



# Impact



**David Botsford**  
**NOCBOR President**

Let's start by stating, I am honored to represent the NOCBOR agents in 2016. As your elected President, I have some lofty goals and one, in particular, is increasing our NOCBOR membership to 4,000 Realtors® by July, 2016, so NOCBOR can be allocated a second NAR Director to represent our membership.

I would like to get us on board with the industry standard to make electronic lock boxes the standard. We can better regulate our showings and protect our sellers from the proliferation of breaches in the security with break-in's occurring to listed properties.

I want to help all agents to understand the vital role that RPAC has on the whole of our industry. When you receive your NOCBOR annual dues invoice, you have the option to contribute \$35 to the Realtors® Political Action Committee. You ask what the heck is that RPAC? When you become Realtors®, you have the opportunity to join the largest political action organization in the United States, representing over one million Realtors®.

RPAC is committed to protecting the property rights of every individual! I have

found that agents get back tenfold when they invest in their business. RPAC is one of the greatest behind the scenes' asset a Realtor® has. It's your spokesman, when you invest in the Realtor® Political Action Committee. You invest in the legislative process that protects our industry and the citizens we serve.

For many years, I went about running my business not understanding what that \$35 represented. Then, I saw legislators trying to attack my commissions by attempting to add a 3% service tax on to my commission. RPAC lobbying stopped that tax! They have successfully fought off legislation to eliminate the mortgage interest deduction which protect over \$7,000 of homeowner deductions each year.

In Michigan alone in 2007, we held off the expansion of the real estate transfer tax, which saved over \$36,000,000.

There are many other occasions where RPAC has stepped in to protect our industry. During our last economic meltdown, they were instrumental in passing legislation for the Mortgage Debt Forgiveness Act and its extension. That Act provided relief from the phantom income to be excluded on their tax return. Without this Act, many American families in foreclosure or facing short sale of their home would have been at risk of additional hardship by having to pay tax on money they had already lost.

RPAC was instrumental in the Appraisal Qualification Standards, by getting them in compliance with the Michigan Appraisal Qualifications. These standards must be upgraded, from time to time, to allow Michigan appraisers to perform federally regulated transactions, including Fannie Mae and Freddie Mac, which currently make up 70% of all real estate transactions in Michigan.

By investing in RPAC, you will not only have the power to make change the way

you do business, but you will also become part of a statewide network of more than 25,000 strong, sharing in the success of confronting issues and concerns important to you.

Without your contributions to RPAC, we would likely live in a very different real estate environment today. It's your business insurance. You can't afford not to participate. Contact NOCBOR to learn how you can contribute throughout the year.

Thank you,  
David Botsford  
NOCBOR President

## An Election Year Must!

With the Iowa Caucus and New Hampshire Primary behind us, we are in full election swing! From television and radio advertisements to news and online coverage of national and local elections, we are bombarded with messages from candidates.

The Realtor® Party is here to help cut through the clutter. Stay informed and engaged this election year through the Voter Registration, Realtor® Party Mobile Alerts and Get Out the Vote programs.

Today, 82.3% of Realtors® are registered to vote. The national average is 77.7%. We can get to 100%. Register to vote today. It's quick and easy. If you're not registered to vote you cannot vote for candidates who support Realtor® issues or in favor of public policies that promote homeownership.

Sign up for the Realtor® Party Mobile Alerts program by texting the word REALTORS to 30644. In addition to receiving text messages to participate in Calls for Action, a link to help you locate your voting location and election and primary voting day reminders will be sent directly to your phone.



## 2016 OFFICERS

President David Botsford	626-2100
President Elect Tom Kotzian, GRI	586-484-5070
Treasurer Jenifer Rachel	620-8777
Secretary Ann Peterson, ABR, SRES, e-PRO	495-8877
R.W. Watson Past President	644-4700

## BOARD OF DIRECTORS

John Burt, GRI	628-7700
Allan Daniels	335-6166
Matt Diskin	228-4647
David Elya, CRS, GRI, ABR, SFR, e-PRO	652-7000
Dana Fox	884-6600
Cheryl Gates-Beers	620-8777
James Gillen	800- 971-1303
Bill Haviland, GRI, e-PRO	742-8773
Geoff Leach	360-9100
David Niezgoda	625-0200
Ray O' Neil, GAA, RAA	674-3333
Jake Porritt	814-6664
Steve Stockton, SFR	360-2900

## STAFF

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

## CHAIRMEN

Budget & Finance	Tom Kotzian, GRI
Bylaws	Tom Kotzian, GRI
Education/Tech	David Elya, GRI, CRS, ABR, SFR, e-PRO
Executive	David Botsford
Government Affairs	Ray O'Neil, GRI, GAA, RAA
Membership Services	David Niezgoda
Nominating	Jake Porritt
Professional Standards	
Arbitration	Bill Clark, ABRM, ABR, CRS, GRI, CRB
Ethics	Kay Pearson, CRS
Grievance	Kathleen Sanchez
Real Property Valuation	Victoria Crampton
	Steve Stockton
	Matt Diskin

## REALCOMP II LTD. GOVERNORS

David Elya, CRS, GRI, ABR, SFR, e-PRO	652-7000
Ann Peterson, ABR, SRES, e-PRO	495-8877

## REALCOMP USER COMMITTEE

Matt Diskin
Tanya Mitchell-Dempsey
Ann Peterson

## REALCOMP SHAREHOLDERS' TASK FORCE

Ray O'Neil
Jenifer Rachel

## NAR DIRECTOR

David Botsford
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## MAR DELEGATES

David Botsford
Tom Kotzian

## Board of Directors December, 2015

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

**MOTION CARRIED** to unanimously appoint **Matt Diskin, Tanya Mitchell-Dempsey** and **Ann Peterson** to serve on the 2016 Realcomp User Committee.

## Board of Directors January, 2016

**MOTION CARRIED** to approve three (3) Primary Designated Realtors®; thirty-seven (37) Primary Realtors® and one (1) Secondary Designated Realtor®.

## "Tools of the Trade"

Realcomp's annual "Tools of the Trade Realtor® Expo is scheduled to be held on Thursday, April 28, 2016 at the Ford Community & Performing Arts Center in Dearborn. Realtors® and support personnel are invited to attend. Watch for more details!

## Why Haven't You Signed Up For Property Gateway?

### Access County Records Online!

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**IT'S SIMPLE!**

Call Millie at the  
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(248) 674-4080  
to sign up TODAY!

## In Memoriam

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Reynard Bockart** (Century 21 AAA) who passed away on November 8, 2015.

Condolences to the family and friends of **John Fischer** (Community Choice Realty) who passed away on January 10, 2016.

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Jeff Decker** (Wilhelm Associates) whose father, Dr. Norman Decker, passed away on February 3, 2016.

## Members Recognized

Congratulations to NOCBOR members selected to serve on various 2016 Committees of the National Association of Realtors®.

**David Botsford**, NOCBOR President, will serve as a member of the NAR Business Issues Policy. **Allan Daniels**, NOCBOR Director, has been selected to serve on the Conventional Financing Committee, as well as the Public Policy Coordinating Committee, and **Ray O'Neil**, NOCBOR Director, will serve on the Real Property Valuation Committee and the Federal Financing Housing Policy Committee.

The Michigan Realtors® recently made their selections in appointing **Allan Daniels**, **Ray O'Neil** and **Ann Peterson** as members of the Public Policy Committee, based on their commitment of time and experience.

Out of over 25,000 Michigan Realtor® members, these NOCBOR members were selected to serve in 2016. The knowledge and experience that Allan, Ray and Ann have gained at the local level is invaluable and propels them to get involved for the betterment of the entire real estate industry. Thank you for being involved!

## 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](mailto:boardoffice@nocbor.com)  
[www.nocbor.com](http://www.nocbor.com)

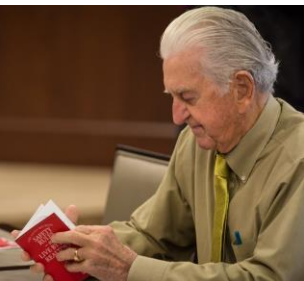
## MISSION STATEMENT

*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.*



# "Special Awards & Induction Luncheon"

## December 4, 2016



**Thanks to everyone who attended the  
luncheon held at The Palace in Auburn Hills!  
Congratulations:**

**Manager-Of-The-Year, Bruce Krol (Berkshire Hathaway-Clarkston)**  
**Distinguished Service, Emily Ford (Morgan Milzow-Clarkston)**  
**Rookie-Of-The-Year, Jennifer Wagener (Real Estate Matters-Rochester)**  
**Humanitarian-Of-The-Year, Rosemary Rangi (Real Estate One-Clarkston)**  
**Affiliate-Of-The-Year, Jill Gourand (Transnation Title Agency of Michigan)**

# NOCBOR Events

FEBRUARY

MARCH

APRIL

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
15	16	17 9:30 a.m. – 4:30 p.m. (CNE1) Certified Negotiation Expert Scott Sowles	18 9:30 a.m. – 4:30 p.m. (CNE1 )Certified Negotiation Expert Scott Sowles 9:30 a.m. Grievance	19 9:30 a.m.-3:30 p.m. Course 1700 (6 hrs con-ed) J. Miedema	20
22	23 2 p.m. Free Backdoor Workshop RPR Basic Training	24 12:30 p.m. Executive 1:30 p.m. BODs Mtg	25 9 a.m. – 5 p.m. (SRES) Senior Real Estate Specialist Lori Chmura	26 9 a.m. – 5 p.m. (SRES) Senior Real Estate Specialist Lori Chmura	27
29 9:30 a.m. Free Backdoor Workshop Comprehensive HUD Training-2016 (2 hrs con-ed)	1 Legal Update Greg McClelland T.B.D.	2 2 p.m. Free Backdoor Workshop RPR-Advanced	3	4	5
7 6-10 p.m. (New) Pre-License Class	8 9 a.m. Membership Services 6-10 p.m. Property Management Lori Chmura	9 10 a.m. "Safety First" Doug Doggett 6-10 p.m. Pre-License Class	10 6-10 p.m. Property Management Lori Chmura	11	12
14 9:30 a.m. Education/Tech 11:30 a.m. Government Affairs 6-10 p.m. Pre-License Class	15 6-10 p.m. Property Management Lori Chmura	16 12:30 p.m. Executive 1:30 p.m. BODs' Mtg 6-10 p.m. Pre-License Class	17 9:30 a.m. Grievance 6-10 p.m. Property Management Lori Chmura	18	19
21 9 a.m. New Member & Code of Ethics Training Jack Waller 6-10 p.m. Pre-License Class	22 6-10 p.m. Property Management Lori Chmura	23 10 a.m. Free Backdoor Workshop "Room & Room Counts Through The Eyes Of An Appraiser" Matt Diskin "6-10 p.m. Pre-License Class	24 6-10 p.m. Property Management Lori Chmura	25 OFFICE CLOSED	26
28 6-10 p.m. Pre-License Class	29 9:30 a.m.-3:30 p.m. Course 1700 (6 hrs con-ed) J. Waller 6-10 p.m. Property Management Lori Chmura	30 12:30 p.m. Executive 1:30 p.m. BODs' Mtg 6-10 p.m. Pre-License Class	31 9:30 a.m. Free Backdoor Workshop "Comprehensive HUD Training – 2016" (2 hrs con-ed) 6-10 p.m. Property Management Lori Chmura	1	2
4 6-10 p.m. Pre-License Class	5	6 9:30 a.m. – 4:30 p.m. (CNE2) Certified Negotiation Expert Scott Sowles 6-10 p.m. Pre-License Class	7 9:30 a.m. – 4:30 p.m. (CNE2) Certified Negotiation Expert Scott Sowles	8 8:30 a.m. – 4:30 p.m. (MRP) Military Relocation Professional Jay McMaken	9
11 9:30 a.m. Education/Tech	12 9 a.m. Membership Services	13	14	15	16
18 11:30 a.m. Government Affairs	19 2 p.m. Free Backdoor Workshop RPR Basics	20	21 9:30 a.m. Grievance	22	23
25	26	27 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	28 9 a.m. New Member & Code of Ethics Training Jack Waller Realcomp Tools of the Trade Expo	29	30



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Sometimes bad things happen to good people. If your client doesn't meet Fannie Mae guidelines, we may be able to help them using Turning Point®. This portfolio loan has simplified requirements and is ideal for clients with the following scenarios:

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- Recent foreclosure
- Bad divorce
- Recent short sale
- Self-employed borrowers
- Non-warrantable condo
- Unique property
- Jumbo sized loans



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



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## Backdoor Workshops (Free)

### **"RPR-Basics: Tools for Building Your Business"**

Tuesday, February 23 (2-3 p.m.)

Nancy Robinson

### **"Comprehensive HUD Training - 2016"**

Monday, February 29 (9:30 a.m.)

(2 hours con-ed)

Evduza Ramaj

### **"RPR Advanced: 10 Ways to Earn More Business Than Your Competitor"**

Wednesday, March 2 (2-3 p.m.)

Nancy Robinson

### **"Comprehensive HUD Training - 2016"**

Thursday, March 31 (9:30 a.m.)

(2 hours con-ed)

Evduza Ramaj

### **"RPR Basics: Tools for Building Your Business"**

Tuesday, April 19 (2-3 p.m.)

Nancy Robinson

### **"RPR Advanced: Hit the Bulls Eye On Perfect Pricing with RPR"**

Tuesday, May 3 (2-3 p.m.)

Nancy Robinson

### **"Room & Room Counts Through The Eyes Of An Appraiser"**

Wednesday, March 23 (10 a.m.)

Matt Diskin

To register: [nocbor.com](http://nocbor.com)

Location: NOCBOR

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## Introduction to Property Management

**March 8, for 4 weeks (32 hours)**

**Tuesdays & Thursday evenings 6 – 10 p.m.**

**Instructor: Lori Chmura**

*This course is designed to help you better understand the profession of property management. It includes career opportunities discussion, Michigan laws as it relates to the profession, as well as guidance to provide quality level service to clients. This course is approved for 32 hours. Broker credit with 3 hours of Fair housing or as 32 hours of real estate continuing education which includes 6 hours of legal update.*

**\$375.00** pre-paid/**\$380.00** walk-in

To register: [nocbor.com](http://nocbor.com)

Location: NOCBOR

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## "Military Relocation Professional"

**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](http://nocbor.com)

Location: NOCBOR



## Seniors Real Estate Specialist®

**Thursday, February 25 & Friday, February 26**

**9 a.m. – 5 p.m.**

**Instructor: Lori Chmura**

*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.*

**\$300 includes first year membership**

To register: [nocbor.com](http://nocbor.com)

Location: NOCBOR

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## 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



### “Safety First”

Wednesday, March 9  
10 a.m. – 12 p.m.  
Instructor: Doug Doggett

\$25.00

*Everyone will come away with knowledge and techniques that they can practice and use for the rest of their lives.*

To register: [nocbor.com](http://nocbor.com)

Location: NOCBOR

## 2016 Con-ed

Tuesday, March 29  
Wednesday, May 18  
Friday, July 15  
Friday, August 29  
Thursday, September 26  
Monday, October 17

Instructor: Jack Waller

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

Course fee: \$40.00 member/\$50 non-member

To register: [nocbor.com](http://nocbor.com)

Location: NOCBOR

Pre License Training  
40 hours  
Monday, March 7, 2016

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

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

6 – 10 p.m.

Register no later than March 4, 2016  
with Visa/Mastercard  
586-247-9800 or 586-247-9820 (fax)  
\$240 includes materials



## “Core Concepts”

Wednesday, February 17 & Thursday, February 18  
9:30 a.m. – 4:30 p.m.  
Instructor: Scott Sowles

*Learn how the brain makes purchase decisions and how you can impact both sides of the brain in the decision making process. Master scientifically proven persuasion approaches that increase your success rate at influencing others. Learn how to proactively plan your real estate negotiations for success. Get a chance to practice your new skills in a safe environment that will increase your success in the real world.*

*You must complete three CNE courses, in any order, to earn your MCNE Designation. There is no annual fee. Once earned, you are a CNE for life!! Qualifies for the NOCBOR interest free Education loan.*

\$299 before

To register: <http://www.cvent.com/d/kfq7ts>

Location: NOCBOR



## “Buyer Suite”

Wednesday, April 6 & Thursday, April 7  
9:30 a.m. – 4:30 p.m.  
Instructor: Scott Sowles

*In this course you will learn how to: Use the “ACCE® negotiation methodology to negotiate better results in All of your negotiations, achieve better results and higher level of protection for you buyers, attract more buyers by offering greater value as a trusted advisor, increase your negotiation POWER in ways you’ve never thought before and much more.*

*You must complete three CNE courses, in any order, to earn your MCNE Designation. There is no annual fee. Once earned, you are a CNE for life!! Qualifies for the NOCBOR interest free Education loan.*

\$299

To register: <http://www.cvent.com/d/9fqp81>

Location: NOCBOR



## “Seller Suite”

Thursday, May 19 & Friday, May 20  
9:30 a.m. – 4:30 p.m.  
Instructor: Scott Sowles

*The one skill area that clients expect in their real estate professional is negotiation skills. Negotiation skills determine the ultimate outcome for both sides in a negotiation. The clients set the goals they want to achieve and it's the agent's responsibility to persuade or influence the other side to accept the terms. Clearly, the best trained negotiator has the advantage.*

*You must complete three CNE courses, in any order, to earn your MCNE Designation. There is no annual fee. Once earned, you are a CNE for life!! Qualifies for the NOCBOR interest free Education loan.*

\$299

To register: <http://www.cvent.com/d/9fqp8g>

Location: NOCBOR

## New Members & Realtors® Code of Ethics Training

Jack Waller, President of NCI Associates, will provide NOCBOR members the required 2 ½ hours of ethics training, which also qualifies for 3 hours of continuing education. Your Code of Ethics training is free, however to take advantage of the con ed credits there is a \$20 fee.

Monday, March 21  
Thursday, April 28  
Thursday, June 2  
Wednesday, August 3  
Tuesday, September 20  
Friday, October 21  
Tuesday, November 29

Instructor: Jack Waller  
Classes begin at 9:30 a.m.

To register: [info@nocbor.com](mailto:info@nocbor.com)  
Location: NOCBOR

## Broker License Prep (RES 201)

Thursday, August 4, 11, 18 and 25  
9 a.m. – 5:30 p.m.  
Instructor: Jack Waller

This “flagship” course provides the information you need to successfully complete your real estate broker’s license exam. No gimmicks, no unnecessary materials just to fill time. The class concentrates on solid information, testing techniques, developing good preparation habits, and confidence building.

• 30 hours

\$325.00 includes textbooks and instructions

To register: [nciassociates@comcast.net](mailto:nciassociates@comcast.net) or 586-247-9800 x21

Location: NOCBOR

## Policies & Procedures For Real Estate Risk Management (RES 203)

Thursday, September 8, 15, Wed 21 & Thurs 29  
9 a.m. – 5:30 p.m.  
Instructor: Jack Waller

This program is the only one of its type to actually help you create or upgrade the most important tool in your risk management arsenal – A Policy & Procedure Manual. While our industry is under constant legal assault, it’s amazing how little attention is focused on this critical issue. Learn from industry and legal experts how to: (1) Create or upgrade a personalized, comprehensive policy manual, (2) How to integrate it into your company practices, and (3) How to train staff so everyone is “signed on” to your new or revised policy!

• 30 hours

\$325.00 includes textbooks and instructions

To register: [nciassociates@comcast.net](mailto:nciassociates@comcast.net) or 586-247-9800 x21

Location: NOCBOR

## Broker Law Specialty: Contracts & Fair Housing (RES 202)

Thursday, October 13, 20, 27 & November 3  
9 a.m. – 5:30 p.m.  
Instructor: Jack Waller

This fast-paced program covers two critical risk management issues for Brokers and Managers. Learn what skills agents must possess when breaking down and communicating contract and form details to their increasingly savvy customers and clients. Learn from a Broker’s or Manager’s perspective how to teach and coach you agents to do this correctly. This course also delivers the required 9 hours of fair housing in a practical, real world format. You already know the history and theory. Now it’s time to focus on what to do and say, when to do it, and how! • 30 hours

\$325.00 includes textbooks and instruction

To register: [nciassociates@comcast.net](mailto:nciassociates@comcast.net) or 586-247-9800x21



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## 2015 Education Benefits

The NOCBOR Education Committee is proud to boast that during 2015, 48 **free** workshops were offered to Realtors®, with over 780 attending. Forty-two of the workshops included **free** continuing education hours. In addition to the free workshops offered at NOCBOR, members were offered the opportunity to attend 58 continuing education classes in 2015.

NOCBOR provided several NAR Designation courses, broker prep classes, property management classes, sales skills seminars and the real estate pre-license course during 2015, not to mention Greg McClelland's annual **free** legal update, which included the required two hours of law.

## By The Numbers

**900,000** is the number of consumers who participated in NAR's first ever Consumers Call for Action. Consumers around the country sent letters to Congress or signed petitions urging lawmakers to oppose changes to the mortgage interest deduction through the [HomeOwnershipMatters.Realtor.com](http://HomeOwnershipMatters.Realtor.com) website, the main hub of NAR's [Consumer Advocacy Outreach Program](http://ConsumerAdvocacyOutreachProgram.com).

**300** is the number of State and local Realtor® Associations committed to participating in the **Phone-a-Friend for RPAC: National Volunteer Phone Bank Initiative**.

**77%** was the win rate of NAR's State and local Independent Expenditure Program, which provides funding to help influence voter opinion to elect Realtor® Champions to public office.

## RPAC A Priority

*"I've never heard of RPAC." "I was never asked to invest."* We hear this from our members all the time when asking them about the REALTORS® Political Action Committee (RPAC). Our goal this year is to change that with the **Phone-a-Friend for RPAC: The National Volunteer Phone Bank Initiative**.

We call our friends for favors. We call our friends to lend a hand or help us move. With the Phone-a-Friend for RPAC program, we can call our REALTOR® friends to invest in RPAC, leveraging the power of member-to-member outreach to REALTORS® who have never invested before to become investors. This is also an excellent way for State Associations to meet their fundraising and participation goals.

Success requires partnership, and this will be a team effort. The 2016 State RPAC Chair and State and local Presidents are working to promote, implement and execute this program. NOCBOR members are alerted that the Phone-a-Friend for RPAC campaign will be initiated in April, 2016.



## New Construction Drives Home Sales

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*®. The forecast also identifies the top 10 markets for growth, as well as expectations for home prices and sales, interest rates and new home sales and starts.

The 2016 housing market is expected to be a picture of moderate, but solid growth 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 2.5% and continued job creation. These healthy economic indicators will be tempered by lack of access to credit and rising home prices, which will ultimately limit housing demand and growth.

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## Support NOCBOR Affiliate Members

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
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
Labie, Maria (Prime Lending)	248-283-5312
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
McGlashen, Ben (Marching Ant Moving & Delivery Srvc)	888-848-0202
Norman, Tanya (CrossCountry Mortgage)	810-772-7579
Patterson, Randall (Pillar To Post)	248-755-3422
Piddington, Michael (Evironmental Affairs)	810-965-5230
Porritt, James Jr. (Attorney At Law)	248-693-6245
Probe, Michelle (Seaver Title)	248-338-7135
Proctor, Michael (Michael Proctor)	248-931-1018
Rusco, Tom (House Master Inspection Services)	888-848-0202
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

## Legal Q & A

**Q:** I am a licensed salesperson selling my own home to a friend who is not working through an agent. Should I act as a dual agent or transaction coordinator in this transaction?

**A:** You cannot act as either a dual agent or a transaction coordinator in this transaction. Either role requires you to serve as a "neutral" which you cannot do if you are one of the parties to the transaction. In other words, it would be impossible under these circumstances for you to represent both parties equally. You will need to act as a seller's agent and the buyer will be a customer without a principal/agency relationship.

**Q:** My Buyer client has a signed purchase agreement with the seller. She wants to propose an addendum to the contract but she is currently overseas and can only sign and deliver the addendum electronically. Is this permissible?

**A:** It depends on whether they have a prior agreement to use electronic records or digital signatures. Rule 307(2) (b) states:

*The use of electronic records or digital signatures for any real estate transactions requires the prior agreement of the parties.*

**Q:** I am representing the sellers in the sale of their house. There have been some delays and the buyer is asking for yet another extension. My sellers will only give the buyer an extension if the buyer agrees to a \$2,000 non-refundable deposit. I have heard that non-refundable deposits are illegal. Is this true?

**A: No.** A buyer and seller can certainly agree that a deposit will be non-refundable. You will want to make certain that this is explicitly stated in the contract so that there can be no argument about the parties' intent.

**Q:** I represent a seller whose house is in foreclosure. The property was purchased by the bank at the sheriff's sale. The seller entered into a purchase agreement but due to some unforeseen delays the closing will not be able to take place until the redemption period expires. Must the bank allow the sale to go through since the purchase agreement was in place before the redemption period expired?

**A: No.** Once the redemption period expires the seller has no legal title or rights to the property. The bank has no contractual duty to sell the property to the buyer.

**Q:** I am representing clients with the sale of their home. A Buyer whom I am also representing is interested in purchasing my Sellers' home. Neither party wants me to be a dual agent in this transaction. May I change my status to that of transaction coordinator to close this sale?

**A:** As an agent to both parties, you may have learned confidential information about each of them, which could compromise your ability to act as a neutral transaction coordinator. If you are going to serve in this capacity, at a minimum, you should require the parties to acknowledge in writing the prior written agency relationship with both parties. MR form N can be used in this situation.

**Q:** Once a transaction falls through, does a broker need to get a written release from both parties before releasing the earnest money deposit?

**A:** For their own protection, it is always advisable for Realtors® to obtain a written release from both parties prior to disbursing an earnest money deposit. However, the rules only require that a written release be signed if there is a dispute. Once a broker is aware that both sides claim a deposit, the rules require that the broker not disburse the funds until he has a written agreement signed by both parties or a court order. R339.22313(6).

**Q:** I am a Realtor® representing two brothers who are selling property they own as joint tenants. The both have wives. Do their wives have to sign the deed?

**A: No.** A wife has no dower right in lands owned by her husband and another person as joint tenants.

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

# LEGAL HOTLINE 800-522-2820





**For Buyers:** The home is one of the most significant decisions and one of the biggest investments your client will ever make. A Pillar To Post home inspection will give your client a clear, unbiased evaluation of the home's condition. It will also answer many questions they may have, by providing peace of mind about the purchase of the home.

An inspection of the home will also provide them with the information they will need for any repairs and maintenance required for their new home. Our professional home inspection will provide the client with information to buy with confidence.

At Pillar To Post, we share our clients' concerns and we are proud to offer a variety of services to help homeowners live greener and healthier lives. In addition to our core **professional home inspections**, our Pillar To Post inspectors check for gas leaks, and Carbon Monoxide. We also provide custom inspections and new home construction phased inspections.

In addition we offer the following Environmental Testing Services:

- Radon
- Mold
- Indoor Air Quality
- Well & Septic

- Pest / termite inspection
- Home Energy inspections

Infra-red Scan of the home to identify hidden issues behind finished materials, hot spots in electrical system, and loose HVAC duct hidden in ceilings and walls.

**For Sellers:** A pre-listing home inspection can detect previously unknown problems or potential upgrades that they may wish to address prior to selling their home. This will take any negatives off the table prior to the buyer looking at and considering the purchase of the home. Being aware of issues up front prior to listing the home, will also allow for problems to be repaired. By making these repairs prior selling the home it can result in a smoother transaction for both parties.

Your Client has found the home they want to buy. Now they can choose the way they want it inspected. We offer three Home Inspection Packages that allows them to select the range of services they prefer.

Choose from our Plus, Premium or Prestige packages. Our report is printed, reviewed, and delivered at the time of the inspection. So there's no waiting for results. The client leaves with the report in hand. We also email the report to the client and to you the agent.

This identifies the three packages that we offer



Your home is the most meaningful place in your everyday life, and being knowledgeable about its well-being is vital.

Pillar To Post Home Inspection Packages give you peace of mind, informing you about the details of your home's condition and much more. Our packages offer a range of services that will educate you about your home now and into the future, provided by the proven experts at Pillar To Post.

Choose one of our three packages, and easily add specialty inspection services available in your area.

### THE PLUS PACKAGE

- Industry-leading Pillar To Post Home Inspection, evaluating up to 1600 items
- Professional computerized report
- Printed report – presented on site
- Clear, concise Report Commentary Summary
- Color photos
- Shut off tags for emergency safety
- Cost Estimate Guide – for easy estimating of repairs
- Seasonal maintenance checklist
- Home filing system
- Pillar To Post Coupons – valued at more than \$1,000
- Customer Satisfaction Commitment



Your Pillar To Post Home Inspector can help you learn even more about your home and living environment. Ask about additional specialty inspection services available.



### THE PREMIUM PACKAGE

In our Premium Package you will receive everything that we deliver in our Plus Package, AND we provide the following specialty services:

- **INFRARED SCAN** – Using the most technologically advanced tools available allows us to detect moisture that is invisible to the human eye. We are also able to locate areas that have over-heating or malfunctioning electrical components. This work brings a critical difference to a home inspection.
- **APPLIANCE RECALL Safety Check** – We will capture all the information of your major home appliances (make and model number) and provide you with a computerized report on any safety recalls on those appliances. You will also receive new recall alerts in the future on the information we have captured. Furthermore, you will be provided with an online link to your report that enables you to enter information on new or replaced appliances that you have purchased, and on which you will continue to receive recall alerts in the future. The safety of your home and family is a direct outcome of this work.
- **RODENT INSPECTION** – In addition to our already high quality and comprehensive home inspection which will highlight past or present infestation, we will also investigate and report on conditions in the home that are conducive to rodents so that you may be pre-emptive in the containment and control of these potential issues before a problem occurs.
- **LIFETIME MAINTENANCE ADVISORY SERVICE** – Following our inspection, and your purchase of the home, we will provide advice and answer your questions on home maintenance, the inspection report, and other home-related topics for as long as you own the home.
- **ENHANCED CUSTOMER SATISFACTION COMMITMENT** – If you're not satisfied and we can't make you satisfied, we will pay another inspection company of your choice to inspect your home again up to the value of your investment with our company. It's that simple. There is no fine print. We are that confident in our service.

Save 15% on specialty inspection services when you choose the Premium Package!

### THE PRESTIGE PACKAGE

In our Prestige Package you will receive everything that we deliver in our PLUS and PREMIUM Package, AND our Pillar To Post Healthy Home Package.

**HEALTHY HOME PACKAGE**  
Homes house the lives of the people who live in them. Increasingly, it is known that poor air quality, including allergens, can pose potential health risks if not detected and addressed. If someone in your home suffers from allergies, asthma, chronic sinus issues or other breathing disorders, poor air quality becomes critical to their love and enjoyment of the home. In addition, mold can eventually cause structural damage to your home.

The Pillar To Post Healthy Home Package provides:

- An air quality sampling to test for molds and allergens that may be present in the home, identified and verified through a certified third-party laboratory analysis.
- An easy-to-read report that helps you understand what was found and a recommended course of action to follow.
- The knowledge of what you need to do to protect your investment and, at the same time, make your home a healthier place for you and your family to live.

With this package Pillar To Post gives you the peace of mind that the home you will love is a home that supports the health and well-being of everyone who lives in it.



Save 30% on specialty inspection services when you choose the Prestige Package!



# **MEMBERS ALWAYS FREE**

## **NOCBOR Legal Update**

**Tuesday, March 1, 2016**

**8:30 a.m. breakfast**

**9:00 a.m. program**

*(\$20 Non-Members)*

**MSU Management Center  
811 W. Square Lake Road  
Troy, 48098**



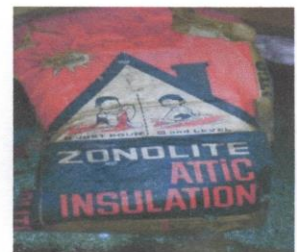
The Legal Update qualifies for 2 hours of mandated law for the 2016 continuing education program.

**Featuring:**

**Greg  
McClelland**

Legal Counsel for  
NOCBOR & MR

**[nocbor.com](http://nocbor.com) to RSVP!  
Before February 26, 2016**



## **DON'T LET MOLD OR ASBESTOS DELAY A SALE!**

**ENVIRONMENTAL AFFAIRS, LLC** IS BASED RIGHT HERE IN **WATERFORD**, WITH OFFICES IN **LANSING** AND **GRAND BLANC**, SO WE CAN USUALLY MEET YOU AT YOUR CLIENT'S HOME WITHIN **24 HOURS OR LESS**. IF ASBESTOS OR MOLD SAMPLES ARE REQUIRED WE CAN GET THOSE RESULTS IN 48 HOURS. EXPEDITED SAMPLE RESULTS ARE ALSO AN OPTION!

**CALL MIKE PIDDINGTON AT (810) 965-5230**

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**CERTIFIED MOLD INSPECTOR – CERTIFIED MOLD REMEDIATION CONTRACTOR  
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