

Monday, January 20, 2014
(Monday & Wednesday for 5 weeks)
concludes February 12

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
586-247-9800 or 586-247-9820 (fax)

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203K STREAMLINE
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