



Impact



R.W. Watson
NOCBOR President

A National MLS? Maybe. . . Project "UpStream" Easily Passed by NAR Directors

The week of May 11 - 16, I attended, along with President-Elect **David Botsford**, **Ray O'Neil** Chairman of the Government Affairs Committee and **Pat Jacobs**, NOCBOR EVP, the REALTORS® Legislative Meetings & Trade Expo in Washington DC. This was my fifth consecutive trip to the nation's capital and I always return home a little enlightened and awed how the largest non-profit trade organization in the world functions. There were over 8,000 REALTORS® and guests, who attended the week long meetings, and many visited their members of Congress on the Hill.

Although it is always enjoyable to attend the many workshops, social media sessions and participate in the numerous roundtable discussions, it never ceases to amaze me how well planned and orchestrated the NAR Board of Directors meeting is. It is always held early on Saturday morning. This is the last day of the convention where

approximately 800 Directors anxiously meet to cast their votes for various amendments and policy changes.

One policy change, which overshadowed all others, was the "Broker Data Entry System."

This is a partnership between NAR and its wholly owned subsidiary REALTORS® Property Resource (RPR) and another company, UpStream RE LLC, to create a data entry and collection system for the brokerage community using the RPR Advanced Multi-list Platform (AMP™). The system will give brokerages a single place to input their listing data for distribution on multiple platforms on line, including *realtor.com*, local MLSs and broker Web sites. The initiative will be funded using NAR operating reserves, over 36 months, of an amount not to exceed \$12 million. That's \$4 million for three (3) years! Verbal votes were cast and the "Aye's" won the approval with very few questions from the floor, and virtually no debate.

What amazes me is how a verbal vote, from over 800 Directors, can be measured. This was the same procedure used three years ago when it was voted to impose an assessment of \$40.00 per member for a staggering total of \$40 million per year! I've never agreed with this type of voting procedure and thank God it will be the last! It was announced that morning that all future NAR voting, including the San Diego convention in November 2015, will be cast electronically. Amen!

"Upstream" is not a Multiple Listing Service—it's a stand alone company that will supposedly solve real estate firms incredible lack of efficiency in data distribution. It will provide a single data distribution dashboard sending their data wherever they want. To their local MLS, a franchise system, third party vendors, or even a publisher.

Project UpStream was supported by such national heavyweights as Keller Williams, The Realty Alliance, Re/Max, Realty Executives, Berkshire Hathaway, Home Services, Realogy, NRT and many others.

The whole project was well organized and presented to the Directors with strong, credible support. Be aware, UpStream is not a broker data sharing solution. Each broker will only see and manage its own data. UpStream is like a conduit, connecting data from the broker and feeding it to RPR™. Moreover, UpStream will not make decisions about the real estate data it holds. UpStream is not a profit center and will operate like a mutual benefit corporation.

Hopefully, RPR™ working in conjunction with UpStream will be able to regain control of our data which is continually being hijacked by third party portals. It does make sense that with this logical collaboration, the real estate practitioners should benefit significant synergies in the near future.

The success of UpStream could undoubtedly be the impetus to creating a national MLS portal to serve as a broker-agent-centric alternative to the big search third party portals.

Have a great listing and selling summer!

R.W. Watson, President
Max Broock, REALTORS®





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President-Elect David Botsford	626-2100
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R.W. Watson

MAR DELEGATES

David Botsford
R.W. Watson

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

Board of Directors April, 2015

MOTION CARRIED to approve six (6) Primary Designated REALTORS®; eighty-one (81) Primary REALTORS®; one (1) Secondary Designated REALTOR® and (1) Secondary REALTOR®.

MOTION CARRIED that the North Oakland County Board of REALTORS® adopt the 2015 Strategic Plan as provided.

MOTION CARRIED that the North Oakland County Board of REALTORS® commits to comply with and fully implement the National Association of REALTORS® Core Standards.

Board of Directors May, 2015

MOTION CARRIED to approve three (3) Primary Designated REALTOR® and sixty three (63) Primary REALTORS®.

MOTION CARRIED to allocate the sum of not more than Seven Thousand (\$7,000) Dollars to replace the NOCBOR heating and cooling system.

MOTION CARRIED that NOCBOR adopt the GLR Resolution, prepared and provided by Greg McClelland, authorizing the NOCBOR Executive Vice President and/or NOCBOR President to execute documents for the expressed purpose of sharing MLS data.

In Memoriam

The North Oakland County Board of REALTORS® extends sympathy to the family and friends of REALTOR® **Lyle Knapp**, (Real Living Great Lakes) who left our land on April 27, 2015.

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Mike Wang** (Myco's Real Estate) whose daughter, Christine Foley, passed away on May 12, 2015.

Condolences to the family of **Harvey Elam Jr.** (Keller Williams Realty) and **Andrea Elam White** (Elam Realty) on the loss of their beloved mother, Janet, May 16, 2015.

Did You Know?

5 million families live in an underwater home (where the mortgage amount is greater than current value). NAR is urging Congress to extend mortgage debt tax relief that expired at the end of last year so these homeowners are not forced to pay income tax on mortgage debt forgiven or cancelled by a lender in a loan modification or when the home is sold.

240,000 creditworthy borrowers lost their homes to foreclosure or distress in the past decade and would be able to re-enter the market today if lending standards were reverted to historically sound levels. NAR Research recently analyzed the situations of 93 million formerly distressed homeowners, many of who re-entered the market or could in the near future.

InstaView Virtual Tours

As a member benefit, NOCBOR exclusively offers its Primary offices the fully enhanced **InstaView Virtual Tours**, free of charge. Powered by **Property Panorama**, NOCBOR was the first Board in the State to offer its members the fully enhanced service.

To receive the hands-free **InstaView Virtual Tour Portfolio**, the principal broker must provide Realcomp the form, "Broker Data Extract Authorization" which is available from NOCBOR.

Currently, 500 NOCBOR agents receive the Property Panorama program, with total active tours of 1,476. Total views of the active tours, May 1 through May 31, 2015, were 311,689. The tours are directed to zillow.com; realcomponline.com; trulia.com; Realtor.com and YouTube. Property Panorama has generated over 3.9 million tours nationwide.

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.



NOCBOR Represented in D.C.

Ray O'Neil, Chairman of NOCBOR Government Affairs Committee, (back row, last on the right), attended a special presentation by the Department of Agriculture during the recent NAR Legislative meetings in Washington. During the five day trip, O'Neil was joined by President, **R.W. Watson**, President-Elect **David Botsford** and Association Executive **Pat Jacobs**, who had the opportunity to meet with U.S. Senator Gary Peters and Michigan Congressman David Trott. Eight thousand (8,000) REALTORS® attended the meetings, where NAR Directors approved \$12 million to form a partnership with UpStream RE, LLC, to create a nationwide data entry system for the brokerage community, using the RPR™ Advanced Multi-list Platform (AMP™). Changes were made to the NAR Code of Ethics & Arbitration Manual to improve the arbitration process, among other things.

NAR is budgeting for a membership of 1,080,000 in 2016 and will retain its current annual dues at \$120. The Directors received a report on the progress of **Realtor.com**, since its acquisition of its parent company, Move, Inc., by News Corp. It is the intention of the management and ownership to bring **Realtor.com** back to number one.

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better water. pure and simple.®

Steven Morosky

Area Manager

Culligan of Ann Arbor/Detroit

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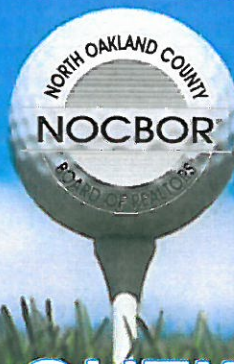
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2015 NOCBOR GOLF OUTING

RAIN
OR
SHINE!

North Oakland County Board of Realtors

Four Person / 18 Hole Scramble

Thursday, August 6th, 2015

7:30 am Breakfast & Registration

8:30 am Shotgun Start

Fountains Golf & Banquet

6060 Maybee Road, Clarkston

This will be an outstanding opportunity for business networking as well as a fun packed day at a great course. Please consider contributing and/or participating in this event. Even if you are not a golfer or if the date doesn't work for you, please consider the sponsorship opportunities to promote your business.

\$100/person

Includes golf cart, continental breakfast, lunch at the turn, water and beer, 3-entrée buffet dinner and all contest holes.

\$40/dinner only—arrive at 2pm

For Registration & Payment Info Contact:
NOCBOR at (248) 674-4080

For Sponsorship Info Contact:
David Niezgoda at (586) 246-9413
Rosemary Rangi at (586) 419-0371
Angela Batten at (248) 343-0979

Please send your registration form and your payment no later than **July 31st, 2015.**

SEND TO:

NOCBOR

4400 W. Walton Blvd, Waterford, MI 48329

(248) 674-4080

GOLF REGISTRATION:

Team Player 1 _____

Team Player 2 _____

Team Player 3 _____

Team Player 4 _____

Contact Information:

Contact Person: _____

Contact Phone: _____

Email: _____

Legal Q & A

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

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

Q: I am a REALTOR® salesperson and I am in the process of transferring to another office. I have sent my transfer application to the Department and my soon-to-be former broker has sent my license back to the Department. He has refused to sign my pocket card, which he says must occur in order for me to affiliate with my new broker. I remember from a continuing education class that it is not necessary for the former broker to sign the card, and that I only need the signature of my new broker. Am I correct?

A: Yes. Rule 211 states that a salesperson or nonprincipal broker shall submit a signed statement to the Department that he or she has obtained the dated signature and license number of his or her new broker on the reverse side of the pocket card.

Rule 211 provides further that upon receipt of the completed application for transfer to a new broker, the proper fees, and the old license, the Department shall consider the pocket card evidence of licensing for 45 days from the latest date written on the back of the card.

Q: We received an offer on a listing, and it was accepted by the seller. We delivered it back to the buyer's agent two day ago. Now we have been advised that the buyer refuses to bottom-line the purchase agreement. Can the buyer walk away from the deal and get his earnest money deposit back?

A: The buyer certainly cannot walk away from the deal and get his earnest money deposit back by simply refusing to bottom-line receipt of the purchase agreement. Unless the specific purchase agreement calls for bottom-lining to form a contract, the contract between the buyer and the seller is formed when the seller signs the offer and delivers his acceptance to the buyer or the buyer's agent. Traditionally, the practice of bottom-lining has been done to assure the REALTORS® can prove that they complied with Rule 307 which requires a licensee to provide a fully executed copy of the purchase agreement to the seller and buyer.

Q: Five years ago, both the buyer and the seller claimed the earnest money in connection with a failed transaction. I did not hear anything on this until the buyer called recently and requested the money. Can I release the earnest money to the buyer without contacting the seller?

A: Once a dispute has occurred, the rules require a REALTOR® to keep the earnest money deposit until the parties reach an agreement or until there is a court order directing the release of the funds. R339.22313(6). After a dispute arises, there is no provision that allows a REALTOR® to release the deposit after a stated time period has elapsed. *(This column is provided by the law firm of McClelland & Anderson)*

Apply For The Michigan REALTORS® Scholarship

- Awards range from \$500 to \$2,000 and are distributed over two semesters.
- Must have at least an average grade point of 2.0 on a 4.0 scale or equivalent of a "C" average.
- Must exemplify character including demonstrated evidence of good citizenship.
- Must be taking courses which are related to the real estate field, such as real estate, business, marketing, finance or law.
- Must be a full-time student, entering junior, senior year or post-graduate work at a university or college.
- Must provide a copy of college transcript to date.
- Must complete and submit application by July 1, 2014 for the following academic year.

The Michigan REALTORS® Scholarship Trust fund provides scholarships to full-time undergraduate and graduate students who are taking classes that will lead them to a real estate career. Students can receive up to \$2000 per year from the fund. The application deadline is July 1 for the following academic school year. Trustees actually oversee and administer two funds: the Russel A. Pointer Fund and the Barney Harkins Scholarship & Educational Fund.

Russel A. Pointer (1897-1971) served the real estate profession for more than forty years. He was an adviser and counselor to both Michigan REALTORS® and the National Association of REALTORS® real estate education programs. Pointer served as President of Michigan REALTORS® (1950) and the Saginaw Board of REALTORS® (1951). He also served as a NAR Director and as Executive Director of the Real Estate Extension Program at the University of Michigan.

The Barney Harkins (1893-1986) Fund was established in 1976 through the generosity of Barney Harkins, an active real estate professional in Washtenaw County from 1915 to 1975. He was instrumental in founding the Ann Arbor Board of REALTORS® in 1919, served as President five times, served as President of Michigan REALTORS® and was one of the first REALTORS® to be named "REALTOR® Emeritus" by the National Association of REALTORS®.

The scholarship program continues to grow. Many local associations and individuals have made a commitment. Trustees hope that they can help even more people reach their goals of becoming REALTORS® next year. Contact Andrea Bates at 800.454.7842, to make a tax-deductible donation. You can also make a donation in the memory of a family member or friend.

NOCBOR Events

JUNE
JULY
AUGUST

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 6-10 p.m. Pre License Class	2	3 6-10 p.m. Pre License Class	4 9 a.m. – 5:30 p.m. Policies & Procedures for Real Estate Risk Management Jack Waller	5 10 a.m. Interboard Arbitration Hearing	6
8 6-10 p.m. Pre License Class	9 9 a.m. Membership Services 10 a.m. – 12 p.m. "Building Your Business With Social Media" (2 hrs con-ed) Ben Handelsman	10 10 a.m. – 1 p.m. Backdoor Workshop "Sustainable Housing; Termites & DIF Siding" (3 hrs con-ed) Randy Patterson 6-10 p.m. Pre License Class	11 9 a.m. – 5:30 p.m. Policies & Procedures for Real Estate Risk Management Jack Waller	12	13
15 9:30 a.m. – 3:30 p.m. Con-ed (Course 1600-2015) Jack Waller 6-10 p.m. Pre License Class	16 10:30 – 11:30 a.m. Backdoor Workshop "MSHDA Homeownership Program" (1 hr con-ed) Eric Dusenbury	17 10 a.m. Backdoor Workshop "RPR Training" Realcomp Staff	18 9:30 a.m. Grievance 9:30 a.m. Successfully Selling HUD Homes Advanced-2015 Training" (2hrs con-ed) Evduza Ramaj	18	20
22	23 9:30 a.m. – 3:30 p.m. Con-ed Course 1600-2015 David Montgomery	24 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	25 10 a.m. Backdoor Workshop "Change Is Coming, RESPA Disclosure Rule" (2 hrs legal con-ed) Jeff Gunsberg 2 p.m. Ethics Hearing	26	27
29	30 10 a.m. Backdoor Workshop "Create Your CMA With Excel" (21 hrs con-ed) Rick Bailey	1 1 p.m. Ethics Hearing	2	3 OFFICE CLOSED	4
6	7	8	9 9:30 a.m. "Selling HUD Homes-Advance 2015 Training" (2 hrs con-ed) Evduza Ramaj	10	11
13 9:30 a.m. Education/Tech 11:30 a.m. Government Affairs	14 9 a.m. Membership Services	15 10 a.m. Backdoor Workshop FEMA & the flood Zones (2 hrs legal con-ed) Karol Grove	16 9:30 a.m. Grievance 10 a.m. Interboard Arbitration Hearing	17	18
20	21 9:30 a.m. – 3:30 p.m. Con-ed (Course 1600-2015) Scott Sowles	22	23 10 a.m. Backdoor Workshop "Change Is Coming, RESPA Disclosure Rule" (2 hrs legal con-ed) Jeff Gunsberg	24	25
27	28	29 12:30 p.m. Executive 1:30 p.m. BODs' Mtg.	30 9:00 a.m. – 5 p.m. SRES Lori Chmura	31 9:00 a.m. – 5 p.m. SRES Lori Chmura	1
3	4	5	6 NOCBOR Golf Outing 7:30 a.m. Breakfast/Registration 8:30 a.m. Shotgun Start @ Fountains 9 a.m. – 5:30 p.m. Broker Law Specialty Jack Waller	7	8
10 9:30 a.m. Education/Tech 11:30 a.m. Government Affairs	11 9 a.m. Membership Services	12 9 a.m. – 5:30 p.m. "Contracts & Fair Housing" Jack Waller	13	14	15
17 9:30 a.m. – 3:30 p.m. Con-ed (Course 1600-2015) Scott Sowles	18 6-9 p.m. Con-ed (Course 1600-2015) Sherrill Allingham Baker	19	20 9 a.m. – 5:30 p.m. "Contracts & Fair Housing" Jack Waller 9:30 a.m. Grievance 6-9 p.m. Con-ed (Course 1600-2015) Sherrill Allingham Baker	21	22 9:30 a.m. – 3:30 p.m. Con-ed (Course 1600-2015) David Montgomery
24	25 9:30 a.m. – 3:30 p.m. Con-ed (Course 1500) Jack Waller	26 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	27 10 a.m. Backdoor Workshop "Change Is Coming, RESPA Disclosure Rule" (2 hrs legal con-ed)	28 9 a.m. – 5:30 p.m. "Contracts & Fair Housing" Jack Waller	29

Michigan REALTOR® Centennial

2015 Con-ed (Course 1600)

Dates

Wednesday, June 23
Tuesday, July 21
Monday, August 17
Tues, August 18 (6-9 p.m. Eve Split)
Thurs, August 20 (6-9 p.m. Eve Split)
Saturday, August 22
Wednesday, September 2
Thursday, September 24
Saturday, September 26
Tuesday, September 29
Saturday, October 3
Tuesday, October 13
Friday, October 16
Tues, October 20 (6-9 p.m. Eve Split)
Wednesday, October 21
Thurs, October 22 (6-9 p.m. Eve Split)
Friday, October 30

Instructor

D. Montgomery
S. Sowles
S. Sowles
S. Allingham Baker
S. Allingham Baker
D. Montgomery
S. Allingham Baker
D. Montgomery
S. Allingham Baker
S. Sowles
S. Bell
S. Sowles
S. Bell
S. Allingham Baker
D. Montgomery
S. Allingham Baker
S. Bell

2013 Con-ed (Course 1400)

Date

Wednesday, October 7

Instructor

S. Allingham Baker

2014 Con-ed (Course 1500)

Date

Monday, September 21
Bell

Instructor

S. Bell

9:30 a.m. – 3:30 p.m. (6 hrs con-ed)
9:30 a.m. – 1:30 p.m. (4 hrs con-ed)
9:30 a.m. – 12:30 p.m. (3 hrs con-ed)
9:30 a.m. – 11:30 a.m. (2 hrs con-ed)

Course fee: (6 hrs) \$35 member/\$45 non-member
(4 hrs) \$25 member/\$30 non-member
(3 hrs) \$20 member/\$25 non-member
(2 hrs) \$15 member/\$20 non-member

To register: nocbor.com

Location: NOCBOR

2015 Con-ed

Monday, June 15
Tuesday, August 25
Wednesday, September 16
Tuesday, October 20

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

Location: NOCBOR

"Building Your Business With Social Media"



Tuesday, June 9

10 a.m.

\$30.00



Maximizing Facebook & LinkedIn For
Your Real Estate Business

Ben Handelsman, Max/Broock, REALTORS®

To register: nocbor.com

Location: NOCBOR



SRES® *

(Senior Real Estate Specialist)

Thursday, July 30 &

Friday, July 31

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. Qualifies for the NOCBOR interest free Education loan.

Location: NOCBOR

To register: nocbor.com

Broker Law Specialty Contract & Fair Housing (RES 202)

Thursday, August 6, 12, 20 & 28

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 your 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 All 9 Required 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

Location: NOCBOR

To register: nciassociates@comcast.net
or 586-247-9800x21

Backdoor Workshops (Free)

"Sustainable Housing; Termites & DIF Siding"

Randy, Patterson, Pillar To Post
Wednesday, June 10 (10 a.m.)
(3 hours con-ed)

"MSHDA Homeownership Program"

Eric Dusenbury, MSHDA
Thursday, June 16 (10:30 a.m.)
(1 hour con-ed)

"RPR™ Training"

Nancy Robinson
Wednesday, June 17 (10 a.m.)

"Successfully Selling HUD Homes – 2015 Training"

Evduza Ramaj, Inside Realty
Thursday, June 18 (9:30 a.m.)
(2 hours con-ed)

"Change is Coming, RESPA Disclosure Rule"

Jeff Gunsberg, Title Connect
Thursday, June 25 (10 a.m.)
(2 LEGAL hours con-ed)

"Create Your CMA With Excel"

Rick Bailey, Bailey Homes
Tuesday, June 30 (10 a.m.)
(2 hours con-ed)

"Successfully Selling HUD Homes – 2015 Training"

Evduza Ramaj, Inside Realty
Thursday, July 9 (9:30 a.m.)
(2 hours con-ed)

"FEMA & The Flood Zone"

Karol Grove, Alpine Land Surveying, Inc.
Wednesday, July 15 (10 a.m.)
(2 LEGAL hours con-ed)

"Change is Coming, RESPA Disclosure Rule"

Jeff Gunsberg, Title Connect
Thursday, July 23 (10 a.m.)
(2 LEGAL hours con-ed)

To register: nocbor.com

Location: NOCBOR

New Member & 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.

Tuesday, September 22
Wednesday, October 14
Tuesday, November 17

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

To register: millie@nocbor.com

Location: NOCBOR



"Military Relocation Professional"

Friday, September 11

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



"Certified Negotiation Expert"

Thursday, September 17 & Friday, September 18

9:30 a.m. – 4:30 p.m.

Instructor: Scott Sowles

Take the first step towards becoming a Negotiation Expert! This two-day course is approved for 12 hours of continuing education. Since 2006, the Real Estate Negotiation Institute has emerged as the leader in real estate negotiation.


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 September 11

To register: nocbor.com

Location: NOCBOR



**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

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
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
Hill, Cheri (Bank of America)	248-408-6805
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)	888-330-1076
LaPorte, Jeff (The Home Team Inspection)	248-366-6215
Linnane, Jim (Wells Fargo Home Mortgage)	515-213-4291
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
Stiltner, Jason (Charter One Bank)	248-752-3631
Sullivan, David (Credit Technologies, Inc.)	248-313-1027
Taylor, Cindy (Huron Valley Financial)	248-623-2280



ABR*
Tuesday, November 10 &
Wednesday, November 11
9 a.m. – 5 p.m.

*This course, if pre-paid, is \$310.00 and begins on **Tuesday, November 10**, "Theory & Practice of Buyer Agency" & "Service Delivery" and on **Wednesday, November 11**, "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.*

Instructor: Lori Chmura (Middleton Real Estate Training)

Location: NOCBOR

To register: nocbor.com



ABR (Elective)*
Friday, November 20
9:30 a.m. – 3:30 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

To register: nocbor.com

Brokers Will Call The Shots For The First National MLS Listing Portal

A group of notable multiple listing services (MLSs) and brokers have taken the next step in their mission to build the first national MLS consumer-facing listing portal: choosing the group's decision-makers.

The initiative's organizers elected a Board of Managers, comprising mostly brokers, at their first in-person meeting in Dallas in May. Dubbed the "Broker Public Portal," the initiative's backers include 37 MLSs and 39 real estate brokerages representing 826,000 agents, according to project facilitator WAV Group, a real estate consulting firm.

The portal will follow display rules that favor listing brokers and put more control of listing data in brokers' hands without charging them for leads, proponents say.

"There is a tremendous amount of support and momentum throughout the MLS and brokerage communities to create a new choice for how and where to display their listings," said board member Robert Moline of Home Services of America. "And the formation of our Board of Managers is a significant step forward in our ability to deliver on that goal through the creation of a National Broker Public Portal."



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Pay It Forward!



“Sock It To Me!”

If you have unworn individual pairs or packs of men’s or women’s work or black crew socks, consider “paying it forward” and participate in NOCBOR’s “Sock It To Me!” campaign, beginning in June and concluding September 1, 2015.

The Membership Services Committee has organized the program to provide extra socks to service members, deployed to remote areas where they can’t buy supplies, with extra socks. Troops wear through socks quickly and NOCBOR members can get involved by participating in the “Sock It To Me!” campaign.

The MSC goal is to collect 3,000 pairs of socks by September 1, 2015. NOCBOR offices will be provided a participation poster and competition between offices will result in a multiple prizes for the top three offices which donate the highest number of socks. Cash contributions will be accepted to purchase socks.

“Is Your Number Up?”



The NOCBOR Membership Services Committee has sponsored the “Is Your Number Up?” program to area elementary schools since 1992.

The purpose of the program is to emphasize the importance of keeping street addresses clearly visible on all homes, which reduce the time that it takes for police, fire and other emergency services to find a residence. The program also reinforces children’s awareness of their correct address.

In recognition of **Grace Devine** in Auburn Hills being randomly selected the school chosen by the Membership Services Committee, kindergartner **Lance** (pictured above) received a brand-new red bicycle, which was personally presented to him by **Mike Proctor**, Vice Chairman of Membership Services Committee.

Auction Listing

Realcomp’s MLS policy states: **“All listings in the MLS must be available to show.”** The policy was adopted by Realcomp in August, 2014, in response to the growing number of listings entered into the MLS, being blocked from showings by subscribers and users.

Realcomp received wide support from MLS participants, however, the policy impacted the ability of MLS users to effectively list and sell auction properties. Auction properties are very often not legally accessible by the owner/seller and in these instances, showings cannot be facilitated. In order to better accommodate you in cooperating with and compensating one another as it pertains to auction listings, the following exception to Realcomp’s “no show” MLS policy has been initiated.

To allow auction listings, where the seller does not have access to the property and does not allow access to the property, to be exempt from the “No Show” policy, these properties can be included in the MLS. An affidavit or a copy of the listing agreement stating that the seller does not have access to the property, signed by the seller, must be submitted to the MLS at the time the property is entered.

Additionally, both the agent and public remarks of this type of listing must state: ***“The seller does not have access to the property. The property is occupied and the occupants are not to be disturbed or contacted under any circumstances. Interior inspections are not available on property being sold as is. Please do no trespass.”***



**Senior Real Estate Specialist
(SRES®)**

**Thursday, July 30 &
Friday, July 31
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.

Location: NOCBOR

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