



Impact



R. W. Watson
NOCBOR President

IT'S NOT TO LATE TO ATTEND

THE MAR CONVENTION & EXPO
(32 Miles or 47 Minutes from Waterford)

DEARBORN HYATT REGENCY
OCTOBER, 3-5

Register on site or call MAR @ 800.454.7842

The Michigan Association of REALTORS® Convention is an event that you don't want to miss!! It's not too late to make the short journey to the Dearborn Hyatt Regency, where you can register on site and take advantage of the State's largest gathering of real estate experts, industry professionals, legislators and state policy makers.

This year, *"Education is the Name of the Game,"* and the line-up includes knowledge sessions covering many "hot topics," "Social Media Marketing Risk," "Vacant Foreclosures," "iPhones and iPad Workshops" "The powerful Microsoft Office 2010," "Energy, Health and the REALTOR®," "Legendary Secrets of the Power Broker," "The Google Universe" and "Who Gives a Twit?" "Freddie & Fannie Updates" and much more! Most of the workshops and seminars are con-ed approved and it's great way to play "catch-up on credit hours and learn from the top professionals.

On the first day, Wednesday, October 3, keynote speaker, the Honorable Governor Rick Synder will address the attending REALTOR® membership during the Grand Assembly and assist in the installation of MAR's 100th President Bill Milliken Jr.

You also will not want to miss keynote speaker, Josh Linkner, *New Your Times* best-selling author and entrepreneur extraordinaire, the annual REALTOR®-Of-The-Year award presentations and installation of 2013 officers.

Why attend and what's in it for you?

RECEIVE CON ED CREDITS

Each year MAR offers the opportunity to receive over 35 hours of continuing education credit on average. In addition to receiving con-ed credit, attend MAR's ever-popular Legal Update, sponsored and hosted by Gregg McClelland. Get all your credits in one location, for one low price.

PEER NETWORKING

Join over 1,000 of your fellow REALTORS® attending Michigan's largest real estate event. You'll have the opportunity to network at the Expo, the REALTOR® Royale, Grand Assembly, Happy Hour at the Expo, refreshment and networking breaks between sessions and much more. I've personally enjoyed networking and meeting new agents. Also, you'll learn about all the latest technology and new ideas to implement.

VISIT VENDORS AT THE EXPO

Receive discounts on future products and services, enroll in drawings—the vendors are eager to give away sample items. Learn about new innovative technology and enjoy eating at the various food kiosks .

Here's what a few past attendees have said.

"This will be my 15th trip to MAR's Convention and Expo. The good ideas I get are fantastic, but the GREAT connections I make are priceless. Real estate is changing every day and I could not effectively run my company or be a trusted REALTOR® to my clients without the information and relationships created at this "must attend" event. Thanks for the years of ideas and connections.!" ~John McArdle, *Remerica Hometown One, Plymouth, MI*

"The primary reason I attend the MAR Convention in the fall is to attend WCR state meetings and to fulfill continuing education requirements. I also love taking advantage of any and all opportunities for informal

discussions with colleagues. Networking is key to a successful business and you sure get it there! Aside from continuing education, legal updates and social networking, there's the EXPO! At the MAR EXPO you can get hands-on, compare all the products at once back to back, get your questions answered and "try before you buy!" I'll be sure to attend this October!"~Roby Walker, *Coldwell Banker Pete Stanley & Associates, Au Gres, MI*

"This will be my third consecutive year attending the MAR Convention and Expo and I truly believe each year gets better.. I take advantage of as many workshops, round table discussions and social events my schedule will allow. The experience is over the top and I highly recommend you make the drive to Dearborn!" See you there!!! ~RW Watson, *SKBK Sotheby's International, Birmingham, MI*

For more information, call MAR toll-free @ 800.454.7842. Spending the night? Call the Hyatt @ 313.593.1234. Rooms are still available @ \$159.00 per night! BRING A FRIEND. . . THERE'S STILL TIME TO ATTEND!!!

Registration Fee	After 9.26.12
Full Registration* (MAR Member)	\$239
Full Registration* (First Timer MAR Member)	\$179
Full Registration (Board AE, Board Staff)	\$189
1-Day Registration* (Thursday, October 4 Only)	\$189
Non-Licensed Guest Registration	\$85
Full Registration* (Non-Member)	\$269





OFFICERS

President R.W. Watson	736-3000
President-Elect Bill Haviland, GRI, e-PRO	505-4732
Treasurer Maddy Dishon	620-1000
Secretary Cheryl Gates-Beers	620-8777

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Tanya Mitchell	625-0200
David Niezgoda	620-1000
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Angie Ridley	810-744-7600

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Tonya Wilder	Executive Assistant

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Bylaws	Louise Bisogni
Education	Cathy Siders
Executive	R.W. Watson
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John Burt, GRI	628-2178
Alternate Governor, James Gillen	800 971-1303

NAR DIRECTOR

R.W. Watson

MAR DELEGATES

Bill Haviland
R.W. Watson

NORTH OAKLAND COUNTY BOARD OF REALTORS®
 4400 West Walton | Waterford | MI | 48329
 Phone (248) 674-4080 | Fax (248) 674-8112
 E-mail: boardoffice@nocbor.com
www.nocbor.com

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.

Board of Directors

August, 2012

MOTION CARRIED to approve one (1) Primary Designated REALTORS®; and nineteen (19) Primary REALTORS®.

MOTION CARRIED to nominate **Allan Daniels, Matt Diskin, Geoff Leach, Dona Liford, David Niezgoda, Jenifer Rachel, Angie Ridley** and **Cathy Siders** to one of the three positions available on the Board of Directors. The following candidates were elected to serve on the Board: **David Niezgoda** (2011-13); **Jenifer Rachel** (2011-13) and **Angie Ridley** (2012-14).

Elect NOCBOR

Director

NOCBOR's Nominating Committee is recommending the following individuals to the general membership for election: **Angela Batten** (Real Estate One); **David Botsford** (Keller Williams Realty); **Ray O'Neil** (O'Neil Appraisal); **Rhona Ravenell** (Omega Appraisal) and Affiliate member **Barbara Bartus** (Watson Group). Members who would like to be considered for a position on the Board of Directors can file a petition with the Board, containing twenty-five (25) signatures of NOCBOR REALTOR® members, to qualify to appear on the ballot. Petitions must be submitted to the Board no later than **Monday, October 8, 2012**. Voting will begin online **Tuesday, October 9** and will continue online through **Monday, October 22** at **11:59**. Should you chose to vote during the Annual Membership Meeting, at Deer Lake Banquet Center, on **Tuesday, October 23, 2012**, plan to attend the breakfast buffet at 8:30 a.m.

All NOCBOR REALTOR® members, Primary and Secondary, are encouraged to vote for Director candidates. Here's how it works: Go to nocbor.com, click on the online voting icon. You will need to use your last name and last six digits of your real estate license. You will have access to the bios and pictures of each candidate. Vote for four (4) REALTORS® and one (1) Affiliate.

Board of Directors

September, 2012

MOTION CARRIED to approve two (2) Primary Designated REALTORS®; two (2) Secondary Designated REALTORS® and fifty eight (58) Primary REALTORS®.

NOCBOR Special

Awards

NOCBOR's Membership Services Committee, chaired by **Angela Batten**, is responsible for the selection of candidates nominated for the positions established for NOCBOR's 2012 Special Awards, which includes Broker-of-the-Year, Affiliate-of-the-Year, Rookie-of-the-Year and Cultural Diversity, Humanitarian and Distinguished Service awards. The award recipients will be recognized during NOCBOR's Induction & Awards luncheon, scheduled at Edgewood Country Club, on Tuesday, December 4, 2012. For the program to be successful, the members of the Membership Committee are requesting NOCBOR members to consider nominating candidates for the special categories. The Special Awards nomination form is available at NOCBOR's Web site, nocbor.com, under **Resources** or call the Board office, 248-674-4080

Emeritus Members

The National Association of REALTORS® recognizes REALTORS® who have been members of the REALTOR® family for 40 continuous years or more. NOCBOR is proud to announce those members who have earned the designation as **Emeritus Members: Ronald Aniel, Sherill Baker, Cheryl Gineman, Gary Goike, Bill Hampton, William McPharlin, Robert Mather, Dennis Nabor, Cheryl Nahas, Ron Newman, Shirley Spencer and Troyce Travis**. Having earned the designation as Emeritus, members will receive complimentary REALTOR® membership, beginning in 2013.



Robert W. Watson REALTOR®-Of-The-Year



R.W. Watson, SKBK Sotheby's International, has been selected as NOCBOR's 2012 REALTOR®-of-the-YEAR. R.W., who also serves as NOCBOR's 2012 President, represents over 2,750 NOCBOR members as Delegate to the Michigan Association of REALTORS®, and Director of the National Association of REALTORS®.

Licensed since 1979, Watson has developed a diversified network of clients and provides the professional attitude that has earned him over 35 years of respect. As a twenty (20) year member of the Board's Professional Standards Committee, R.W. knows the meaning of the REALTORS® Code of Ethics, and has the dedication and appreciation of the obligations of the Articles affecting real estate issues and the professionals involved in the industry.

Watson will be recognized as NOCBOR's REALTOR®-of-the-Year during the MAR Annual Convention in Dearborn, October 3, 2012, when the Honorable Governor Rick Snyder will install Bill Miliken, Jr., MAR's 100th President.

Vote Online October 9 – October 23
Visit nocbor.com for info on all candidates



NOCBOR Director Candidates

Elect 4 REALTORS®
Elect 1 Affiliate



Angie Batten
REALTOR®
Real Estate One



Barb Bartus
Affiliate
Watson Group



David Botsford
REALTOR®
Keller Williams Realty



Rhona Ravenell
REALTOR®
Omega Appraisal



Ray O'Neil
REALTOR®
O'Neil Appraisal

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2012 Golf Outing

On behalf of the NOCBOR Membership Services Committee, a huge "Thank You" to each of the sponsors who generously supported, contributed and participated in NOCBOR's Annual Golf Outing, Thursday, August 9, at the Fountains in Clarkston.

After a horribly dry and hot summer, golfers ended up, on the only day in months, where it rained from morning to night! Not just a drizzle, it was a flood, and everyone was drenched! However, with the many contributions and a great venue, NOCBOR had fantastic participation and a wonderful day of networking and fun!

American Preferred Homes, Lisa Easter

Cason Home Loans, Chris Harris & Loren Hotchkiss

Changing Places, Johnna Struck

Fidelity National Title, Ron Lucas

First American, Justin Bankston

Franklin Title, Keith Stonehouse

Home Team Inspection, Jeff LaPorte

Huron Valley Financial, Mick Morrow

Huron Valley Financial, Cindy Taylor

Keller Williams Realty, Clarkston

Liberty Way Realty, James Gillen

McClelland & Anderson

National Home Lending North, Tom Daigle

NOCBOR

Partners Title, Angie Pieron

Re/Max Encore, Maddy Dishon

Realcomp

REMN, Rose Balhorn

Seaver Title, Phil Seaver & Laura Felix-Smith

Sterling Title Company, Barron Hinsperger

The Michigan Home Inspector, Dan Farner

Title Connect, Mary Garmo

Watson Group Financial, Brian Seibert



Legal Q & A

Q: I am an agent representing a seller in the sale of the home. He wants me to advertise that the payment on this house is \$600 per month. Can I do this?

A. Yes, but only if the advertisement includes additional information. Regulation Z of the Federal Truth in Lending Act provides a list of criteria one must follow when advertising financing terms. This regulation states that if a "triggering term" is used in the advertisement, then the advertisement must include additional information. A triggering term includes one or more of the following:

1. The amount of the down payment expressed as either a percentage or dollar amount.
2. The amount of any payment expressed as either a percentage or dollar amount.
3. The number of payment or the period of repayment.
4. The amount of any finance charge.

If the advertisement uses a "triggering term" then it must also contain the following information: The amount or percentage of the down payment. The terms of the repayment. The annual percentage rate or "APR."

Q: A former client to whom I sold a house recently filed for bankruptcy and the court discharged the debt secured by a mortgage on his house. The bank is now foreclosing. Is the bank able to do so?

A: Yes. The bankruptcy discharged the note that your former client signed with the bank; however, the discharge of liability on the note did not affect the mortgage on the property. The bank still has the power to foreclose its mortgage.

Never Lose Another Prospect



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Then call or email me directly to make sure you are set up on this FREE service today.

Rose Balhorn, Area Sales Manager, REMN 248-793-3435 or rbalhorn@remn.com

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Karen Dacey – **30 + years** (248) 563-1936
Amy Koenig – **20 + years** (248) 421-6790
Mike Proctor – **20 + years** (248) 931-1018

Call us today to get your client
APPROVED...NOT qualified



NOCBOR Events

October

November

December

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Sally Bell 6-10 p.m. Pre License	2 9-30 a.m.-3:30 p.m. Course 1100 -2010 Con-ed Bill Haviland	3 6-10 p.m. Pre License MAR EXPO-DeARBORN	4	5 9:30 -11:30 a.m. REALTOR® Code of Ethics @ Troy Community Center	6
8 Petition Deadline Director 9:30 a.m. Education 11:30 a.m. Gov't Affairs 6-10 p.m. Pre License	9 Vote Online 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Bill Haviland 9:30 a.m. Technology	10 6-10 p.m. Pre License	11 9 a.m. Membership Services 9-30 a.m.-3:30 p.m. Course 1200-2011 Con-ed Cathy Siders	12 10 a.m. Backdoor Workshop MSHDA Eric Dusenburg (1 hr con-ed)	13
15 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Bill Haviland	16 10 a.m. "Working In The "Cloud" (2 hours con-ed) Angie Ridley	17 9:30 -11:30 a.m. REALTOR® Code of Ethics	18 9:15 a.m. Grievance	19 9:00 a.m. Backdoor Workshop Successfully Selling HUD Homes 12 p.m. Gov't Affairs Lunch with State Reps	20 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Bill Haviland
22 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Cathy Siders 11:59 p.m. Voting Concludes	23 8:30 a.m. Annual Membership Meeting Greg McClelland Legal Update	24	25 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Sally Bell	26	27 9:30 a.m.-3:30 p.m. Course 1300 Con-ed Cathy Siders
29 6-9 p.m. Course 1300 con-ed Cathy Siders	30 9-30 a.m.-3:30 p.m. Course 1300 Con-ed Sally Bell	31 12:30 p.m. Executive Committee 1:30 p.m. BODs' Mtg 6-9 p.m. Course 1300 con-ed Cathy Siders 	1 9:30 -11:30 a.m. REALTOR® Code of Ethics	2 9:30 a.m.-3:30 p.m. Course 1300 Con-ed Bill Haviland	3
5	6	7	8 9 a.m. Membership Services NAR Annual - Orlando	9	10
12 9:30 a.m. Education 11:30 a.m. Gov't Affairs	13 9:30 a.m. Technology	14 9:30 -11:30 a.m. REALTOR® Code of Ethics	15 9:15 a.m. Grievance	16	17
19	20	21	22 OFFICE CLOSED HAPPY  THANKSGIVING	23 OFFICE CLOSED	24
26	27	28 12:30 p.m. Executive Committee 1:30 p.m. BODs' Mtg	29	30	1
3	4 11:30 a.m. Induction & Special Awards Luncheon	5	6	7	8
10 9:30 a.m. Education 11:30 a.m. Gov't Affairs	11 9:30 a.m. Technology	12	13 9 a.m. Membership Services	14 9:30 -11:30 a.m. REALTOR® Code of Ethics	15
17	18	19 12:30 p.m. Executive Committee 1:30 p.m. BODs' Mtg	20 9:15 a.m. Grievance	21	22
24 OFFICE CLOSED	25 OFFICE CLOSED MERRY CHRISTMAS 	26	27	28	29
31 OFFICE CLOSED					

2012 Continuing Education

Dates

Instructor

Monday, October 1	S. Bell
Tuesday, October 9	B. Haviland
Monday, October 15	B. Haviland
Saturday, October 20	B. Haviland
Monday, October 22	C. Siders
Saturday, October 27	C. Siders
Monday, October 29 (6-9 p.m.)	C. Siders
Tuesday, October 30	S. Bell
Wednesday, October 31(6-9 p.m.)	C. Siders
Friday, November 2	B. Haviland

2010 Continuing Education

Tuesday, October 2	B. Haviland
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2011 Continuing Education

Thursday, October 11	C. Siders
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For more continuing education dates go to nocbor.com

Class begins at **9:30 a.m.** and concludes at **3:30 p.m.**
6 hrs. \$35 member/\$45 non-member, 4 hrs. \$25 member/\$30 non-member; 3 hrs. \$20 member/\$25 non-member and 2 hrs. \$15 member/\$20 non-member. **(Mandated 6 hrs annual real estate education, including 2 hrs. of law, must be completed by 10/31/12.)**

REALTOR® Code of Ethics

2012 is the year that all real estate agents and REALTORS® must complete their continuing education requirements by October 31st to renew their three-year license. It is also the third year of NAR's Quadrennial Code of Ethics training cycle which must be completed by all REALTORS® by December 31, 2012. Jack Waller, President of NCI Associates, will provide NOCBOR members the required 2 ½ hours of ethics training, which also qualifies for 3 hours of continuing education. Your Code of Ethics training is free, however to take advantage of the con ed credits there is a \$15 fee. Don't wait until October 31st to complete your required continuing education hours! Take advantage of NOCBOR's Code of Ethics Training programs during 2012. Following is the Quad Code of Ethics schedule:

**Friday, October 5 @
Troy Community Center**

**Wednesday, October 17
Thursday, November 1
Wednesday, November 14
Friday, December 14**

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

REALTORS® Conference & Expo

November 9-12, 2012 • ORLANDO

Backdoor Workshops (Free)

MSHDA

Friday, October 12 (10 a.m.)
Instructor: Eric Dusenburg (1 hour con-ed)

Location: NOCBOR

Working In The "Cloud"

(2 hours con-ed)
\$15.00

Are you really up for all of today's technology? Learn from the professional Angie Ridley talking all about "dropbox" "dropbox2go" "e-signatures" and more! Learn how to streamline your everyday process giving you more time to get out there to get more business or relax...

**Tuesday, October 16
10 a.m.**

Instructor: Angie Ridley

Location: NOCBOR

HOME INSPECTIONS



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NOCBOR Annual Membership Meeting

Tuesday, October 23

Guest Speaker: Greg McClelland
Election of NOCBOR Directors

8:30 a.m. Continental Breakfast

9:00 a.m. Program

Free to Members
(\$20 Non-Members)

Deer Lake Banquet Center
6061 White Lake Rd
Clarkston, 48346

The Legal Update qualifies
for 2 hours of the 2012
continuing education
program.

Call NOCBOR at 248.674.4080 to RSVP!
Before October 19, 2012

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