



Impact



Madeline Dishon
NOCBOR President

Well, it is hard to believe that this will be my last article as your NOCBOR President. I want to thank everyone that supported me during my term, it is a team effort!

First, Pat Jacobs (NOCBOR Executive VP), such a wealth of knowledge and encouragement. It has been eye opening to work closely with her and see how many things she juggles as our EVP, and makes it look easy too. Thank you, Pat, for taking me under your wing, I could not have done it without you!

Second, the outstanding staff at NOCBOR: Millie Traylor (Director, Member Services), Tonya Wilder (Executive Assistant), Janet Sneckenberger (Director, Finance) and Kate Balkwell (Director, Special Projects). Most of you have never met all of them, but believe me when I tell you, they operate NOCBOR like a well-oiled machine! Thank you, Ladies, for all your hard work and patience!

Third, the Board of Directors: Tina Zudell, Mary Rettig, Jenifer Rachel, Ann Peterson, Ray O'Neil, Chris Mersino, James Gillen, Cheryl Gates-Beers, Dana Fox, Matt Diskin, Brenda Davis, David Botsford and Sally Bell. To all of you, I appreciate the time that you have volunteered to be on the

BODs. I loved our time collaborating on behalf of our members, always keeping their best interest first and foremost. I will always consider all of you my friends.

2020 Officers: Steve Stockton (President Elect), I have known you for decades (gasp!) but this year that we have spent working together I feel like I know more about you than I ever had, I am grateful for that! You are a great friend and leader. I look forward to watching you shine as our 2021 President!

David Niezgoda (Treasurer), I have also known you for many, many years. I appreciate your contribution to the Board and your enthusiasm! I am proud to call you my friend!

Marcy Soufrine (Secretary), we just met a few years ago but I feel like it has been so much longer than that! You are such a positive influence on all of those around you, I treasure our friendship!

Lastly, I would be remiss if I did not mention Tom Kotizan (Past President, NAR Director, and member of the Board of Directors). Tom passed away last month but will never be forgotten for his tremendous passions. He was a great mentor, an expert in parliamentary law, kind, generous, funny and a dear friend to many. To me, as President, he was my safety net; he would always sit at the table next to mine....it was such a reassuring presence. He would quietly whisper to remind me if I forgot the exact procedure needed....and then would wink at me. I am so very lucky to have known Tom both as a colleague and a friend.

After the disruption of this year, I will never again take for granted the people and things that I love.

Thank you again for the opportunity to serve as NOCBOR President. I wish all of you nothing but good health, peace & prosperity in 2021.

Madeline Dishon
RE/MAX Encore



Happy Holidays

From
Oakland Hope



2021 OFFICERS

President Steve Stockton, SFR 360-2900
 President-Elect, Ann Peterson, GRI, ABR, SRES, e-PRO 495-8877
 Treasurer Mary Rettig, ABR, GRI, MRP, SRES 646-5000
 Secretary Marcy Soufrine, GRI 360-2900

BOARD OF DIRECTORS

Sally Bell, GRI 586-929-1114
 Brenda Davis 556-7400
 Madeline Dishon 620-1000
 Matt Diskin 228-4647
 Cheryl Gates-Beers 394-0400
 David Kimbrough 625-5700
 Julie LeBourdais 620-7200
 Rick Linnell 977-4182
 Kristine McCarty 810-515-1503
 Chris Mersino 620-8660
 Ray O' Neil, GAA, RAA 674-3333
 Jenifer Rachel, AHWD 394-0400
 Jeffrey Raupp 810-515-1503
 Tina Zudell 620-1000

STAFF

Patricia Jacobs Executive Vice President
 Katie Balkwell Director, Special Projects
 Janet Sneckenberger Director, Finance
 Millie Traylor Director, Member Services
 Tonya Wilder Executive Assistant

COMMITTEE CHAIRMEN

Budget & Finance Ann Peterson, GRI, ABR, SRES, e-PRO
 Education/Technology Rick Bailey, e-PRO
 Executive Steve Stockton, SFR
 Government Affairs Ann Peterson, GRI, ABR, SRES, e-PRO
 Membership Services Tina Zudell
 Nominating Madeline Dishon
 Professional Standards
 Arbitration Kay Pearson, CRS
 Eric Pernie
 Ethics Pam Bradshaw
 Kathleen Sanchez
 Grievance Paul Carthew

REALCOMP II LTD. GOVERNORS

Madeline Dishon 620-1000
 Ray O' Neil, GAA, RAA 674-3333

REALCOMP USER GROUP

Tanya Dempsey Mitchell 812-4900
 Matt Diskin 228-4647
 Keith Reynolds 360-2900
 Marcy Soufrine 360-2900

REALCOMP SHAREHOLDERS' TASK FORCE

Jenifer Rachel, AHWD
 Marcy Soufrine, GRI,

NAR® DIRECTORS

Jenifer Rachel, AHWD
 Steve Stockton, SFR

MR® DELEGATES

Ann Peterson, GRI, ABR, SRES, e-PRO
 Steve Stockton, SFR

Board of Directors October, 2020

MOTION CARRIED to approve Four (4) Primary Designated Realtors®; Ninety-Seven (97) Primary Realtors®; One (1) Secondary Designated Realtor® and One (1) Secondary Realtor®.

MOTION CARRIED that NOCBOR provide a required leadership training program for all Committee Chairmen, Vice-Chairmen, and members of the Board of Directors.

MOTION CARRIED to elect the following 2021 NOCBOR Officers: **Tom Kotzian**, President-Elect; **Mary Rettig**, Treasurer and **Marcy Soufrine**, Secretary.

MOTION CARRIED to approve the 2021 NOCBOR Directors' meeting schedule.

MOTION CARRIED to approve the 2020-21 NOCBOR proposed budget.



NOCBOR Annual Legal Update

Featuring:
 Rick Linnell &
 Jack Waller

**Wednesday,
 February 17, 2021**

9 a.m.

VIRTUAL

Receive 2 FREE hours of
 legal update as mandated by
 the State of Michigan

Board of Directors November, 2020

MOTION CARRIED to approve Two (2) Primary Designated Realtors®; Ninety-Nine (99) Primary Realtors® and One (1) Secondary Designated Realtors®.

Board of Directors December, 2020

MOTION CARRIED to approve Two (2) Primary Designated Realtors® and Fifty-Three (53) Primary Realtors®.

MOTION CARRIED to elect **Pam Bradshaw**, **Joan Falk**, **Lee Jafke**, **Holly Rachel** and **Mary Rettig** to serve on the 2021 Nominating Committee.

MOTION CARRIED to approve the allocation of Five Thousand (\$5,000) Dollars to fund the education program in the name of **Tom Kotzian**.

MOTION CARRIED to allocate the sum of Two Thousand (\$2,000) Dollars in the name of Lynda Kotzian in memory of her husband, Tom Kotzian.

MOTION CARRIED to elect **Ann Peterson** as NOCBOR 2021 President-Elect.

MOTION CARRIED to elect **Madeline Dishon** as 2021 Realcomp Governor.

MOTION CARRIED to elect **Steve Stockton** as 2021 NAR Director.

MOTION CARRIED to elect **Jenifer Rachel** as 2021 Realcomp Shareholders Representative.

MOTION CARRIED to elect **Marcy Soufrine** as 2021 Realcomp Shareholders Alternate Representative.

MOTION CARRIED to elect **Jeffrey Raupp** to serve as NOCBOR Director, 2021 -2023.

NORTH OAKLAND COUNTY BOARD OF REALTORS®
 4400 West Walton | Waterford | MI | 48329
 Phone (248) 674-4080 | Fax (248) 674-8112
 E-mail: info@nocbor.com
www.nocbor.com

MISSION STATEMENT

The purpose of the North Oakland County Board of Realtors® is to enhance the ability and opportunity of its members to conduct their business successfully and ethically, and to promote the preservation of the right to own, transfer and use real property.

2021 NOCBOR Officers

President

Steve Stockton, SFR
Keller Williams Showcase Realty



Licensed as a real estate salesperson in 1977, **Steve Stockton** has been phenomenal in developing and branding his 'Stockton Team.' After receiving his broker's license in 1981, Steve and his wife, Janet, led home sales in the North Oakland County area for over 25 years.

Steve completed the Michigan Builder's Training Course in 1980 and is licensed in the field of construction. Steve acknowledges serving on the Board of Directors has been very enlightening and has specifically left him with an appreciation for the years of service that many NOCBOR members have volunteered their time, experience and wisdom. He admits that he has gained a thorough understanding of the responsibilities of the Board since his involvement. Having served as a member of the Professional Standards Committee and as Chairman of NOCBOR Grievance Committee in 2014, NOCBOR members are guaranteed to benefit from Steve's profound sense of commitment.

Treasurer

Mary Rettig, ABR, GRI, MRP, SRES
RE/MAX Classic



Mary Rettig, an associate broker with RE/MAX Classic in Bloomfield Hills, was selected in 2018 as NOCBOR Realtor®-Active-in Politics. Mary was recognized and honored at the Michigan Realtors® Annual Convention, in Traverse City, for her endless political involvement, commitment and passion to

of private property owners.

After spending ten years as an advertising professional, Mary earned her Michigan real estate license in 1996 and emerged herself in what would result in almost 25 years of a successful real estate career. An active NOCBOR member, Mary served on the Realcomp User Group, 2001-2005, and as NOCBOR Director (2003-07); she was appointed to a Director vacancy, 2018-20. Mary was appointed to the Grievance Committee, 2015-18 and served in 2020 as Chairman of the Ethics Professional Standards Committee. Elected several times as a member of NOCBOR Nominating Committee, Mary has served on the Government Affairs Committee since 2011.

President-Elect

Ann Peterson, GRI, ABR, SRES, e-PRO
Ann Peterson Realty



Ann Peterson, owner/broker of Ann Peterson Realty/Rochester, served as your NOCBOR 2019 President, and was selected as 2019 NOCBOR Realtor®-of-the-Year. Ann, who has over 30 years of experience in the real estate industry, volunteered her wisdom and knowledge in 2011 as a member of the NOCBOR

Government Committee. As a Major RPAC Investor, Ann understands and appreciates the need to politically network to promote the "American Dream." In an effort, to live through her actions, Ann has successfully served as a member on the Rochester City Council since 2014.

As 2020 Chairman of NOCBOR Government Affairs Committee, Ann was selected in 2018 and again, in 2020, as recipient of NOCBOR Realtor®-Active-in-Politics. She has earned the GRI®, ABR® and SRES® Designations, and the e-Pro® Certification, and is certified as a Pre-Licensure Instructor. Selected in 2016 as the recipient of NOCBOR Distinguished Service Award, Ann continues her commitment and dedication not only to NOCBOR, but also to the Michigan Realtors® and National Association of Realtors®, serving on their respective Public Policy Committees.

Secretary

Marcy Soufrine, GRI
Keller Williams Showcase



Marcy Soufrine, began her professional career in real estate in 2001. Over the years, she has learned a great deal about excelling in client service, communication, shifting markets, motivating people and moving into the digital age.

In 2006, because she could, Marcy pursued her life-long dream of living in Los Angeles. While re-establishing herself as a Realtor® in a new marketplace, she became involved in the entertainment industry and created and produced HGTV's "Scoring the Deal." In 2015, Marcy returned to Michigan to fill a leadership role at Keller Williams Realty, Commerce. Her passion is to lead through helping people to grow professionally and personally. NOCBOR members elected Marcy to its Board of Directors in 2018. She has served as Secretary in 2020 and was appointed to the Realcomp MLS User Group. She has served on the Grievance Committee for the past 4 years and its Vice Chairman in 2019. Loyal to the commitment of the Code of Ethics, Marcy believes that Realtors® must constantly be reminded of their professional etiquette.

NOCBOR Events

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	31 OFFICE CLOSED HAPPY NEW YEAR	1 OFFICE CLOSED HAPPY NEW YEAR	2
4	5	6	7 9:30 a.m. "Book Of The Month Club" Steve Stockton	8	9
11 9 a.m. – 12 p.m. New Member Orientation & Code of Ethics Jack Waller 9:30 a.m. Education/Technology 11:30 a.m. Government Affairs	12 9:30 a.m. Membership Services	13 10 a.m. Ethics Hearing 1 p.m. Ethics Hearing	14	15 9 a.m. – 5 p.m. ABR "Accredited Buyer Representative" Lori Chmura	16
18	19	20 10 a.m. Ethics Hearing	21 9:30 a.m. Grievance Committee	22 9 a.m. – 5 p.m. ABR "Accredited Buyer Representative" Lori Chmura	23
25	26	27 12:30 p.m. Executive 1:30 p.m. Board of Directors	28	29	30
1	2	3	4 9 a.m. – 5 p.m. SRES "Senior Real Estate Specialist" Lori Chmura	5 9 a.m. – 5 p.m. SRES "Senior Real Estate Specialist" Lori Chmura	6
8 9:30 a.m. Education/Technology 11:30 a.m. Government Affairs	9 9 a.m. – 12 p.m. New Member Orientation & Code of Ethics 9:30 a.m. Membership Services	10	11 9 a.m. – 12 p.m. Professional Standards Workshop Jack Waller	12	13
15	16 9 a.m. New Member & Code of Ethics Training 9:30 a.m. Membership Services	17 9 – 11 a.m. Annual Legal Update Virtual	18 9:30 a.m. Grievance Committee	19	20
22	23	24 12:30 p.m. Executive 1:30 p.m. Board of Directors	25	26	27

Changes Crack Down On Harassment

On November 13, 2020, the 959 member NAR Board of Directors approved changes, which took immediate effect, that apply NAR's Code of Ethics and Standards of Practice to all Realtor's activities, not just those related to real estate; prohibit hate and harassing speech against protected classes; prohibit all discrimination, not just willful discrimination.

The changes also reiterate that the association can refer ethics violations, which involve real estate-related activities and transactions, to governmental agencies, where there is reason to believe the public trust may have been violated, and offer specific guidance for hearing panels regarding violations that would consider discrimination "particularly egregious" when determining appropriate discipline and add termination of membership for up to three years as a possible disciplinary action.

One of the policies that was approved, Standard of Practice 10-5, reads as follows: "Realtors® must not use harassing speech, hate speech, epithets, or slurs based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity." A Realtor® that violates the policy would be charged under Article 10 of the Code of Ethics, which prohibits denying equal professional services to anyone in those protected classes.

Stand Up For Seniors & Guide Them With Knowledge

The Senior Real Estate Specialist Council, in conjunction with Middleton Real Estate Training and NOCBOR, offers senior focused Realtors® the opportunity to earn the highly respected designation, SRES®. Realtors® interested in meeting the special needs of maturing Americans, whether they are relocating, selling, buying or refinancing, should consider completing the Senior Real Estate Specialist course.

Having the SRES® designation will help with your credibility factor, not just with clients, but with other colleagues. Working with seniors requires some special expertise and having a trained representative can provide confidence and literacy training.

Lori Chmura is scheduled to offer the SRES, 2-day course at NOCBOR, on **Friday, February 5** and **Friday, February 12, 2021**. Consider working with seniors and gain some special expertise by attending Lori's classes.



Franskoviak Tax Solutions Specializes in Real Estate and Building Contractors Tax Services

- Tax Return Preparation/Business and/or Personal
- Offers in Compromise
- Installment Payment Plans
- Business Payroll Taxes
- Lien & Levy Releases
- Penalty Abatements
- IRS & State of Michigan Audits / Business & Personal
- Unfiled Tax Returns
- Accounting, Bookkeeping,

IRS TAX PROBLEMS?

We May Be Able To Significantly Reduce Your Tax Liability.

FOR A FREE CONFIDENTIAL CONSULTATION,
CALL 248-524-5240
OR VISIT FRANSKOVIAKTAX.COM

The IRS loves targeting realtors, and we know how to fix that.



FRANSKOVIAK
TAX SOLUTIONS

3155 West Big Beaver Rd.
Suite 218
Troy, MI 48084
248-524-5240
info@franskoviakcpa.com

Local Market Update – November 2020

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.

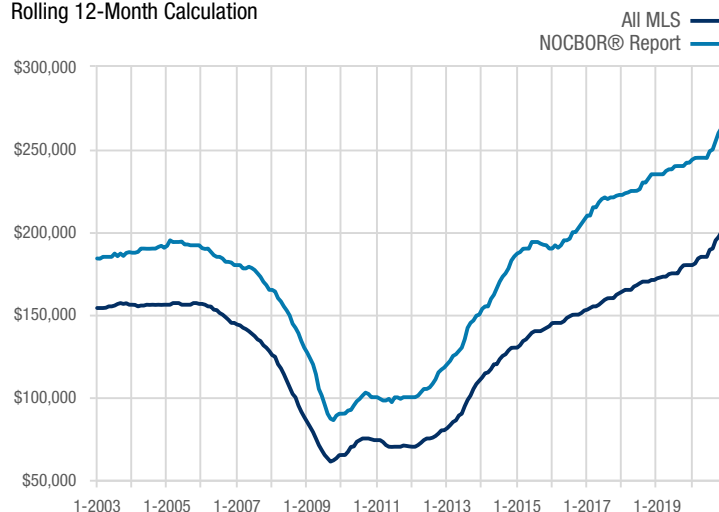
Residential	November			Year to Date		
Key Metrics	2019	2020	% Change	Thru 11-2019	Thru 11-2020	% Change
New Listings	405	363	- 10.4%	6,830	5,773	- 15.5%
Pending Sales	290	382	+ 31.7%	4,153	4,286	+ 3.2%
Closed Sales	331	393	+ 18.7%	4,023	4,008	- 0.4%
Days on Market Until Sale	38	26	- 31.6%	38	37	- 2.6%
Median Sales Price*	\$244,000	\$275,000	+ 12.7%	\$244,700	\$265,000	+ 8.3%
Average Sales Price*	\$309,400	\$332,392	+ 7.4%	\$302,004	\$326,346	+ 8.1%
Percent of List Price Received*	97.0%	98.8%	+ 1.9%	97.7%	98.5%	+ 0.8%
Inventory of Homes for Sale	1,133	615	- 45.7%	—	—	—
Months Supply of Inventory	3.1	1.6	- 48.4%	—	—	—

Condo	November			Year to Date		
Key Metrics	2019	2020	% Change	Thru 11-2019	Thru 11-2020	% Change
New Listings	64	52	- 18.8%	1,101	942	- 14.4%
Pending Sales	39	60	+ 53.8%	666	705	+ 5.9%
Closed Sales	43	64	+ 48.8%	673	659	- 2.1%
Days on Market Until Sale	42	43	+ 2.4%	33	41	+ 24.2%
Median Sales Price*	\$179,000	\$166,500	- 7.0%	\$178,000	\$185,000	+ 3.9%
Average Sales Price*	\$201,674	\$212,131	+ 5.2%	\$223,208	\$235,329	+ 5.4%
Percent of List Price Received*	98.8%	98.3%	- 0.5%	98.0%	98.1%	+ 0.1%
Inventory of Homes for Sale	173	91	- 47.4%	—	—	—
Months Supply of Inventory	3.0	1.5	- 50.0%	—	—	—

* 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.

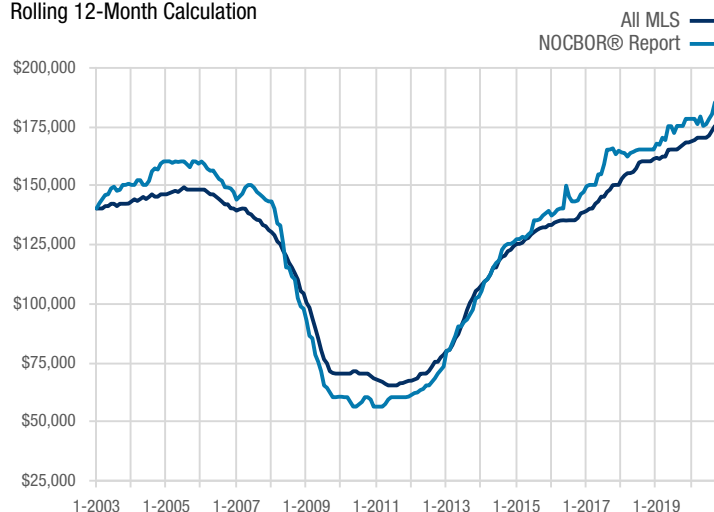
Median Sales Price - Residential

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.

"We Are Where You Want To Be!"

2020 NOCBOR Leadership Team

Officers

Madeline Dishon, President, Steve Stockton, President-Elect, David Niezgoda, Treasurer, Marcy Soufrine, Secretary, Ann Peterson, Past President.

Board Of Directors

Sally Bell, David Botsford, Brenda Davis, Matt Diskin, Dana Fox, Cheryl Gates-Beers, James Gillen, Tom Kotzian, Chris Mersino, Ray O'Neil, Jenifer Rachel Mary Rettig and Tina Zudell.

Budget & Finance

Steve Stockton, Chm., David Niezgoda, V.C., Madeline Dishon, Ann Peterson Marcy Soufrine.

Bylaws

Tom Kotzian, Chm., Michael Anspach, Mark Harvala, David Kimbrough and Denise Misaras.

Education/Technology

Dana Fox, Chm., Rick Bailey V.C., Marsha Armstrong, Mary Beckerman, Cheryl Bruce, Darwin Conley, Bob DeVore, Enid Fainfair, Mark Gelbman, David Henderson, Darrell Hudiburgh, Lee Jaffke, Charles Laird, Kimberly Pfeiffer, Evduza Ramaj, Steve Stockton, Lynn Swanson, and Cathy Weller.

Government Affairs

Ann Peterson, Chm., Jenifer Rachel, V.C., Sally Bell, Eva Cantrella, Madeline Dishon, Gerald Hoopfer, David Kimbrough, Harlen Lantz, Ron Newman, Julie LeBourdais, Jeffrey Raupp, Mary Rettig, Brian Siebert, Sunny Sky, Grant Spencer and Charles Stoner.

Grievance

Paul Carthew, Chm., Terrie Junkin, V.C., Darwin Conley, John Goings, David Kimbrough, John Lafferty, Harlen Lantz, Julie LeBourdais, Mike Licavoli, Jeanette Magnes, Christopher Mersino, Lucille Pesek, Mike Licavoli, Jeanette Magnes, Angie Ridley, and Charles Stoner.

Membership Services

Brenda Davis, Chm., Tina Zudell, V.C., Madeline Dishon, Mary Katsiroubas, Stacey Kraft, David Niezgoda, Mike Proctor, Grant Spencer, Ron St. Amant, Cindy Taylor, Nicole Tolliver, and Natalie Vaughn.

Nominating

Ann Peterson, Chm., Jenifer Rachel V.C., Angie Batten, Joan Falk, Cheryl Gates Beers, Cheryl Karrick, and Steve Stockton.

Professional Standards Hearing Panel

Angela Batten, Sally Bell, Brenda Davis, Sue Dendler, Joan Falk, Cheryl Gates-Beers, Gerald Hoopfer, Brad Jernigan, Lynn Kacy, Bruce Krol, Dick Kangas, David Montgomery, Paul Mychalowych, Thomas Neveau, Tammy Schuh, Alyce Smith, Liz Stevenson, Randy Wilcox and Kate Zacharevich.

Arbitration

Kay Pearson
Eric Pernie

Ethics

Pamela Bradshaw
Mary Rettig
Kathleen Sanchez

Committee Mission Statements

EDUCATION/TECHNOLOGY - The Committee provides members with frequent and affordable opportunities to achieve knowledge and competence in an evolving business climate; to promote an atmosphere of equal opportunity in a multicultural community through a commitment to education, awareness, and an appreciation of others, and to communicate technology resources to NOCBOR members to drive their productivity.

GOVERNMENT AFFAIRS - To promote to NOCBOR members education, awareness and involvement in the legislative process; to guard and promote the interests of the real estate industry before all legislative bodies (Federal, State and local) and perform other duties pertaining to legislation affecting real property and the licensing act. To develop and promote an annual fundraising program for the solicitation of political contributions. To interview political candidates for public office and recommend endorsement and/or financial support to local Board of Directors for their endorsement to the Realtors® Political Action Committee of the Michigan Realtors®.

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.

(NOCBOR members interested in participating on a Committee or serving on a Special Task Force, please contact Tonya Wilder, Executive Assistant, tonya@nocbor.com)

Thank You NOCBOR Volunteers!

2021 Con-ed Program

Featuring Jack Waller,
NCI Associates

Zoom only classes:

Thursday, March 11
Tuesday, April 13
Wednesday, May 19
Monday, June 14

In-Person classes with option to Zoom:

Thursday, July 15
Tuesday, August 17
Thursday, September 23
Friday, October 15

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

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

To register: nocbor.com

Location: NOCBOR

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. Your training is free.

Zoom only classes

Monday, January 11
Tuesday, February 9
Wednesday, March 10
Thursday, April 15
Friday, May 7
Monday, June 7

In-Person classes with option to Zoom

Tuesday, July 13
Wednesday, August 18
Thursday, September 2
Friday, October 1
Monday, November 1
Friday, December 3

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

Classes begin at 8:30 a.m.

Register: nocbor.com

Location: NOCBOR

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: \$160 Pre-Paid USPAP
Course fee: \$ 35 Pre-Paid MI LAW
Course fee: \$195 Pre-Paid Both Classes

Instructor: Lori Chmura

Register: nocbor.com

Location: NOCBOR

2021 Con-ed Program

Featuring 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

To register: nocbor.com

Location: NOCBOR

Butler CPA
& Associates, PLLC

**Accounting,
Audit &
Tax
Services**

4568 W. Walton Blvd.
Suite C
Waterford Twp., MI 48329

248-742-1747

robbutlercpa.com

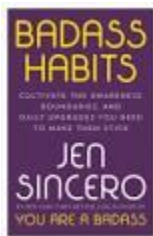
"Book Of The Month Club"

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 will be encouraged.

Thursday, January 7 at 9:30 a.m.

"Badass Habits"

Jen Sincero



Location: NOCBOR

Accredited Buyer Representative

Friday, January 15 & 22, 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**

Online Con-Ed

Did you forget to do your con-ed, do you need last year or the year before?

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 classes. 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 for the first time, we strongly recommend you complete the five minute demonstration courses which explain the online course experience.

Go to **nocbor.com**, on the top of the page under Education.

Seniors Real Estate Specialist

Friday, February 5 & 12, 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: *\$300.00 (includes material and SRES Council annual dues)

Bring a Buddy: *\$255

Instructor: Lori Chmura



Register at nocbor.com

Location: NOCBOR

ALL ROADS LEAD TO

LINNELL & ASSOCIATES

Attorneys and Counselors

Services

Quiet Title Actions	Probate
Evictions	Land Use & Development
Seller Disclosure Issues	Acquisition Due Diligence
Easement Drafting	Construction Law
Land Contracts	Quit Claim Deeds
Forfeiture/Foreclosure	Licensing Issues
Boundary/Survey Disputes	Estate Planning
Loss Mitigation/Short Sales	Certificates of Trust
Landlord/Tenant Issues	LLC Filings/Operating
Lady Bird Deeds	Agreements/Resolutions
EMD Disputes	Contract Disputes/
Investor Representation	Specific Performance
Commission Disputes	

2804 Orchard Lake Road, Suite 203

Keego Harbor, MI 48320

248.977.4182



linnellfirm.com

We're in this together. Your team and ours.

Overwhelmed With Multiple Offers?

Bidding wars are a listing agent's dream and a buyer agent's nightmare. In our market's current state of low inventory, sellers are finding that their homes are receiving multiple offers from prospective buyers. Here are a few tips and tricks for listing agents to look out for when their clients are met with multiple offers on their home.

Keep your sellers informed and prepared-Sellers will likely go through a challenging, emotional journey when they list their home. Their house is filled with countless memories and milestones and letting go isn't always an easy process. You must ensure them about market conditions and expectations for the upcoming transaction ahead of time. It's critical that clients are fully aware of what may come, including the flurry of activity that multiple bids can bring. When offers start pouring in, you don't want the seller to feel overwhelmed by all of numbers and figures coming at them at once.

Be mindful of the aggressive buyer-In the current state of the real estate market, a large majority of both buyers and sellers are making accommodations toward reaching a common goal during the negotiation period. Agents must communicate directly with the buyer's agent to reduce the time-crunch stress. Instant communication is not only a strong negotiation tactic but also helps maintain a good relationship with your colleague agent. The ultimate goal is to take the fight out of the battle by letting buyers know where you stand on their offer as soon as possible.

Look for the net price-The price on the first page of a contract may sound appealing, but what really matters is the net price-the dollar amount the sellers are essentially leaving with. Gathering all of the facts and numbers for the client is extremely important to make sure they receive the best offer that best fits their needs.

Relief For Starved Housing Market

The inventory-deprived housing market could be getting some welcome relief from builders. Privately owned housing starts were up 12.8% year-over-year and 1.2% month over month in November, according to data released by the U.S. Census Bureau. With heightened levels of construction continuing well into autumn, it's clear that builders understand more new houses are desperately needed. Home construction will play a crucial role in making sure prices remain affordable throughout 2021, according to the National Association of Homebuilders.

Privately owned housing units that are authorized by new permits were reported at a seasonally adjusted annual rate of more than 1.6 million in November, an increase of 6.2% month over month and 8.5% year over year.

In the single-family only sector, permits were up 1.3% over October. The relief that the boom in new construction will provide is yet to hit the market, however, as housing completions were down both monthly and annually, in November. Two straight months of strong forward-looking indicators for the housing construction sector has the building industry feeling confident.

Appraiser Groups Tackle Bias Home Valuations

Four appraiser trade groups are teaming up to develop training that tackles unconscious bias in real estate valuation and calls for each organization to review its own code of ethics and other governing documents to ensure awareness and compliance among members and appraisers as a whole.

The groups, the Appraisal Institute, which has more than 17,000 members in nearly 50 countries, the American Society of Appraisers (5,500 members worldwide), the American Society of Farm Managers Rural and the Massachusetts Board of Real Estate Appraisers, will develop new training programs and review their code of ethics. With the critical issue of racial justice being examined throughout the country, these organizations are striving to expand opportunities for aspiring minority appraisers, combat unconscious bias in valuation and find solutions to promote the flow of credit in economically-disadvantaged neighborhoods.

Currently, appraisers are required to take courses relating to appraisal standards, including ethics, bias and independence, before they are licensed and every two years in order to renew their licenses. While individuals from all walks of life can carry unconscious biases, professional appraisers are bound to standards and codes of ethics that strictly prohibit bias and discrimination, requiring independence and objectivity.

Experienced Trial Attorneys Are Ready *Specializing in Civil Trial Litigation*

Larry Barnett and Scott Traver have extensive experience in a range of practice areas including, but not limited to: injury cases, contract disputes, domestic relations disputes (custody, parenting time, forensic accounting, discovery of hidden and undisclosed assets), professional malpractice, and real estate transactions and disputes.

Larry Barnett specializes in trial litigation in the above practice areas and has tried over 400 cases in his legal career throughout the State of Michigan, with numerous winning judgements of over \$1 million.

Scott Traver specializes in real estate, wills, trusts, is an expert in appeals to the Court of Appeals and to the Supreme Court and the prosecution of personal injury cases, negligence cases and contract disputes.

Our main area of Legal practice:

- Elopement
- Contract Disputes
- Wills and Trust
- Personal Injury & Wrongful Death
- Real Estate Disputes
- Oil and Gas Leases & Litigation
- Domestic Relations
- Professional Malpractice
- Bank Fraud
- Zoning Issues
- Nursing Home Injuries



Barnett & Traver, P.C.
ATTORNEYS AT LAW



5840 Lorac Dr, Suite 1 | Clarkston, MI 48346
248-625-2200

Get Help Now, Call For Free Consultation

2020 NOCBOR 2020 Special Awards



Richard Linnell

Linnell & Associates
Affiliate-Of-The-Year



Kristine McCarty

Keller Williams First
Owner/Manager-Of-The-Year



Tom Kotzian

Keller Williams Realty-Great Lakes
Distinguished Service



David Niezgoda

Keller Williams Premier
Humanitarian-Of-The-Year



Marleine Mcleod

Real Estate For A Cause
Rookie-Of-The-Year

Support Your NOCBOR Affiliates

Barnett, Larry (Attorney at Law)	248-625-2200
Barton, Justin (Hommati #157)	734-625-3254
Bartus, Barb (Michigan First Mortgage)	248-666-2700
Brosnan, Brenda (Summit Funding)	248-515-3855
Bruce, Cheryl (Seaver Title)	248-338-7135
Buick, James (Team One Credit Union)	248-508-0135
Davis, Ernest (Home King Inspection Service)	248-288-4770
Fox, Dana (Lake Michigan Credit Union-White Lake)	248-884-6600
Franskoviak, Michael (Franskoviak & Company, PC)	248-524-5240
Galvez, Joseph (John Adams Mortgage)	248-705-8431
Gelbman, Mark (Caliber Home Loans)	248-266-7809
Hudson, Matt (First American Title Co.)	248-789-6371
Jarvis, Beth (Title Connect)	586-238-3506
Joandrea, Dan (Total Home Inspection)	248-550-9492
Katsiroubas, Mary (First National Home Mortgage)	855-910-2700
Kraft, Stacey Grava (Achosa Home Warranty)	248-330-1076
LaPorte, Jeff (Home Team Inspection Services)	248-366-6215
Linnell, Richard (Linnell & Associates)	248-977-4185
Molzon, Greg (Hommati #155)	810-584-0400
Morrow, Michael (LENDERFUL)	248-909-9412
Mustola, Mark (Value Check Home Inspections)	810-750-0000
Patterson, Randall (Pillar To Post)	248-755-3422
Porritt, James Jr. (Attorney At Law)	248-693-6245
Proctor, Michael (Michael Proctor)	248-931-1018
Rose, David (Rose Certification Inspections)	248-625-9555
Sasek, Luke (Cutco)	616-295-5537
Seaver, Phil (Seaver Title)	248-338-7135
Siebert, Brian (First National Home Mortgage)	855-910-2700
Silpoch, Brian (Transnation Title Agency, Metro Davison)	248-605-0600
Spencer, Grant (Michigan First Mortgage)	248-721-6676
St. Amant, Ron (Changing Places Moving)	248-674-3937
Taylor, Cindy (University Lending Group)	248-891-8226
White, Don (Genisys Credit Union)	586-764-1826
Zetye, Lauren (Movement Mortgage)	248-840-0972

Legal Q & A

Q: Is a landlord required to provide a Seller's Disclosure Statement in connection with a residential lease that is longer than one year?

A: No. The seller's Disclosure Statement is not required in connection with a residential lease of real estate unless it is a lease with an option to purchase. (On the other hand, an agency disclosure form is required in connection with a residential lease.)

Q: The buyer's lender has requested a copy of the Seller's Disclosure Statement and the Lead Based Paint Disclosure. Am I legally required to give copies of these documents to the bank?

A: The buyer's lender can certainly require these documents as a condition of making the loan.

Q: I run a property management company that specializes in luxury home rentals. In order to ensure that the only eligible candidates apply, I have instituted a policy that requires prospective tenants to have a minimum credit score prior to viewing the property. Is this an allowable policy?

A: Yes. It is permissible to require a minimum credit rating as a criterion to determine whether a prospective tenant is eligible to see a property. Such a policy should be disclosed to and approved by the owner of the property and must be applied to all applicants equally. Any variation in the application of the policy could subject you to a claim of unlawful discrimination.

Q: I am a Realtor® representing a buyer who is making an offer on a property that a bank has taken back through the foreclosure process. The bank, through its listing agent, has countered my buyer's offer stating that the earnest money deposit will be held by the listing office. I told the listing agent that this is illegal. Am I correct?

A: No. There is no prohibition against the listing office holding the earnest money deposit in its trust account. The amount of the deposit and where it is held is negotiable between the buyer and the seller.

Q: I plan to start an advertising campaign marketing my services exclusively to single women. I also plan to incorporate a donation to women's charities into this advertising campaign. Is this allowable?

A: While it is permissible to set up a program which donates money to one or more specific "women's charities," an advertising campaign should not be directed at women (as opposed to men) or single persons (as opposed to married persons). Unlike the Fair Housing Act, the Michigan Elliott-Larsen Civil Rights Act also prohibits discrimination based upon marital status. MCL 37.2502.

Q: How long should my office hold records?

A: Rule 313(5) requires that escrow account records be maintained for at least three (3) years. It is possible, based on statutes of limitations for various causes of action, that litigation could be initiated up to six (6) years after a transaction has closed. There are also tolling provisions in the law that could extend the statute of limitations. While there are no absolutes, it is advisable to hold all records for a minimum of seven (7) years.

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 cannot be automatic renewals in listing agreements. Rule 305(2) provides.

A services provision 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 Realtor® and I am interested in going into a joint advertising venture with a title company. Would this be possible?

A: It Depends. RESPA does not prohibit joint advertising; however, if one party is paying less than its pro-rata share of the cost of the advertisement, there may be a RESPA violation. (These Q & A's are provided by Brad Ward, Esq & Brian Westrin, Esq)

Legal Hotline

800-522-2820

Will This Boom Last?

Is it just a fluke in a year full of flukes? Can this boom in the housing market last? The market's strength is durable and will continue well into next year, according to *The Kiplinger Letter*.

By most measures, activity in the housing sector is running at its highest since 2007. The rebound from spring, when COVID-19 lockdowns halted sales across most of the country, is accelerating the frenzy of buying, but broader forces are at work, too. Mortgage rates are going to remain very low, at or near historic records, thanks to the easy money from the Federal Reserve and anemic bond yields. The Fed has made clear it won't raise rates for years.

Demographics are a tailwind for housing as more of the giant millennial generation ages into their prime home-buying years, mid 30s or so. The home ownership rate is finally rising after falling for years and bottoming out in 2016. Folks keep moving out to the suburbs from city centers, seeking more space post-COVID.

The problem is supply. Demand of homes is just outstripping the number on the market. Inventories of homes for sale are at record lows. Owners who might want to move often aren't, lest they end up having trouble finding a new place after putting their current house on the market. So, the handful of houses for sale get snapped up right away. Builders have the enviable problem of not being able to keep up with demand in hot markets. Still, builders face big challenges. Rising costs for lumber; scarcity of buildable lots; too few skilled workers; shipping delays. So, inventories will increase very slowly, with homes taking longer to put up and some builders selling fewer on concerns that, by the time they deliver a home, its cost will have risen substantially, eating into their profit. Home prices will keep climbing, up 8% this year and 4% in 2021.

Visit the NOCBOR REALTOR® Store At NOCBOR Today!

We have all of your Realtor®
needs!



From riders and
Brochure stands to,
signs and more!

We have it all at NOCBOR!

Racial Discrimination By Sellers

Real estate agents need to understand and how to respond when a client violates fair housing laws. By acting swiftly to separate yourself from and address the discriminatory behavior, you can not only protect yourself from potential liability, but also help prevent fair housing violations. A pending case in the U.S. District Court in Massachusetts exemplifies these issues and is a good example of the steps real estate agents should take in these situations.

In, *Clinton-Brown v. Hardick*, the plaintiffs filed suit alleging violations of the Fair Housing Act and Rhode Island fair housing laws based on defendants' alleged refusal to sell their property to the plaintiffs based on their race. Although the parties had verbally agreed to the terms of the sale, when the Hardicks received the signed purchase agreement from the Browns and noticed Ms. Clinton-Brown was "black." When their real estate agent confirmed her race, the Hardicks purportedly advised that they would not sell their property to an African American and refused to move forward with the sale.

In response, and according to an affidavit submitted by the Hardick's agent, the agent informed the Hardick's that she could not continue discussions with them, and immediately reported the conversation to her broker. The agent withdrew the listing upon the Hardick's request, and ceased all further communication with them. The agent's decisive and prompt actions in response to the client's fair housing violations were appropriate and helped shield the agent from liability in the lawsuit.

If you find yourself in a similar situation where a client violates the fair housing laws, be sure to follow these best practices:

Remind clients of their obligations under the Fair Housing Act, and of your policy not to discriminate.

Discontinue representation of any client who has made a statement or taken an action in violation of fair housing laws.

Report the situation to your broker.

Document the situation in writing, including what actions you took in response to your client's violations.

If you are unsure whether a client's actions violate fair housing laws, consult with an attorney.

In addition to these best practices, it's always a good idea to include a clear statement of your commitment to upholding fair housing laws in your listing agreements and other communications with clients. These efforts, along with a reminder to clients of their own obligations under fair housing laws, will go a long way to not only protecting you from legal liability, but to helping prevent fair housing discrimination.

Realtors® Carrying For Self-Defense

Given that being a real estate agent so often requires meeting with strangers, agent safety is a perennial topic in the real estate industry and one that often seems intractable. This is in part because the vast majority of agents are independent contractors and brokerages, associations and multiple listing services are reluctant to require personal safety protocols.

The National Association of Realtors® recently surveyed 3,000 members and learned that 4% responding reported being the victim of a crime while working as a real estate professional, down from 5% in last year's survey. Of those who reported being the victim of a crime, 35% said the crime occurred "after receiving a threatening or inappropriate email, text message, phone call, or voicemail" while 17% said the crime occurred during an open house. Seven percent said it was "while meeting a new client for the first time at a secluded location/property." About half of respondents reported being aware that crimes against real estate professionals are mostly predatory in nature rather than random acts of violence.

Just under 4 in 10 respondents, 38%, indicated that they had participated in a self-defense class while the rest said they had not. Forty-nine percent said they carried self-defense weapons, up from 44% in 2019. The most common weapons are pepper spray (19%), firearm (14%) and pocket knife (7%). (*National Association of Realtors*)

Don't Let It Happen To You!

As trusted advisors for some of the biggest investments a person will make in a lifetime, real estate agents are at a high risk of facing legal action. Especially during some of the busiest-ever markets agents have experienced in their careers amid pandemic-fueled demand, it's easy for multiple clients and contracts to take a hit during chaotic times.

Misrepresentation of a property-Generally speaking, clients don't like to feel as though they have been misled, particularly when it involves a large investment. Often an agent may push a little too far and exaggerate a property's high points. What seems like harmless promotion might put an agent in hot water later.

Not disclosing property defects-Like misrepresentation, full disclosure about a property's dirty secrets is important for an agent to stay on top of. No client who uncovers something wrong with their home after closing will be happy about it. It is important to encourage clients to complete a thorough set of inspections on the home before making any final decisions.

Giving legal advice-Because real estate and the law are inherently intertwined, navigating the line between real estate adviser and legal adviser can sometimes be tricky for agents. It's part of an agent's job to advise clients in their best interest, but it's important to avoid wading into legal territory since it's illegal, in most states, for real estate agents to give any kind of legal advice or represent themselves as practicing law without a license.

"The most complete and accurate home inspection reports available"



Rose Certified Inspections

Residential • Commercial
SAME DAY SERVICE • AVAILABLE 24 HOURS
Licensed • Insured • Bonded

- Over 30 years in building business and electrical contracting.
- Radon, Lead, Asbestos, Mold & Pest testing available.
- Computer generated on-site reports.

248-625-9555

roseinspect@aol.com
www.rosecertifiedinspections.com

Remembering Tom Kotzian



Over 45 years ago, **Tom Kotzian** earned his Michigan real estate license. Even though he was deep into elementary and secondary education with the Utica Community Schools, and attending MSU School of Law, Tom had a burning desire to conquer the unfavorable public image of the real estate professional. He, indeed, made a commitment to thousands of real estate agents, which he trained, guided and consulted, to uphold the Realtors® Code of Ethics, demonstrate a cooperative spirit in all transactions and treat all parties fairly.

Tom served as sales manager for various real estate companies over the past 35 years, including associate broker and managing partner of the office of Keller Williams Realty Brighton. Tom was affiliated with Century 21 Town & Country, and served as sales manager of the Rochester office.

Having authored an article on fair housing testing, “Fair Housing Means ‘Equal’ Treatment-Testing Our Industry”, the Fair Housing Center of Metropolitan Detroit recognized Tom in 2012 with the prestigious Fair Housing Leadership Award.

In addition to Tom’s sales management skills, he served as the Association Executive of both the Grosse Pointe and Macomb County Boards of Realtors® Tom served 8 years as Director of the Michigan Association of Realtors® and presided as Parliamentarian of MAR for 25 years. In 2017, the Michigan Realtors® recognized Tom as the State Realtor®-of-the-Year.

The National Association of Realtors® appointed Tom to the prestigious Legal Affairs Committee in 2020. A Committee he had wanted to serve for many years. Unknown to many, Tom was featured as a speaker at NAR conventions in Orlando, Chicago, San Francisco, Nashville and Washington, D.C. He provided strategic planning for the Greater Orlando Association and the Orange County Association in Laguna Hills, California. Michigan was fortunate to have Tom as the only NAR approved strategic planning facilitator.

NOCBOR was both honored and proud to have Tom as its 2017 President and recipient of its 2020 Distinguished Service Award. Our Realtor® family has lost its anchor and the real estate industry has lost a pillar. As Tom often said, “Don’t take life or yourself so seriously that you forget to live. Love fully. Forgive completely. And, know that we are all united, as one, by God.”



IN LOVING
Memory

THOMAS F. KOTZIAN
1947-2020



Do you have what it takes to be one of the best?

**Friday, January 15, 2021 &
Friday, January 22, 2021
(9 a.m. – 5 p.m.)**

Cost: \$290

Bring A Buddy: \$263.50 per person

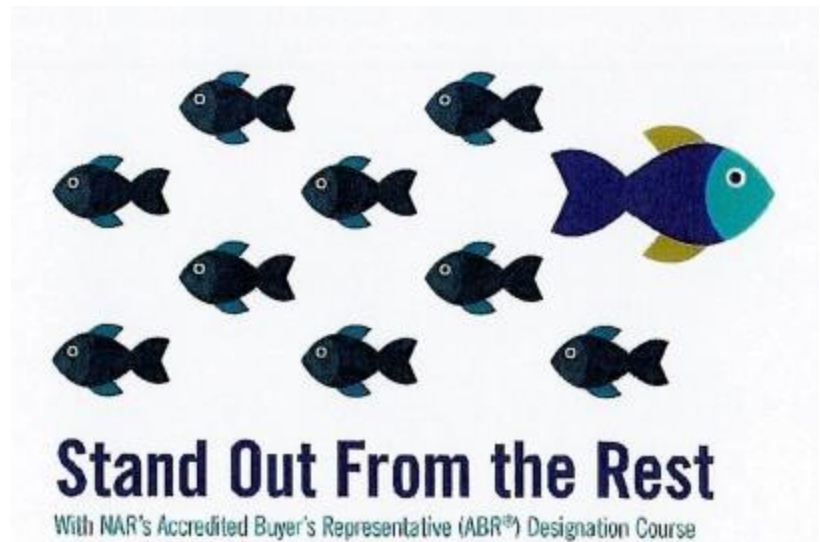
(includes elective, materials & first year dues to REBAC)

**Day 1: "Theory & Practice of Buyer Agency" &
"Service Delivery"**

**Day 2: "Marketing Practices" & "Office Policy,
Negotiations and Relocations"**

Day 3: "Elective Course" (see description below)

This class approved by REBAC (Real Estate Buyer's Agent Council) and fulfills the educational requirements for the ABR Designation. ABR counts as 15 hours real estate continuing education credit or can be used toward 90 hour broker pre-licensing requirement.



Day 1 & 2 to be held at:

**NOCBOR
4400 W. Walton Blvd
Waterford, 48329**

Ask About NOCBOR's Interest Free Education Loan!!

**New Home Construction
Friday, January 8
9 a.m. – 3:30 p.m.**

The goal of this course is to help real estate professionals gain the product and transaction knowledge needed in order to guide buyer-clients through the steps and processes for purchase, construction, and customization of a new home. Students will learn how to interact with new home builders and sales representatives to protect their clients' interests while developing productive business relationships. This course counts for Real Estate and Appraisal Con-Ed

\$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

OR

**Mastering the CMA
Friday, February 12
9 a.m. – 3:30 p.m.**

This course will provide students with the ability to select appropriate comparables and make accurate adjustments to them, for use in developing home price opinions. This course will also guide sellers and buyers through the details of CMA'S and the pricing principles to prepare them. This course will also teach licensees how to interact effectively with appraisers.

\$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.

**Register
@ nocbor.com**

Elective courses to be held at:
Middleton Real Estate Training
901 Tower Dr. Ste 120
Troy, 48098