



# Impact



**Madeline Dishon**  
**NOCBOR President**

I think if any of us had been asked prior to the pandemic, “How do you think 2020 will be?”, we probably would have talked about a robust marketplace with interest rates still being low. I am sure you will agree! Never in our wildest dreams did we ever think that we would go through the unrest that we have all been exposed to these last several months.

The negativity is abundant, and I wanted to devote this article to a truly life changing positive moment that happened to me at the end of May 2020.

On Memorial Day, a good friend of mine (Jay McMaken w/Military Mortgage Bootcamp), gave me a call and asked if I wanted to take a drive to the Midland/Sanford area to see for ourselves the damage that had happened after the dams collapsed and flooded hundreds of homes. By noon, we were standing on the banks of what was once Wixom Lake (Gladwin County).

It looked like Grand Canyon! All the water was gone from the lake that was 1,980 acres in size and 40 ft. deep. Empty! Gone! It was so surreal; this was once a beautiful lake and now it is just a huge crater. We stopped and spoke to some people that showed us their damaged home and told us the tragic story of watching the water rise and wipe out everything that they owned. And please note this was not classified as a flood zone.

No one had flood insurance. For most of these people, this was their primary residence. What was once a beautiful and valuable lakefront home has been completely flipped upside down along with the owners’ lives. Jay and I asked them, “What can we do to help you?” They told us that there were plenty of organizations that were helping with toiletries, food and clothing. But they really needed fans, cleaning supplies and most importantly, PEOPLE to lend a hand. I remember getting into the truck and Jay and I looking at each other and saying, “**we have to do something!**”

Within 72 hours, we had organized a GoFundMe Page, had volunteers, fans, cleaning supplies, drinking water, blankets and much more!

We set up “base camp” at a local party store parking lot; the local radio and television stations did interviews and quickly the word got out that we were there. Residents were showing up, giving us their addresses and we would dispatch volunteers to help them with whatever they needed, (tearing up flooring, removing wet drywall & insulation, removing the debris from their yards).

The volunteers.....I can’t say enough about them, people who came from everywhere. There were college kids from Grand Valley, Lawrence Tech, Western Michigan, high schools, church groups and companies with trucks and trailers to haul things to the dump. People just jumped in and said, “what can I do?” Some of them would go to a house and be there for hours at a time.

We shared so much that weekend. Tears, prayers, hugs, words of encouragement and even times of laughter.



<https://www.mirealtors.com/Relief-Fund>

I still hear from many of the people, thanking us; many have, I have no doubt, have become friends for life!

This was definitely one of the most rewarding experiences of my life and I will never forget how it made me feel...I believe I benefited far more than the victims did.

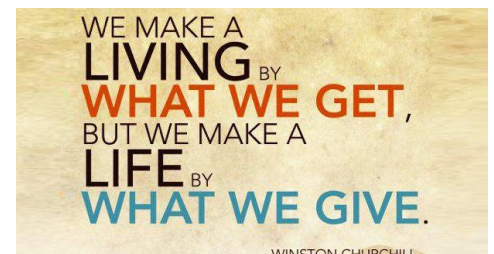
Thank you to those who donated to the GoFundMe Page. YOU made a difference in someone’s life!

Many of you may know of people that were affected by this disaster. Above is a link to the Michigan Realtors® Relief Fund (specifically the Mid-Michigan Flood Victims); please encourage anyone that you know to visit the link and fill out the application (they can get a one time payment of up to \$1000/household).

If you want to donate money to the fund, it can be done at the link also.

God Bless America!

Madeline Dishon  
RE/MAX Encore





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## Board of Directors May, 2020

**MOTION CARRIED** to approve Four (4) Primary Designated Realtors® and Sixty (60) Primary Realtors®.

**MOTION CARRIED** to approve the Decision of the Ethics Hearing Panel dated February 5, 2020, regarding Davis & Garvilides (Wilhelm & Associates) v. Jindo (Max Broock).

## Board of Directors' Vacancies

The NOCBOR Nominating Committee will soon meet to interview NOCBOR members interested in serving as a member of its Board of Directors.

Don't you think it's about time that you took an interest in the professional organization which assists you in making a living? What about committing approximately two hours to monthly meetings and the opportunity to make a difference?

NOCBOR members must elect four (4) Realtors®, two (2) of which must be principal brokers, to serve for a term of three (3) years. The Affiliate Director position is for One (1) year. All candidates must be a NOCBOR member for at least three (3) years. Directors **David Botsford, James Gillen, Tom Kotzian** and **Mary Rettig** will complete their terms as of December 31, 2020, along with Affiliate Director **Dana Fox**.

It is the job of the Nominating Committee to conduct candidate interviews and to recommend the qualified candidates to the NOCBOR membership for election. Interested members can submit the official Nomination form, available at nocbor.com, no later than August 14, 2020.

Realtors® and Affiliate members, who would prefer to be nominated by petition, must collect the signatures of twenty-five (25) NOCBOR Realtor® members. Petitions must be submitted to NOCBOR office at least five (5) business days prior to voting on line.

## In Memoriam

Michael DeVore, beloved son of **Bob DeVore**, (Coldwell Banker Professionals-Fenton), passed away on May 17, 2020. NOCBOR members, Directors and staff extend their deepest sympathy to the DeVore family.

## Importance Of Realtors® During Pandemic

The National Association of Realtors® found in a new survey that 65% of potential buyers who attended an open house within this past year felt comfortable with the safety precautions taken to say that they would have no hesitation to do so again.

Additionally, nearly 47% of home buyers felt that recruiting the help of a real estate professional was even more vital and desired than before the pandemic arose, citing peace of mind as the main benefit of such aid. Also, 54% of buyers and 62% of sellers agreed that specifically because of the uncertainty swirling around them thanks to COVID-19's impacts, the extra guidance from an expert was among the top of their must-have list now.

Also, noteworthy, six out of 10 buyers and sellers surveyed counted real estate professionals, specifically buying and selling of property, to be an essential service. As to which part of this service was most valued and appreciated, a little more than half of those surveyed (51%) revealed that they found online listings most helpful for providing information versus if they would try to discover it of their own accord. Along the same vein, 56% of respondents felt that above and beyond the help of online listings, an actual real estate agent would be beneficial in saving them even more time.

All of this is good news for the industry, which many feared might suffer even more from pandemic, especially in regard to buyers and sellers possibly eschewing jumping into the market altogether.

# Why Is Voting By Mail Controversial?

Casting a ballot by mail isn't a new way to vote, but it is getting fresh attention as the coronavirus pandemic upends daily life. The voting method is quickly becoming the norm and quickly becoming politically charged as some Republicans fight against the mail-voting expansion happening nationwide.

**What is mail voting?** The phrases "mail voting" and "voting by mail" encompass a wide range of policies all meant to offer more flexibility to voters who either want or need to cast a ballot in a location other than a polling place. The practice dates back to the Civil War, when soldiers were given the opportunity to vote from the battlefield. States began expanding absentee voting laws in the late 1800s to accommodate voters who were away from home or sick on Election Day. Currently, all states allow at least a portion of their voting population to vote by mail. Some states allow all registered voters to receive a mail ballot (also known as an absentee ballot), and some states require an excuse or reason. Policies vary widely state by state as well as on what is required to have a mail ballot counted; some states only require a voter's signature, whereas others require witness signatures or the notarization of a ballot return envelope.

**How many states offer access to mail voting?** Almost all of them. Forty-six (46) states offer access to some form of mail voting to all voters. Overall, the expansion of mail voting has been bipartisan. Twenty-four (24) of the states have Democratic governors, and 22 have Republican governors. All four (4) states that have not expanded mail-voting access are led by Republican governors. Texas is one of the four states that hasn't expanded access to mail ballots and Republicans there are engaged in high-profile court battles to keep it that way. The Attorney General has stated that his office would prosecute people for voter fraud if they use a mail-in ballot in a matter he said is improper. Most other state-level Republicans have embraced mail-voting expansions, including states such as Georgia and Iowa, which mailed all registered voters absentee ballot request forms ahead of their June primaries. Overall, experts estimate as many as 70% of all ballots cast in November's general election could be cast by mail.

**What does the data say about fraud when it comes to mail ballots?** While election experts say fraud in mail balloting is slightly more common than in-person voting, over the past 20 years, more than 250 million ballots have been cast by mail nationwide, and there have been just 143 criminal convictions for election fraud related to mail ballots. Ballots are built unique for each election. Each jurisdiction will normally have dozens to hundreds of unique ballot styles. Proofs for each ballot style are reviewed and tested to ensure the ballot scanners will read those ballots and only those ballots. Even ballots created on that system from a previous election cannot be read. There are dozens of unique aspects that the adversary would have to copy perfectly in addition to lining it up with an actual voter in a registration system and faking a signature that aligns with the signature on file for the voter. All of these elements would have to be replicated exactly, and do it for the 10,000 plus jurisdictions, and hundreds of thousands of unique ballot styles within the U.S.

**Is it feasible for the entire country to vote by mail in November?** This idea is popular with some Democrats in Congress. Legislation, sponsored by Senators Ron Wyden and

Amy Klobuchar, who introduced the Natural Disaster and Emergency Ballot Act earlier this year. The bill would drastically expand mail-voting access to all U.S. voters and reimburse local election officials for the multibillion-dollar cost of providing that access. It's unlikely that the legislation will pass, based on resistance to any measures that regulate elections from the federal level, since those who oppose insist that states and localities should govern their own democratic process. Election experts are skeptical that states, especially ones used to only mailing and receiving a small number of mail ballots, could effectively scale up their operations in time for the November election.

## Words Not To Use

It is important for NOCBOR members to abide by fair housing rules and not use any words in listings that could be considered discriminatory.

The list below was the product of a negotiated settlement, not a Court ruling. There may exist words that could be considered discriminate which are not included in this list:

able bodied	mature individual
adult living	mature person(s)
adult community	Membership
adults only	membership approval required
African	mentally handicapped, no
agile alcoholics	mentally ill, no
no Asian bachelor	Mexican-American
black	Mormon Temple
no board approval required	mosque
Catholic	(nationality)
Caucasian	newlyweds
Chicano	(# of) children
Chinese	older person(s)
children	one child
no colored	one person
couple	Oriental
couples only	physically fit
crippled	Polish
no deaf	Puerto Rican
no drinkers	retarded, no
no employed	seasonal worker, no
must be empty nesters	shrine
(ethnic references)	singles only
handicapped	single person
not for healthy only	smoker(s), no
Hispanic	Soc. Sec. Ins. (SSI), no
impaired, no	tenant (description of)
independent living	unemployed, no
Indian	white
Irish	white only
integrated	
Jewish	
landlord (description of)	
Latino	
married	
mature couple	

Additionally, the use of "family home" is strongly discouraged.

# NOCBOR Events

JUNE

JULY

AUGUST

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
22 8 a.m. – 5 p.m. GRI I Tom Kotzian	23 8 a.m. – 5 p.m. GRI I Tom Kotzian	24 1:30 p.m. Board of Directors	25	26 10 a.m. Ethics Hearing	27
29 8 a.m. – 5 p.m. GRI I Tom Kotzian	30 8 a.m. – 5 p.m. GRI I Tom Kotzian	1 9 a.m. Book Of The Month Club Steve Stockton	2	3 OFFICE CLOSED	4
6	7	8	9 1 p.m. Ethics Hearing	10	11
13 9:30 a.m. Education 11:30 a.m. Government Affairs	14 9:30 a.m. Membership Services 9 a.m. – 3:30 p.m. Virtual 6 hour con-ed Jack Waller	15 10 a.m. – 1 p.m. Free Workshop "Home Maintenance In Perspective, Mold & Renovate, Repair, Remodel (3 hours con-ed) Randy Patterson	16 9:30 a.m. Grievance 11:30 a.m. Free Workshop (1 hour con-ed) Brenda Brosnan	17	18
20	21 10 a.m. – 12:30 p.m. Virtual "It's High Time You Understood The Cannabis Industry" (2 hrs Legal Con-ed) Angelique Fowler	22 9 a.m. – 12 p.m. New Member Orientation Jack Waller	23	24 9 a.m. – 5 p.m. ABR "Accredited Buyers Representative" Lori Chmura	25
27	28	29 1:30 p.m. Board of Directors	30 1 p.m. Ethics Hearing	31 9 a.m. – 5 p.m. ABR "Accredited Buyers Representative" Lori Chmura	1
3	4 PRIMARY ELECTION	5 9 a.m. – 3:30 p.m. Virtual 6 hour con-ed Jack Waller	6 8:15 a.m. Golf Outing @ Fountains	7 9 a.m. – 12 p.m. New Member Orientation Jack Waller	8
10 9:30 a.m. Education 11:30 a.m. Government Affairs	11 9:30 a.m. Membership Services	12 10 a.m. – 1 p.m. Free Workshop "Radon, Major Systems In Home & Indoor Air Quality" (3 hours con-ed) Randy Patterson	13	14	15
17 9:30 a.m. – 3:30 p.m. 6 hours Con-ed Jack Waller	18	19	20 9 a.m. – 5 p.m. RENE "Real Estate Negotiation Expert" Lori Chmura	21 9 a.m. – 5 p.m. RENE "Real Estate Negotiation Expert" Lori Chmura	22
24 8 a.m. – 5 p.m. GRI I II Tom Kotzian	25 8 a.m. – 5 p.m. GRI I II Tom Kotzian	26 1:30 p.m. Board of Directors	27 9 a.m. – 3 p.m. 6 hours con-ed Lori Chmura	28	29
31 8 a.m. – 5 p.m. GRI I II Tom Kotzian	1 8 a.m. – 5 p.m. GRI I II Tom Kotzian	2	3	4	5



## MORTGAGES CONSTRUCTION LOANS

## HOME EQUITY LINE OF CREDIT

Big Savings! **Ask me about these  
Specialized Mortgage Programs  
with financing up to 100% LTV:**

First Time Home Buyers

Teachers/Education Employee

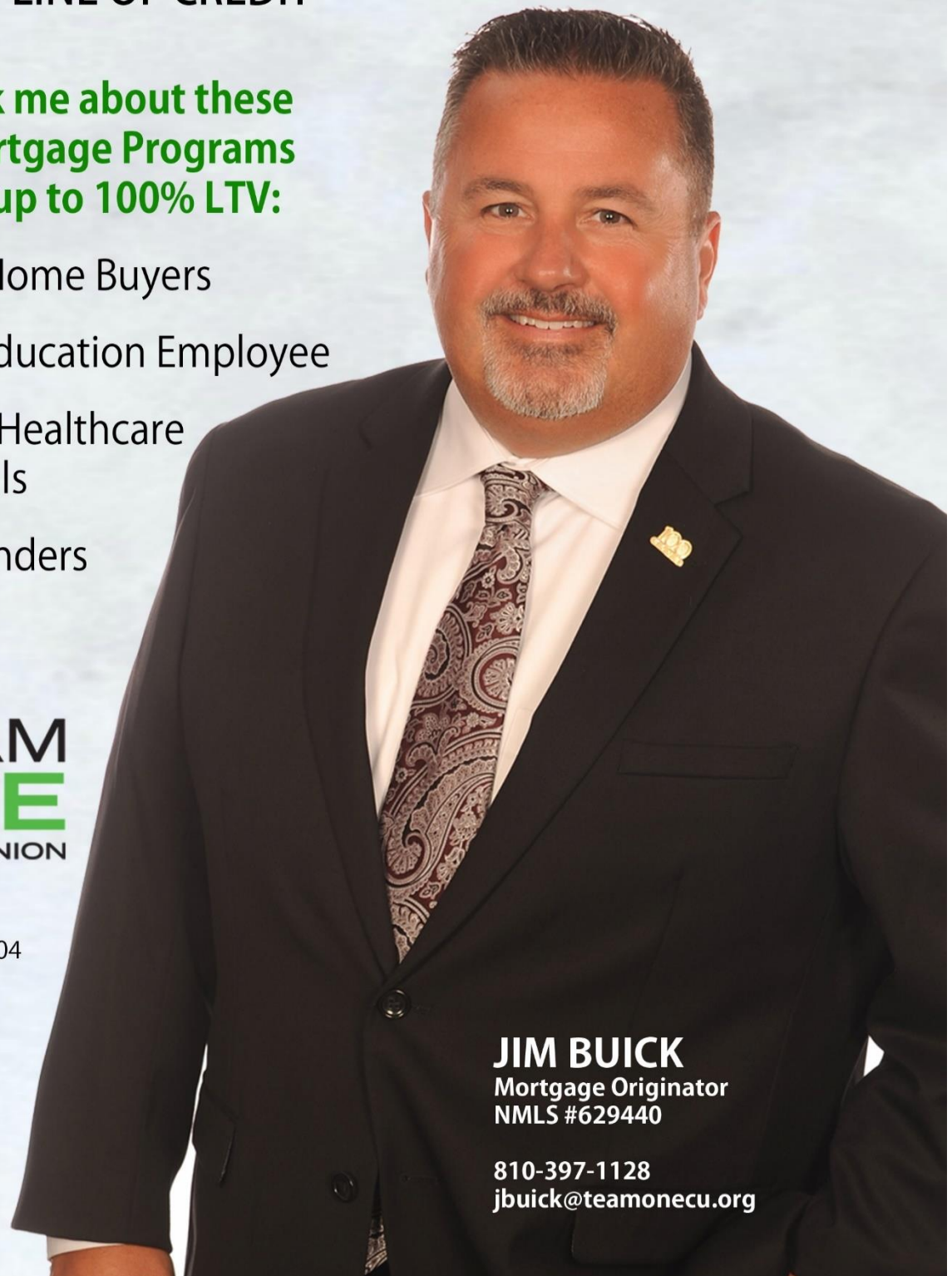
Physicians/Healthcare  
Professionals

First Responders



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Bloomfield Twp., MI 48304

TeamOneCU.org  
#TOCU4Good



**JIM BUICK**  
Mortgage Originator  
NMLS #629440

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# Real Estate Advertising

Where and how you advertise dictates the effectiveness of your message and growth of your business. The biggest difference between a successful agent and an unsuccessful one comes down to their marketing efforts. How they develop and sell their brand depends on a multitude of factors, one of which is where and how they advertise their business. Once you've developed your brand and messaging, you'll have the opportunity to sell your services using a near-limitless amount of advertising vehicles. You'll have to explore traditional and digital advertising mediums and be strategic with ad placement.

**The Dos of Real Estate Advertising**-Depending on where you live, popular local magazines and newsletters can be relatively inexpensive and a great way to create awareness about your expertise. With these adverts, be clear and concise in your copy, while honing in on the one main benefit that your business can create for them.

**Social Media** is one of the best targeting methods in advertising. Sites like Facebook allow you to create "funnel systems" that effectively and efficiently target your audience based on their demographics and consumer behaviors. With social media, create and share content that engages, entertains and creates a relationship between you and your followers. The goal should not be to create quick or automatic conversions but rather to develop trust and brand recognition.

**Local Partnerships** can successfully help your clients from the beginning of the home acquisition process until the end can require developing different partnerships with local businesses. Like many real estate agents, you may be unsure which partnerships will benefit your business. This list should help you home mortgage lenders.

## The Don'ts of Advertising:

**Billboards:** Spending \$10,000 a month just so a thousand out-of-towners can speed by before they read the fourth word is one of the many reasons billboards aren't as effective as other forms of marketing. Other reasons to not do a billboard: Lack of targeting; Difficulty of getting message across; Inherent danger of writing down info and driving and less available attention.

**Generic Templates:** Using generic templates when sharing content will severely limit your reach when trying to gain and retain clients. The problem with generic templates is that literally everyone is using them. Differentiate yourself from the crowd by hiring a freelance designer to help create your own unique templates and personal branding.

**Spread Yourself Too Thin:** While you are urged to experiment with different advertising mediums, you need to be wary of trying to do too much too soon. As you probably know, real estate agents have a ton of day-to-day responsibilities, ranging from lead generation to closing a home. When you throw in marketing endeavors, the workload can almost double. The best plan of action is to choose three modes of advertising to start and reassess your tactics and try other advertising mediums after time has passed.

# Get All The Clients You'll Ever Need!

Forget finding the perfect tech, get back to basics and focus on relationship building. We build relationships with clients from all walks of life: a newly married couple looking for their first home together; an individual looking for a new place to live after being relocated for work; a family looking to downsize after their children have finally left their home.

There is no end to what type of client we might find working with in this industry, but what we ultimately discover is that the relationships we build with clients are what drive us to do well and succeed far beyond any commission check.

Agents on average spend 30-40 hours every month on tasks that are not focused on helping clients or building relationships with them. Unfortunately, in the business of listing and selling real estate, more time than ever is spent on tasks that hinder the ability to foster relationships.

Is there a solution for reducing the amount of time spent on tasks that aren't client-centered? Absolutely, about 200+ products currently claim to deliver this solution, promising higher profits and greater productivity in exchange for their product(s). Keeping that in mind, it's time to focus on the basics of relationship building and stop looking for the silver-bullet tech solution.

Many of our assumptions about clients are generally what help us lose deals. Agents are trained to go straight for the business, which is not in line with building a relationship. When you're going through your sphere or prospect list, ask the simple question, **"What can I do for you today?"** This opens up a new opportunity for you to drive the conversation that will end with a new client bond.

You know the market stats of your community or neighborhood, but so does every other agent in your area. To separate yourself from the competition, you must learn about all things that affect real estate. From the restaurants being built, to new companies relocating, nothing is off the table. The more you are able to offer, the more you are able to continue organic conversation with past clients and prospects.

Set calendar reminders for personal details about clients. This one is simple, but often overlooked. Any big or small details relating to client anniversaries, birthdays, favorite color, etc., are the name of the game. The more you know about a client, the more you are able to interact with them and nurture the relationship.

**Ask the golden question: Do you know 3 people I can help?** Your sphere and contacts are vital to your profession, so why would they not be for your clients? Real estate professionals have to earn trust, and when we ask for referrals, your mindset should shift from just another transaction to offering your services for the people they care about. If we go about our referrals by asking how we can help their loved ones, you will start to hear more than "I don't know anyone at this time."

# A Pot of Gold: It's Called Open House

Did you know that 60% of consumers who walk through an open house actually purchase, and many of those people are unrepresented by an agent? If you are looking for a pot of gold at the end of the rainbow, you can find it at the end of a well-planned open house.

Here are a few success stories about an open house: **Denver, Colorado**-Brand-new agent sat her first open house and a \$700,000 buyer came in without an agent; **Richmond, Va.**-Luxury agency holds an open house on a \$1.8 million listing and a cash buyer walks in; she double-ended her listing and listed the property he needed to sell for \$850,000; **Racine, Wisconsin**-Rookie agent holds an open house where a mom and daughter walk through; both need to sell, and they want to buy together; three sales closed from one open house.

If you are not doing open houses, you are leaving money on the table. What does it mean to have a successful open house?

- **Plan ahead**-Don't throw a few signs out on Sunday morning and hope for the best. Start your research on Monday for a weekend open house. Identify a property in the sweet spot for price in your area that shows well whether vacant or occupied.

- **Canvas the neighborhood** with flyers to let at least 40 people know about the open house (10 houses on either side of the property and 20 on the other side of the street).

- **Use Facebook Live** to invite your online database. Run a Facebook targeted ad.

- **Have your swag ready to hand out**, including a professional, full-color flyer of the home.

- **Put a sign on the door** that lets people know they will be required to provide credentials before they can see the house.

- **Ask for feedback** by using a survey of the house instead of a sign-in sheet.

- **Ask your lender to host the open house with you.**

- **Know the inventory** around the open house. Have a printout available for similar homes on the market in the area.

- **Show up early!**

- **Put out the appropriate number of signs.** Ask permission to place signs in the neighbor's yard.

- **Stage the house** with mild-scented candle, lights on, windows open and welcoming music. The longer someone stays in the house, the better your chances are at converting them.

**\*Have the right attitude** about open houses. If you don't think they work, they you'll never find the pot of gold at the end of the rainbow.

# Open House Suggestions

**Avoid overlap of open house time**-When picking the time to host your open house, you might think it would be a good idea to look around the neighborhood and see if others are also having open houses so that you can pick the same time in hopes people will bounce from place to place. But this could actually be kind of detrimental to your own open house. There's a chance that these potential buyers don't have the time to see all of the open houses in the area. And even if they do make it, you are one of many buffet-style properties. You are better off hosting at your own time so that people make the property a priority. Be an a-la-carte entrée they actually get to savor and enjoy.

**Stage the entry way**-First impressions count! Invest in sprucing up the entrance. Because when people are walking in, it will be the first thing that they see. It could ultimately influence whether they step into the space or even consider it. First impressions are everything, and in this case, the first impression of the space is going to be determined off of the entry way.

**Pay attention to ambiance**-Make sure that you are creating a relaxing and comfortable environment so that potential buyers can imagine themselves eventually living in that space. One of the factors that play into this would be music. When picking tunes make sure that it's generic enough to be enjoyable for all, and make sure that it's not too loud. The aroma of the space should also be a very muted smell and comes across as natural. Air out the space before introducing a new fragrance to it. Fresh air is best!

**Use Open House Pro for sign in**-Invest in a digital sign-in program. It is sloppy to have a paper sign-in. Welcome to the 21<sup>st</sup> century! In addition, a lot of times when entering a house, people will walk right past the pen and paper that is sitting there for the sign-in sheet, but when using a device at the entrance for signing in, people might be more obliged to sign in. Digital sign-ins also eliminate the issue of messy, and often times illegible handwriting.

**Create a video tour (Facebook Live/Instagram)**-You don't have to be in the video. Actually, having agents talking through the property usually distracts from the unit itself. Invest in a video tour as there might be people who are interested in the property you are selling but are not able to make it to the open house. Technology is evolving and you need to take advantage of it. Facebook Live is a great tool. IGTV is also a great way to showcase homes. You can show each room and go into detail about the specifics within the place. Think about all the time you could save from showing potential buyers (and buyer's agent) who are not good fits for those particular spaces.

**Have a good comp report ready**-Be a neighborhood expert. On the buyer side, the listing agent who knows what he or she is talking about when comparing the property to like-kind in the area and can even point new possibilities, can expedite the process for buyers and help them to decide if they want to move forward or not. On the listing side, be prepared with a killer comp report, to convert unrepresented buyers into new buyer clients. It sounds too obvious, but listing agents don't always know the inventory.

**Send postcards and advertise in neighborhood newspaper**-Traditional media is a thing of the past like landline phones. While reading traditional media is going out of style, invest in any solution that brings your listed property eyeballs and sales.

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## Purchase Applications On The Rise!

The Mortgage Bankers Association revealed mortgage applications rose 9.3% weekly for the week ending June 5, 2020. Purchase applications continued its run of success, rising week-over-week by 15% and annually by 13%. The highest in eleven years.

Fueled again by low mortgage rates, pent-up demand from earlier this spring and states reopening across the country, purchase mortgage applications and refinances both increased for the eighth straight week and was a notable 13% higher than a year ago. Refinances moved higher for the first time in nearly two months, with both conventional and government applications rising and the overall index coming in 80% above year-ago-levels.

Freddie Mac's latest Primary Mortgage Market Survey found the average 30-year fixed-rate mortgage rose slightly to 3.18% from the survey's low of 3.15%. The 15-year fixed-rate mortgage was 2.62%, which is unchanged from the prior week. The 15-year fixed-rate mortgage was 3.28% at this time last year.

While the economy is slowly rebounding, all signs continue to point to a solid recovery in home sales activity heading into the summer as prospective buyers jump back into the market. Low mortgage rates are a key factor. While home buyer demand is up and has been broad-based across most geographies, supply has been slower to improve in fact the gap between supply and demand has widened even further than the large gap that existed prior to the pandemic. Refinances accounted for 61.3% of total applications, which is an increase from the prior weeks 59.5%.

## Tips For Alleviating Clients' Stress

It's no secret that buying or selling a home can be a complicated and even confusing process for your clients. Whether they're buying a starter home or trying to get the most money out of their existing home, the process can cause sleepless nights, irritability and tension in a family. And, finding the right home in a community they desire where they can afford property taxes and insurance without being house poor can be an arduous process.

Experienced real estate agents throughout the country have developed their own styles and methods to ease their clients' anxiety. Here are a few of their best practices to reduce clients' worries:

**Create a list:** Too often, real estate professionals forget that they know the process inside and out, but their clients don't. Even an experience seller or buyer needs reminders of what's going on. One of the best ways to alleviate stress for buyers or sellers is to have the plan laid out in writing that they can take with them. This could be a list of the buying or selling steps, allowing clients to follow along.

**Set up Presale Inspection:** Although the real estate industry hasn't fully embraced the concept of presale inspection, the practice of getting a presale inspection can lead to a more competitive listing and smoother closing because it usually removes potential contingencies from an offer. The buyer feels more comfortable that the seller isn't hiding anything. Agents feel better because they can count on the sale moving forward.

**Work face-to-face:** Building a relationship with clients helps ease their frustrations and worries. Face-to-face meetings are the cornerstone of developing that trust. Breaking bread, drinking coffee and getting to know each other is everything.

**Be upfront:** One of the most important practices is being open and honest with your clients. Tell them what they need to hear, not what they want to hear. Don't be afraid to tell sellers exactly what needs to be cleaned up, changed or fixed in their home before listing it. It's all for the sake of getting them top dollar.

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## Code of Ethics Training

**Jack Waller**, trainer and President of NCI Associates, will provide NOCBOR members the required 2 ½ hours of ethics training. Your Code of Ethics training is free, however to take advantage of the con ed credits there is a \$20 fee.

**Wednesday, July 22**  
**Friday, August 7**  
**Wednesday, September 16**  
**Tuesday, October 20**

**All Realtors® MUST Complete 2 1/2 hours training no later than 12-31-21**

Classes begin at 8:30 a.m.

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

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

### Online Con-ed

NOCBOR is proud to offer our members valuable online continuing education courses from Jack Meidema, Great Lakes Realty Systems.

Jack's classes offer, 2, 3, 4, 6 hours and past year classes as well, all courses include the required 2 hours of legal.

Need something else? Great Lakes also offers, real estate salesperson and broker pre-license courses, and builder pre-license and continuing competency courses.

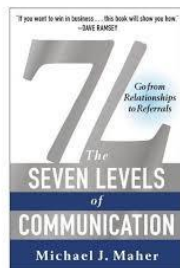
Before enrolling for the first time, we strongly recommend you complete the five minute demonstration courses which explain the online course experience.

Go to [nocbor.com](http://nocbor.com), on the top of the page under Education.

## NOCBOR Book Of The Month Club

Wednesday, July 1 at 9:30 a.m.

"The 7 Levels of Communication"  
Michael Maher  
Go From Relationships to Referrals



The Book of the Month Club is an opportunity for members to expand their social reading skills and participate in an open discussion with other readers. Physically meeting once a month at NOCBOR, led by Steve Stockton, 2020 President-Elect where social distancing will be encouraged.

## Con-ed Courses

Wednesday, July 15 (10 a.m. - 1 p.m.)  
**"Home Maintenance in Perspective, Mold, Renovate, Repair, Remodel"**  
(includes 3 hours con-ed)  
Cost: \$5.00  
Randy Patterson

Tuesday, July 21 (10 a.m. – 12:30 p.m.) **VIRTUAL**  
**"It's High Time You Understood the Cannabis Industry"**  
(includes 2 hour Legal con-ed)  
Cost: \$10.00  
Angelique Fowler

Wednesday, August 12 (10 a.m. - 1 p.m.)  
**"Radon, Major Systems in Home, Indoor Air Quality"**  
(includes 3 hours con-ed)  
\$5.00  
Randy Patterson

Wednesday, October 14 (10 a.m. – 12:30 p.m.) **VIRTUAL**  
**"It's High Time You Understood the Cannabis Industry"**  
(includes 2 hour Legal con-ed)  
Cost: \$10.00  
Angelique Fowler

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

### 2020 Con-ed Jack Waller

**Tuesday, July 14 VIRTUAL**  
**Wednesday, August 5 VIRTUAL**  
**Monday, August 17**  
**Wednesday, September 9**  
**Tuesday, October 13**

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

Course fee: \$40 member/\$50 non-member

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

### 2020 Virtual Con-ed

**Tuesday, September 22**  
**Thursday, October 22**

9 a.m. – 2:45 p.m. (6 hours con-ed)

Instructor: Gwyn Besser, ACME Institute

Course fee: \$35  
Maximum 45 students

Location: VIRTUAL To register: [Zoom link](#)



## GRI II (Broker Advance)

August 24, 25, 31,  
September 1

**Time:** 8:00 a.m. - 5:00 p.m.

**Cost:** \$375.00 Member • \$425.00 Non Member

**Instructor:** Tom Kotzian

Topics covered in the GRI II course include: Law and agency, antitrust, misrepresentation, real estate economics, pricing property, closings, sales and marketing, federal income tax and taxation. This course qualifies for 30 credits toward the 90-hour broker license. **nocbor.com to register.**

**Location:** NOCBOR

## Accredited Buyer Representative

Friday, July 24 & 31

"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\*. \*Qualifies for the NOCBOR interest free Education loan.

**Time:** 9:00 a.m. – 5:00 p.m.

**Cost:** \*\$290 (includes elective, materials & first year dues)

**Bring a Buddy:** \*\$263.50

**Instructor:** Lori Chmura



**Register at** [nocbor.com](http://nocbor.com)

**Location:** NOCBOR

## Real Estate Negotiation Expert®

Thursday, August 20 & Friday, August 21

This two day course is an interactive experience to help negotiators elevate their game! The course examines all types of negotiation formats and methods so that today's negotiators can play the game to win. A full spectrum of tips, tools, techniques and advantages will be provided so that negotiators can provide effective results for their client. The second day of the course focuses on real-world field scenarios to help negotiators apply the power tools, techniques and tactics learned on the first day. Understanding the tactics and techniques is one thing, but learning how to recognize them being done and using them effectively requires practice. \*NOCBOR members qualify for interest free loan.

**Time:** 9:00 a.m. – 5:00 p.m.

**Cost:** \*\$300 (includes materials)

**Bring Your Buddy:** \$255.00

**Instructor:** Lori Chmura



**Register at** [nocbor.com](http://nocbor.com)

**Location:** NOCBOR

## Fines Raised For RESPA Violations

The Consumer Financial Protection Bureau (CFPB) has raised the price of its fines to adjust for inflation, including penalties for violations of the Real Estate Settlement Procedures Act (RESPA), a major real estate law passed by Congress in 1974. The Act prohibits specific practices, such as kickbacks and places limitations upon the use of escrow accounts. It further requires lenders, mortgage brokers, or servicers of home loans to provide borrowers with pertinent and timely disclosures regarding the nature and costs of the real estate settlement process.

Under the updated guidelines, the penalty for failing to abide by RESPA increased from \$92 to \$94. Where the violation was proved intentional, the penalty increases from \$185 to \$190. The cap for fine amounts is also being raised from \$184,767 to \$189,427.

Many entities, from major lenders to homebuilders to agents to mortgage insurers, have been fined millions of dollars for RESPA violations over the years. Realty and PHH were sued for RESPA violations but had the case successfully dismissed. Zillow was also investigated for alleged RESPA violations but was not fined.

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Investor Representation	Specific Performance
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*We're in this together. Your team and ours.*

# Landlord Responsibilities

If you own real estate and decide to lease it to someone else, you are now a landlord in the eyes of the law. Whether you lease out a single-family home or apartments in a multiplex building, there are many responsibilities that come with the territory.

Some duties seem clear, like collecting rent or finding tenants for a vacant unit. Others, however, may be less obvious. The more you learn, the more success you will have with your real estate investments.

**Know the Landlord-Tenant Law**-Ignorance of the law is no excuse. It's your responsibility as a landlord to know and understand all tenant-landlord regulations for your city and state. Landlords can be and often are sued for not obeying their state's laws, even if they weren't aware they existed.

**Prepare a Legal Lease Document**-The lease agreement and any other legal paperwork is all part of a landlord's duties. It's your responsibility to ensure the rental contract is legally written and abides by all laws. Leasing periods, month rates and tenant names must be clearly indicated. In some jurisdiction, legal disclosures, such as security deposit details, must be included. The lease should also contain all appropriate clauses, such as advising tenants to purchase renters' insurance.

**Duty to Deliver Possession**-Once a lease contract is signed, it is the landlord's responsibility to deliver possession of the rental unit to the tenant on the agreed-upon date. The unit must be in move-in condition and any previous tenants must have vacated the premises.

**Implied Warranty of Habitability**-Another obligation is to make sure the rental unit is in a safe, habitable condition. The property must not have any serious deficiencies and any supplied appliances, fixtures, plumbing and heating must be in good working order. The property must be free of insects and pests.

**Respect Tenant's Right to Quiet Enjoyment**-Tenants have the right to quiet enjoyment-meaning to have the benefit of living in their home without being disturbed. Once a tenant has possession of a property, the landlord may not interfere with this right. It is the landlord's responsibility to ensure he or she does not enter the rental unit without property notice, except in emergencies.



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# Local Market Update – May 2020

A Research Tool Provided by Realcomp



## NOCBOR® Report

Covers the following northern areas of Oakland County: Auburn Hills, Bloomfield Twp, Brandon Twp, City of the Village of Clarkston, Springfield Twp, Fenton, Groveland Twp, Holly Twp, Holly Vlg, Independence Twp, Keego Harbor, Lake Angelus, Lake Orion Vlg, Orchard Lake, Orion Twp, Ortonville Vlg, Oxford Twp, Oxford Vlg, Pontiac, Rose Twp, Sylvan Lake and Waterford Twp.

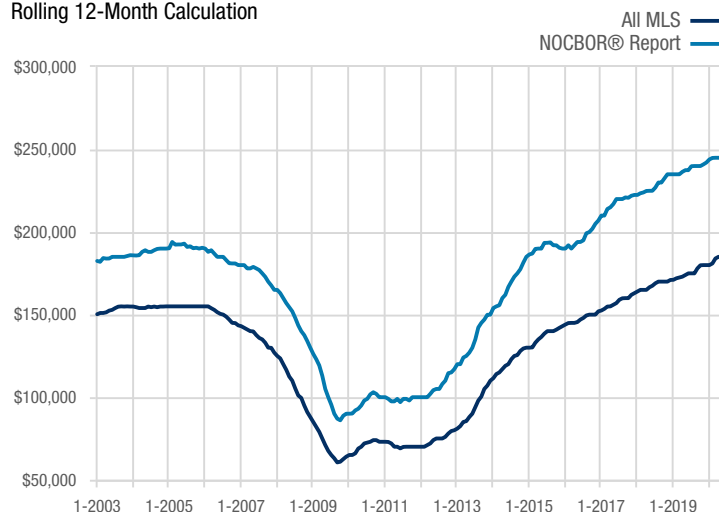
Residential	May			Year to Date		
Key Metrics	2019	2020	% Change	Thru 5-2019	Thru 5-2020	% Change
New Listings	832	685	- 17.7%	2,890	2,184	- 24.4%
Pending Sales	461	389	- 15.6%	1,840	1,397	- 24.1%
Closed Sales	417	107	- 74.3%	1,563	1,143	- 26.9%
Days on Market Until Sale	36	42	+ 16.7%	44	48	+ 9.1%
Median Sales Price*	\$249,500	\$240,000	- 3.8%	\$235,500	\$240,000	+ 1.9%
Average Sales Price*	\$322,716	\$336,794	+ 4.4%	\$293,919	\$296,577	+ 0.9%
Percent of List Price Received*	98.3%	97.1%	- 1.2%	97.7%	97.4%	- 0.3%
Inventory of Homes for Sale	1,264	944	- 25.3%	—	—	—
Months Supply of Inventory	3.4	2.9	- 14.7%	—	—	—

Condo	May			Year to Date		
Key Metrics	2019	2020	% Change	Thru 5-2019	Thru 5-2020	% Change
New Listings	150	107	- 28.7%	475	361	- 24.0%
Pending Sales	76	74	- 2.6%	288	251	- 12.8%
Closed Sales	73	30	- 58.9%	246	209	- 15.0%
Days on Market Until Sale	26	48	+ 84.6%	34	52	+ 52.9%
Median Sales Price*	\$239,890	\$164,000	- 31.6%	\$180,000	\$170,000	- 5.6%
Average Sales Price*	\$241,616	\$218,567	- 9.5%	\$221,790	\$212,601	- 4.1%
Percent of List Price Received*	98.1%	96.0%	- 2.1%	98.2%	98.1%	- 0.1%
Inventory of Homes for Sale	181	137	- 24.3%	—	—	—
Months Supply of Inventory	3.0	2.5	- 16.7%	—	—	—

\* Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.

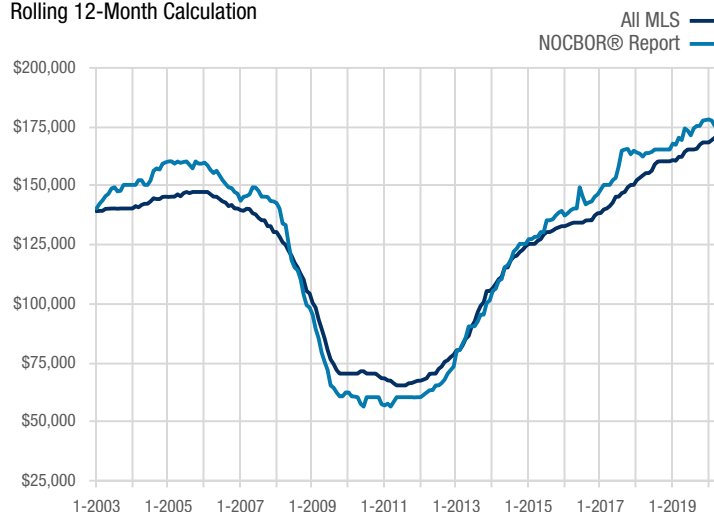
### Median Sales Price - Residential

Rolling 12-Month Calculation



### Median Sales Price - Condo

Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.



## Support Your NOCBOR Affiliates

Barnett, Larry (Attorney at Law)	248-625-2200
Barton, Justin (Hommati #157)	734-625-3254
Bartus, Barb (Michigan First Mortgage)	248-666-2700
Brosnan, Brenda (Summit Funding)	248-515-3855
Bruce, Cheryl (Seaver Title)	248-338-7135
Buick, James (Team One Credit Union)	248-508-0135
Davis, Ernest (Home King Inspection Service)	248-288-4770
Fox, Dana (Lake Michigan Credit Union-White Lake)	248-884-6600
Franskoviak, Michael (Franskoviak & Company, PC)	248-524-5240
Galvez, Joseph (John Adams Mortgage)	248-705-8431
Gelbman, Mark (Caliber Home Loans)	248-266-7809
Hudson, Matt (First American Title Co.)	248-789-6371
Jarvis, Beth (Title Connect)	586-226-3506
Joandrea, Dan (Total Home Inspection)	248-550-9492
Katsiroubas, Mary (First National Home Mortgage)	855-910-2700
Kraft, Stacey Grava (Home Warranty of America)	248-330-1076
LaPorte, Jeff (The Home Team Inspection)	248-366-6215
Linnell, Richard (Linnell & Associates)	248-977-4185
Molzon, Greg (Hommati #155)	810-584-0400
Morrow, Michael (LENDERFUL)	248-909-9412
Mustola, Mark (Value Check Home Inspections)	810-750-0000
Patterson, Randall (Pillar To Post)	248-755-3422
Porritt, James Jr. (Attorney At Law)	248-693-6245
Proctor, Michael (Michael Proctor)	248-931-1018
Rose, David (Rose Certification Inspections)	248-625-9555
Sasek, Luke (Cutco)	616-295-5537
Seaver, Phil (Seaver Title)	248-338-7135
Siebert, Brian (First National Home Mortgage)	855-910-2700
Silpoch, Brian (Transnation Title Agency, Metro Davison)	248-605-0600
Spencer, Grant (Michigan First Mortgage)	248-721-6676
St. Amant, Ron (Changing Places Moving)	248-674-3937
Taylor, Cindy (University Lending Group)	248-891-8226
White, Don (Genisys Credit Union)	586-764-1826
Zetye, Lauren (Movement Mortgage)	248-840-0972

## Legal Q & A

**Q:** I own a brokerage which practices traditional agency. Would it be possible to have one of my agents represent the seller and another of my agents represent the buyer in the same transaction without establishing dual agency?

**A: No.** In the above circumstance, all of the agents in the firm would be dual agents. In order to have your agents represent the buyer and seller exclusively, your firm would have to practice designated agency.

**Q:** I am a salesperson and I formed a corporation for tax purposes. I have told my broker that I want him to make all future commission checks payable in the name of my company. Is this possible?

**A: No.** Rule 201(3) states:

*Associate broker and salesperson licenses shall only be issued to individuals.*

Since salespersons' licenses can only be issued to individuals and brokers can only pay commissions to real estate licensees, a salesperson cannot receive commission checks from his broker in the name of a corporation or other entity. A real estate broker's license, on the other hand, may be issued to an individual or to an entity. An associate broker with one real estate company could set up a corporation, obtain a broker's license for that corporation and ask the real estate company for which he works to issue his commission checks in the name of his corporation. This option is not available to licensed salespersons.

**Q:** I have a client who is selling a residential property (1 to 4 residential units) that is owned by a limited liability company. Is he exempt from having to provide a Seller Disclosure Statement?

**A: No.** Residential properties owned by a limited liability company are not exempt from the Seller Disclosure Act.

**Q:** I often keep track of the expiration of other companies' listings so that I can call the seller immediately and hopefully persuade the seller to list with me. Is this permissible?

**A: Yes,** however, before calling such a seller, you need to make certain that the seller is not listed on the Federal Do-Not-Call Registry. Also, both Federal and Michigan law requires that firms with agents who use this practice need to maintain a company specific do-not-call registry – i.e., a list of persons who have indicated that they do not wish to receive calls from your particular company.

**Q:** I am a broker who represents a buyer. My buyer made an offer on a property that was accepted by the seller. Both the buyer and the seller have agreed in the contract that I am to hold the earnest money check in my office and not deposit it in my trust account until the inspection period has passed. Would this be allowable under Michigan law?

**A: No.** The Occupational Code provides: A real estate broker shall deposit, within 2 banking days after the broker has received notice that an offer to purchase is accepted by all parties, money that belongs to others and is made payable to the real estate broker into a separate custodial trust or escrow account maintained by the real estate broker with a bank, savings and loan association, credit union, or recognized depository until the transaction involved is consummated or terminated, at which time the real estate broker shall account for the full amount received. MCL 339.2512(k)(v). An agreement to the contrary by the buyer on the seller does not relieve the broker from his duty to deposit money in his/her possession within the prescribed time set by the code. If the buyer and seller want to make such an agreement, then they should also agree to have someone other than a real estate licensee hold the funds.

**Q:** I have a prospective buyer that wants to see a home in a neighborhood that I consider to be very dangerous. However, this neighborhood is primarily made up of a number of ethnic minorities. What can I do?

**A:** Realtors® should never refuse to show (or even discourage a buyer from seeing) a particular house that a buyer-client has asked to see based upon the agent's assumption that the buyer would not like the neighborhood. Historically, a large number of Fair Housing Act cases have involved agents who have allegedly steered clients to particular neighborhoods where the agent thought the client would be "most comfortable." If a client makes a specific inquiry about crime statistics, the Realtor® should not offer her own perceptions as to an area, but should refer the client to places where official statistics may be available.

**Legal Hotline**  
**800-522-2820**

## When's The Deposit Due?

Not having solid advice about home deposits could lead to mistakes and financial pain for buyers, especially first-timers. You must be prepared to give them an accurate answer. When buyers are purchasing a house, there is a lot to think about and remember. They need to have their financing approved by the lender, and they need money saved to pay the expenses involved in purchasing their new home.

When buyers don't have the money to purchase a house outright, like the majority of home buyers, they will need assistance from the lender. Lenders or mortgage companies will need to be given details of the buyers' income and credit history. The lender will make sure that the buyer has sufficient money available for a deposit and that it comes from an acceptable source. When the lender has completed their checks, they will be able to let the buyer know how much they are willing to lend.

**What is earnest money?** The seller of the house that the buyers want to buy can be sure of their intention to purchase, an earnest deposit is needed. The deposit commits the buyers to their offer and gives the sellers some protection should the buyer not follow through in purchasing the property.

**How much money is needed for the earnest deposit?** The seller will want higher amounts to ensure buyers don't back out, and in fact it can help make a stronger offer. However, lower sums of money

present less of a risk to the buyer and can make it easier to purchase. More significant deposits are often required when there are a lot of buyers, and this could go up as high as 10% of the purchase price if the property is new construction. Usually the earnest money will range from 1-5 percent of the price. When you reach closing on the house, the earnest money will be used to pay the buyer's closing costs or contribute to the purchase price of the home. It is crucial for an agent to be aware of what money the buyer needs to have and when it needs to be paid to keep the deal on track.

**How does earnest money differ from a down payment?** The earnest money is the funds used to lock up the home and the down payment is the difference between the purchase price of the house and the amount buyers are mortgaging. So, if the buyer is purchasing a home for \$300,000 and the earnest money agreed to is 5%, there would be \$15,000 held in the broker's escrow account. If the buyer is putting 10% down to buy the home and financing 90%, their down payment amount would be \$30,000.

Understand that a deposit is an essential part of a real estate transaction. In most real estate sales, without "consideration" there is no sale. Both buyers and sellers should be informed of the rules surrounding deposit monies, including typical amounts and due dates. Not having solid advice surrounding home deposits could lead to mistakes and financial pain.

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**Friday, July 24 & 31, 2020**

**9 a.m. - 5 p.m.**

**\$ 290.00**

**Bring a Buddy! \$263.50**

*(includes elective, materials & first year dues to REBAC)*

Day 1: "Theory & Practice of Buyer Agency" &  
"Service Delivery"

Day 2: "Marketing Practices" & "Office Policy,  
Negotiations and Relocations"

Day 3: "Elective Course" (see description below)

This class approved by REBAC (Real Estate Buyer's Agent Council) and fulfills the educational requirements for the ABR Designation. ABR counts as 15 hrs real estate continuing education credit or can be used toward 90 hour broker pre-licensing requirement.

### **Real Estate Investing**

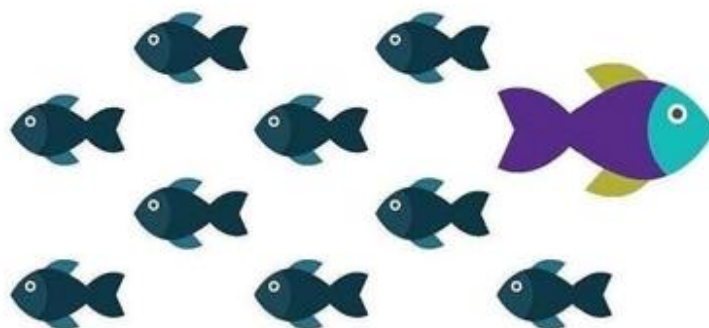
**Friday, July 6**

**9 a.m. – 3:30 p.m.**

*Building wealth representing investors and becoming one yourself, this REBAC elective course covers the fundamentals of real estate investment that practitioners need to know to expand their business services. Learn to adapt core real estate skills and learn new skills to serve clients who want to invest in single family homes, condos, townhomes, and small multifamily properties. You will learn to goal set, plan, evaluate, and acquire properties as well as manage them.*

**\$75** (if taken independent of the ABR course)

Each of the Elective classes are approved for 6 hrs of Real Estate continuing education and includes the 2 hours of required law as well as counts for Appraisal continuing education.



## **Stand Out From the Rest**

*With NAR's Accredited Buyer's Representative (ABR®) Designation Course*

Day 1 & 2 to be held at  
**NOCBOR**  
4400 W. Walton Blvd  
Waterford, 48329

**OR**

### **New Home Construction**

**Friday, August 14**

**9 a.m. – 3:30 p.m.**

*The goal of this course is to help real estate professionals 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 their clients' interests while developing productive business relationships. This course counts for Real Estate and Appraisal Con-ed.*

**\$75** (if taken independent of the ABR course)

Each of the Elective classes are approved for 6 hrs of Real Estate continuing education and includes 2 hrs of required law as well as counts for Appraisal continuing education.

**Register**  
**@nocbor.com**

*Elective courses to be held at:*  
**Middleton Real Estate Training**  
901 Tower Dr. Ste 120  
Troy, 48098

**Ask About**  
**NOCBOR's**  
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## "Mid-Michigan Flooding Crisis"

*The funds raised will be in response to the unprecedented  
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4 Person/18 Hole Scramble

# Thursday, August 6, 2020

Fountains Golf & Banquet  
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# \$125

 Per person

*Includes Cart, Continental Breakfast, Lunch at  
the Turn, Family-Style Meal included.*

### SCHEDULE

7:30 – 8:30 a.m. Registration and  
Breakfast with  
Bloody Mary &  
Mimosa Bar

8:30 a.m. Shotgun Start

2:30 p.m. Family-Style Meal

### SPONSORSHIP OPORTUNITIES

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*Name on marketing materials, program  
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☐ **Cart Sponsor: (3) ..... \$400**

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☐ **Breakfast (1)..... \$200**

☐ **Lunch (1)..... \$200**

☐ **Family-Style Meal (1)..... \$600**

☐ **Hole Sponsor (18)..... \$150**

☐ **Contest Sponsorship (6)..... \$150**

☐ **Gift Baskets (3)..... \$150**

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TEAM PLAYER 2

TEAM PLAYER 3

TEAM PLAYER 4

***DON'T HAVE A FOURSOME? WE WILL PAIR YOU WITH A TEAM.***

Sponsorship Level: \$

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\_\_\_\_\_ Family-Style Meal, \$25 p.p. \$

\_\_\_\_\_ Vegetarian

Amount Enclosed \$

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July 28, 2020 to: 4400 W. Walton Blvd, Waterford, MI 48329 \* 248-674-4080