



Impact



David Botsford
NOCBOR President

I would like to say what an honor it has been to serve this year as your NOCBOR President. After getting involved, first as Chairman of the Grievance Committee, then NOCBOR Director, followed by serving as a member of the Board of Governors of Realcomp, Director of the Michigan Realtors® and Director of the National Association of Realtors®, my eyes opened wide as to why we are part of this great organization! There are so many great professionals that volunteer their time throughout the country fighting to protect your industry and profession.

One thing I have known from the beginning of my journey is NOCBOR is a great association, and the staff is special. They are dedicated professionals with years of experience. This year, we achieved a record number of members, allowing a second NAR Director position to better represent our membership interests. I have seen firsthand how your NOCBOR staff and the Board of Directors watch, listen and make decisions based on the members' best interest. They practice fiscal conservatism to maintain your local dues as one of the least expensive in the country.

Unfortunately, we can't always control the NAR and MR® portion, which we don't directly control.

During this year, we have discussed "Coming Soon" advertising and its impact on the industry and whether it is truly acting in the seller's best interest. It can also hinder our ability to obtain market information for accuracy in our MLS.

Another topic is the "Electronic Lock Box." As I travel around the State, I am amazed how many small and large associations participate in the program. Small towns, like Ionia and Tawas, have electronic lock boxes! I believe about two-thirds of the State use them. It's time for Realcomp to offer this feature to their subscribers. The Realcomp Shareholders have formed a Task Force in an attempt to make this happen in the most economical way for our members. Hopefully, we will see this become a reality in 2017. It is better protection for our sellers and long past due.

We've also discussed "Fair Housing" and how it impacts our day to day practice of real estate. Take advantage of the educational materials and be knowledgeable of the importance of practicing fair housing in your marketing and with all of your customers and clients.

But, my favorite topic is "RPAC" (Realtors® Political Action Committee). What if it didn't exist? Imagine doing business without the 30 year mortgage, which is essential for homeownership and a healthy economy? What about no mortgage interest deduction? This vital deduction currently protects \$7,000 a year in your commissions. Protection of various private property rights. The access to affordable and quality tax records. Without enacted laws, tax data would be costly and inconsistent. The six-month foreclosure redemption period: vital to preserving homeownership and avoid vacancies.

What would exist without RPAC? A service tax on the real estate industry ranging from 2% to 6%. Burdensome tax on real estate commissions. Banks would serve as brokerages in your area. An expansion of the real estate transfer tax and private transfer fees would be prevalent in both commercial and residential transactions. RPAC brings together our members, Affiliates and their clients to create one voice on key real estate issues.

NAR is the only organization on "the hill" that represents the rights of private property ownership.

This year, when you receive your annual 2017 dues invoice, do not assume the \$35 RPAC contribution is voluntary. Pay it for what it is, your business insurance. You can also add more! Many have!

Again, thank you for your support and allowing me to serve as your 2016 NOCBOR President. I wish you all a great year end and an even greater 2017.

Get ready for a great fall season!
David Botsford
NOCBOR President

*NOCBOR Officers,
Directors and Staff*

*Wish you the
warmest and
happiest
holiday season!*



Happy Holidays



2016 OFFICERS

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Treasurer Jenifer Rachel	394-0400
Secretary Ann Peterson, ABR, SRES, e-PRO	495-8877
Past President R.W. Watson	644-4700

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Millie Traylor	Administrator, Member Services
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Bylaws	Tom Kotzian, GRI
Education/Tech	David Elya, GRI, CRS, ABR, SFR, e-PRO
Executive	David Botsford
Government Affairs	Ray O'Neil, GRI, GAA, RAA
Membership Services	David Niezgoda
Nominating	R.W. Watson
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Arbitration	Bill Clark, ABRM, ABR, CRS, GRI, CRB
Ethics	Kay Pearson, CRS
Grievance	Kathleen Sanchez
Real Property Valuation	Victoria Crampton
	Steve Stockton
	Matt Diskin

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Ann Peterson

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Ray O'Neil
Jenifer Rachel

NAR DIRECTOR

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David Botsford
Tom Kotzian

NORTH OAKLAND COUNTY BOARD OF REALTORS®

4400 West Walton | Waterford | MI | 48329
Phone (248) 674-4080 | Fax (248) 674-8112

E-mail: info@nocbor.com
www.nocbor.com

Board of Directors August, 2016

MOTION CARRIED to approve three (3) Primary Designated Realtors®; ninety-two (92) Primary Realtors® and one (1) Affiliate.

MOTION CARRIED that the additional NAR Director be considered Director-at-Large, elected for a term of two (2) years, and subject to policy qualifications.

MOTION CARRIED that NOCBOR approve the use of the electronic lock box.

MOTION CARRIED that the 2016 Chairman of the Education/Technology Committee, David Elya, may attend the NAR Annual Conference & Expo in Orlando, Florida, for the purpose of attending education programs and expo, and that NOCBOR shall reimburse the expenses up to Four Hundred Fifty (\$450) Dollars registration fee; Three Hundred Fifty (\$350) Dollars for transportation and One Thousand (\$1,000) Dollars for lodging. A written report shall be provided to the Board of Directors and the members of the Education/Technology Committee.

Did You Know?

800 million is the estimated number of urban dwellers who are practicing some form of backyard farming. Backyard or urban farming has become a significant part of modern living, especially in the U.S.

The percentage of condominiums nationwide eligible for purchase with FHA mortgage insurance is 10%. This leaves first-time homebuyers, urban dwellers and seniors wanting to downsize without access to what is often the most affordable home ownership option.

600,000 is the number of homeless people on any given night in the U.S.

Board of Directors September, 2016

MOTION CARRIED to approve seven (7) Primary Designated Realtors®; one hundred twenty-four (124) Primary Realtors®; two (2) Secondary Designated Realtors® and one (1) Affiliate.

MOTION CARRIED that proposed 2016/17 NOCBOR Budget be adopted as presented.

MOTION CARRIED to rescind the previous Motion that NOCBOR shall reimburse the expenses for transportation and lodging for the 2016 Chairman of the Education/Technology Committee, David Elya, to attend the NAR Annual Conference & Expo in Orlando, Florida, due to the reimbursement policy of Realcomp.

MOTION CARRIED than NOCBOR endorse and financially support the candidacy of Bill Bullard, Jr., for the position of Oakland County Clerk, and request RPAC funding in the amount of Five Hundred (\$500) Dollars.

MOTION CARRIED that NOCBOR endorse financially support the candidacy of Andy Meisner for the position of Oakland County Treasurer, and request RPAC funding in the amount of Five Hundred (\$500) Dollars.

MOTION CARRIED to approve the Candidate Criteria for the NOCBOR NAR Director-at-Large as proposed by the Executive Committee.

In Memoriam

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Jill Polenz**, (Max Broock), whose father Charles Miracle, passed away on October 1, 2016.

Deepest sympathy to **Bill & Carol Mountain** (Mountain Realty) on the loss of their son, Pat.

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.

David Botsford REALTOR®-Of-The Year



David Botsford, NOCBOR 2016 President, has been recognized as 2016 NOCBOR Realtor-of-the-Year. Licensed since 1974, David began his real estate career as a sales associate, specializing in the sale and development of Northern Michigan properties for Real Estate Marketing Systems.

In 1979, Botsford worked as an Associate Broker at Real Estate One, Commercial Division, and in 1980 formed Botsford Associates and specialized in the sale and leasing of office building and commercial investment properties. In 1981, Pulte Homes Corporation hired David as its General Sales Manager in Denver, Colorado, and in 1982, transferred him to Houston, Texas, where he was promoted to Vice President of Sales Marketing. In 1985, he was transferred to Michigan to restart the Michigan Division, where he was instrumental in opening twelve (12) communities and handled over 8,000 closings.

David was the broker/manager for Century 21 Associates in Farmington in 2001 and in June 2002, he opened the Keller Williams franchise in Farmington Hills, West Bloomfield/Commerce and Troy.

Elected to the Board of Directors in 2009, David served as Chairman of the Grievance Committee and has held the offices of Secretary, Treasurer and President-Elect. Currently, he is NAR Director, as well as Delegate to Michigan Realtors® and served one term as Director of the Michigan Realtors®.

Allan Daniels REALTOR®-Active-In-Politics



Allan Daniels has been selected as NOCBOR 2016 Realtor®-Active-in-Politics. As a member of the Government Affairs Committee over the past four years, Allan has provided extensive knowledge and his experience as the 2000 President of the Michigan Mortgage Brokers Association (MMBA). Daniels was the first recipient of the MMBA Lifetime Achievement Award in 2004.

Licensed since 1988, Allan is a third generation real estate investor. Dr. Daniels and Son Investment Real Estate Capital offer direct, private money for real estate investments.

In addition to his work within Michigan, Allan served on the National Association of Mortgage Brokers (NAMB) as a member of the Board of Directors; Delegate Council; Government Affairs; Bylaws and Best Lending Practices Committee. Also, Daniels served as Treasurer of the NAMB.

Allan has served five terms as Chairman of the State of Michigan Mortgage Industry Advisory Board, which makes recommendations to the Director of the Department of Insurance and Financial Services that regulates mortgages and land contracts.

Daniels was elected as a member of NOCBOR Board of Directors in 2013 and was re-elected to his second, three-year term. A past Director of the Michigan Realtors®, Allan was recently appointed by Governor Snyder to serve as a member of Brokers & Salespersons Council for the Department of Licensing and Regulatory Affairs. Approved as a real estate and mortgage continuing education instructor, Daniels has frequently testified as an industry expert before Committees of the Michigan Senate and House of Representatives.

Meet Your New Elected Directors



David Elya
Broker/Owner
Brookview Realty



Dana Fox
Affiliate
Northpointe Bank



Geoff Leach
Realtor®
Century 21 Today



David Niezgoda
Realtor®
Northpointe Bank



Jon Devine
Realtor®
Berkshire Hathaway Home Services

2016 NOCBOR Committees

Budget & Finance

Tom Kotzian, Chm.
Jenifer Rachel, V. Chm
David Botsford
Bill Haviland
Ray O'Neil
Ann Peterson
R.W. Watson

Bylaws

Tom Kozian, Chm.
Michael Anspach
Mark Harvala
David Kimbrough
Denise Misaras

Education/Tech

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Ben Handelsman, V. Chm.
Marsha Armstrong
Rick Bailey
Barb Bartus
Jon Devine
Matt Diskin
Dana Fox
George Gelberman
Mark Harvala
David Henderson
Darrell Hudiburgh
Geoff Leach
Kevin McCort
David Montgomery
Evdusa Ramaj
Angie Ridley
Lynn Swanson
Cathy Weller

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Jenifer Rachel, V. Chm.
Sally Bell
Curt Carson
Kelli Clark
Allen Daniels
Jon Devine
Dana Fox
Bill Haviland
Cheri Hill
Gerald Hofer
Susan Mier
David Montgomery
Ron Newman
Ann Peterson
Jeffrey Raupp
Mary Rettig
Brian Seibert
Sunny Sky

Grievance

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Joan Falk V. Chm.
Paul Carthew
Brenda Davis
Brad Jernigan
Bruce Krol
Beth McNaney
Tanya Mitchell-Demsey
Brian Parkison
Mary Rettig
Kathy Solan
Marcy Soufrine
Liz Stevenson
Randy Wilcox
Kate Zacharevich

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Cheryl Gates-Beersw
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Susan Mier
Brian Parkison
Mike Proctor
Rosemary Rangi
Julie Scagnoli
Ron St. Amant
Natalie Vaughn
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Lauren Zetye

Nominating

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R.W. Watson, V. Chm.
Sally Bell
Jon Devine
David Henderson
John Kersten
Kevin McCort

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Bill Clark
Kay Pearson

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Kathleen Sanchez
Victoria Crampton

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Sue Dendler
Maddy Dishon
Marcia Dyer
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Cheryl Gates-Beers
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Tom Nanes
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Ron Newman
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Ann Peterson

Realcomp Task Force

Ray O'Neil
Jenifer Rachel

Realcomp Users

Matt Diskin
Tanya Mitchel-Dempsey
Ann Peterson

Real Property Valuation

Matt Diskin, Chm.

TOGETHER WE'LL MEET THE CHALLENGE IN 2017

Be a part of the process. Invest your time and talents in NOCBOR by volunteering to serve on a Committee in 2017.

Please indicate your choices box below and return this form to info@nocbor.com, or NOCBOR, 4400 W. Walton Blvd., Waterford, MI 48329, or fax it to (248) 674-8112 **no later than November 21, 2016.**

COMMITTEES AVAILABLE:

Bylaws

Members meet on direction of the Board of Directors to consider amendments to the Bylaws for recommendation to the general membership.

Education/Technology

The Education/Technology Committee provides members with frequent and affordable opportunities to achieve knowledge and competence in an evolving business climate. To promote an atmosphere of equal opportunity in a multi-cultural community through a commitment to education, awareness and an appreciation of others. To communicate technology resources to NOCBOR members to drive their productivity.

Grievance

Selected members serve to review requests for arbitration (commission disputes) and to determine the possibility of member violations of the Code of Ethics.

Government Affairs

Promote to NOCBOR members education, awareness and involvement in the legislative process.

Membership Services

The Committee makes recommendations to the Board of Directors on matters pertaining to eligibility, qualifications and approval for the election to membership. The Committee promotes an awareness of Board functions to members to help improve participation and develop new membership benefits.

Real Property Valuation

To provide resources and education about the valuation process.

FIRST CHOICE: _____

SECOND CHOICE: _____

Name: _____ License: 6501- _____

Firm Name: _____

Business Phone: _____ E-Mail: _____

Special Thanks to NOCBOR Volunteers During 2016

Local Market Update – September 2016

This is a research tool provided by Realcomp.



NOCBOR® Report

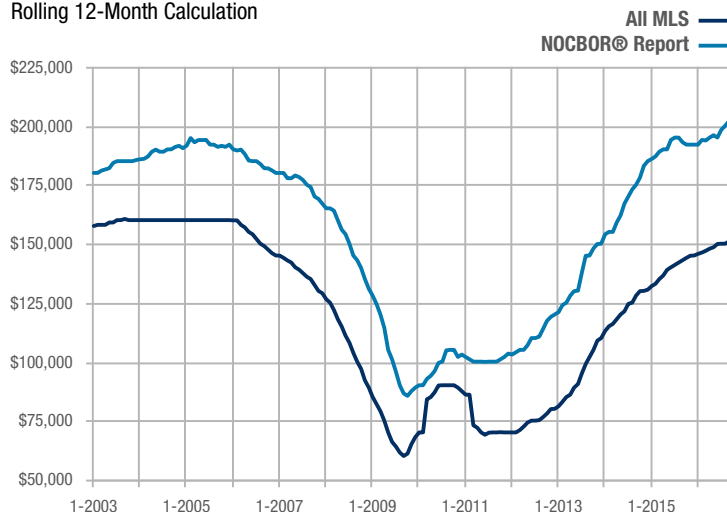
Covers the following northern areas of Oakland County: Auburn Hills, Bloomfield Twp, Brandon Twp, Clarkston, Davisburg/Springfield Twp, Fenton, Groveland Twp, Holly Twp, Holly Vlg, Independence Twp, Keego Harbor, Lake Angelus, Lake Orion Vlg, Orchard Lake Vlg, Orion Twp, Ortonville Vlg, Oxford Twp, Oxford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

Residential	September			Year to Date		
Key Metrics	2015	2016	% Change	Thru 9-2015	Thru 9-2016	% Change
New Listings	718	610	- 15.0%	6,903	6,103	- 11.6%
Pending Sales	361	432	+ 19.7%	3,477	3,626	+ 4.3%
Closed Sales	450	377	- 16.2%	3,307	3,364	+ 1.7%
Days on Market Until Sale	42	36	- 14.3%	47	47	0.0%
Median Sales Price*	\$182,750	\$210,000	+ 14.9%	\$195,000	\$209,900	+ 7.6%
Average Sales Price*	\$255,701	\$260,955	+ 2.1%	\$248,953	\$256,230	+ 2.9%
Percent of List Price Received*	96.6%	97.3%	+ 0.7%	97.1%	97.2%	+ 0.1%
Inventory of Homes for Sale	2,080	1,383	- 33.5%	—	—	—
Months Supply of Inventory	5.8	3.6	- 37.9%	—	—	—

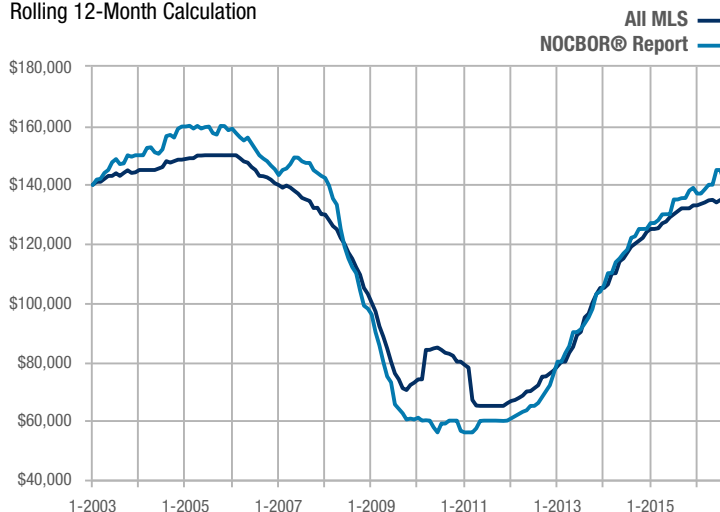
Condo	September			Year to Date		
Key Metrics	2015	2016	% Change	Thru 9-2015	Thru 9-2016	% Change
New Listings	122	104	- 14.8%	1,044	996	- 4.6%
Pending Sales	74	74	0.0%	622	657	+ 5.6%
Closed Sales	64	80	+ 25.0%	570	604	+ 6.0%
Days on Market Until Sale	32	58	+ 81.3%	45	52	+ 15.6%
Median Sales Price*	\$136,250	\$146,500	+ 7.5%	\$135,500	\$143,000	+ 5.5%
Average Sales Price*	\$158,064	\$191,323	+ 21.0%	\$169,910	\$179,671	+ 5.7%
Percent of List Price Received*	98.1%	96.9%	- 1.2%	96.8%	96.5%	- 0.3%
Inventory of Homes for Sale	298	202	- 32.2%	—	—	—
Months Supply of Inventory	4.5	3.0	- 33.3%	—	—	—

* 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.

6 Ways Your Email Account Can Be Hacked

If you've ever fallen victim to an email hack, you'll be familiar with that sense of dread the breach brings about. You'll also know the unfortunate inconvenience of getting your account and security back in order (regaining access, checking your settings, updating your password, etc.).

It's no walk in the park and can leave you wondering just how the hack happened in the first place.

So how does your email account get hacked? We detail the most common causes below, and include advice for protecting yourself:

You fell for a phishing scam that asked you to "confirm" your password. These types of scam emails can be convincing. But you should never respond to any unexpected message that asks you to verify your password, account numbers, addresses, or any other information of this kind.

You didn't log out of your account after using a public PC or device. Aside from getting into the habit of logging out each and every time you use a shared device, it's wise to avoid using public PCs altogether (like the ones you find at internet cafes and libraries). There's really no way to know whether these machines are infected with malware or have keylogging spyware installed on them, making them a big risk.

You used a weak, easy-to-guess password or have been using the same password across multiple sites. Make sure your passwords are both long and unique for all the various sites and services that you use. A good rule of thumb: make them at least 16 characters. To make them easy to remember, base them on a complex sentence, with the first letter of each word serving as a character in your password.

You didn't use up-to-date security software on your PC. Without adequate protection, your PC can become infected with malware designed to steal your passwords – sneaking through in the form of dodgy downloads and suspicious email attachments. Download AVG Internet Security so you can rest easy, knowing that you're protected from the latest online threats. (It's a good idea to do the same for your Android™ mobile devices, too).

You used an unsecure Wi-Fi network where hackers were able to eavesdrop on your data and intercept your passwords. To avoid this, you should only ever connect to reputable networks that you trust and which are password protected. Or, use a VPN, like to secure and encrypt your connection.

Your email address was harvested by spammers. This happens when you list your email address publicly online — in places like forums, online ads, blogs, etc. Just don't do it. For the great majority of us, there is no reason to publish an email address on the internet.

There you have it — six common ways your email account can be hacked. The good news is that the advice included above is super-easy to follow, and will go a long way in preventing an email hack from happening to you! (*Jackie Roberts*)

HUD Releases New Rules

The Department of Housing & Urban Development (HUD) recently released two major updates regarding the treatment of buyers and renters who have limited English proficiency or are members of the transgender community.

The Fair Housing Act only covers discrimination on seven protected bases, such as race color, religion or sex, which would leave the 9% of renters who have limited English proficiency out in the cold. Gustaco Velasquez, HUD Assistant Secretary for Fair Housing and Equal Opportunity released in a press release, that "having a limited ability to speak English should never be a reason to be denied a home."

Because of the new guidance, landlords are now "prohibited from using limited English proficiency selectively or as an excuse for intentional housing discrimination. For example, landlords can no longer: apply a language-related requirement to people of certain races or nationalities; post advertisements that contain blanket statements, such as "all tenants must speak English" or immediately turn away applicants who are not fluent in English or target racial or national origin groups for scams related to housing. Landlords are banned from using limited English proficiency "in a way that causes an unjustified discriminatory effect."


In 2012, HUD released the Equal Access Rule that guaranteed housing assisted or insured by HUD would be open to all eligible families and individuals "without regard to actual or perceived sexual orientation, gender identity or marital status." However, families and individuals could be turned away from single-sex emergency shelters with shared sleeping areas and bathrooms.

According to the new final rules released on September 20, 2016, transgender and gender non-conforming individuals are now allowed to live in single-sex projects, such as emergency shelters, that are funded through the Department's Office of Community Planning & Development. Moreover, these individuals must be given access to programs, benefits, services and housing based on the gender they identify with without "intrusive questioning" or being asked to provide documentation of their gender.

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INSTRUCTOR: Scott Sowles
TIMES: 9:30 am – 4:30 pm Both Days

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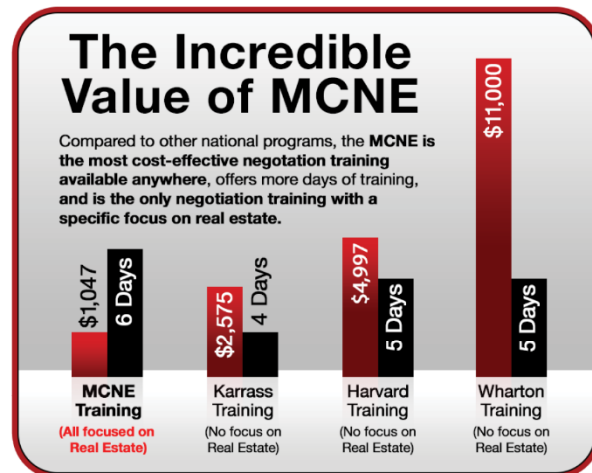


“Without a doubt, the best training I have received in my 20+ years as a Realtor is the MCNE program offered by the Real Estate Negotiation Institute.”

- Maggie Barduson

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When asked what the #1 realty service consumers wanted from their agent, 82% responded “help with negotiating the best price to sell or buy their home.”

“Game Changers” 2014



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Acquisti, Audrey (MSource Training & Consulting)	248-620-3434
Barnett, Larry (Attorney at Law)	248-625-2200
Bartus, Barb (Michigan First Mortgage)	248-666-2700
Becker, Jeff (America's Preferred Home Warranty)	800-648-5006
Belcher, Tim (First Independence Bank)	248-714-7050
Brosnan, Brenda (Summit Funding)	248-515-3855
Cross, Steve (Cross inspection Services)	248-842-6384
Diaz, Julie (Commission Express of Michigan)	248-737-4400
Fox, Dana (Northpointe Bank)	248-884-6600
Gelbman, Mark (Main Street Bank)	248-705-8431
Griffin, Chris (Cloud CMA)	248-390-8600
Hill, Cheri (Bank of America)	248-408-6805
Hurd, Jessica (GreenStone Farm Credit Services)	810-664-5951
Jarvis, Beth (Title Connect)	586-226-3506
Johnson, Todd (Wells Fargo Home Mortgage)	515-213-6500
Kraft, Stacey Grava (Home Warranty of America)	248-330-1076
Labie, Maria (Prime Lending)	248-283-5312
LaPorte, Jeff (The Home Team Inspection)	248-366-6215
Linnell, Richard (Linnell & Associates)	248-977-4185
McGlashen, Ben (Marching Ant Moving & Delivery Svc.)	888-848-0202
Norman, Tanya (CrossCountry Mortgage)	810-772-7579
Polakowski, Alex (Gold Star Mortgage)	248-346-3265
Patterson, Randall (Pillar To Post)	248-755-3422
Piddington, Michael (Environmental Affairs)	810-965-5230
Porritt, James Jr. (Attorney At Law)	248-693-6245
Probe, Michelle (Seaver Title)	248-338-7135
Proctor, Michael (Michael Proctor)	248-931-1018
Rusco, Tom (House Master Inspection Services)	888-848-0202
Sasek, Luke (Cutco Closing Gifts)	616-295-5537
Seaver, Jason (Seaver Title)	248-338-7135
Seaver, Phil (Seaver Title)	248-338-7135
Seibert, Brian (Michigan First Mortgage)	248-666-2700
St. Amant, Ron (Changing Places Moving)	248-674-3937
Stanley, Joe (Lake Pacor Home Mortgage)	248-997-4509
Taylor, Cindy (Huron Valley Financial)	248-623-2280
Walker, Chris (Success Mortgage Partners)	248-518-0550
Zetye, Lauren (Movement Mortgage)	248-840-0972

Legal Q & A

Q: My Seller says that her basement leaked ten years ago, but that she had some grading work done, and it has not leaked since. Can she answer "no" to the question about basement leaks on the Seller's Disclosure Statement?

A: No. The Michigan Court of Appeals has said that given the wording of this specific question (i.e., "Has there been evidence of water"), there is no time limitation. (In that specific case, the sellers were required to disclose the fact that the house had flooded 26 years ago).

Q: I represent the seller as a listing broker. An offer came in from another office but my seller is currently out of town and cannot be reached. The seller authorized me via telephone to accept the offer on my seller's behalf. Is this an enforceable contract?

A: No. A broker cannot sign a binding purchase agreement on behalf of a buyer or seller unless he has explicit written authority to do so. This authorization is legally known as a Power of Attorney. Verbal authority over the telephone would not be sufficient. A listing agreement by itself does not give the broker authority to bind his/her principal to a contract for the sale of land.

Q: The purchase agreement provides that the seller shall surrender possession of the home on August 1st at 12:00 a.m. Is the seller entitled to possession for the entire day on August 1st?

A: While the weight of authority seems to be that 12:00 a.m. (or midnight) marks the start of the new day, this understanding is by no means uniform. For this reason, to avoid confusion, Realtors® are encouraged to avoid using this deadline in contracts and instead use 11:59 p.m. or 12:01 a.m.

Q: The seller accepted my buyer's offer using an electronic signature. My buyer is insisting that the seller manually sign the purchase contract form. Is my buyer client required to accept an electronic signature?

A: No. Electronic signatures are permitted only if both parties agree to the use of electronic signatures. Often a purchase agreement form includes a specific provision stating that the parties agree to conduct business electronically. If a party using such a form does not wish to conduct business electronically, this provision should be deleted.

Q: If parties agree to the use of electronic signatures, is an email sufficient?

A: It depends. A valid electronic signature is any mark "logically associated" with a contract that the person intends as a signature. An electronic signature could include a scanned copy of a handwritten signature or a digitally generated signature. The law is not settled on whether an email or text containing a person's name constitutes an electronic signature," a court would be faced with trying to determine the intent of the party sending the email or text. It is often difficult to prove intent after the fact. There are a number of different commercial services available which have procedure in place designed to establish a clear record that the party using the service intended to sign the documents electronically.

Q: I am a real estate salesperson representing a buyer. We submitted an offer on a home to the listing agent and 2 days later the listing agent sent me a text message indicating that his seller had accepted my offer. Later that same day I received another text from the listing agent stating that the seller had decided to go with a better offer. My buyer is angry and believes the seller accepted the contract through the text message. Am I correct?

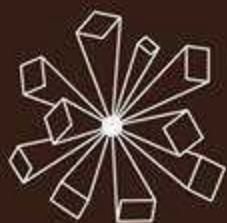
A: No. Since it is a contract for the sale of real estate, the stature of frauds requires there to be a signed writing in order to have an enforceable contract. A text message from the listing broker notifying you that the seller has accepted the offer would not satisfy this requirement. It has no more effect that if the listing broker had called and told you the seller had accepted your client's offer. (If there had been a text message directly from the seller stating "I accept," your buyer would have a better argument. Particularly if the purchase contract expressly provided for electronic signatures.). *(This column is provided by the law firm of McClelland & Anderson)*

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LOCATION: NOCBOR ~ 4400 W. WALTON BLVD, WATERFORD 48329

GRI I

DATES & TIME:
December 12, 13 19 & 20
8:00 AM - 5:00 PM

INSTRUCTOR:
Jack Waller

COURSE FEE:
\$100

RECEIVE \$75.00 REBATE
UPON COMPLETION

GRI II

DATES & TIME:
January 23, 24 30 & 31, 2017
8:00 AM - 5:00 PM

INSTRUCTOR:
Tom Kotzian

COURSE FEE:
\$375

RECEIVE \$50 REBATE IF YOU COMPLETED
PRIOR NOCBOR GRI I COURSE

GRI III + CALCULATOR CLASS

DATES & TIME:
March 21, 22, 23, 27 & 28, 2017
8:00 AM - 5:00 PM

INSTRUCTOR:
Bob Andrus

COURSE FEE:
\$425

PLUS \$30.00 CALCULATOR
CLASS ON 3/20/17 REQUIRED

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Free Workshops

"RPR Basic: Tools For Building Your Business"

Tuesday, November 8 (1-2 p.m.)

Nancy Robinson

"DocuSign"

Thursday, November 10 (10-11 a.m.)

(includes 1 hour con-ed)

Angie Ridley

"Comprehensive HUD Training-2016"

Tuesday, November 15 (9:30 -11:30 a.m.)

(includes 2 hours con-ed)

Evduza Ramaj

"Preparing Fast & Accurate CMA's"

Wednesday, November 16 (9-11 a.m.)

Rick Bailey

"RPR Advanced: 10 Ways To Earn More Business Than Your Competitor"

Tuesday, November 22 (10 – 11 a.m.)

Nancy Robinson

"How Old Is This House? Electrical Services & Problems With Older Homes"

Tuesday, November 22 (1-4 p.m.)

(includes 3 hours con-ed)

Randy Patterson

"Goal Setting"

Monday, December 5 (10 – 11 a.m.)

Brenda Brosnan

"Renovate, Repair, Remodel; Identify Furnace Deficiencies & Energy Inspections"

Thursday, December 15

(includes 3 hours con-ed)

Randy Patterson

"RPR Basic: Tools For Building Your Business"

Wednesday, January 11 (1-2 p.m.)

Nancy Robinson

"RPR Advanced: 10 Ways To Earn More Business Than Your Competitor"

Wednesday, January 18 (1-2 p.m.)

Nancy Robinson

To register: nocbor.com

Location: NOCBOR



2016 Con-ed (Course 1700)

Friday, November 4

Wednesday, November 9

Saturday, November 19

Thursday, December 1

Saturday, December 17

Friday, December 30

Tuesday, January 10

Instructor: **Sally Bell**

Tuesday, November 15 & 17 (evening split) 6-9 p.m.

Thursday, November 17

Wednesday, December 21

Instructor: **Sherrill Allingham Baker**

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

2016 Con-ed (Course 1700)

Friday, November 18

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

New Members & Realtors® Code of Ethics Training

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

Monday, November 21

All REALTORS® MUST Complete 2 1/2 hours training no later than 12-31-16

Classes begin at 9 a.m.

To register: nocbor.com

Location: NOCBOR



GRI I (Broker Basic)

December 12, 13, 19 & 20, 2016

Time: 8 a.m. – 5 p.m.

Cost: \$100 (Receive \$75 rebate from NOCBOR)

Instructor: Jack Waller

Topics covered in the GRI I course include: Building a real estate business, construction, home inspection, environmental/health issues, fair housing and civil rights, Michigan license law, contract law, real estate finance, professional standards, condominiums and cooperatives. This course qualifies for 30 credits toward the 90-hour broker license. ***nocbor.com to register.***

Location: NOCBOR



GRI II (Broker Advance)

January 23, 24, 30 & 31, 2017

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

Cost: \$375 (Receive \$50 Rebate if you completed prior NOCBOR GRI I course)

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



GRI III

March 21, 22, 23, 27 & 28, 2017

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

Cost: 425.00

Instructor: Bob Andrus

Location: NOCBOR

*GRI III requires you to also complete a calculator class.

GRI III Calculator Class

Date: March 20, 2017

Time: 1:00 p.m. - 5:00 p.m.

Cost: 30.00

Topics covered in the GRI III course include: market analysis, commercial loans, discounting land contracts, evaluating income (investment) real estate, installment sales vs. cash and tax implications. This course qualifies for 30 credits toward the 90-hour broker license. ***nocbor.com to register.***

Location: NOCBOR

Special Awards

It's time to nominate your favorite and most deserving business associate for the **NOCBOR 2016 Special Awards Program**. Listed below are the award categories. Nominations must be submitted to NOCBOR no later than November 4, 2016.

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.



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



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



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NOCBOR Events

NOVEMBER

DECEMBER

JANUARY

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3 9 a.m. (203) Policies & Procedures for Real Estate Risk Management	4 9:30 a.m. – 3:30 p.m. Con-ed (Course 1700-2016) Sally Bell	5
7	8 1-2:30 p.m. Free Backdoor Workshop "RPR Basic: Tools For Building Your Business"	9 9:30 a.m. – 3:30 p.m. Con-ed (Course 1700-2016) Sally Bell	10 10-11 a.m. Free Backdoor Workshop "DocuSign" (1 hr con-ed)	11	12
14 9:30 a.m. Education/Tech 11:30 a.m. Government Affairs 2-3 p.m. "What Goes On Behind Closed Doors"	15 9 a.m. Membership Services 9:30 a.m. Free Backdoor Workshop "Comprehensive HUD Training 2016" (2 hrs con-ed) 6 - 9 p.m. Con-ed (Course 1700-2016) Sherrill Allingham Baker	16 9-11 a.m. Free Backdoor Workshop "Preparing Fast & Accurate CMA's" 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	17 9:30 a.m. – 3:30 p.m. Con-ed (Course 1700-2016) Sherrill Allingham Baker 9:30 a.m. Grievance 6 - 9 p.m. Con-ed (Course 1700-2016) Sherrill Allingham Baker	18 9:30 a.m. – 3:30 p.m. Con-ed (Course 1700-2016) Jack Waller	19 9:30 a.m. – 3:30 p.m. Con-ed (Course 1700-2016) Sally Bell
21 9 a.m. Code of Ethics Training Jack Waller	22 10 – 11 a.m. Free Backdoor Workshop "RPR Advanced: 10 Ways To Earn More Business Than Your Competitor" 1 – 4 p.m. Free Backdoor Workshop How Old Is This House?; Electrical Services & Problems With Older Homes (3 hrs con-ed)	23	24 HAPPY THANKSGIVING OFFICE CLOSED	25 OFFICE CLOSED	26
28	29	30	1 9:30 a.m. – 3:30 p.m. Con-ed (Course 1700-2016) Sally Bell	2	3
5 10-11 a.m. Free Backdoor Workshop "Goal Setting"	6 9:30 a.m. – 4:30 p.m. CNE Scott Sowles	7 9:30 a.m. – 4:30 p.m. CNE Scott Sowles	8	9 12 p.m. Annual Awards & Installation Luncheon @ the Palace	10
12 8 a.m. – 5 p.m. GRI I Jack Waller 9:30 a.m. Education/Tech 11:30 a.m. Government Affairs	13 8 a.m. – 5 p.m. GRI I Jack Waller 9 a.m. Membership Services	14 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	15 9:30 a.m. Grievance 10 a.m. – 1 p.m. Free Backdoor Workshop Renovate, Repair, Remodel; Identify Furnace Deficiencies & Energy Inspections (3 hrs con-ed)	16	17 9:30 a.m. – 3:30 p.m. Con-ed (Course 1700-2016) Sally Bell
19 11:30 a.m. Government Affairs 8 a.m. – 5 p.m. GRI I Jack Waller	20 8 a.m. – 5 p.m. GRI I Jack Waller	21 9:30 a.m. – 3:30 p.m. Con-ed (Course 1700-2016) Sherrill Allingham Baker	22	23 OFFICE CLOSED	24
26 MERRY CHRISTMAS OFFICE CLOSED	27	28	29	30 9:30 a.m. – 3:30 p.m. Con-ed (Course 1700-2016) Sally Bell	31
2	3	4	5	6	7
9 9:30 a.m. Education/Tech 11:30 a.m. Government Affairs	10 9:30 a.m. – 3:30 p.m. Con-ed (Course 1700-2016) Sally Bell 9 a.m. Membership Services	11 1-2:30 p.m. Free Backdoor Workshop "RPR Basic: Tools For Building Your Business"	12 9 a.m. – 5:30 p.m. (RES 202) Contracts and Fair Housing Jack Waller	13	14
16	17	18 1 – 2 p.m. Free Backdoor Workshop "RPR Advanced: 10 Ways To Earn More Business Than Your Competitor"	19 9 a.m. – 5:30 p.m. (RES 202) Contracts and Fair Housing Jack Waller 9:30 a.m. Grievance	20	21
23 8 a.m. – 5 p.m. GRI II Tom Kotzian	24 8 a.m. – 5 p.m. GRI II Tom Kotzian	25 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	26 9 a.m. – 5:30 p.m. (RES 202) Contracts and Fair Housing Jack Waller	27	28
30 8 a.m. – 5 p.m. GRI II Tom Kotzian	31 8 a.m. – 5 p.m. GRI II Tom Kotzian				

Winter Preparedness

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6 Amazing Realtor Safety Devices

As children, we are told to never talk to strangers, yet our job as real estate professionals often involves interacting with those who we have never met before.

While there is no telling when something awful may occur, the good news is that smartphone apps and smart jewelry are modern-day safety devices may very possibly help a real estate professional out of a jam.

Here are three safety apps to explore:

bSafe Set up a network of your loved ones and they can follow you via GPS trace. Then, if you press the app's alarm in an emergency, they'll get an alert with your exact location. *bSafe* will record audio and video from your phone in case you want to present it to the police later.

Guardly Depending on whether you have the standard or premium service, *Guardly* can send emergency alerts not only to your loved ones, but to 911, and even campus police, too. It also has an interface that lets you place an emergency call when your phone is locked, and to do it much more quickly than you'd be able to normally.

Life360 Runs on your mobile device to allow you to view your family members on a map, communicate with them, and receive alerts when necessary.

Even if you don't like jewelry, the concept of "smart jewelry" is extremely clever and gives a new spin on the old "I've fallen and I can't get up" commercials. Remember those?

Here are a few sites that offer smart jewelry (some have companion apps):

Cuff Whether you want this for safety or just for notifications and alerts, the buttons on bracelets and necklace interact with an app on your mobile device. Just touch something on the bracelet, and an emergency notification can be sent via your cell phone.

Artemis Arguably more stylish, these fashion necklaces connect you to a private security operator that can record audio and get help to your location.

FirstSign The tiny pod can be put on a necklace, attached to a keychain or put on a hairband. It connects to a mobile app, which sends messages that include your location information.

There are many more apps and smart jewels out there that can help facilitate safety. Keep your guard up, and ask your broker or office manager to see about scheduling local law enforcement to come to your office and give a short talk on staying secure and safe in the modern world.



Knowledge Awareness Empowerment

Open houses can be a great sales tool—but hosting one also exposes you to numerous unfamiliar people for the first time. Take these steps to stay safe:

1. If possible, always try to have at least one other person working with you at the open house.
2. Check your cell phone's strength and signal prior to the open house. Have emergency numbers programmed on speed dial.
3. Upon entering a house for the first time, check all rooms and determine several "escape" routes. Make sure all deadbolt locks are unlocked to facilitate a faster escape.
4. Make sure that if you were to escape by the back door, you could escape from the backyard. Frequently, high fences surround yards that contain swimming pools or hot tubs.
5. Have all open house visitors sign in. Ask for full name, address, phone number and email.
6. When showing the house, always walk behind the prospect. Direct them; don't lead them. Say, for example, "The kitchen is on your left," and gesture for them to go ahead of you.
7. Avoid attics, basements, and getting trapped in small rooms.
8. Notify someone in your office, your answering service, a friend or a relative that you will be calling in every hour on the hour. And if you don't call, they are to call you.
9. Inform a neighbor that you will be showing the house and ask if he or she would keep an eye and ear open for anything out of the ordinary.
10. Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking the doors. Be prepared to defend yourself, if necessary.

(Visit NAR's REALTOR® Safety website at www.REALTOR.org/Safety This article is part of the National Association of REALTORS®' REALTOR® Safety Resources Kit.)

Websites and ADA Compliance

The National Association of Realtors® has made commendable efforts to have the Department of Justice expedite its set of guidelines in order for Realtors® web sites to be fully compliant and accessible to the hearing and visually-impaired customers.

The challenge for Realtors® is knowing exactly which set of guidelines to follow in order to be fully compliant. The Justice Department was expected to issue a memo this year, but that has been delayed for some time. For now, it seems as though only large, national companies are the ones being challenged. Individual agents appear to have little need for concern over this matter, but should address their own web sites accordingly.

While some firms have made it a priority, all real estate web sites need to do a better job of providing transcripts and closed captioning for audio-visual content, descriptive links, resizable text and images and variety of other features.

Special Awards and Induction Luncheon

Friday, December 9, 2016

12 p.m.

The Palace
6 Championship Dr.
Auburn Hills, 48326

FREE TO NOCBOR MEMBERS
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