



Impact

A Message From....



Bill Haviland, GRI, e-PRO
NOCBOR President

It Starts With A Schedule

One of the appealing features of being a real estate professional is that we have great freedom to adjust our schedules and build the life and income we desire. Just remember, your schedule has to match the lifestyle or goal you desire. If you believe that daily activities are directly related to the ability to reach your goal, you should be able to construct and follow a schedule of specific activities that get you there. But, don't cheat yourself by thinking that vague idea in your mind about what you are doing with your work day is a schedule. With the huge flexibility we have in our business, our schedule should be planned, in writing, and regularly monitored.

Years ago, I was with a group of agents working together on our business plan for the coming year. I raised the question, "how do you determine what goal is reasonable to expect?" Linda Mladenoff came back with a great response. She said, "any level of goal is reasonable as long as your daily activities support that level of business." This means, if your goal calls for getting at least one listing a month from expired listings, you need to make contact with a least one expired listing each month and ask them for business. If you are measuring your results, (always a good idea), you may find you need to contact more than one expired listing per month.

It's okay to list one per month and you may need to list more than one a month to close one a month. Your schedule should include making the number of contacts consistent with your goal.

The greatest schedule in the world does not help in the least without your commitment to it. That is not only a start time and a quit time, but a commitment to income generating activity during that time. When I start making excuses for a bad period of income in the business, my wife raises the question, "Is real estate a business or a crap shoot?" The real estate business is not a form of gambling. Like any other business, the results depend on what you are putting into the business. The tough part is that nobody is checking regularly to see if you are putting the right things into the business on a consistent basis, like they would be in many other businesses.

Have you ever said to yourself, I just do not feel like working today. I will be making it up by working extra this weekend. A better idea might be to work hard today, whether you feel like it or not, so you can plan to play golf on the weekend when you feel better. If you work consistently, you will be able to afford to play on the nicest courses.

We have great freedom to adjust our schedules and build the life and income we desire. Just remember the schedule has to match with the lifestyle we desire. Don't cheat yourself by thinking that vague idea in your mind about what you are doing with your workday is a schedule. With the huge flexibility we have in our business, our schedule should be planned, in writing, and referred to often.

I remember thinking I had put in an exceptional day when driving home after an appointment at 9:00 in the evenings after have started at 8:00 a.m. I reviewed the day in my mind and recalled there had been a leisurely played eighteen holes of golf

with lunch in the middle of the day. My thirteen hour work day went back to a

normal eight hour day. Nothing wrong with having fun in your life, just make sure there is enough effective time invested in your business to allow you to stay in the business and support a great lifestyle.

Proud to be your President!

Bill Haviland
Haviland Real Estate

Top Industry Priorities

Statewide Septic Code- *Prevent further costly point of sale mandates.* The MAR has been working with the Legislature and a workgroup for nearly ten years to develop a statewide septic code that builds on the current operation of the free market and provides efficient disclosure of the property condition.

Tax Records- *The MAR has heard concerns from members about the affordability and quality of public tax data.* This information is vital for the daily operations of those in the real estate industry. MAR hopes to address the cost of this data and aims to work with the Legislature, the administration and all interested parties to make sure online information is accurate and beneficial to all.

Continuing Education Standards- *Improving real estate education and licensing in Michigan.* The MAR continues to meet with the Department of Licensing and Regulatory Affairs (LARA) on industry education issues, along with ways to generate greater consistency and clearly defined rules when it comes to continuing education courses.

Foreclosures- *The MAR is interested in all potential solutions that would help realize a stronger real state market.* Work continues on proposals aimed at creating a vibrant housing market without imposing additional burdens on the foreclosure process or parties involved within it. The MAR will weigh in as legislation and ideas come forward, in particular, concepts that make alterations to the redemption period.



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Bill Haviland, GRI, e-PRO
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Board of Directors February, 2013

MOTION CARRIED to approve two (2) Primary Designated REALTORS®; forty-five (45) Primary REALTORS® and one (1) Secondary Designated REALTOR®.

MOTION CARRIED to approve the amount of up to Ten Thousand (\$10,000) Dollars for a structural audit in place of the financial review.

Board of Directors March, 2013

MOTION CARRIED to approve two (2) Primary Designated REALTORS® and thirty-three (33) Primary REALTORS®.

MOTION CARRIED to approve the Resolution, as prepared by McClelland & Anderson, to extend the Realcomp Subscription/Agreement for a period of 180 days, commencing on January 1, 2014, with provisions made for escrowing data.

MOTION CARRIED to contribute the sum of Five Hundred (\$500) Dollars to the Fair Housing Center of Metropolitan Detroit in recognition of the 16th Annual Fair Housing Leadership Awards Reception and 2013 annual membership dues.

MOTION CARRIED to engage Bahoura Barringer for the purpose of conducting an audit of NOCBOR's financial internal controls (policies & procedures), with a proposed list of items for the Board of Directors to review prior to negotiating cost of audit.

In Memoriam

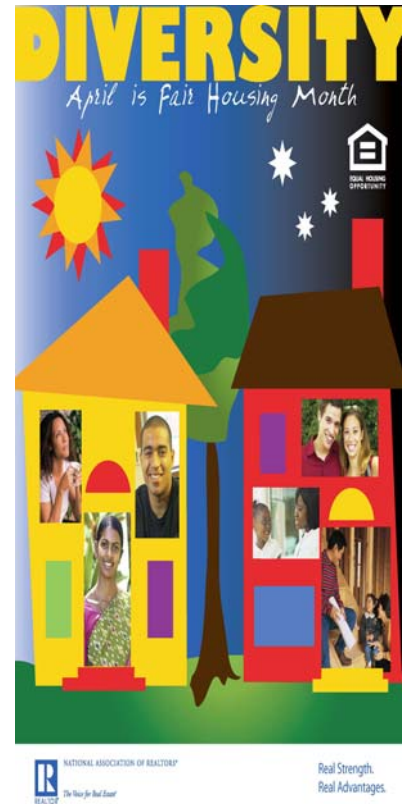
The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Merrick Williams** (Apple Realty), who passed away on February 26, 2013.

NOCBOR Members At MAR

The Michigan Association of REALTORS® has appointed NOCBOR members to serve on 2013 Committees. Selections of members are made by the MAR Officers, who appreciate the commitment of time and experience:

David Botsford – Large Firms; **Harvey Elam** – Michigan Council of Real Estate Appraisers; **David Elya** – Convention Task Force; **Doug Hardy** – Large Firms; **Brian Kirksey** – Michigan Council of Real Estate Appraisers & Midwest AMG Board of Directors; **Ray O'Neil** – Federal Political Coordinator & Public Policy, and **Jessica Schmidt** – Michigan Council of Real Estate Appraisers.

The knowledge and experience gained at the local level is invaluable and propels these individuals to get involved for the betterment of the entire real estate industry. Thanks to each of you for your involvement!



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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 Honor Roll Of Political Minds”

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RPAC
Contributors:
373
Total
Contributed:
\$14,669.00

Do You Have Insurance?

Joining the REALTORS® Political Action Committee (RPAC) is the best way a REALTOR® can protect their real estate profession. RPAC is the only grassroots and issues mobilizing force that exists to protect and promote the tradition of home ownership, private property rights and real estate investments in Michigan.

The members of “**NOCBOR HONOR ROLL OF POLITICAL MINDS**” have financially contributed to RPAC to support legislators, who believe in protecting private property rights, preserving the American dream of home ownership, fighting for tax reforms and reducing burdensome regulation on your business. By becoming a member of this distinguished group, you'll not only have the power to make a change in the way you do business, but you'll also become part of a statewide network, sharing in the success on issues and concerns important to your profession.

RPAC is the real estate industry's insurance to promote and protect the real estate profession. The benefits are tremendous and they last forever! Your “fair share” contribution of \$35, or more, is more important than you realize. Whether it's fighting the proposed State sales tax on your commissions, fighting burdensome regulations or promoting REALTOR®-friendly-legislation, your involvement in RPAC will link you with like-minded REALTORS® statewide.

Have you paid your professional insurance this year? You still have time to add your name to the “**NOCBOR Honor Roll of Political Minds!**” Contact 248-674-4080 to join the RPAC movement!

Principal Residence Exemption (PRE)

1. How does the PRE work?

A. If a homebuyer purchases a Principal Residence and closes on or before June 1st, they can take advantage of a significant tax break by filing for a Principal Residence Exemption.

2. When is the additional filing date?

A. November 1st. This allows for tax relief in those communities that still collect a portion, if not all of their non-homestead mills, on the December tax bill.

3. If my client buys after June 1st this year, what can they expect?

A. If a homebuyer purchases a home after the June 1st filing deadline, and their local tax authority collects all non-homestead mills on the spring tax bill, their property taxes may not reflect the exemption until the next tax bill. If however that local tax authority collects a portion of the non-homestead mills on the winter tax billing cycle, the homebuyer can file for a PRE before the November 1st and exempt themselves from any non-homestead mills collected on the December bill.

4. What about the foreclosure provisions?

A. Currently, banks have the option of maintaining the home's Principal Residence status by filing a Conditional Rescission. By maintaining this exemption status, it's the expectation that borrowers will be able to qualify for financing on these foreclosed properties at the PRE rate and begin paying the lower rate of taxation as soon as they move into the home. To make up for the lost school revenue, banks will be assessed a newly defined tax up to 18 mills (which they presently pay on any foreclosed property) when a property can no longer qualify as a principle residence.

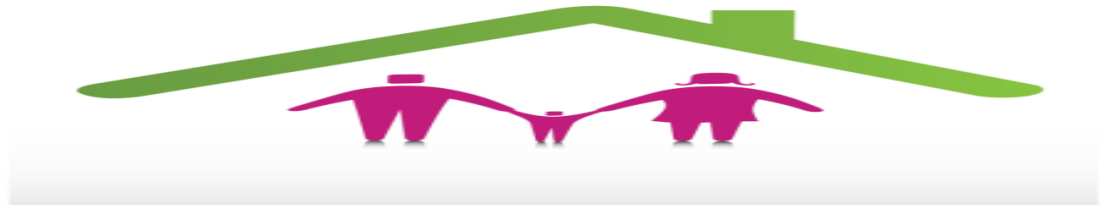
Recently, there has been some concern from lenders and local governments regarding the arduous process of filing to retain the PRE on foreclosed properties and instituting the new specific tax. Many forego the cumbersome process.

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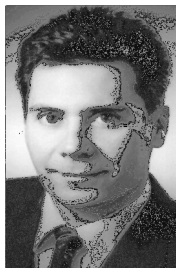
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June May April

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Backdoor Workshops (Free)

“Realcomp Workshop”

Realcomp Staff

RCO3 RealcompOnline® (10 a.m.)

Transaction Management Forms (1 p.m.)

Friday, April 5

“Getting Smart with Smart Phones”

Jeremy Carr, General Manager

Best Buy Mobile

Tuesday, April 16 (10 a.m.)

“iPad Users’ Forum”

Ben Handelsman, David Henderson & Geoff Leach

Monday, April 22 (10:30 a.m.)

New Member Orientation & COE

Monday, April 29

Jack Waller (9:30 a.m.)

“Successful Selling HUD Homes-Advanced”

Evduza Ramaj

Thursday, May 5 (9:30 a.m.)

(2 hours con-ed)

Location: NOCBOR

“Technologies to Advance Your Business” (CRS 206)

Thursday, May 9 & Friday, May 10

8:30 a.m. – 5 p.m.

\$328 (register by April 12 and save \$20)

Robert Morris, CRS

“Technologies to Advance your Business” Course (CRS 206) from the Council of Residential Specialists will help you get a handle on technology and tools that work for you and your business. Upon the successful completion of this course, the student will be able to : Learn about technologies that stream line the way you handle contracts and follow-up systems; Access the technologies that make sense for you and your business so you don’t waste money on gimmicks; Marketing yourself via websites, blogs and other communication tools to attract, keep and close the internet buyer; Create effective multimedia technologies and develop enhanced listing and buyer presentations. Sixteen (16) credits toward the CRS designation

Location: NOCBOR

Pre-License (40 hours)

June 17

6-10 p.m.

Mon & Wed for 5 weeks

NCI Associates

\$235 includes materials

To register call 586-247-9820

Location: NOCBOR

Broker License Prep (RES 201)

Thurs, Aug 15, 22, 29 & Wed, Sept 4

9 a.m. – 5:30 p.m.

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. This class concentrates on solid information, testing techniques, developing good exam preparation habits and confidence building. All subjects likely to be tested on the PSI exam are covered. The course uses **Michigan Real Estate Law & Practice, Full Text and Study Guide**, by Jack Waller, as the critical reference textbooks*

30 statutory hours

\$325.00 includes textbooks and instructions

Location: NOCBOR

Policy & Procedures for Real Estate Risk Management (RES 203)

Thurs, Sept 19 & 26; Fri, Oct 24 & Thurs, Oct 10

9 a.m. – 5:30 p.m.

Jack Waller

This exceptional 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 company 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! A complete, sample Policies and Procedures template is delivered via this program. Students uniformly rave how powerful this program is from a risk management perspective!

30 statutory hours

\$325.00 includes textbooks and instructions

Location: NOCBOR

Contracts & Fair Housing (RES 202)

Thurs, Oct 24, 31; Wed, Nov 6 & Thurs, Nov 14

9a.m. – 5:30 p.m.

Jack Waller

This fast-paced and unique 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 savvy customers and clients. Learn from a Broker’s or Manager’s perspective how to teach and coach your 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 statutory hours

\$325.00 includes textbooks and instructions

Location: NOCBOR



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Celebrate Fair Housing Month!

The United States Congress, along with the National Association of REALTORS®, has declared April as “Fair Housing Month.” For over one hundred years, REALTORS® have promoted and protected the dream of property ownership for millions of Americans. In fact, NAR was founded by real estate practitioners determined to unite the profession with the singular goal of establishing high ethical standards to protect buyers and sellers.

When added to the Code of Ethics In 1974, Article 10 mirrored federal fair housing and employment laws, including amendments incorporated in 1989. In 2010, REALTORS® moved beyond the existing federal classes, to ensure equal services without regard to sexual orientation. The Code’s Preamble tells REALTORS® and the public we serve “...the interests of the nation and its citizens require the highest and best use of the land and the widest distribution of land ownership” as well as “...the creation of adequate housing, the building of functioning cities, the development of productive industries and farms, and the preservation of a healthful environment.”

In addition to their work with local governments and their communities in creating housing opportunities, REALTORS®’ commitment to Article 10 and to fair housing ensures equal professional services for consumers and protects the dream of home ownership and diverse and thriving American communities.

Article 10 provides duties to the public which shall not deny services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin or sexual orientation. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation. The Code’s Centennial is the perfect opportunity for REALTORS® to reaffirm their commitment to the honor, integrity and professionalism the Code demands.

NOCBOR Golf Outing Coming!

The Membership Services Committee is counting on the “love of golf” to add to the success of the 2013 golf outing on **Thursday, August 8** at Fountains Golf & Banquet in Clarkston.

The event will include 18 holes of golf (with cart), continental breakfast, lunch-on-the-turn, an outrageous buffet style dinner and great prizes for everyone!

Before you turn the pages on your calendar, it will be August. Select your foursome and plan to join your business associates for a day of fun and friendship. Registration form is available at nocbor.com

Special Awards

It’s time to nominate your favorite and most deserving business associate for the **NOCBOR 2013 Special Awards Program**. Listed below are the award categories. Nominations must be submitted to NOCBOR no later than October 25, 2013.

Broker/Manager-Of-The-Year: You know who this is! It’s that person who you can always count on and consider part of your support system. This candidate can be nominated by any NOCBOR member. A narrative must accompany nomination.

Distinguished Service: The nominee must be a REALTOR® member. To nominate a candidate for this award, please submit a narrative describing a real estate transaction in which the nominee displayed a true sense of professionalism and ethical behavior. This is your chance to express your appreciation for a “job well done!”

Rookie-Of-The-Year: Must be nominated by the Designated REALTOR® of the office with which the nominee is affiliated. The award will be given to an individual who has been in the business less than 18 months, and will be based on productivity and congeniality.

Humanitarian & Community Service: This award must go to a REALTOR®. It will be in recognition for outstanding contributions and dedication toward the betterment of the community.

Affiliate-Of-The-Year: This award must go to an Affiliate member. REALTORS® can nominate Affiliate-Of-The-Year nominees on the basis of outstanding professionalism and Board activity.

This is your opportunity to nominate your favorite REALTORS® and Affiliate members.

Realcomp Invites Friends to Expo!

The “Tools of the Trade” Expo, provided by your multiple listing services, Realcomp, will be held at the Ford Community & Performing Arts Center, 15801 Michigan Avenue, Dearborn, on **Thursday, April 18 at 9 a.m.**

This year’s expo has the best of exhibitors, sponsors and presenters. It’s time to learn about CoreLogic’s MLS Data Co-Op, which will soon be available for over 10,000 Realcomp users. The MLS Data Co-Op is a stable, proven platform for expanding your access across the State and beyond Michigan’s borders, to property data previously available only through additional MLS subscriptions.

If you are seated for the first presentation by 9:30 a.m., your name will be entered into a drawing for \$100 in fuel cards. Register now at Realcomp to attend the Expo of the year!

Legal Q & A

Q: I am a real estate salesperson purchasing a home for myself. Can I act as a transaction coordinator in this purchase?

A: No. According to agency law, a transaction coordinator is an agent that represents neither the buyer nor the seller. Under these circumstances, you are the buyer of this property and clearly cannot hold yourself out as a “neutral” transaction coordinator.

Q: I represent a buyer who has made an offer of \$150,000 on a house listed at \$180,000. The listing agent called and told me that the sellers were rejecting the offer and that the sellers would take no less than \$170,000. My buyer then submitted an offer for \$170,000, which the sellers promptly accepted. Although everyone in this transaction is happy, my broker believes that the listing agent breached a fiduciary duty owed to the sellers by telling me the bottom line price the sellers were willing to accept. Is my broker correct?

A: Potentially, Yes. Michigan case law has held that a broker representing a seller may not suggest to a purchaser that the seller will accept less than the stated price. *Harvey v Lindsay*, 264 Mich 118 (1933). Under your circumstances, unless the sellers gave their agent permission to disclose the minimum price that they were willing to accept, the listing agent may have breached a fiduciary duty owed to her sellers.

Q: Our Seller/Client has entered into a purchase agreement, but now does not want to sell (or, our buyer/Client has entered into a purchase agreement, but now does not want to buy). My client has asked us to figure out a way to get him out of the deal.

A: While you may know from your experience some way to get your client out of the deal without liability, resist the urge to provide this type of legal advice. The only answer to this question is to tell your client to speak to an attorney.

Q: I am a REALTOR® who represents a buyer. My buyer became interested in a property and wanted to make an offer. I contacted the listing agent and he told me that an offer had been made for less than full price. My buyer really wanted this property and decided to make a full price offer. The listing office then contacted me and told me that my buyer should present his “best offer.” The listing agent told me that he made the same request to the first buyer. It is my understanding that since my buyer made a full price and terms offer, the seller must sell him the property. Am I correct?

A: No. The Michigan Court of Appeals has held that a listing does not constitute an “offer” and cannot therefore be “accepted.” *Eerdmans v Maki*, 226 Mich App 360 (1997). It should be noted however, that depending on the terms of the listing contract, a seller who rejects a full price and terms offer may nonetheless be obligated to pay a commission to the listing broker.

Q: We had a buyer come to our office who has plainly stated that he does not want a woman representing him. What should I tell him?

A: The Fair Housing Act prohibits a broker from matching clients with agents on the basis of gender (or on the basis of any other protected class).

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

Support NOCBOR Affiliate Members

Justin Bankston (First American Title Insurance)	248-789-6371
Barnett, Larry (Attorney at Law)	248-673-1099
Bartus, Barb (Watson Group Financial Corp)	248-666-2700
Becker, Jeff (America's Preferred Home Warranty)	800-648-5006
Daigle, Tom (National Home Lending)	248-623-1234
Felix-Smith, Laura (Seaver Title)	248-338-7135
Fitzpatrick, James (Fifth Third Bank)	248-625-3142
Hill, Cheri (Bank of America)	248-408-6805
Hinsperger, Baron (Sterling Title Agency)	586-323-8025
Jarvis, Beth (Title Connect)	586-226-3506
Kingsbury, Timothy (Town Mortgage Company)	248-247-1800
LaPorte, Jeff (The Home Team Inspection)	248-366-6215
Morrow, Mick (Huron Valley Financial)	248-623-2280
Patterson, Randall (Pillar To Post)	248-755-3422
Pieron, Angela (Partners Title Agency)	248-625-1799
Porritt, James Jr. (Attorney At Law)	248-693-6245
Prichard, Geoffrey (Title Express, LLC)	248-855-1445
Proctor, Michael (Huron Valley)	248-623-2280
Rose, David (Ross Certified Home Inspection)	248-625-9555
Seaver, Phil (Seaver Title)	248-338-7135
Seibert, Brian (Watson Group Financial Corp)	248-666-2700
Stonehouse, Keith (Franklin Title Agency)	248-564-4022
Stoumbos, George (Wolverine Bank)	989-225-1390
Taylor, Cindy (Huron Valley Financial)	248-623-2280
Vigillius, Pete (Troy Abstract & Title Agency)	248-989-1100

Make a Difference in a Life!

Do you have a little extra time? Are you concerned about kids and their problems? Are you comfortable listening, talking and having fun with young people? Can you commit to spending a couple of hours each week for at least a year? It really doesn't take much to make a difference in a life. A little time each week. A little caring. A little piece of yourself, reserved just for a special kid who needs it. Will you undertake several hours of training, agree to a police background check and provide several references?

NOCBOR's Membership Services Committee has endorsed the **Oakland County Youth Assistance Mentors Plus** program for 2013. The Mentors Plus has been part of the Oakland County courts system since 1973, and has been matching caring adults with young people who need them. Thousands of "matches" have been made, many of which have grown into lasting friendships.

Being a mentor is an important contribution and it's a serious responsibility. But, it's also a lot of fun! Your time together can include anything from sharing a movie, to taking a walk, to hitting a baseball. The important thing is the time and the good feelings it brings to you both. You can choose the sort of involvement that seems right for you: prevention, working with an at-risk youngster; or intervention, helping to guide a young person with minor court involvement back onto the right track.

To learn more about Mentors Plus call Oakland County Youth Assistance, 248-858-0041. NOCBOR will be collecting school supplies, through July 31, 2013, to donate to the Oakland County Youth Assistant Program (see below).

Bookbag, or Backpack
Package of #2 pencils
Crayons
Glue sticks
Elmer's glue
Child safety scissors
Colored markers
Index cards (for making flash cards for new words or math)
Ruler
Pocket folders
Liquid hand soap
Kleenex



SEAVER TITLE AGENCY

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“Technologies To Advance Your Business” (CRS 206)

Instructor: Robert Morris, CRS

When: Thursday & Friday, May 9 & 10, 2013

Time: 8:30 a.m. – 5 p.m.

Location: 4400 W. Walton Blvd
Waterford, 48329

Cost: **308.00*** (328.00 after April 12)

***Course qualifies for NOCBOR Education Loan!**

Maximize your productivity and your profits, with this recently updated Technology Course from the Council of Residential Specialists. Through this solution oriented course, you will learn how to better utilize digital imaging; examine a variety of virtual tours and their marketing applications; understand the power of PDAs and other handheld computing technologies and much more. With lessons from the Technology Course, you will learn about:

- Time saving technology tools
- Automated contact management & follow up
- Strategic mass e-mail & Internet marketing
- Successful marketing via Web sites, Blogs & other communication tools
- Effective multimedia technologies for enhanced listings & buyer presentations

Individuals who take this course will earn 16 education credits towards the CRS designation. Additionally, this course will help you earn 16 hours of continuing education credit in Michigan. To register go to nocbor.com or call 248-674-4080.

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