



Impact



R.W. Watson
NOCBOR President

Your Seller's Home Security is Probably At Risk. If So, Here Is What You Can Do About It.

Recently I read an article from the Toledo Board of REALTORS® that a house with a mechanical lockbox on it was robbed! The homeowners came home to discover no lockbox on the door, no signs of forced entry and all their brand new stainless steel appliances gone! Both the home owner and agent agreed that someone had the combination to the mechanical lockbox and gained entry using the key. I wonder how the listing agent explained that one?????

In Shelby Township, two suspects were arrested by the Shelby Township Police and charged with obtaining lockbox numbers of homes up for sale and stealing jewelry and other items from the home. And get this, according to the Macomb Daily, one female suspect, age 19, worked for a local real estate appointment center in Oakland County, stole the codes from the master

list and broke into homes with another female, age 34. Both women were charged with first-degree home invasion. Unbelievable!

And here's a good one. .. Michael P. McConnell, a reporter from Oakland County Daily Tribune reported, "A Troy man is accused of having sex with a woman inside a vacant condominium, which was actively listed "For Sale" by a local REALTOR®, after he got the code for the lockbox. The 33 year old suspect, a self-employed disc jockey, lives in the complex and told the policeman he got the code from a friend of a friend. Now how secure was that?

This is a caveat to all Realtors®! Your seller's home security has been threatened for years. It's a time bomb ticking every day! For years we've been kicking the can down the road --ignoring how inadequate and obsolete these mechanical lockboxes are. Many agents still remember the past mid 90's and the negative experience when the first electronic lockboxes were introduced. Yes, I admit they were a mechanical, malfunctioning nightmare! But folks that was over twenty years ago and technology has improved immensely!

Last month, I invited James Reynolds, Director of Regional Sales for Sentrilock, to address your NOCBOR Board of Directors regarding the new and exciting features the Sentrilock electronic lockbox can offer today's Realtor®.

Never again will your homeowner wonder whether their house had been shown because the selling agent forgot to leave a business card. The homeowner and listing agent can feel secure and at ease because Sentrilock now offers many of the following features:

- Instant showing notification.
- The time and date are electronical recorded upon entering and leaving the home.

- NEW! Bluetooth compatible enabling the agent can open the lockbox with a Smartphone or Tablet.

- 100% USA based help with 24/7 Voice Response System Online Help.

As someone who uses the combination lockbox, I can list a number of drawbacks using the outdated mechanical, push-button lockboxes or 12 letter alpha combination lockbox.

How many times have you had a buyer standing behind you non-stop talking while your fumbling trying to get the box open and eventually discovering you had the wrong combo? Or those cold winter nights when you're showing around 7 PM,--it's dark outside and you're desperately trying to open the front of the ice covered lockbox.

The Sentrilock electronic lockbox can eliminate those old nightmares from the past with such features as: An integrated and illuminated keypad, Customer support (7days a week) 8 am ~Midnight, User replaceable battery up to six year life, Homeowner "Do Not Disturb" option, Dynamic "call before showing: system codes, One day codes available for non-system users, Low monthly costs, 100% NAR owned.

Imagine how wonderful it will be when you only need one key in the form of a credit card or smart phone access to open all lockboxes.

This January Realcomp and the Board of Directors will be reviewing the electronic lockbox. If you're as excited and convinced as I am about converting to a system with electronic recording lockboxes, contact your elected Realcomp Governor and inform him/her you support the electronic lockbox

Happy Holidays to all!

R.W. Watson, President 2015



2015 OFFICERS

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President-Elect David Botsford	626-2100
Treasurer Cheryl Gates-Beers	620-8777
Secretary Jenifer Rachel	620-8777

BOARD OF DIRECTORS

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Allan Daniels	335-6166
Maddy Dishon	620-1000
Matt Diskin	228-4647
David Elya, CRS, GRI, ABR, SFR, e-PRO	652-7000
James Gillen	800- 971-1303
Jill Gourand	605-0600
Bill Haviland, GRI, e-PRO	742-8773
Tom Kotzian, GRI	586-484-5070
Geoff Leach	360-9100
David Niezgoda	625-0200
Ray O'Neil, GAA, RAA	674-3333
Ann Peterson	256-5426
Jake Porritt	814-6664

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Nominating	Jake Porritt
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	Victoria Crampton
Grievance	Amy Albright, GRI, CRS, ABR, SFR
Real Property Valuation	Matt Diskin

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Ann Peterson	256-5436
David Elya, CRS, GRI, ABR, SFR, e-PRO	652-7000

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Tanya Mitchell-Dempsey
Ann Peterson

REALCOMP SHAREHOLDERS' TASK FORCE

Ray O'Neil
Jenifer Rachel

NAR DIRECTOR

R.W. Watson

MAR DELEGATES

David Botsford
R.W. Watson

Board of Directors October, 2015

MOTION CARRIED to approve three (3) Primary Designated Realtors®; one (1) Secondary Designated Realtor® and forty-five (45) Primary Realtors®.

MOTION CARRIED to request Realcomp to reimburse the Allan, et al settlement fee, which NOCBOR expended in the amount of One Hundred Fifty Thousand (\$150,000) Dollars, and attorney fees in the amount of Twenty-Seven Thousand Seven Hundred Forty Six (\$27,746) Dollars.

MOTION CARRIED to approve the 2015/16 NOCBOR budget.

MOTION CARRIED to notify the Michigan Realtors® Board of Directors that NOCBOR objects to MR's active involvement in providing continuing education programs throughout the year to Michigan Realtors®, and communicate the same to all Michigan Association Executives and Presidents.

MOTION CARRIED to request the Michigan Realtors® to provide to all local associations the approved Minutes of the Michigan Realtors® Board of Directors' meetings.

MOTION CARRIED to elect **Tom Kotzian** to the position of 2016 NOCBOR President-Elect.

MOTION CARRIED to elect **Jenifer Rachel** to the position of 2016 NOCBOR Treasurer.

MOTION CARRIED to elect **Ann Peterson** to the position of 2016 NOCBOR Secretary.

Board of Directors November, 2015

MOTION CARRIED to approve one (1) Primary Designated Realtor® forty-five (45) Primary Realtors® and two (2) Affiliate members.

MOTION CARRIED to elect **Ann Peterson** as Realcomp Governor for one (1) year.

MOTION CARRIED to elect **David Elya** as Realcomp Governor for three (3) years.

MOTION CARRIED to elect **Cheryl Gates-Beers** as NOCBOR Director for three (3) years.

MOTION CARRIED to elect **Steve Stockton** as NOCBOR Director for three (3) years.

In Memoriam

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Monika Helmlinger** (Century 21 Town & Country/Rochester) who passed away on October 21, 2015.

Condolences to the family and friends of **Joan Falk** (Century 21 Town & Country/Clarkston) whose mother, Dorothy Pekelder, passed away on October 25, 2015.

Martha (Betsy) Lanman, affiliated with (Century 21 – 217) and **NOCBOR's 2004 President**, passed away Tuesday, December 8. NOCBOR members, Directors and staff extend their deepest sympathy to the Lanman family.

Annual Dues Invoice

Thanks so much to the members who have paid their 2016 dues! Your annual dues invoice was sent to your broker last month and individual invoices were sent to each office within the last 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, 2015. You may pay your dues, in full without penalty, no later than January 29, 2016.

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 **2015 Special Awards**, which were presented at The Palace on **Friday, December 4** (12 p.m.) during the **NOCBOR Awards & Induction Luncheon**. **Bruce Krol** (Berkshire Hathaway/Clarkston) was recognized as **Manager-of-the-Year**; **Emily Ford** (Morgan Milzow/Clarkston) received the **Distinguished Service** award; **Rookie-of-the-Year** recipient is **Jennifer Wagener** (Real Estate Matters/Rochester); **Humanitarian-of-the-Year** recipient is **Rosemary Rangi** (Real Estate One/Clarkston) and **Jill Gourand** (Transnation Title Agency of Michigan) was recognized as **Affiliate-of-the-Year**. Congratulations to this special group of NOCBOR members!

MISSION STATEMENT

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

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

2016 NOCBOR Officers

President

David Botsford
(Keller Williams Realty)



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 served as Realcomp Governor for six years and as Director of the Michigan Realtors® for two years. As past Chairman of NOCBOR Grievance Committee, Botsford has trained as a mediator to assist brokers with commission disputes.

Treasurer

Jenifer Rachel
(Keller Williams/Clarkston)



Jenifer, licensed since 2006, is an associate broker at Keller Williams Realty in Clarkston. Elected in 2011 by the Directors to complete a vacancy on the Board, Jenifer serves on the Executive, Budget & Finance and Nominating Committees. A regular contributor to RPAC, Jenifer is Vice Chairman of NOCBOR's Government Affairs Committee. In 2014, Jenifer was elected to serve as NOCBOR Secretary. Having had a solid career as landlord and renovator for 15 years, Jenifer ultimately determined that her skills were better suited for real estate sales.

President-Elect

Tom Kotzian
(Keller Williams Realty)



Licensed since 1972, Tom is an associate broker and managing partner of the office of Keller Williams Realty in Brighton. Certified as Professional Standards Instructor and Association Administrator, Tom served as Association Executive of the Grosse Pointe and Macomb County Boards of Realtors®. Recognized as Realtor®-of-the-Year by the Michigan Consolidated Association in 2005, Kotzian served as President of MCAR, as well as presided as Parliamentarian of the Michigan Realtors® for 25 years, and served on its Board of Directors for 7 years. As Director of NAR, Tom was a featured speaker at NAR conventions in Orlando, San Francisco, Chicago and Nashville.

Secretary

Ann Peterson
(Re/Max Defined)



Recently elected to a position on city council for Rochester, Ann has been in real estate sales since 1989, and involved in NOCBOR since 2011. Ann has earned her broker's license, as well as the ABR and SRES designations, and e-Pro® certification. A Major Investor in RPAC, Ann understands and appreciates the need to politically network to promote and protect the American Dream. Ann will serve as Realcomp Governor in 2016, as well continue serving on the MLS User Committee. Her appointment to the Michigan Realtors® Public Policy Committee has enhanced her position on NOCBOR's Government Affairs Committee. Recognized as NOCBOR's 2015 Realtor®-Active-in-Politics, Ann's passion for the real estate profession is her major asset.

"Meet Your Elected Directors"



Cheryl Gates-Beers
Keller Williams/Clarkston



Jake Porritt
Porritt Group



Dana Fox
Affiliate
Northpointe Bank



Ray O'Neil
Keller Williams/Commerce



Ray O'Neil
O'Neil Appraisal

2015 NOCBOR Committees

Budget & Finance

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

Bylaws

Marcia Dyer, Chm
Michael Anspach
Pamela Lewis
Denise Misaras

Education/Tech

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Ben Handelsman, V. Chm
Marsha Armstrong
Rick Bailey
Barb Bartus
Jon Devine
Matt Diskin
Dana Fox
Daniel Gyomory
David Henderson
Geoffrey Leach
Kevin McCort
David Montgomery
James Moreen
Evduza Ramaj
Swanson, Lynn
Cathy Weller

Government Affairs

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

Grievance

Amy Albright, Chm
Marcia Dyer, V. Chm
Joan Falk
Bruck Krol
Paul Mychalowych
Ann Peterson
Mary Rettig

Membership Services

Tanya Mitchell, Chm
Mike Proctor, V.Chm
Angie Batten
Brenda Davis
Cheryl Gates-Beers
Jill Gourand
Stacey Kraft
David Niezgoda
Brian Parkison
Rosemary Rangi
Ron St. Amant
Natalie Vaughn
Lauren Zetye

Nominating

Jake Porritt, Chm
Bill Haviland, V.C.
Lori Mancini
Kevin McCort
Ann Peterson
Jenifer Rachel
Miki Shuler

Arbitration

Bill Clark
Kay Pearson

Ethics

Kathleen Sanchez
Victoria Crampton

Professional Standards

Hearing Panel

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

Realcomp Governors

John Burt
Ann Peterson
David Elya (alternate)

Realcomp Users

Matt Diskin
Tanya Mitchell-Dempsey
Ann Peterson

Real Property Valuation

Matt Diskin, Chm

TOGETHER WE'LL MEET THE CHALLENGE IN 2016

Be a part of the process. Invest your time and talents in NOCBOR by volunteering to serve on a committee in 2016.

Please indicate your choices box below and return this form to info@nocbor.com, or NOCBOR, 4400 W. Walton Blvd., Waterford, MI 48329, or fax it to (248) 674-8112 no later than **December 22, 2015**.

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 2015

Legal Q & A

Q: I am the broker/owner of ABC Realty Company. I have decided that I no longer wish to be associated with the ABC Realty franchise and I have decided to go with 123 Realty franchise. Do I have to get the authorization of all my clients to transfer the listings and agency agreements to the 123-franchise name?

A: It depends. If you are setting up a new corporation, then you will need to transfer the listings from the old corporation to the new corporation and obtain the sellers' approvals to do so. If you are simply using your existing corporation with a new assumed name referencing the new franchisor, then no transfer will be required. In the latter situation, however, a seller could argue that the new affiliation gives him the right to terminate the listing, if he chooses to do so. In other words, the seller could argue that his decision to list with your company was based upon your affiliation with the ABC-franchise.

Q: I just entered into a listing agreement with sellers that is likely to end up to be a short sale. I plan to make this fact known when I enter the listing into the MLS. Should I get my seller's permission to do this?

A: Yes. Entering information that the sale of the home will be a short sale may affect the seller's ability to sell the home, therefore, you should get their permission before entering that information into the MLS. (Note that some MLS rules require the disclosure of a potential short sale when "reasonably known.")

Q: I am a real estate salesperson representing a buyer. We submitted an offer on a home to the listing agent and 2 days later the listing agent sent me a text message indicating that his seller had accepted the offer. Later that same day I received another text from the listing agent stating that the seller had decided to go with a better offer. My buyer is angry and believes the seller accepted the contract through the text message. Am I Correct?

A: No. Since it is a contract for the sale of real estate, the statute of frauds requires there to be a signed writing in order to have an enforceable contract. A text message from the listing broker notifying you that the seller has accepted the offer would not satisfy this requirement. It has no more effect than if the listing broker called and told you the seller had accepted. (If there had been a text message directly from the seller stating "I accept," your buyer would have better argument, particularly if the purchase contract expressly provided for electronic signatures.)

Q: I am the listing REALTOR®. The seller has told me that he will not entertain any offers under \$200,000. This request was formalized in the listing agreement. An agent has presented me with an offer for \$190,000, which I immediately rejected. The buyer's agent told me I was obligated to present all offers. Is this true?

A: No. It is true that Rule 307(2) states that "a licensee shall promptly deliver all written offers to purchase to the seller upon receipt." However, a seller is certainly entitled to impose whatever requirements he chooses on offers to purchase. Accordingly, we think a reasonable interpretation of the rule requiring delivery of all offers would make such obligation subject to a seller's written instructions to the contrary. *(This column is provided by the law firm of McClelland & Anderson)*

"Support Our Troops!"

Your NOCBOR Membership Services Committee initiated the program, "**Socks for Our Troops**" in mid-2015, with the goal of collecting 3,000 pairs of socks from NOCBOR members.

Although, the goal of 3,000 pairs of socks wasn't attained, last week NOCBOR delivered **1,800** pairs of socks to "Operation Care Package," plus \$650 to ship 50 boxes to our troops! Thanks to each and every person who participated in this special event!

Special recognition and appreciation to the sales staff of **Hall and Hunter** of Birmingham for collecting and contributing **600** pairs of socks. Your determination and enthusiasm was recognized during NOCBOR's Special Awards luncheon on December 4, 2015.

Next year, let's make it all the way to 3,000 pairs!

Legal Hotline 1-800-522-2820



THE HOME OF HOME INSPECTION

Randall Patterson
Certified Home Inspector
Environmental Testing Service

randall.patterson@pillartopost.com

Serving Michigan Counties

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F 248-349-8935
Toll Free 877-787-3800

NOCBOR Events


DECEMBER

JANUARY

FEBRUARY

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
7	8 9:30 a.m. – 4:30 p.m. CNE3 "Advanced Listing Agent, Cultural Factors, & Negotiating Across Generations" 9:30 a.m. Membership Services	9 9:30 a.m. – 4:30 p.m. CNE3 "Advanced Listing Agent, Cultural Factors, & Negotiating Across Generations"	10 10 a.m. Free Backdoor Workshop "Identifying Structural Defects, Electrical Systems & How to Avoid Damp Basements"	11	12
14 9:30 a.m. Education/Tech 10:30 a.m. Government Affairs	15 10 a.m. Free Backdoor Workshop "Create Your CMA w/Excel"	16 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	17 9:30 a.m. Grievance	18 8 a.m. – 6 p.m. 2016-2017 – 7 hour USPAP National Update Course & "2 Hour Michigan License Law" Brian Kirksey	19
21	22	23	24 OFFICE CLOSED	25 MERRY CHRISTMAS OFFICE CLOSED	26
28	29	30	31 OFFICE CLOSED	1 HAPPY NEW YEAR OFFICE CLOSED	2
4	5	6	7	8	9
11 9:30 a.m. Education/Tech 11:30 a.m. Government Affairs	12 9 a.m. Membership Services	13 10 a.m. Free Backdoor "Advanced Searching RC03" 1 p.m. "Managing Contacts, Auto E-mails & Saved Searches"	14 2 – 4 p.m. iPad iPhone Geoff Leach	15	16
18 OFFICE CLOSED	19 9 a.m. – 12 p.m. Pro Standards Workshop	20	21 9:30 a.m. Grievance	22	23
25	26 9 a.m. – 5 p.m. ABR Lori Chmura	27 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	28	29	30
1	2 9 a.m. – 5 p.m. ABR Lori Chmura	3	4 9:30 a.m. MRP "Military Relocation Program" Jay McMaken	5 9 a.m.- 3:30 p.m. ABR Elective "New Home Construction" Lori Chmura	6
8 9:30 a.m. Education/Tech 11:30 a.m. Government Affairs	9 9:30 a.m. Membership Services	10	11 2 – 4 p.m. iPad iPhone Geoff Leach	12	13
15	16	17	18 9:30 a.m. Grievance	19 9:30 a.m. – 3:30 p.m. Course 1700 – 2016 Con-ed Jack Miedema	20
22	23	24 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	25 9-5 p.m. SRES Lori Chmura	26 9-5 p.m. SRES Lori Chmura	27
29					

Dearborn MR® Leadership



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

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

Other home loan options we offer include:

Rural Housing

FHA

Conventional

VA

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

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



NMLS#130329



Waterford
248.666.2700

Lansing
517.351.5626

Brighton
810.225.9950

Backdoor Workshops (Free)

"Identifying Structural Defects, Electrical Systems & How to Avoid Damp Basements"

Thursday, December 10 (10 a.m.)

(3 hours con-ed)

Randy Patterson, Pillar To Post

"Create Your CMA W/Excel" (Please bring your technology)

Tuesday, December 15 (10 a.m.)

(2 hours con-ed)

Rick Bailey, Bailey Realty & Investment Company

"Advanced Searching RCO3"

Wednesday, January 13, 2016 (10 a.m.)

Realcomp Staff

"Managing Contact, Auto E-mails & Saved Searches"

Wednesday, January 13, 2016 (1 p.m.)

Realcomp Staff

To register: nocbor.com

Location: NOCBOR



"Military Relocation Professional"

Thursday, February 4

Friday, April 8

Thursday, June 30

Friday, September 16

Thursday, November 17

8:30 a.m. – 4:30 p.m.

Instructor: Jay McMaken

State REALTOR® associations of Guam, Texas, Colorado and South Carolina were the first to sponsor the Military Relocation Professional (MRP) certification course for their members. Developed by NAR, the certification is intended to demonstrate REALTORS® commitment to helping armed service members find housing solutions that best meet their needs and allow them to take full advantage of their military benefits.

The course curriculum includes on day long live class and two on-hour webinars on topics from understanding military benefits to working with active-duty military buyers and sellers and with veterans. A portion of the \$195 application fee will be donated to a service organization that assists veterans with housing. *Qualifies for NOCBOR education loan. This course includes 8 hours of continuing education.

***\$99**

To register: nocbor.com

Location: NOCBOR

"2016-2017 7 Hour USPAP National Update Course" & "2 Hour Michigan License Law"

Friday, December 18, 2015

8 a.m. – 6 p.m.

Instructor: Brian Kirksey

This program is designed to educate the student as to changes to USPAP for 2016 through 2017, as well as updates to Appraisal laws as they govern Michigan appraisers.

*This class is intended for real estate appraisers, agents and brokers and is required continuing education for appraisers renewing every 2 years. *Qualifies for the NOCBOR education loan.*

***\$170 for NOCBOR members**

\$200 for non-members

To register: nocbor.com

Location: NOCBOR



ABR*

Tuesday, January 26 &

Tuesday, February 2

9 a.m. – 5 p.m.

*This course, if pre-paid, is *\$310.00 and begins on **Tuesday, January 26**, "Theory & Practice of Buyer Agency" & "Service Delivery" and on **Tuesday, February 2**, "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 see below. *Qualifies for the NOCBOR interest free Education loan.*



ABR (Elective)*

Friday, February 5

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.*

Location: NOCBOR

Support NOCBOR Affiliate Members

Acha, Tonya (Referral Institute)	248-650-6057
Acquisti, Audrey (MSource Training & Consulting)	248-620-3434
Barnett, Larry (Attorney at Law)	248-625-2200
Bartus, Barb (Michigan First Mortgage)	248-666-2700
Becker, Jeff (America's Preferred Home Warranty)	800-648-5006
Belcher, Tim (First Independence Bank)	248-714-7050
Diaz, Julie (Commission Express of Michigan)	248-737-4400
Falconer, Scott (Talmer Bank)	248-608-5134
Fox, Dana (Northpointe Bank)	248-884-6600
Gourand, Jill (Transnation Title Agency of Clarkston)	248-605-0600
Griffin, Chris (Cloud CMA)	248-390-8600
Hill, Cheri (Bank of America)	248-408-6805
Hubert, Donna (Lake Pacor Home Mortgage)	248-997-4509
Hurd, Jessica (GreenStone Farm Credit Services)	810-664-5951
Jarvis, Beth (Title Connect)	586-226-3506
Katsiroubas, Mary (Title Connect)	586-226-3506
Kraft, Stacey Grava (Home Warranty of America)	248-330-1076
LaPorte, Jeff (The Home Team Inspection)	248-366-6215
Linnane, Jim (Wells Fargo Home Mortgage)	515-213-4291
Linnell, Richard (Linnell & Associates)	248-977-4185
McMurray, Karen (McMurray Allstate Agency)	248-685-5880
Patterson, Randall (Pillar To Post)	248-755-3422
Porritt, James Jr. (Attorney At Law)	248-693-6245
Probe, Michelle (Seaver Title)	248-338-7135
Proctor, Michael (Michael Proctor)	248-931-1018
Seaver, Jason (Seaver Title)	248-338-7135
Seaver, Phil (Seaver Title)	248-338-7135
Seibert, Brian (Michigan First Mortgage)	248-666-2700
St. Amant, Ron (Changing Places Moving)	248-674-3937
Stanley, Joe (Lake Pacor Home Mortgage)	248-997-4509
Stiltner, Jason (Charter One Bank)	248-752-3631
Sullivan, David (Credit Technologies, Inc.)	248-313-1027
Taylor, Cindy (Huron Valley Financial)	248-623-2280
Walker, Kris (Success Mortgage Partners)	734-927-1402
Zetye, Lauren (Movement Mortgage)	248-840-0972

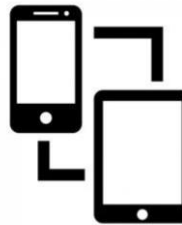
2016 New Construction

New home construction and moderate gains in the existing home market will deliver the necessary one-two punch to push total home sales to the highest levels since 2006, according to the 2016 housing forecast issued by *realtor.com*®.

Solid growth describes 2016, as acceleration in existing home sales and prices both slow to 3% year over year due to higher mortgage rates, continuing tight credit standards and lower affordability. The new construction market will see more significant gains in the coming year as new home starts increase 12% year over year and new home sales grow 16% year over year. Total sales for existing and new homes will reach 6 million for the first time since 2006, a result of a strong gross domestic product increase of 2.4% and continued job creation. These healthy economic indicators will be tempered by lack of access to credit rising home prices, which will ultimately limit housing demand and growth.

Who are the 2016 home buyers? Next year's standout in total sales will be drive by three distinct segments of home buyers. Older millennials (25-34 years old); younger Gen X'ers (35-44 years old), and retirees (65-74 years old), according to Jonathan Smoke, chief economist for *realtor.com*®.

iPad iPhone



Thursday, January 4
Thursday, February 11

2 – 4 p.m.

\$30

Instructor: Geoff Leach

Location: NOCBOR

2016 Con-ed (Course 1700)

Friday, February 19
Jack Miedema

9:30 a.m. – 3:30 p.m.
(6 hours con-ed)

NOCBOR Volunteers: Free

Course fee: \$35 members/\$45 non-members

Location: NOCBOR



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Congress Stops Future Tax

If you happened to be one of the 197,000 Realtors® from across the nation that took a position on the Surface Transportation Reauthorization and Reform Act of 2015, because of you the legislation was signed into law that does not include an extension of Guarantee Fees (G-Fees).

The record breaking level of support for a National Call for Action was responsible for this significant victory in leading the efforts to stop Congress from taxing home owners to fund the transportation bill.

Michigan's Transfer Tax

Legislation providing clarity regarding Michigan's Transfer Tax was concurred in the Michigan State House on December 1, 2015, and will be signed by Governor Snyder. House Bill 4173 revises the Michigan Real Estate Transfer Tax to clarify two items: 1) The party that paid the transfer tax may request the refund if a refund is due, and, 2) Clarify that Exemption "U" applies when the SEV at the time of sale is less than or equal to the original SEV.

The Michigan Supreme Court recently broadened the application of Exemption "U" by removing the requirement that True Cash Value be realized in a transfer. HB 4173 reflects this change, offering important clarity and tax relief to distressed sellers. In addition, this bill gives buyers the same refund rights as sellers when it is determined that the transfer tax was paid unnecessarily.

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By The Numbers

61% is the percentage of renters that say eventually owning a home is one of their highest personal priorities, according to the *2015 Housing Pulse Survey*. That is up 11 points from 2013. This biennial survey measures consumers' attitudes and concerns about housing issues. It also found that building equity; wanting a stable and safe environment; and having the freedom to choose their neighborhood remain the top three reasons to own a home.

\$33 Million is the amount incurred by private short term rentals in unpaid hotel taxes in New York City from 2010 to 2014, according to a 2014 report by the Attorney General of the State of New York. Around the country, local governments are seeking to regulate short-term rental housing. This white paper analyzes the issues raised by different regulatory approaches; provides Realtors® ways to address these issues; and outlines best practice approaches to short-term rental housing.

WE ARE WHERE YOU WANT TO BE!!

DOWN PAYMENT RESOURCE (DPR) NOW INTEGRATED WITH **MOVEINMICHIGAN.COM**

In late October 2015, Realcomp upgraded *MoveInMichigan.com*, Realcomp's public search site, to include integration with Down Payment Resource (DPR). Realcomp has provided Down Payment Resource (DPR) to Realcomp Realtors® for more than a year through RCO3®. By adding it to the public search site (and Broker IDX feeds as well), consumers can now know on an immediate basis whether a property is eligible for any number of public (and some private) down payment assistance programs! Here's how: Realcomp's listing database is regularly processed through DPR to determine the down payment assistance eligibility of the listings and to update the DPR flags on the listings. Based on these updates, we know that 71% of the listings in Realcomp are indeed eligible for one or more different kinds of down payment programs

So, that's half of the "down payment program puzzle." Additionally, the DPR tool enables consumers to provide specifics regarding their particular buying situation (i.e. number of people living in their household, whether the person currently owns a home, annual household income, and more) through the online interface to learn whether they themselves may be eligible for the same programs.

Without actually submitting their specific information, the consumer is only able to determine the number of programs for which they may be eligible. However, once they "submit" the information, they receive an e-mail from Down Payment Resource which automatically notifies them of the specific programs. The e-

mail also provides them with your contact information and informs them that you have been notified of their interest. Additionally, you as the listing agent are automatically notified via e-mail of the consumer's interest in your listing. This e-mail contains the consumer's contact information, whether the consumer is currently working with an agent, the programs for which they pre-qualify, and a "Next Steps" suggestion for you to contact this potential buyer.

Steps Realcomp Realtors® Should Take to Prepare for Receiving these Leads:

1. Check **your contact information in Realcomp** and make sure it is up-to-date. If it isn't, be sure to update it at your earliest opportunity.
2. Add this domain to your safe sender list, so these e-mails are not blocked by your e-mail server.
3. Check your e-mail regularly.
4. Be sure to follow-up on these leads – the e-mails will originate from the "@Workforce-Resource.com" domain.
5. Learn more about the Down Payment Resource tool. Take a look at the **Down Payment Resource YouTube videos**.
6. Call Realcomp if you have any questions about this value-added product. You can reach us at (866) 553-3430.



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Senior Real Estate Specialist

Thursday, February 25 &
Friday, February 26

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. 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. Qualifies for the NOCBOR interest free Education loan.

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