



# Impact

## A Year In Review



**Jake Porritt**  
**NOCBOR President**

In January 2014, your leadership set the following lofty goals on behalf of the membership: (1) information sharing with MiRealSource; (2) an end to the ongoing class action law suit; (3) a commercial overlay and stronger commercial presence; (4) more Affiliate membership and (5) more community involvement as a Board.

We also set the following long term missions for your association:

(1) The continued economic health of the Board; (2) increased membership; (3) improved educational and ethical standards; (4) increased membership satisfaction and (5) the protection of real estate broker's and agent's occupation and rights.

I give us an A- on both our goals and pursuing our missions.

First, we did manage to settle the class action lawsuit involving Realcomp. Over the course of several years, the issue of access to our collective works has been debated. We managed to work with counsel to settle the litigation as affordably as we could. Remember that this year's Board was more than a little pregnant with this subject and worked at length to resolve the matter. By settling the litigation in the manner in which we did, we also maintained the mission of continuing the economic health of the Board.

Second, through the monumental efforts of Pat Jacobs, and her staff, Millie, Tonya and

Janet, even during this time of turmoil, NOCBOR has sustained extraordinary growth. Our membership is going to eclipse 3500 and will be approaching 4000 early in 2015. This is a combination of increases in both Affiliate and Broker members.

Third, we had our first Commercial Committee meeting and it was a success! The Commercial Committee was formed early in the year and it has already had an impact. At a recent Realcomp Shareholders' meeting, the Commercial Committee at NOCBOR managed to get an agenda item added requesting that we create a CMLS. In response, a focus group is being created to discuss rules and fields that are useful to better serve the commercial practitioner.

Fourth, 2014 was a year in which NOCBOR offered more education to its members for free than ever before! The teachers of the sophisticated subject matters remain the best available in the industry.

Fifth, we held our first ever town hall forum on the critical issue of our time. We believe this was essential to educate and activate our base. We are in a time where we need to protect real estate brokers and agents alike from the ever increasing intrusion of large corporate interests!

Sixth, NAR established a new Core Standards package. I am proud to say that NOCBOR is one of the few Boards in the country that meets the new standards in just about every metric. That being said, we continue to lead the way in professional standards. This is why we are seen as the preferred strategic partner by many other Associations in the state.

Finally, we continued our unique community involvement through our Government Affairs Committee. The largest Committee by far at NOCBOR continues to get attention by influential people in the US government as well as the local municipalities. It is well documented by other Associations that but for the efforts of NOCBOR no agents could make protected commissions on Tax Sales of property.

The only reason I believe we get a mark against us is not accomplishing our goal of sharing information with MiRealSource. This could not be a full grade reduction however, because of the efforts made. We have looked deep into the GLR and other methods to share.

MiRealSource will not share directly with Realcomp as other MLS systems do across the state. The controls offered by the GLR were not adequate to protect our members' data integrity and it was potentially dangerous to the membership's careers. Our mission tenants always take precedent over our short term goals.

The good news is the Board is full of competent, engaging, interested agents and brokers that are looking out for you! R.W. Watson is as effective and conscientious President as you could hope for. I believe I have made my love for your EVP Pat Jacobs as plain as can be.

Thank you once again for the opportunity to help this Association. I will forever be grateful for the energy my fellow Board members put into the projects I asked them to consider. This is an all-volunteer Board but you would never know it given their commitment.

I want to also, again, thank my parents, for involving me in real estate early in life. I still have not found a career as fulfilling as brokering real estate. It is emotional, dramatic, demanding and rewarding both economically and socially. I love bringing people together, especially when we can create something lasting.

As always I will continue to fight for the long and short term goals of the Board. If I can be of help to any member please don't hesitate to call. Thank You Jim and Chris Porritt and Thank You NOCBOR!

**Wishing you, your family and friends  
Holiday Greetings and  
a Joyful New Year!!**

**NOCBOR Officers, Directors and Staff!!!**





#### OFFICERS

|                              |          |
|------------------------------|----------|
| President Jake Porritt       | 693-7400 |
| President-Elect R.W. Watson  | 644-7000 |
| Treasurer Cheryl Gates-Beers | 620-8777 |
| Secretary David Botsford     | 626-2100 |

#### BOARD OF DIRECTORS

|                                     |              |
|-------------------------------------|--------------|
| Barb Bartus                         | 666-2700     |
| Angela Batten                       | 625-0200     |
| John Burt, GRI                      | 628-7700     |
| Allan Daniels                       | 335-6166     |
| Maddy Dishon                        | 620-1000     |
| James Gillen                        | 800 971-1303 |
| Bill Haviland, GRI, e-PRO           | 505-4732     |
| Tony Haviland                       | 742-8773     |
| Geoff Leach                         | 360-9100     |
| Tanya Mitchell-Dempsey              | 625-0200     |
| David Niezgoda                      | 625-0200     |
| Ray O'Neil, GAA, RAA                | 674-3333     |
| Ann Peterson                        | 256-5426     |
| Jenifer Rachel                      | 620-8777     |
| Angie Ridley, CRS, ABRM, ABR, GREEN | 810-744-7600 |

#### STAFF

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

#### COMMITTEE CHAIRMEN

|                         |  |
|-------------------------|--|
| Budget & Finance        | R.W. Watson  |
| Bylaws                  | Marcia Dyer, PMN   |
| Education/Tech          | Angie Ridley, CRS, ABRM, ABR, GREEN                      |
| Executive               | Jake Porritt   |
| Government Affairs      | Bill Haviland, GRI, e-PRO &<br>Ray O'Neil, GRI, GAA, RAA |
| Membership Services     | Tanya Mitchell-Dempsey                                   |
| Nominating              | Bill Haviland, GRI, e-PRO                                |
| Professional Standards  |  |
| Arbitration             | Bill Clark, ABRM, ABR, CRS, GRI, CRB<br>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 |
| Ann Peterson, Alternate Governor | 256-5436 |

#### REALCOMP USER COMMITTEE

Matt Diskin  
Geoff Leach  
Tanya Mitchell-Dempsey

#### NAR DIRECTORS

Jake Porritt

#### MAR DIRECTORS

David Botsford  
Allan Daniels

#### MAR DELEGATES

Jake Porritt  
R.W. Watson

## Board of Directors October, 2014

**MOTION CARRIED** to approve three (3) Primary Designated REALTORS®; sixty-three (63) Primary REALTORS®; one (1) Secondary Designated REALTOR®; one (1) Secondary REALTOR® and one (1) Affiliate member.

**MOTION CARRIED** to authorize President Porritt the right to negotiate with the Detroit Association of REALTORS® and the Livingston County Association of REALTORS® as it pertains to affiliating with NOCBOR.

**MOTION CARRIED** to accommodate the affiliation of the Detroit Association of REALTORS® and the Livingston County Association of REALTORS® by offering each a position on the NOCBOR Board of Directors.

**MOTION CARRIED** to receive the 2014/2015 NOCBOR proposed budget.

**MOTION CARRIED** to elect **David Botsford** for the position of 2015 NOCBOR President-Elect.

**MOTION CARRIED** to elect **Cheryl Gates-Beers** for the position of 2015 NOCBOR Treasurer.

**MOTION CARRIED** to elect **Jenifer Rachel** for the position of 2015 NOCBOR Secretary.

## Board of Directors November, 2014

**MOTION CARRIED** to approve three (3) Primary Designated REALTORS®; eighty-two (82) Primary REALTORS® and one (1) Affiliate member.

**MOTION CARRIED** to purchase the 2015 continuing education program Course 1600, from Great Lakes Realty Systems for a cost not to exceed \$1,450.

**MOTION CARRIED** to elect **David Elya**, Brookview Realty, as NOCBOR Director for a term commencing on January 1, 2015 through December 31, 2016.

## In Memoriam

Valerie Phaup, beloved mother of **Michelle Phaup**, (Clarkston Realty), passed away on October 25, 2014. NOCBOR members, Directors and staff extend their deepest sympathy to the Phaup family.

The North Oakland County Board of REALTORS® extends sympathy to the family and friends of John Bovee, D.C., M.D., father of **Jill Gourand**, (Transnation Title), who left our land on November 14, 2014.

## Annual Dues Invoice

Thanks so much to the members who have paid their 2015 dues! Your annual dues invoice was sent to your Broker last month. Individual invoices will be sent to each NOCBOR offices within the next couple of weeks. The renewal fee of \$406, which includes NAR (\$155); MAR (\$156) and NOCBOR (\$95), is due to be paid by December 31, 2014. You may pay your dues, in full without penalty, no later than January 31, 2015. Your dues can be paid online or by check. For your convenience an invoice is available at nocbor.com.

## Award Recipients Selected

NOCBOR Membership Services Committee has selected the recipients of the **2014 Special Awards**, which will be presented at the Palace on **Friday, December 5** (12 p.m.) during the **NOCBOR Awards & Induction Luncheon**. **Brian Evans** (Community Choice/Livonia) will be recognized as **Broker-of-the-Year**; **Darwin Conley** (Coldwell Banker Weir Manuel/Clarkston) will receive the **Distinguished Service** award; **Rookie-of-the-Year** recipient is **Brandon Mulrenin** (Keller Williams/Clarkston); **Humanitarian-of-the-Year** recipient is **Michelle Tadavich** (Berkshire Hathaway/Clarkston) and **Randy Patterson** (Pillar-to-Post) will be recognized as **Affiliate-of-the-Year**. Congratulations to this special group of NOCBOR members!

**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.*

# 2014 NOCBOR Officers

**President**  
**R.W. Watson**  
(Max Brook)



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. He was a NAR Director in 2011 and 2012 and will serve as NAR Director in 2015. Affiliated with Max Brook (Bloomfield Hills), Watson served as 2010 Chairman of the

Membership Services Committee, and looks forward to increasing members benefits services, and serving as 2015 NOCBOR President.

**President-Elect**  
**David Botsford**  
(Keller Williams)



Principal-owner of Keller Williams offices in Commerce, & Farmington Hills, David has been a member of NOCBOR since 2002. He served as NOCBOR Secretary in 2014 and was elected to serve as 2015 President-Elect. David has completed his second, three-year term as Realcomp Governor and will complete his term as Michigan REALTORS® Director on December 31, 2014. 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 Standards Committee.

**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**  
**Jenifer Rachel**  
(Keller Williams)



Jenifer is an Associate Broker at Keller Williams Realty in Clarkston. Licensed since 2006, Jenifer was elected by the Board of Directors to complete the term vacated by a member Director. Jenifer serves on the Government Affairs Committee and elected by the general membership to serve on NOCBOR's Nominating Committee. For 15 years, Jenifer had a career as a landlord and renovator, but determined that her skills were better suited in real estate sales.

## "Meet Your Elected Directors"



**John Burt**  
Real Living John Burt Realty



**David Elya**  
Brookview Realty



**Bill Haviland**  
Haviland Real Estate



**Allan Daniels**  
Dr. Daniels and Son



**Jill Gourand**  
Transnation Title Agency of Michigan  
Affiliate



**Angie Ridley**  
Complete Realty

# 2014 NOCBOR Committees

## Budget & Finance

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

## Bylaws

Marcia Dyer, Chm  
Michael Anspach  
Pamela Lewis  
Denise Misaras

## Education/Tech

Angie Ridley, Chm  
Marsha Armstrong  
Rick Bailey  
Barbara Bartus  
Brenda Brooks  
Matt Diskin  
Kate Dixon  
David Elya  
Dana Fox  
Ben Handelsman  
David Henderson  
Geoffrey Leach  
Kevin McCort  
Reanen Maxwell  
David Montgomery  
James Moreen  
Evduza Ramaj  
Swanson, Lynn  
Cathy Weller

## Executive

Jake Porritt, President  
R.W. Watson, President-Elect  
Cheryl Gates-Beers, Treasurer  
David Botsford, Secretary  
John Burt, Past President  
Bill Haviland, Past President  
Ray O'Neil, Past President

## Government Affairs

Ray O'Neil, Co-Chm  
Bill Haviland, Co-Chm  
Sally Bell  
Curt Carson  
Allan Daniels  
Dana Fox  
Cheri Hill  
Gerald Hoopfer  
Reanne Maxwell  
David Montgomery  
Ron Newman  
Ann Peterson  
Jenifer Rachel  
Jeffrey Raupp  
Mary Rettig  
Angie Ridley  
Jason Seaver  
Brian Seibert  
Sunny Sky  
Sean Timothy

## Grievance

Amy Albright, Chm  
Marcia Dyer, V. Chm  
Ralph Gammon  
Bruck Krol  
Reanen Maxwell  
David Montgomery  
Paul Mychalowych  
Tom Nanes  
Sunny Sky

## Membership Services

Tanya Mitchell, Chm  
Mike Proctor, V. C.  
Justin Bankston  
Angie Batten  
Cheryl Gates-Beers  
Jill Gourand  
Mark Mitchell  
David Niezgoda  
Rosemary Rangi  
Ron St. Amant  
Keith Stonehouse  
Natalie Vaughn

## Nominating

Bill Haviland, Chm  
R. W. Watson, V.C.  
Gerald Hoopfer  
Kevin McCort  
Jenifer Rachel  
Mary Rettig  
Mikki Shuler

## Arbitration

Bill Clark  
Kay Pearson

## Ethics

Kathleen Sanchez

## Professional Standards

### Hearing Panel

Pamela Bradshaw  
Victoria Crampton  
Sue Dendler  
Maddy Dishon  
David Elya  
James Gillen  
Gerald Hoopfer  
Rick Howe  
Lynn Kacy  
Denise Misaras  
Lynn Kacy  
Thomas Neveau  
Ron Newman  
Alyce Smith  
Steve Stockton  
Mike Wang

## Realcomp Governors

David Botsford  
John Burt  
Ann Peterson, Alt

## Realcomp Users

Matt Diskin  
Geoff Leach  
Tanya Mitchell-Dempsey

## Real Property Valuation

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

## TOGETHER WE'LL MEET THE CHALLENGE IN 2015

Be a part of the process. Invest your time and talents in NOCBOR by volunteering to serve on a committee in 2015.

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 22, 2014.**

### 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.

#### Grievance

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

#### Government Affairs

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

#### Real Property Valuation

To provide resources and education about the valuation process.

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

# Thanks To All NOCBOR Volunteers During 2014



## Legal Q & A

**Q:** Prior to their death, my parents deeded their cabin to my brother and me as “joint tenants with rights of survivorship.” Can I deed my interest in the cabin to my daughter?

**A:** Yes, but your daughter’s interest in the cabin will automatically terminate upon your death unless you outlive your brother.

**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 have a prospective buyer who is Hispanic. He told me that he wants to live in a “Hispanic neighborhood.” What can I do about this?

**A:** This client needs to be told that it is illegal for you to direct him/her to particular neighborhoods based upon ethnicity or nationality of the residents in that neighborhood.

**Q:** I am a REALTOR® that owns some investment property that I plan on leasing. I am concerned about prospective tenants that own pets and the damage that may result. I wish to protect myself by charging the usual deposit of 1 ½ month’s rent, plus an additional pet deposit. Is this allowed?

**A: No.** Under Michigan law, the total security deposit amount may not exceed 1 ½ month’s rent. MCL 554.602. A landlord can charge increased rent to tenants who have pets.

**Q:** I am a REALTOR® representing a licensed builder who is selling a house that he has built. The builder currently resides in this property. Is he exempt from the Seller Disclosure Act?

**A:** No. The builder would have been exempt from the Seller Disclosure Act had he not resided in the property. Section 565.953(i) exempts a transfer from a licensed builder ONLY if it is a newly constructed residential property that has not been previously inhabited. *(This column is provided by the law firm of McClelland & Anderson)*

## O’Neil Receives NAR Appointment

REALTOR®/Appraiser **Ray O’Neil** (O’Neil Appraisal) has received an appointment to the **2015 NAR Property Valuation Committee** for a third term. O’Neil has also been requested to serve as Committee representative to serve on the **NAR AVM Work Group**. O’Neil served as NOCBOR President in 1994.

## Support NOCBOR Affiliate Members

|  |              |
|--|--------------|
| <b>Acquisti, Audrey</b> (MSource Training & Consulting)      | 248-620-3434 |
| <b>Bankston, Justin</b> (First American Title Insurance)     | 248-789-6371 |
| <b>Barnett, Larry</b> (Attorney at Law)                      | 248-625-2200 |
| <b>Bartram, Scott</b> (Diversified Heating & Cooling)        | 800-680-6244 |
| <b>Bartus, Barb</b> (Michigan First Mortgage)                | 248-666-2700 |
| <b>Becker, Jeff</b> (America’s Preferred Home Warranty)      | 800-648-5006 |
| <b>Berryman, David</b> (Talmer Bank & Trust)                 | 248-498-2867 |
| <b>Daigle, Tom</b> (National Home Lending)                   | 248-623-1234 |
| <b>Diaz, Julie</b> (Commission Express of Michigan)          | 248-737-4400 |
| <b>Fitzpatrick, James</b> (Fifth Third Bank)                 | 248-625-3142 |
| <b>Falconer, Scott</b> (Talmer Bank & Trust)                 | 248-608-5134 |
| <b>Fox, Dana</b> (Northpointe Bank)                          | 248-884-6600 |
| <b>Germilhac, Joseph</b> (Pillar To Post)                    | 248-817-7067 |
| <b>Gourand, Jill</b> (Transnation Title Agency of Clarkston) | 248-605-0600 |
| <b>Hawley, Rosie</b> (Somerset Lending Corp)                 | 248-821-4053 |
| <b>Hill, Cheri</b> (Bank of America)                         | 248-408-6805 |
| <b>Howell, Jason</b> (Bank of America)                       | 248-863-3740 |
| <b>Hurd, Jessica</b> (GreenStone Farm Credit Services)       | 810-664-5951 |
| <b>Jacobs, James</b> (Air Serv Heating & Air Conditioner)    | 248-627-7000 |
| <b>Jarvis, Beth</b> (Title Connect)                          | 586-226-3506 |
| <b>Katsiroubas, Mary</b> (Title Connect)                     | 586-226-3506 |
| <b>LaPorte, Jeff</b> (The Home Team Inspection)              | 248-366-6215 |
| <b>Linnane, Jim</b> (Wells Fargo Home Mortgage)              | 515-213-4291 |
| <b>Mitchell, Mark</b> (Ross Mortgage Corporation)            | 248-730-6275 |
| <b>North, Jim</b> (Fidelity National Title)                  | 810-695-1401 |
| <b>Nummer, Jamie</b> (VanDyk Mortgage Corp)                  | 888-546-6839 |
| <b>Patterson, Randall</b> (Pillar To Post)                   | 248-755-3422 |
| <b>Pieron, Angela</b> (Partners Title Agency)                | 248-625-1799 |
| <b>Porritt, James Jr.</b> (Attorney At Law)                  | 248-693-6245 |
| <b>Prichard, Geoffrey</b> (Title Express)                    | 248-855-1445 |
| <b>Proctor, Michael</b> (Michale Proctor)                    | 248-931-1018 |
| <b>Seaver, Jason</b> (Seaver Title)                          | 248-338-7135 |
| <b>Seaver, Phil</b> (Seaver Title)                           | 248-338-7135 |
| <b>Seibert, Brian</b> (Michigan First Mortgage)              | 248-666-2700 |
| <b>St. Amant, Ron</b> (Changing Places Moving)               | 248-674-3937 |
| <b>Stiltner, Jason</b> (Charter One Bank)                    | 248-752-3631 |
| <b>Stonehouse, Keith</b> (Franklin Title Agency)             | 248-564-4022 |
| <b>Sullivan, David</b> (Credit Technologies, Inc.)           | 248-313-1027 |
| <b>Taylor, Cindy</b> (Huron Valley Financial)                | 248-623-2280 |
| <b>Taylor, Nikki</b> (Seaver Title)                          | 248-338-7135 |
| <b>Vigillius, Pete</b> (Troy Abstract & Title Agency)        | 248-989-1100 |
| <b>Webberly, Mark</b> (U.S. Bank Home Mortgage)              | 248-866-9460 |
| <b>White, Kaitlyn</b> (White Star Movers)                    | 586-977-0400 |

## 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.

Thank you so much Real Estate One!

# Legal Hotline 1-800-522-2820

## NOCBOR Events

| Monday   | Tuesday   | Wednesday  | Thursday  | Friday   | Saturday  |
|--|---|--|---|--|---|
| 1  | 2<br>9:30 a.m. – 3:30 p.m.<br>Con-ed<br>S. Allingham Baker  | 3<br>2 p.m.<br>Listing Skillis<br>T. Kotzian<br>\$35.00  | 4<br>9:30 a.m.<br>Successfully Selling HUD<br>Homes-Advanced<br>(2 hrs Con-ed)<br>2 p.m.<br>Facebook & LinkedIn<br>B. Handelsman<br>\$25.00 | 5<br>12 p.m.<br>NOCBOR Awards &<br>Induction Luncheon<br>@ The Palace of<br>Auburn Hills | 6<br>9:30 a.m. – 3:30 p.m.<br>Con-ed<br>S. Allingham Baker                        |
| 8<br>9:30 a.m.<br>Education/Tech Committee   | 9<br>9 a.m.<br>Membership Services<br>10:30 a.m.<br>"Structured Defects,"<br>"Problems With Older<br>Homes" and "& How<br>Old Is This House?"<br>(3 hours con-ed)<br>R. Patterson | 10<br>9:30 a.m. – 3:30 p.m.<br>Con-ed<br>S. Allingham Baker  | 11<br>8 a.m.<br>2014-2015 USPAP &<br>Michigan law<br>T. Gilbert   | 12<br>8 a.m.<br>Identifying Comp.<br>Prop. & Quantifying<br>Adjust<br>T. Gilbert         | 13<br>9 a.m.<br>Underwriting the<br>URAR 2-4 Family<br>FNMA Form 1025<br>M. Wagar |
| 15<br>9 a.m. – 5 p.m.<br>SRES<br>L. Chmura<br>11:30 a.m.<br>Government Affairs<br>Committee  | 16  | 17<br>12:30 p.m.<br>Exec<br>1:30 p.m.<br>BODs Mtg  | 18<br>9 a.m.<br>New Home Construction<br>(ABR Elective)<br>L. Chmura<br>9:30 a.m.<br>Grievance  | 19<br>9:30 a.m. – 3:30 p.m.<br>Con-ed<br>J. Waller                                       | 20  |
| 22<br>9:30 a.m. – 3:30 p.m.<br>Con-ed<br>S. Allingham Baker  | 23<br>9 a.m. – 5 p.m.<br>SRES<br>L. Chmura  | 24<br>OFFICE CLOSED  | 25<br>Merry Christmas!<br>OFFICE CLOSED   | 26<br>OFFICE CLOSED  | 27  |
| 29   | 30<br>9:30 a.m. – 3:30 p.m.<br>Con-ed<br>S. Allingham Baker   | 31<br>OFFICE CLOSED  | 1<br>Happy New Year!<br>OFFICE CLOSED   | 2<br>OFFICE CLOSED   | 3   |
| 5  | 6   | 7  | 8<br>9:30 a.m.<br>Successfully Selling HUD<br>Homes-Advanced<br>(2 hrs Con-ed)  | 9  | 10  |
| 12<br>9:30 a.m.<br>Education/Tech Committee<br>11:30 a.m.<br>Government Affairs<br>Committee<br>6 p.m.<br>(New) Pre License Course | 13<br>9 a.m.<br>Membership Services   | 14<br>6 p.m.<br>Pre License Course   | 15<br>9:30 a.m.<br>Grievance  | 16   | 17  |
| 19<br>OFFICE CLOSED<br>6 p.m.<br>Pre License Course  | 20  | 21<br>6 p.m.<br>Pre License Course   | 22  | 23<br>9:30<br>Professional<br>Standards Workshop<br>w/ Jack Waller                       | 24  |
| 26<br>6 p.m.<br>Pre License Course   | 27<br>9 a.m.<br>Legal Update<br>G. McClelland<br>@ T.B.D.   | 28<br>12:30 p.m.<br>Executive Committee<br>1:30 p.m.<br>BODs' Mtg.<br>6-10 p.m.<br>Pre-License Class | 29  | 30   | 31  |
| 2<br>6 p.m.<br>Pre License Course  | 3   | 4<br>6 p.m.<br>Pre License Course  | 5<br>9:30 a.m.<br>Successfully Selling HUD<br>Homes-Advanced<br>(2 hrs Con-ed)  | 6  | 7   |
| 9<br>9:30 a.m.<br>Education Committee<br>11:30 a.m.<br>Gov't Affairs Committee<br>6 p.m.<br>Pre License Course                     | 10<br>9 a.m.<br>Membership Services   | 11<br>6 p.m.<br>Pre License Course   | 12  | 13   | 14  |
| 16   | 17  | 18<br>9:30 a.m. – 4:30 p.m.<br>(CNE) Certified<br>Negotiation Expert<br>S. Sowles                    | 19<br>9:30 a.m.<br>Grievance<br>9:30 a.m. – 4:30 p.m.<br>(CNE) Certified<br>Negotiation Expert<br>S. Sowles                                 | 20   | 21  |
| 23   | 24  | 25<br>12:30 p.m.<br>Executive Committee<br>1:30 p.m.<br>BODs' Mtg.                                   | 26  | 27   | 28  |

## Backdoor Workshops (Free)

### Tuesday, December 9

"Radon, Indoor Air Quality and Well & Septic"  
Randy Patterson  
(3 hours con-ed)  
**10:30 a.m.**

### Thursday, January 8

"Successful Selling HUD Homes – Advance 2015"  
Evduza Ramaj  
(2 hours con-ed)  
**9:30 a.m.**

Location: NOCBOR



**SRES® \***  
(Senior Real Estate Specialist)  
**Monday, December 15 &  
Tuesday, December 23**  
**9 a.m. – 5 p.m.**

The SRES® course will be instructed by Lori Chumra, Middleton Real Estate Training. The cost is \$300 and includes your first year membership in the Senior Advantage Real Estate Council®. \*NOCBOR members qualify for interest free loan.

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, successfully passing the final exam. SRES® designees are also required to complete at least three transactions with senior clients within twelve months of their training course.



**ABR (Elective)\***  
**Thursday, December 18**  
**9 a.m. – 5 p.m.**

"New Home Construction" with Lori Chumra (Middleton Real Estate Training) is an ABR elective and is included in the above course cost. If taking on its own, the fee is \$75. The goal of this course is to help real estate professional's 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 client's interest while developing productive business relationships. This course counts for 6 hours of real estate and appraisal continuing education. \*Qualifies for the NOCBOR interest free Education loan.

# We Are Where You Want To Be!!

## NOCBOR 2014 Continuing Education

### Dates

Saturday, December 6  
Wednesday, December 10  
Monday, December 22  
Tuesday, December 30

### Instructor

S. Allingham-Baker  
S. Allingham-Baker  
S. Allingham-Baker  
S. Allingham-Baker

Class begins at **9:30 a.m.** and concludes at **3:30 p.m.** (evening class 6-9 p.m.) 6 hrs. \$35 member/\$45 non-member, 4 hrs. \$25 member/\$30 non-member; 3 hrs. \$20 member/\$25 non-member and 2 hrs. \$15 member/\$20 non-member. (Mandated 6 hrs annual real estate education, including 2 hrs. of law, must be completed by 12/31/14.) [nocbor.com](http://nocbor.com) to register.

## Con-ed With Jack Waller

### Friday, December 19

**Jack Waller**, NCI Associates, is offering his 6 hour continuing education course, including 2 hours of required law. Jack personally instructs this class which begins at 9:30 a.m. and concludes at 3:30 p.m. \$40 member/\$50 non-member. Go to [nocbor.com](http://nocbor.com) to register.

### NOCBOR Membership Meeting Featuring Legal Update

**Tuesday, January 27, 2015**

**Guest Speaker: Greg McClelland**

**8:30 a.m. Breakfast Buffet  
9:00 a.m. Program**

**Free to Members  
(\$20 Non-Members)**

**Location T.B.D**

### Pre License Training 40 hours

**Monday, January 12, 2015**

**NCI ASSOCIATES**  
(Monday & Wednesday for 5 weeks)

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

**6 – 10 p.m.**

1/9/15  
with Visa/Mastercard  
586-247-9800 or 586-247-9820 (fax)  
\$235 includes materials



# REAL ESTATE NEGOTIATION INSTITUTE

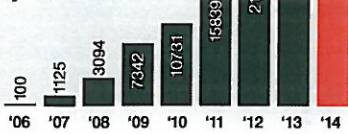
RESEARCH | TRAINING | CONSULTING

## REAL ESTATE NEGOTIATION COURSE

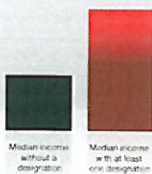
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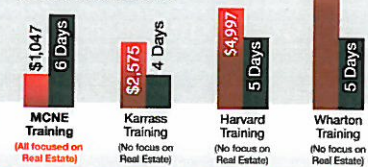


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Click on the Link Below or Type Link into your Browser to **REGISTER!**

<http://www.cvent.com/d/crqn57>

**DATE:** February 18<sup>th</sup> & 19<sup>th</sup>, 2015  
**LOCATION:** N. Oakland County Board of REALTORS®  
 4400 W. Walton Blvd  
 Waterford, MI 48329  
**TIMES:** 9:30 Am – 4:30 PM  
**INSTRUCTOR:** Scott Sowles – Michigan Instructor  
**COST:** \$349.00 - (early registration price of \$299)



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For questions, please contact our customer support at [info.mcne@gmail.com](mailto:info.mcne@gmail.com)



# NOCBOR Salutes Its REALTOR® Designees!

NOCBOR is proud to recognize its members who have benefited from furthering their real estate education. Designations and Certifications are available for professionals who want to excel in real property and land use consulting, commercial sales, residential sales, management and brokerage, appraisals, property management, counseling and legal issues, leadership, industrial areas, and buyer representation. The following NOCBOR members have fulfilled and completed additional real estate education programs to achieve professional Designations/Certifications:

|  |                                       |   |                                 |
|--|---------------------------------------|---|---------------------------------|
| Linda Abraham, ABR, e-PRO                      | H. Richard Coffey, GRI                | Sherry Goss, GRI, SRES                    | Nancy Karas, SFR                |
| Terrence Abraham, GAA                          | Damian Colden, SFR                    | Timothy Gossman, GRI                      | Diane Karmo, SFR                |
| Bruce Abramson, GRI, ABR, SRES, CIPS, CRS, SFR | Christopher Conflitti, SFR            | Nicole Gourand, GRI                       | Daniel Kasco, SFR               |
| Amy Albright, CRS, GRI, SFR                    | Leeanne Conger, GRI                   | Mark Graham, SFR                          | Mary Kaverley, GRI              |
| Joseph Albright, ABR                           | Gwendolyn Cooper, ABR                 | Kristin Gray, GRI                         | Robert Kennedy, CRS, GRI        |
| Domenic Alessi, GRI                            | Carol Copping, e-PRO                  | Sarah Green, SFR                          | Wayne Kern, GRI                 |
| Suzanne Allen, SFR                             | Shirley Coronado, e-PRO               | John Greene, ABR                          | John Kersten, CRB               |
| Chris Anderson, SFR                            | Wendell Creps, SRES                   | Diana Grober, SRES                        | Craig Killgrove, SFR            |
| Carl Angelilli, GRI                            | Norm Cristea, CCIM                    | Lawrence Grodsky, SFR                     | Janet King, GRI, ABR, SFR       |
| Marsha Armstrong, SRES                         | Georgetta Crook, GRI                  | Sheri Gusumano, GRI                       | Susan Kissick, MRP, BPOR, SFR   |
| Lynn Avey, ABR, SFR                            | Evan Cunningham, SFR                  | Daniel Gutek, GAA, RAA                    | Carl Koenig, SFR                |
| Bonnie Axelson, GRI                            | Sam Cupp, GRI, CRS, SFR               | Mary Ellen Haan, SFR                      | Caron Koteles-Riha, GRI, SFR    |
| Richard Bailey, e-PRO                          | Leslie Cupples-Lawson, SFR            | Nancy Hajduk, GRI                         | Norbert Kozlowski, GRI          |
| Larry Baker, GRI, SRES, CRS, ABR, SFR          | John Curell, GRI                      | Albert Hakim, ePRO, SFR                   | Daryl Kress, SRES               |
| Patricia Banfield, LRI                         | William Currier, GRI                  | Aaron Hann, GRI                           | Bruce Krol, SFR, BPOR           |
| Linda Banister, RAA                            | Robin Cutler, e-PRO, SFR              | Douglas Harmala, SFR                      | Maria Kroninger, SFR, e-PRO     |
| Verna Barkman, SFR                             | Dana Daley, SFR                       | Candace Harris, SRES, ABR                 | Donald Krueger, GRI, SFR        |
| Lee Barclay, GRI                               | Rebecca Daniels, BPOR, SFR, SRES      | Lanay Harris Brown, SRES                  | Sandra Krueger, SFR             |
| Angela Batten, SFR                             | Stuart Daniels, SFR                   | Kay Hartwell, e-PRO                       | Thomas Kuchulan, GRI            |
| Anita Beaman, SRES                             | Darlene Darby, GRI                    | Mark Hasse, GRI                           | Nirmal Kumar, SFR               |
| Jeff Beaudoen, CPM                             | Randy Davisson, GRI                   | William Haviland, GRI, e-PRO              | Joy Kunkler-Morrison, GRI       |
| Sally Bell, CRS, GRI                           | Jeffery Dawley, CRS, ABR              | Jacqueline Hawley, e-PRO                  | George Kury, SFR                |
| Lisa Bender, ABR, GREEN                        | Jeffrey Decker, GRI                   | Delores Heck, GRI                         | Philip Kyburz, SFR              |
| Michelle Berlin, GRI                           | Susan Dendler, GRI                    | Joan Henderson, GRI                       | Glenda Lagrois, CRS, GRI        |
| Bruce Berton, SFR                              | Rocky Denha, GRI                      | David Henderson, SRES                     | Charles Laird, ABR              |
| Cheryl Bill, SFR, e-PRO                        | Nanette, Denis, SRES                  | Lisa Hendricks, GRI                       | Kristine Lambrecht, SFR         |
| Patricia Bischof, GRI                          | James Derakacz, ABR                   | Lisa Hendrix, GRI                         | Kristine Lambrecht, SFR         |
| Eunice Bitkowski, GRI                          | Ralph Devine, SFR                     | Mary Henry, SFR                           | Anita Lancot, GRI               |
| Janice Blackledge, GRI, SFR                    | David Diedrich, CRA                   | Shawn Hermansen, e-PRO                    | Benjamin Lang, ABR, SFR         |
| Kathy Bogdziewicz, SFR                         | Judith Dignam, BPOR                   | Jamie Herrell, SFR                        | Betsy Lanman, GRI               |
| Vicky Bojaj, ABR                               | Joy DiMaggio, SFR                     | Maureen Herron, GRI                       | Andrea Larson, SFR              |
| Carlina Boji, ABR, RLI                         | Patricia Dixon, ABR                   | Patricia Hespel, GRI                      | Sandy Lawrence, SFR             |
| Edward Bowlin, SFR                             | Earl Dommer, GRI                      | Katherine Hill, SFR                       | Martin Lawrence, GRI            |
| Christin Bracken, ABR                          | Jennifer Duncan, SRES, ABR, GREEN     | Sharyn Hill, GRI                          | Danny Leighton, GRI             |
| Pamela Bradshaw, CRS, GRI, ePRO, SFR           | Marcia Dyer, PMN                      | Frank Hillman, GRI, CRRA                  | Marilyn Lentz, BPOR             |
| Louise Braun, GRI, RAM                         | Sarah Ebaugh, SFR                     | Debra Hilton, GRI                         | Robyn Lewis, SRES, SFR          |
| Donice Breza, GRI                              | Lynne Edgar, SFR                      | Robert Hintz, GRI                         | Pamela Lewis, SFR               |
| Lynda Brinker, RAA                             | Ellen Ehrlich, ABR                    | Lillian Hoard, SFR                        | Irene Lipare, GRI               |
| Brenda Brooks, ABR, SRES, SFR                  | Sidra Elliott, SFR                    | Sharon Hood, SFR                          | Laura Lipinski, ABR             |
| Wesley Brooks, e-PRO, ABR                      | David Elya, ABR, CRS, GRI, e-PRO, SFR | Donald Horne, e-PRO                       | Wanda Lohmeier, GRI             |
| Diane Buchanan, SFR                            | Charles, Eubanks, SRES                | Nancy Howard, GRI, SRES, GREEN            | Diane Losee, SFR                |
| Rejeanne Buckley, GRI                          | Jane Evans, SFR                       | Darrell Hudiburgh, MRP                    | Kimberly Luna, SFR              |
| John Bunnell, e-PRO                            | Susan Feldman, GRI                    | Patrice Hughes, GRI, ePRO, SFR, SRES, ABR | Jill Lusk, SRES                 |
| Lydia Burnett-Etchen, GRI                      | William Ferguson, SFR                 | Ronald Hull, ABR, SFR                     | Bruce MacGregor, GRI            |
| John Burt, GRI                                 | Mary Ferrazza, SFR                    | Deborah Hurley, GRI                       | Irene Maciag, GRI, ABR, SFR     |
| Mary Lou Burton, SRES, SFR                     | Marjorie Fetty, GRI                   | Michael Hurley, GRI, ABR                  | Dennis Malecki, ABR, SFR        |
| Kathryn Butler, SFR                            | Lynn Fink, SRES                       | Carol Hussey, ABR, SFR                    | Margaret Malecki, GRI, ABR      |
| Jack Butris, SFR                               | Virginia Fiore, GRI                   | Robert Huston, GRI, e-PRO                 | Logan Mancini, e-Pro            |
| Annalisa Byer, SFR                             | Kathleen Fitzgerald, SFR              | Pamela Hutyra, SFR                        | Jibran Manna, GRI               |
| Lynne Byrwa, SFR                               | Mary Fitzpatrick, GRI                 | Debra Isaac, SFR                          | Constance Marcus, GRI           |
| Sheila Cain, GRI, ABR                          | Emily Ford, ABR, e-PRO                | David Iselli, SFR                         | Lynn Markoff, SFR               |
| Janice Calcaterra, GRI, SFR                    | Sheryl Ford, e-PRO                    | Rosalie Iwig, GRI                         | Christine Martin, SRES, SFR     |
| Gary Callas, SFR                               | Tina Frank, GRI                       | Lee Jaffke, GRI                           | Ross Martin, GRI                |
| Kristin Calvert, SFR                           | Edee Franklin, GRI                    | David Janowski, GRI                       | Tonya Matthews Brewer, SFR      |
| Lori Calzadillas, GRI                          | Gerald Franklin, SFR                  | Caryn Jensen, CCIM, CRS                   | Pete Maver, SFR                 |
| Anthony Capoccia, GRI                          | Lorraine Frendt, CRS, GRI             | Kenneth Johnson, RLI                      | Ursel Mayo, SRES, CRS, GRI, ABR |
| John Carlin, GRI, CRS, ABR                     | Sharon Frericks, GRI                  | Veronica Jonna, CCIM                      | Dawn McAllister, GRI            |
| Ayana Carodine, e-PRO                          | Beth Freund, GRI                      | George Jonte, SFR                         | David McCafferty, SFR           |
| Curt Carson, CRS, GRI                          | James Fuller, MAI                     | Beverly Jordan, CIPS                      | Kevin McCort, SFR, e-PRO        |
| Roger Carter, GRI                              | Rayanne Gardner, GRI, ABR             | Timothy Judd, GRI                         | Donna McDonald, ABR, SRES, SFR  |
| Kandace Carter, SFR                            | Dale Garrett, CCIM                    | Terrie Junkin, SFR                        | Ryan McFarlane, ABR             |
| Matthew Chambers, e-PRO                        | Ernest Gavrilides, SFR                | Jennifer Juska, GRI                       | Reiko McKendry, e-PRO           |
| Paul Chapman, ABR                              | James Gean, e-PRO                     | Lynn Kacy, GRI                            | J. Bruce McLean, GRI            |
| Donna Charlick, GRI                            | Edilberto Gener, GRI                  | Anet Kaczmarczyk, SRES                    | Nancy Meininger, GRI            |
| Loretta Chmura, ABR, SRES, SFR                 | Janice Gietzen, GRI                   | Maryann Kakish, GRI                       | Patricia Meixell, ePRO          |
| Jack Christenson, GRI                          | Roberta Gill, GRI                     | James Kakos, SFR                          | Karen Mendrygal, SFR            |
| Andrew Cieccko, SFR                            | John Glenn, SFR                       | Mary Beth Kalljian, e-PRO                 | Karen Micallef, ABR             |
| Betty Clark, GRI, SFR                          | John Goings, GRI                      | Maysoon Kallabat, GRI                     | Olivia Michalak, GRI, SFR       |
| Bill Clark, CRB, CRS, GRI, ABRM, ABR           | Mark Goldsworthy, GRI                 | Nancy Kapatots, ABR                       | Ronald Miller, GRI, SFR         |
| Joseph, SFR                                    | Suzanne Goll, SFR                     | David Kaplan, SFR                         | Timothy Miller, SRES            |
| Bruce Clute, SFR                               | Susanne Gollinger, SFR                | Georgia Kapsalis, RLI                     | Denise Misaras, GRI             |

Carol Mitchell, GRI  
 Linda Mitchell, SFR  
 Richard Mitchell, SFR  
 Leslie Mona, ABR, SFR  
 Kelly Moore, e-PRO  
 Bobbi Moorer, SFR  
 Faye Moran, GRI, PMN  
 James Moreen, ABR  
 Jamie Morici, ABR  
 David Morris, SFR  
 Carol Mountain, GRI  
 Norah Murphy, SFR  
 Maxine Murray, SFR  
 Paul Mychlowych, e-PRO, SFR  
 Cheryl Nahas, SFR  
 Nick Najjar, GRI  
 Thomas Nanes, SRES  
 James Navarre III, GAA  
 Thomas Nelson, GRI  
 Thomas Neveau, GRI, SRES, e-PRO  
 Janet Nierzwick, SFR  
 Edward Norton III, GRI, SFR  
 Linda Novak, ABR  
 Shaun Oldfield, BPOR  
 Mihui Olsen, GRI  
 Paul Olsen, GRI, SFR  
 Carol O'Neil, SFR  
 Ray O'Neil, GAA, RAA  
 William Opre, SFR  
 Don Orttensburger, GRI  
 Margaret Osborn, SFR  
 Anita Pagano, GRI  
 Judith Palmer, CRS  
 Brian Parkison, SFR  
 Jeffrey Parks, GRI  
 Swati Patel, SFR  
 Michele Patycola, ABR, GRI, SFR  
 Lawrence Pawlovich, SFR  
 Cynthia Payton-Hines, GRI  
 Anna Percy, ABR, CRS, SFR  
 Kay Pearson, CRS, SFR  
 Tracie Peltier, SFR  
 Kathleen Persha, GRI, SFR  
 Ann Peterson, e-PRO, ABR  
 Tina Peterson, SFR

Remo Petrucci, GRI  
 Al Phillips, GRI  
 Karen Phillips, GRI  
 Sheryl Phillips, SFR  
 Linda Pinkerton, CRS, SFR  
 Jill Polenz, SFR  
 Jim Powell, SFR  
 Ronald Prat, ASA, MCAO  
 John Quail, CRS, GRI,  
 Evduza Ramaj, SFR, GRI, ABR  
 Terry Randall, Jr., SFR  
 Carolyn Rawlings, ABR, SRES, SFR  
 Patricia Raymond, SFR  
 David Reault, SFR  
 Keith Reaume, GRI  
 David Reese, SFR  
 Paula Reese, SFR  
 Stacey Reese, SFR  
 Janet Regan, SFR  
 Ibrahim Rehmat, SFR, CRS  
 Mary Rettig, GRI, ABR, SRES  
 Seungza Rhee, GRI  
 Angie Ridley, ABRM, GREEN, e-PRO  
 Lynn Roderick, SFR  
 Anna Roediger, SFR  
 Teresa Rogulski, GRI  
 Alice Rolfe, ABR, SRES  
 Deborah Ronayne, CRS, e-PRO  
 Nila Rondina, CCIM  
 Robert Rose, BPOR  
 Charlaïne Rosenbaum, BRS, GRI  
 Arthur Saarela, GRI  
 Alex Safi, GRI  
 Linda Sailer, ABR  
 Andy Sakmar, CRB, GRI, ABR  
 Donna Sanford, SRES  
 Gayle Sarkisian, SFR, BPOR  
 Jane Sawin, SFR  
 Anthony Scaccia, ABR, SFR  
 Lisa Scaccia, ABR  
 Lyle Schaefer, GRI, CRS  
 Elizabeth Schiavi, GRI, SRES  
 Carey Schmidt, RAA  
 Kimberly Schroeder, SFR  
 Tammy Schuh, SFR

John Schulte, GRI, RAM  
 Mickie Schulte, GRI, ABR  
 Carol Shelton, GRI  
 Jon Sherman, GRI  
 Mary Shields, SFR  
 Ali Siddiqui, e-PRO  
 Sunny Sky, SRES  
 Karl Skyner, GRI  
 Anthony Sleiman, GRI  
 Robert Slowin, ABR, SFR, BPOR  
 Raymond Smigelski, SFR  
 Roger Smith, ePRO  
 Kathleen Solan, SFR  
 Scott Sowles, CRS, SFR, e=PRO  
 Valerie Spicer, GRI  
 Terry Statz, SFR  
 Gary Steele, GRI  
 Sari Stefancin, ABR, SFR, CRS, BPOR,  
 GRI, MRP, GREEN  
 Kathleen Stockley, CRS  
 Karen Stockman, SFR  
 Janet Stockton, ABR, e-PRO  
 Linda Stodola, ePRO  
 Olga Stojanovski, GRI, SFR  
 Audrey Storey, SFR  
 Pamela Stout, ABR, SFR  
 Lisa Sutter, SRES  
 Melvin Swain, GRI  
 Michelle Swain, SFR  
 Lynn Swanson, ABR  
 Kelly Sweeny, CRB  
 Dennis Tabacchi, SFR  
 Jerry Takis, CRS  
 Robert Taylor, ABR  
 Jeffrey Thomas, GRI  
 Kenneth Totten, GRI  
 Troy Travis, GRI  
 Kathleen Troshynski, SFR  
 Terry Trudell, ABR  
 Jack Tubbs, e-PRO  
 Glenn Underwood, GRI  
 Carol Verhelle, SFR, e-PRO  
 Veneranda Volbrecht, SFR  
 Hazel Vranesich, GRI  
 Carol Wagner, ABR, SFR

Heidi Waid, ABR, e-PRO, SFR  
 James Waid, SFR  
 Darlene Wallace, SFR  
 Jack Waller, GRI  
 Diana Walls, GRI  
 Deborah Wargo, GRI  
 Jennifer Weight, SFR  
 Dean Weingust, SFR  
 Catherine Weller, GREEN  
 Jeffrey Wellman, RLI  
 Patrick Welty, GRI  
 Teresa Wertman, e-PRO, GREEN,  
 AHWD  
 Carol Wesley, GRI, CRS  
 Gary West, ePRO, SFR  
 Carlos Whitmore, GRI  
 Randy Wilcox, SRES  
 Carey Wilhelm, SFR  
 Diane Wilson, SFR  
 Robin Wilson, SFR  
 Vivian Wilson, CIPS, GRI  
 Susan Wojtaszek, ABR  
 Marian Wojtkowicz, ABR  
 Gregory Wolf, GRI  
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 Fariduz Zaman, BPOR  
 Kyle Zimpleman, ABR

**NOCBOR IS PROUD TO**

**RECOGNIZE 450 OF**

**ITS MEMBERS WHO HOLD**

**CERTIFICATIONS &**

**DESIGNATIONS!**

## Appraisers' Continuing Education

| Date        | Time            | Course                                       | Instructor | Hours | Location   | MAREA Member / Nonmember course fees           |
|-------------|-----------------|--|------------|-------|--|--|
| December 11 | Starts: 8:00 am | 2014-2015 USPAP & Michigan Law**             | Gilbert    | 7 & 2 | <a href="#">NOCBOR/</a><br><a href="#">Waterford</a> | \$140/\$190+\$60**<br><a href="#">Register</a> |
| December 12 | Starts: 8:00 am | Identifying Comp. Prop. & Quantifying Adjust | Gilbert    | 7     | <a href="#">NOCBOR/</a><br><a href="#">Waterford</a> | \$140/\$150<br><a href="#">Register</a>        |
| December 13 | Starts: 9:00 am | Underwriting and the URAR Mortgage Appraisal | Wagar      | 7     | <a href="#">NOCBOR/</a><br><a href="#">Waterford</a> | \$140/\$150<br><a href="#">Register</a>        |

To register go to [https://aditweb3.nmu.edu/cont\\_ed/appraisal/ap\\_new1.php](https://aditweb3.nmu.edu/cont_ed/appraisal/ap_new1.php)

# CHANGING PLACES MOVING

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*Moving Consultant*

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