



Impact

A Message From....



Jake Porritt
NOCBOR President

I don't have a lot of space in this article, so I'm going to jump right into it. In a conference held by the National Association of REALTORS®, a speaker suggested that each incoming association President ask the following questions: "What needs to be done?" "What can I do to help?" "What are the association's long term missions and goals?" "What has been the association's performance and results?"

I had the good fortune of having this country's best Chief Executive Officer, Pat Jacobs, with me at the conference and we started to break down these questions. This is what we concluded were the answers for NOCBOR.

What needs to be done?

We know our members want: (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.

What are the association's long term missions and goals?

We know the association wants: (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.

Based on our conclusions for NOCBOR, we have an ambitious agenda laid out in front of us for the coming year. However, with the team we have put together we know that we can get these objectives accomplished while maintaining our direction for our long term goals.

* Information sharing with MiRealSource has been a complex problem, and decades in the making. The issues range from protection and ownership of data compilations to technical problems, fees and cost. Recently, a Taskforce was assembled to assess the viability of sharing data through the Great Lakes Repository. **Ray O'Neil** and your past President **Bill Haviland** have spent a considerable amount of time reviewing this option as part of that Taskforce. Thus far, due primarily to a lack of protections for data integrity and ownership, we have not been able to make this solution work for the needs of NOCBOR members. We do continue to consider this a priority in 2014 and will continue to work to refine what needs to be resolved.

** Also, as many of you are aware, our board has been a named Defendant in a class action law suit since October 2010. At issue in the law suit are discount or limited service listings and a policy at Realcomp, (the company which provides our Multiple Listing Service of which we are a shareholder), which may have distinguished or prevented such listings.

We have made several efforts through counsel and otherwise to resolve the matter conclusively for NOCBOR. Officially, we have a trial date scheduled in 2014, however prior to the trial your NOCBOR staff and Board of Directors are committed to finding a rational solution that will minimally impact our members' access to services, data integrity and monthly costs.

The NOCBOR Board of Directors, which I have had the privilege to work with for several years, will continue to have these tasks and missions at heart over the duration of 2014. If you believe you can facilitate in any way the successful realization of any of these goals, please contact me directly. NOCBOR's historic performance and results have been remarkable largely due to the continued contributions from all of our brokers and agents alike.

I hope to inspire as many of you as I can to join our efforts to build on our legacy of success. We will strive to prove to you that NOCBOR is the right board at the right time to make you proud to be a REALTOR®.

Finally, I just want to say thank you for blessing me with the honor of representing the NOCBOR membership. I also would like to give a special thanks to my parents **Jim** and **Christine Porritt**. They encouraged me to get licensed at 19 years of age and to get involved. It has made a difference in everything I have done since. Happy New Year everyone, time to get to work!

Jake Porritt
Porritt Group, PLLC

"We are where you want to be"



Board of Directors December, 2013

MOTION CARRIED to approve three (3) Primary Designated REALTORS®; two (2) Secondary Designated REALTORS®; fifty-six (56) Primary REALTORS®; and one (1) Affiliate.

MOTION CARRIED to accept the 2014 Board of Directors' meeting calendar.

MOTION CARRIED to elect **Ann Peterson** to serve as NOCBOR Realcomp Alternate Governor during 2014.

MOTION CARRIED to elect **Matt Diskin, Geoff Leach and Tanya Mitchell-Dempsey** to the Realcomp Users Committee in 2014.

Board of Directors January, 2014

MOTION CARRIED to approve six (6) Primary Designated REALTORS®; two (2) Secondary Designated REALTORS®; fifty-seven (57) Primary REALTORS® and one (1) Affiliate.

MOTION CARRIED that Greg McClelland pursue with Realcomp a cash collateral account on behalf of the Realcomp Shareholder Defendants for the purpose of settlement costs and attorney fees.

MOTION CARRIED to recommend to NOCBOR membership that the following Bylaws amendment be approved on February 25, 2014: *Section 3. Board of Directors. The governing body of the Board shall be a Board of Directors consisting of the elected officers, twelve REALTOR® members of which at least four shall be Principal broker and/or owner Members, one Affiliate Member. In addition to the above, the immediate past President of the Board, the local Directors of the Michigan Association of REALTORS® and the National Association of REALTORS®, the two members of the Michigan Association of REALTORS® Delegate Board, and the current President of the Women's Council of REALTORS®.*

Board of Directors

Michigan Governor Rick Snyder recently shared his 2015 Executive budget proposal in front of Legislators from both the House and Senate. In his plan, he recommends expanding the Homestead Property Tax credit as a way to provide roughly \$102 million in tax relief to an estimated 1.3 million Michigan taxpayers.

Currently the Homestead tax credit is available to home owners and renters with incomes up to \$50,000. It is calculated by subtracting 3.5% of the taxpayer's income from the amount of property taxes and then multiplying that by 60%. Renters calculate their credit using 20% of rent.

Governor Snyder's plan would be retroactive to 2013 meaning that people could see refunds this year. His plan:

- Changes the 3.5% income portion down to 3%, allowing a greater percentage of property taxes to be refunded;

- Extends the income threshold from \$50,000 to \$60,000

As a reminder, The Homestead Property Tax Credit is not the same as the Principal Residence Exemption (PRE) Enhancement, which created two deadlines to file for your PRE (June 1 and November 1). These are two separate filings:

- Michigan's Homestead Property Tax Credit is a way the State of Michigan helps pay some property taxes if you are a qualified Michigan home owner or renter;

- The Principal Residence Exemption (PRE) exempts a residence from the tax levied by a local school district for school operating purposes up to 18 mills.

Much of this confusion may stem from the fact that up until 2004, the PRE was known as the "Homestead Property Exemption."

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.

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

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 &
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
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 USERS COMMITTEE

Matt Diskin
Geoff Leach
Tanya Mitchell-Dempsey

NAR DIRECTORS

Jake Porritt
Bob Taylor CRS, GRI, CRB, ABR

MAR DIRECTORS

David Botsford
Allan Daniels

MAR DELEGATES

Jake Porritt
R.W. Watson

NORTH OAKLAND COUNTY BOARD OF REALTORS®
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E-mail: boardoffice@nocbor.com
www.nocbor.com

Mortgage Forgiveness Tax Relief Act

Since the mortgage debt relief exemption expired at the end of 2013, the housing market, which has an enormous impact on our overall economy, has been faced with a new and unnecessary source of uncertainty. Home owners can't predict the financial implications of selling their homes, and home owners, who are working with their lenders to stay in their homes and avoid foreclosures, are facing the possibility of paying a huge tax bill on money they've lost.

Michigan's U.S. Senator Debbie Stabenow has introduced legislation which would extend the mortgage debt relief for two years and would be retroactive to January 1 2014. Senator Stabenow has informed NOCBOR that she will continue to work with her colleagues on the Senate Finance Committee to move this legislation forward and is hopeful that Congress will come together soon to address this urgent priority.

National Flood Insurance Program

On February 5 2014, the Federal Emergency Management Agency (FEMA) released guidance related to flood insurance and grandfathering. Section 207 of the Biggert-Waters Reform Act, (BW12), which passed in 2012, eliminated the grandfathering provision in the National Flood Insurance Program. This guidance applies to FEMA's future plans for grandfathering and not to the skyrocketing rate increases being triggered by a property's sale which we're seeing around the country.

Grandfathering provides property owners the ability to pay a lower flood insurance rate based on an older map, even if the map and the flood risk changes in the future. BW12 eliminated grandfathering and required FEMA to increase flood insurance premiums when the maps change, at a rate of 20% per year until the property pays the full actuarial rate. FEMA had recently estimated that rules implementing this provision would be finalized in late 2014.

This guidance is the result of provisions of the recently passed Consolidated Appropriations Act of 2014 (The Omnibus) which requires FEMA to cease any current planning and development activities to implement this provision through September 30, 2014. According to FEMA's statement, they have halted all work related to this provision. Once Congress restores funding to implement Section 207 of BW12, FEMA estimates it will take an additional 12-18 months to finalize the rulemaking. You will be apprised of the latest regulatory and legislative developments related to implementation or reform of BW12.

RPAC

Since 1969, the [REALTORS® Political Action Committee \(RPAC\)](#) has promoted the election of pro-REALTOR® candidates across the United States. The purpose of RPAC is clear: REALTORS® raise and spend money to elect candidates who understand and support their interests. The money to accomplish this comes from voluntary contributions made by REALTORS®. These are not members' dues; this is money given freely by REALTORS® in recognition of how important campaign fundraising is to the political process. RPAC doesn't buy votes.

Support NOCBOR Affiliate Members

Justin Bankston (First American Title Insurance)	248-789-6371
Barnett, Larry (Attorney at Law)	248-625-2200
Bartram, Scott (Diversified Heating & Cooling)	800-680-6244
Bartus, Barb (Watson Group Financial Corp)	248-666-2700
Becker, Jeff (America's Preferred Home Warranty)	800-648-5006
Berryman, David (Talmer Bank & Trust)	248-498-2867
Daigle, Tom (National Home Lending)	248-623-1234
Diaz, Julie (Commission Express of Michigan)	248-737-4400
Fitzpatrick, James (Fifth Third Bank)	248-625-3142
Falconer, Scott (PNC Bank)	586-243-2555
Gourand, Jill (Transnation Title Agency of Clarkston)	248-605-0600
Hawley, Rosie (Somerset Lending Corp)	248-841-4057
Hill, Cheri (Bank of America)	248-408-6805
Jacobs, James (Air Serv Heating & Air Conditioner)	248-627-7000
Jarvis, Beth (Title Connect)	586-226-3506
Katsiroubas, Mary (Title Connect)	586-226-3506
Keels, Chris (Transnation Title Agency of Clarkston)	248-605-0600
Kehig, Mike (Fidelity National Title)	248-594-9390
LaPorte, Jeff (The Home Team Inspection)	248-366-6215
Linnane, Jim (Wells Fargo Home Mortgage)	515-213-4291
Pieron, Angela (Partners Title Agency)	248-625-1799
Porritt, James Jr. (Attorney At Law)	248-693-6245
Prichard, Geoffrey (Title Express)	248-855-1445
Proctor, Michael (Ross Mortgage)	248-931-1018
Seaver, Jason (Seaver Title)	248-338-7135
Seaver, Phil (Seaver Title)	248-338-7135
Seibert, Brian (Watson Group Financial)	248-666-2700
St. Amant, Ron (Changing Places Moving)	248-674-3937
Stonehouse, Keith (Franklin Title Agency)	248-564-4022
Sullivan, David (Credit Technologies, Inc.)	248-313-1027
Taylor, Nikki (Seaver Title)	248-338-7135
Vigillius, Pete (Troy Abstract & Title Agency)	248-989-1100

Green Business

More and more home buyers are shopping for energy savings. Young buyers in particular are willing to pay sizable premiums for features that lower bills for heating and cooling, such as Energy Star appliances and energy-saving window. As home prices keep rising, the drive to save on ownership costs will only grow.

Builders and real estate agents will heavily promote efficiency features, especially as tougher mortgage rules and rising prices stretch many buyers' budgets. Some homes may qualify for larger FHA mortgages to cover energy improvement costs.

NOCBOR will offer the NAR designation GREEN in 2014. Watch for more details.



Special Awards & Induction Luncheon December 5, 2013



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1. Jake Porritt, NOCBOR 2014 President.
2. NOCBOR Board of Directors (back row left to right): Ray O'Neil, R.W. Watson, Jake Porritt, Jenifer Rachel, Ann Peterson and Bill Haviland (Second row left to right): Tony Haviland, Angie Ridley, Maddy Dishon, Barb Bartus, Angie Batten, Tanya Mitchell-Dempsey (Front row left to right): Bob Taylor, David Botsford, John Burt, Geoff Leach Cheryl Gates-Beers, James Gillen, Allan Daniels and David Niezgod.
3. Evduza Ramaj (Inside Realty).
4. Bill Haviland: NOCBOR 2013 President and Angie Batten (Real Estate One) Manager-of-the-Year.
5. Bill Haviland and Darrell Hudiburgh, (Prudential Great Lakes Realty) Rookie-of-the-Year.
6. NOCBOR Director Tanya Mitchell-Dempsey (Real Estate One) and her daughter, Sjonne.
7. Faye Moran (Faye Moran).
8. NOCBOR EVP Pat Jacobs and Bill Haviland.
9. Bruce Krol, Manger (Prudential Great Lakes).
10. Bill Haviland and Donna Sanford, (Keller Williams) Distinguished Service Award recipient.
11. Bill Haviland and Justin Bankston, (First American Title Insurance) Affiliate-of-the-Year).

**Many thanks to everyone
who participated
in the 2013 luncheon
held at Palace of Auburn Hills**

“We Are Where You Want To Be!”

2014 NOCBOR Committees

Budget & Finance

R.W. Watson, Chm., Cheryl Gates-Beers, V. Chm., David Botsford, Bill Haviland, Ray O’Neil and Jake Porritt.

Bylaws

Marcia Dyer, Chm., Michael Anspach, Pamela Lewis and Denise Misaras.

Education/Tech

Angie Ridley, Chm., Sherill Allingham Baker, Marsha Armstrong, Rick Bailey, Barbara Burtus, Brenda Brooks, Matt Diskin, David Elya, Ben Handelsman, David Henderson, Geoffrey Leach, Eric Mann, Kevin McCort, David Montgomery, James Moreen, Paul Mychalowych, Evduza Ramaj, Valerie Spicer, Lynn Swanson, Joseph Tribudan, and Cathy Weller.

Executive

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

Government Affairs

Ray O’Neil Co-Chm., Bill Haviland Co-Chm., Sally Bell, Sheila Cain, Curt Carson, Allan Daniels, Cheri Hill, Gerald Hoopfer, David Montgomery, Harry Nanes, Ron Newman, Ann Peterson, Jake Porritt, Jenifer Rachel, Jeffrey Raupp, Mary Rettig, Angie Ridley, Elizabeth Rogers, Brian Siebert, Sunny Sky, Jim Skylis, Kevin Thompson and Sean Timothy.

Grievance

Amy Albright, Chm., Marcia Dyer, V. Chm., Ralph Gammon, Bruce Krol, David Montgomery, Paul Mychalowych, Tom Nanes, and Sunny Sky.

Membership Services

Tanya Mitchell Dempsey, Chm., Mike Proctor, V. Chm., Twyonna Adams, Justin Bankston, Angela Batten, Jeff Becker, Cheryl Gates-Beers, Jill Gourand, David Niezgoda, Randy Patterson, Ron St. Amant, Keith Stonehouse and Cindy Taylor.

Nominating

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

Professional Standard Hearing Panel

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

Arbitration

Bill Clark, Co-Chairman
Kay Pearson, Co-Chairman

Ethics

Kathleen Sanchez, Co-Chairman
Kay Pearson, Co-Chairman

Real Property Valuation

Matt Diskin, Chm., Jeff Michlin, V. Chm., Tony Haviland, David Hieber, Georgia Kapalasis, Rhona Ravenell and Bob Taylor.

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

Thanks to all NOCBOR Volunteers!

Committee Mission Statements

EDUCATION/TECH – The Education/Technology 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 multicultural community through a commitment to education, awareness and an appreciation of others. Additionally, the Committee is to communicate 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 Association of REALTORS®.

MEMBERSHIP SERVICES - The Membership Committee has the responsibility to make recommendations to the Board of Directors on all matters pertaining to the eligibility, qualifications and approval for the election to membership of all applicants. Other duties include establishing an awareness of Board functions to members to help improve participation, develop new membership benefits, solicit non-REALTOR® offices and direct activities toward the general public to enhance the REALTOR® image.

REAL PROPERTY VALUATION – To evaluate, monitor and analyze trends as they relate to real property valuation. To provide members with information on appraisals, broker price opinions, comparative market analyses and automated valuation models. General member input and feedback to the NOCBOR Board of Directors.

NOCBOR Events

February

March

April

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1
3 6-10 p.m. Pre-License Class	4 10 a.m. Backdoor Workshop Property Assessment	5 6-10 p.m. Pre-License Class	6 9:30 a.m. "Selling HUD Homes- Advance 2014 Training" (2 hrs con-ed)	7	8
10 9:30 a.m. Education/Tech 6-10 p.m. Pre-License Class 11:30 a.m. Government Affairs	11 9 a.m. Membership Services 10 a.m. Backdoor Workshop "Mortgage 101" 1 p.m. Backdoor Workshop Tax Appeal & State Tribunal	12 10 a.m. Backdoor Workshop "Your Credit Score & You" (2 hrs con-ed) 6-10 p.m. Pre-License Class	13 1 p.m. Backdoor Workshop "Buy Again"	14	15
17 8:30 a.m. Backdoor Workshop "Hardcore Regulations" (2 hrs Legal con-ed)	18 10 a.m. Backdoor Workshop "Exterior Insulation, Fireplaces & Woodstoves" (3 hrs con-ed)	19 10 a.m. Backdoor Workshop "Do It With Google"	20 9:30 a.m. Grievance	21	22
24	25 9:00 a.m. General Membership Meeting @ Mott High School	26 1:30 p.m. BODs Mtg	27 9:30 a.m. Backdoor Workshop HUD Training (2hrs con-ed)	28 10:30 a.m. Real Property Valuation	1
3 6-10 p.m. (New Pre-License)	4	5 6-10 p.m. Pre-License Class	6 9:30 a.m. "Selling HUD Homes- Advance 2014 Training" (2 hrs con-ed)	7	8
10 9:30 a.m. Education/Tech 11:30 a.m. Gov't Affairs 6-10 p.m. Pre-License Class	11 9 a.m. Membership Services	12 10 a.m. Backdoor Workshop "Toxic Dry Wall, Termites & Sustainable Housing" (3hrs con-ed) 6-10 p.m. Pre-License Class	13 10 a.m. Backdoor Workshop "Appraisals 101"	14	15
17 6-10 p.m. Pre-License Class	18	19 6-10 p.m. Pre-License Class	20 9:30 a.m. Grievance 9:30 a.m.-3:30 p.m. Course 1500 (6 hrs con-ed) J. Miedema	21	22
24 6-10 p.m. Pre-License Class	25	26 1:30 p.m. BODs' Mtg. 6-10 p.m. Pre-License Class	27 9:30 a.m. Backdoor Workshop HUD Training (2hrs con-ed)	28 9 a.m. – 12 p.m. Builders Competency 10:30 a.m. Real Property Valuation	29
31 6-10 p.m. Pre-License Class	1	2 6-10 p.m. Pre-License Class	3 9:30 a.m. "Selling HUD Homes- Advance 2014 Training" (2 hrs con-ed)	4	5
7	8 9:00 a.m. General Membership Meeting	9	10	11	12
14 9:30 a.m. Education/Tech 11:30 a.m. Gov't Affairs	15 9 a.m. Membership Services	16	17 9:30 a.m. Grievance	18 OFFICE CLOSED	19
21	22	23	24	25 10:30 a.m. Real Property Valuation	26
28	29	30 1:30 p.m. BODs' Mtg.			

Legal Q & A

Q: I am selling a property on land contract payable over a five-year period. When is the transfer tax due in such a transaction?

A: According to Section 207.526(o) of the Michigan Compiled Laws, the transfer tax is not due until legal title is passed from the grantor to the grantee after all consideration is paid. On the other hand, the property is subject to the "pop up tax" at the time the land contract begins.

Q: I have a listing on a home owned by a married couple. Currently, the wife is out of town on business but they want to accept an offer. Can the husband sign the contract on the wife's behalf and make this a binding contract?

A: No. In order for there to be a binding contract, both the husband and the wife would have to sign the purchase agreement. He would be able to sign on her behalf if she were to execute a power of attorney that expressly grants him that power. As an alternative, to facilitate signatures from out-of-town parties, often a contract expressly states that the parties may sign and deliver an acceptance via facsimile. In this scenario, the offer would be forwarded to the wife, who then could sign the faxed copy and fax it back.

Q: My client is selling his house to one of his nephews. He believes that he is exempt from the Seller Disclosure Act because he is selling his home to a relative. Is he correct?

A: No. The Seller Disclosure Act contains an exception for transfers made to a spouse, parent, grandparent, child or grandchild. No such exception exists for transfers to other relatives. MCL 565.953 (f).

Q: I am REALTOR® who has hired an unlicensed assistant. I am having my assistant make cold calls to prospective sellers. I have made sure that my assistant has verified that these prospective sellers are not on the Do Not Call List. Can my assistant make these calls?

A: No. An individual must be licensed in order to make cold calls to prospective clients.

(This column is provided by the law firm of McClelland & Anderson)

40 Hours Pre License Training

Monday, March 3, 2013
(Monday & Wednesday for 5 weeks)

NCI ASSOCIATES

North Oakland County Board of REALTORS®
4400 W. Walton Blvd
Waterford, 48329

6-10 p.m.

\$235 includes materials

Register by phone with Visa/Mastercard
No later than 2/28/13
586-247-9800 or 586-247-9820 (fax)

Backdoor Workshops (Free)

Tuesday, February 11

"Mortgage 101" 10 a.m.

Jamie Nummer (Somerset Lending)

Tuesday, February 11

Tax Appeal & State Tribunal 1 p.m.

Panel of Experts

Wednesday, February 12

"The Credit Guy" 10 a.m.

Dave Sullivan, Credit Technologies
(2 hrs con-ed)

Thursday, February 13

"Buy Again!" 1 p.m.

Mark Mitchell, Ross Mortgage & Jill Gourand, Transnation Title

Monday, February 17

"Hardcore Regulations"

(2 hours Legal con-ed)

Allan Daniels, Dr. Daniels and Son

Tuesday, February 18

"Exterior Insulation, Fireplaces & Woodstoves 10 a.m.

(3 hours con-ed)

Randy Patterson, Pillar To Post

Wednesday, February 19

Google Workshop 10 a.m.

Google Staff

Thursday, February 27

HUD Training 9:30 a.m.

(2 hours con-ed)

James Gillen

Thursday, March 6

"Successfully Selling HUD Homes-Advanced Training 2014"

9:30 a.m.

(2 hours con-ed)

Evduza Ramaj

Wednesday, March 12

"Toxic Dry Wall, Termites & Sustainable Housing" 10 a.m.

(3 hours con-ed)

Randy Patterson, Pillar To Post

Thursday, March 13

Appraisal 101 10 a.m.

Matt Diskin, Property Valuation Group

Location: NOCBOR

2014 Con-ed (Course 1500)

Thursday, March 20, 2014

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

NOCBOR General Membership Meeting “The Power of Non-Selling”

Featuring: Rossi

Tuesday, February 25, 2014

Waterford Mott High School
Performing Arts Theatre
1151 Scott Lake Rd (corner Pontiac Lk. Rd.)
Waterford, MI 48328

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

Free to Members
(\$20 Non-Members)

2 hours of the 2014
continuing education

Call NOCBOR at 248.674.4080 to RSVP!
Before February 21, 2014

CHANGING PLACES

MOVING

Ron St. Amant
Moving Consultant

4290 Hatchery Road
Waterford, Michigan 48329
(248) 674-3937 • Ron@cpmoving.com
www.changingplacesmovers.com

