



Impact



Jenifer Rachel
NOCBOR President

Challenges Of A Buyer's Agent

In our current environment, it is easy to be frustrated with other agents. No call back, no docs loaded on listing, killing yourself to get your client into a property before it goes under contract, and worst of all, "we just accepted an offer", right after you just showed the property. Every market has its challenges but we should all keep one thing in mind, real estate is the only industry that we have to cooperate to be paid and our ultimate goal should always be to service our clients. So being kind, respectful, and working together, will always get the job done. With that in mind, here are few common errors that I have recently encountered.

Not marking a house pending when you have a fully executed offer. The Rule is: Listing Participant shall submit, within 48 hours (two business days) after receipt of a completed Contract of Sale, and when no further showings are being scheduled, a Status Change form of the "Pending Sale" to the MLS, including pending sale date. (Sec. 9.3) (revised 2016). We all need to be

courteous to other agents. Don't waste others time showing houses that are not available. There are fines associated in not following the Rules for not marking a house pending.

Not allowing showings on active listings. The level of frustration when your client calls to tell you they have found "the one", and you try to schedule an appointment only to find it blacked out for days on ShowingTime. Or, denied every time you submit a request for a showing without explanation. The Rules are: Any listing that cannot be shown must be removed from the MLS until showings can resume. New listings that cannot be shown must follow the process for listings that are not disseminated by the MLS. (added 2014) which can be found in Realcomps Rules Section 1.3. Section 2.12, Listing brokers shall not misrepresent the availability of access to show or inspect listed property.

Not disclosing that you have an offer. In our current market we are receiving offers on properties usually within a few days. If you are showing a property, call the listing agent, before you go, and ask if they have any offers. The Realcomp Rules; if you are the listing agent: Section 2.11, Listing brokers, in response to inquiries from buyers or cooperating brokers, shall, with the seller's approval, disclose the existence of offers on the property.

Where disclosure is authorized, the listing broker shall also disclose, if asked, whether offers were obtained by the listing licensee, by another licensee in the listing firm, or by a cooperating broker. (Amended 11/2008)

Not have documents loaded on a listing. MLS requires you to have your disclosures loaded on the listing. This is a \$25.00 fine, if it is not done. The Michigan Seller Disclosure Act states: A completed Seller Disclosure Statement must be delivered to a

buyer or other transferee within the following time limits (MCL 565.954):

- 1) Prior to a buyer executing a binding purchase agreement.
- 2) Prior to a vendee executing a land contract or a lessee executed a lease coupled with improvements by the lessee.
- 3) If the form is delivered after the purchase agreement is signed, the buyer may terminate the purchase agreement not later than 72 hours after receipt of the form, in the case of a hand delivery, (or 120 hours in the case of registered mail).

I know I don't want to be the listing agent that has to tell their seller that they have put them in this situation and the buyers have backed out. Private investors that are flipping a property are not exempt from Seller's Disclosures, because they have never lived in the property. They must disclose.

I love my industry. Let's work to keep it professional and a positive experience for our clients and each other.

Jenifer Rachel
Keller Williams Premier

"General Membership" **Legal Update**

Monday, June 11, 2018

Featuring:
Tom Kotzian
Rick Linnell
Jack Waller

8:00 a.m. Breakfast
9:00 a.m. Program

MSU Management Education Center
811 W. Square Lk Rd.
Troy, 48098

Includes 2 Hours of required Legal Con-ed



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www.nocbor.com

Board of Directors February, 2018

MOTION CARRIED to approve Two (2) Primary Designated Realtors®; One Hundred Twelve (112) Primary Realtors®; One (1) Secondary Designated Realtor® and Two (2) Affiliates.

MOTION CARRIED to approve the Decision of the Ethics Hearing Panel regarding Wilhelm vs. Mountain.

Board of Directors March, 2018

MOTION CARRIED to approve Two (2) Primary Designated Realtors®; Eighty (80) Primary Realtors®; Two (2) Secondary Realtors® and Four (4) Affiliates.

MOTION CARRIED to approve the purchase of the series of **Seminars On Demand** to provide as a NOCBOR member benefit, and that the provider, Michael Jeffrey of the YES Network, will not solicit NOCBOR members in any fashion. In addition, the **Seminars On Demand** will be exclusively limited to the members of the North Oakland County Board of Realtors® within the twelve (12) month period.

"Tools of the Trade"

Realcomp's Annual "Tools of the Trade REALTORS® Expo" is scheduled to be held on Wednesday, May 30, 9:30 a.m. – 4:15 p.m. at 242 Commons; 7526 Grand River Ave Brighton 48114. Realtors® and support personnel are encouraged to attend.

50 *fifty years*
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1968 - 2018



In Memoriam

Connie Haviland, beloved wife of the late **Bill Haviland**, (Haviland Real Estate), passed away on March 14, 2018. NOCBOR members, Directors and staff extend their deepest sympathy to the Haviland family.

Huge Benefit

The value of your NOCBOR membership just took a big step forward! NOCBOR Directors have approved the **exclusive** use of **Seminars On Demand** for all NOCBOR members. You will have access to an amazing collection of motivational training videos that will take your business and life to the next level.

You will be able to turn your car into a university on wheels! Watch or listen to some of the greatest seminar leaders in the world, including Brian Tracy, Jack Canfield, Lisa Ford, Grant Cardone, Les Brown and dozens of others.

Whether you need a motivational shot in the arm, new prospecting skills or some practical strategies to improve your presentation skills, this platform contains over 150 hours of prime content, and it works on all device! This collection is valued at hundreds of dollars per year, it's yours for no cost, as long as NOCBOR is your Primary association. Again, this benefit is exclusive to NOCBOR members, so you won't find it offered at any other Realtors® associations.

Look for an e-mail from **Seminars On Demand** (you may have to check your spam folder) and be sure to login right away while it's fresh in your mind. Here's to your continued success in 2018 and beyond!

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.

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 \$50 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!



NAR Appoints NOCBOR Members

The National Association of Realtors® has selected the following NOCBOR members to serve on Committees in 2018:

Allan Daniels, Chairman, Regulatory Issues & Public Policy Coordinating Committee
Tom Kotzian, Membership Policy & Board Jurisdiction & NAR Director
Ray O’Neil, Federal Financing & NAR Director
Jenifer Rachel, State & Local Issues Policy

Michigan Realtors® Select Members for Committees

NOCBOR proudly announces the recent selection of NOCBOR members who will serve on various Committees and Task Force of the Michigan Realtors® in 2018. They are:

David Botsford, MR® Large Firms
Allan Daniels, RPAC, CE Marketplace Review Task Force
Harvey Elam Jr., Mi Council of Real Estate Appraisal
Cynthia Grunow, Professional Standards
Brian Kirksey, Mi. Council of Real Estate Appraisers
Tom Kotzian, Education Committee

Bethany McNaney, Convention Task Force
Rob Moen, Public Policy
Ray O’Neil, Mi. Council of Real Estate Appraisers & Public Policy
Jenifer Rachel, Convention Task Force
Jack Waller, Education Committee

Michigan Realtors® Scholarship Trust

Scholarship Guidelines

The Michigan Realtors® Scholarship Trust administers two scholarship programs: The Russel A. Pointer Fund and the Barney Harkins Scholarship and Educational Fund. Scholarships are awarded annually to undergraduate students whose academic major is related to real estate. The scholarships are aimed at encouraging and supporting outstanding, highly-motivated students to specialize in the study of real estate.

To meet eligibility criteria for the scholarships, the student:

1. Must have at least an average grade point of 2.0 on a 4.0 scale or equivalent of a “C” average and show evidence of academic achievement.
2. Must exemplify character including demonstrated evidence of good citizenship.
3. Must be taking courses which are related to the real estate field, such as real estate, business, marketing, finance or law.
4. Must be a full-time student and resident in Michigan, entering junior, senior year or post-graduate work at a university or college.
5. Must provide a copy of college transcript to date.
6. Must complete and submit application by June 30 for the following academic year.

Incomplete applications are not considered.

We do not discriminate for or against any applicant on the basis of race, creed, religion, national origin, age, sex, disability or employment status.

Check out nocbor.com for Scholarship Application

Here's Why NAR Wants To Raise Your Dues \$30 Next Year

The National Association of Realtors® (NAR) seeks to raise dues for its 1.3 million members by \$30 next year, with additional built-in increases of 2.5% per year beginning in 2020. NAR's 2019 budget proposal, approved by its Budget Review and Finance Committees, calls for a \$35.5 million jump in annual spending. NAR says it will devote \$17 of the increase to boost its political advocacy spending and the remaining \$13 will cover a Realtor®-owned transaction management platform for members, building maintenance and renovation, and programs devoted to professionalism, financial wellness, and strategic business innovation.

NAR has dubbed the changes as *Strategic Measures Advancing Realtors® to Tomorrow (S.M.A.R.T.) Initiatives*. The trade group's dues currently stand at \$120, so the requested increase is a 25% jump to \$150. NAR members must also pay a \$35 assessment annually for the trade group's consumer advertising campaign, which has been approved through 2019, remains unchanged in this budget proposal.

NAR's 800-member Board of Directors, including NOCBOR NAR Directors, **Tom Kotzian** and **Ray O'Neil**, will vote on the 2019 budget proposal when it meets on May 19, at the conclusion the Realtors® Legislative Meetings and Trade Expo, in Washington, D.C., May 14-19.

In a statement emailed to **Inman**, NAR Treasurer Tom Riley said that the proposed funding increases and initiatives will have "a tremendous impact" on the trade group's long-term priorities and ambitions. "The onslaught of new technologies and shifting consumer dynamics demands that NAR invest in and lead the association, its members and our profession into the future." "NAR's leadership recognizes that there is never a good time to implement a membership dues increase; however, for NAR to continue to respond to the increased levels of service and advocacy that our members demand and also provide the support and tools needed to ensure Realtors® and our industry thrive, there requires a continued commitment from the entire Realtor® family," stated Riley. He encouraged all NAR members to educate themselves on the proposed changes. NAR invited members to share their feedback through NAR's social media channels, including its closed Facebook group, or to reach out directly to Realtor® leaders and staff on NAR's password-protected community platform.

NAR created the Realtor® Party six years ago, the last time the trade group raised dues. The NAR board approved a \$40 dues hike in 2011, despite polls showing members overwhelmingly opposed it. The trade group first floated the idea of another possible dues increase at its annual conference in November 2017. At the time, NAR said it was considering increasing its political advocacy spending by \$30 million annually, i.e., \$25 per member, to fund 33 new or enhanced Realtor® Party programs.

The Budget Review and Finance Committees did not approve all of the programs, so the proposed budget asks for an additional \$17 per member for the Realtor® Party instead, NAR spokesperson Sara Wiskerchen said via email. If

approved, the new Realtor® Party funds would go toward "new/enhanced activities, issues mobilization, state/local independent expenditures, campaign services, RPAC direct fundraising, consumer advocacy outreach, federal public issues advocacy, and federal independent expenditures," NAR said in an FAQ posted on its website. Three-quarters of the proposed dues increase would go toward local and state political efforts while the remaining 25% would go toward federal efforts. Asked why NAR collects the funds for state and local efforts, Wiskerchen said implementing the funds at the national level "allows for greater efficiencies and for NAR to work with organizations and vendors that extend resources at substantially discounted rates than could be achieved individually in each market."

"NAR can also centralize processes and collectively manage its staff and resources to achieve program goals more efficiently than associations can do on an ad-hoc basis," Wiskerchen added. "The tertiary agreement with state and local associations allows for NAR (which is unique) to share and replicate its federal advocacy and programs at the grassroots and state level, so members across the country benefit even more." \$7.5M more for zipLogix. In November 2015, the NAR Board approved a deal to provide its members with transaction management software from tech firm zipLogix. zipLogix is a joint venture between the National Association of Realtors® and California Association of Realtors® subsidiary Real Estate Business Services Inc. (REBS). According to zipLogix, REBS owns 57.4% of zipLogix and NAR owns 30.2%. zipLogix itself holds 11.6% ownership (not owned by any Realtor® association or subsidiary) and several other state and local Realtor® associations hold the remaining 0.8% interest. NAR and zipLogix declined to name the other associations. Starting in first-quarter 2016, Realtor® agents and brokers got free access to the firm's zipForm, Plus software, transaction forms specific to their area, document storage through zipVault, and zipLogix transaction management system, zipTMS (formerly known as relay). The deal did not include the broker version of zipForm Plus, zipForm Mobile, zipFormMLSConnect, e-signatures from zipLogix Digital Ink or any other products zipLogix has since launched, such as zipCRM.

Under NAR's original three-year agreement with zipLogix, the trade group would pay \$10 per Realtor per year from its reserves toward the joint-venture for all NAR members, regardless of how many actually used ZipLogix's products. The deal also tied an increase in the third year to the federal Consumer Price Index.

Over three years, the zipLogix deal has cost more than \$38 million, NAR said in a budget information sheet posted on its website last week. That expenditure, plus the \$12 million shelled out for real estate data projects Upstream and Advanced Multilist Platform (AMP), have depleted NAR's reserves by 45 percent. But, here's the good news, NAR suspended the AMP program in February, resulting in a headcount reduction of 20 at NAR subsidiary Realtors® Property Resource (RPR) and about \$7 million in savings through 2019.

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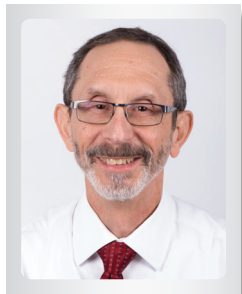
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'Principal Agent Model' May Be Better For Your Real Estate Business Than The Team Approach

Since their inception, real estate sales teams have signified a certain level of accomplishment and status within the industry.

The initial desire for any agent to build a team is to leverage their time in such a way that they can generate more sales while focusing on the tasks they prefer doing most or deem most important to their success.

The common evolution is to hire an assistant to handle paperwork and various other administrative responsibilities and then hire buyer's agents, whose only responsibility is to take care of the team leader's buyer clients in exchange for a percentage of commission, which is typically 50%.

On the surface, it all seems to work well, at least at first. Like most relationships, there is always a honeymoon period and, depending on the personalities at play, things will — and do — usually begin to crack after a few years, if not sooner.

The common perception within the industry and with most of the consumers is "the larger the team, the greater the success."

But the larger the team grows, the more the personalities and expectations begin to clash, which ultimately leads to what I believe to be the biggest team buster of all — entitlement. Having had the experience of building a large team firsthand, I can say I personally would not do it again. I know some agents who have made it work, which means it can. But I believe the management of such teams requires a specific personality and mindset.

For the rest of us, I feel there is a better and lesser-known option called the "principal agent model." Although it's not as impressive in appearance as the "team model," I believe it is a better way for the majority of Realtors® to leverage and get the most out of their real estate sales business.

The real numbers

I was part of a training program for years that specialized in team building to accomplish massive sales volume. The most obvious takeaway from that experience for me was the difference between one's GCI (gross commission income) and the NCI (net commission income).

Among this group of mega agents and their teams, there was not one whose NCI surpassed 30 percent of their GCI. So, in basic and round numbers, that means for every \$1 million earned in GCI, the team leader would see \$300,000 after commission splits and overhead.

This scenario was the best case, as most were operating at 20 to 25% NCI. The model made for generous expense accounts. But it failed miserably in the risk-reward department.

Any team leader who can generate \$1 million in GCI with a team could easily generate \$300,000 on their own with little to no help at all.

I have always felt that agents are too quick to hire assistants and don't spend enough time mastering all the areas of their business before leveraging themselves.

My basic rule of thumb is if an agent is doing fewer than 50 sales transactions a year, he or she doesn't need an assistant — except perhaps a virtual assistant to manage certain tasks, such as social media marketing and management of website content and listings.

The principal agent model is focused more on streamlining one's business while maintaining an emphasis on managing clients vs. members of one's team.

The model is not specifically designed for the primary agent to sell 300 to 500 homes a year. The idea is to create an NCI two to three times higher than the team model while selling far fewer homes — with greater focus placed on getting results for the client rather than the agent.

How to build the principal agent model

Many agents are likely operating some form of a principal agent model without being aware of it or without the right purpose and intention.

Leveraging is still the primary focus, but it is done by hiring independent contractors versus adding team members. So all the other experts — such as assistants, home inspectors, stagers, sign installers, photographer, listing appointment coordinators, SEO managers, social media experts, website managers, graphic designers and even buyer's agents — can all be hired on an as-needed basis.

By leveraging this way, you — as the primary agent — continue to be the central nervous system of your business. Your overhead is directed only where it's needed and as it's necessary, and you are never left out of touch with your clients.

As your volume of sales grows to between 75 and 100 transactions per year, then having a full-time assistant and buyer's agent could make sense.

The added long-term benefit of the principal agent model is the connection and relationship the primary agent maintains with his clients. And with a proper LCP (lifetime client program), it will ensure greater client retention and referrals.

Overall, I believe the principal agent model offers greater ease of operation, superior NCI and exponential client retention.

(Eric Putoto is the creator and founder of the The Platinum Process Real Estate Coaching Program)

Legal Q & A

Q: I have a real estate sales team that advertises under the name, “Smith Team.” I have heard that I soon will have to change my advertising so that the team name is not larger than my broker’s name. Is this correct?

A: Yes. Starting on January 1, 2018, in all advertisements, the business name of the employing broker must be in equal or larger size type than the name of the associate broker, salesperson, or team.

Q: I listed a home for \$300,000. My seller has received a full price offer and wants to counter it at \$310,000. Can he do this?

A: Yes. Even if a full price offer is presented to the seller, he or she is not obligated to sell it at that price and can counter at a price that is higher than the listing price. (A listing broker may be entitled to a commission even if the seller does not accept a full price offer.)

Q: I made a full price offer on a house on behalf of my buyer. The offer stated that the seller had until 5:00 p.m. on Friday to respond. The listing broker emailed me and said that the seller would not respond until Monday because he has an open house scheduled for the weekend and he wants to see if any more offers are made. Doesn’t the seller have a duty to respond “yes” or “no” to my offer before then?

A: No. There is no legal duty for the seller to respond to any offer. However, the seller cannot “accept” an expired offer; rather any “acceptance” after the expiration of the offer would be deemed a counteroffer that your buyer could either accept or reject.

Q: My seller was home when the inspector showed up with the buyer’s agent. The seller was told that he could not be present during the inspection. Is this true?

A: No. There is no law that requires the sellers to leave their property during an inspection.

Q: I represent buyers who terminated a purchase contract after discovering black mold in the house. I now have another interested buyer who would like to make an offer on the same home. The listing agent said that I cannot tell my buyer about the prior buyers’ discovery of mold because I obtained that information during a prior agency relationship. Is this true?

A: No. As a buyer’s agent you have a fiduciary duty to notify your current client of any issues that you know of about the property. While most buyers’ agency agreements expressly provide that the agent will not disclose confidential information learned through another agency relationship, the information about the discovery of black mold is not “confidential” as to the first buyer. Information known to both a seller and a potential buyer is not “confidential” as to either. *(This column is provided by the law firm of McClelland & Anderson)*

Legal Hotline
800-522-2820

User Friendly Version of The Code of Ethics

Article 1 – Don’t lie.

Article 2 – Don’t BS clients.

Article 3 – Cooperate with Realtors®.

Article 4 – Report agency disclosure.

Article 5 – Disclose if you are the buyer.

Article 6 – Avoid side deals.

Article 7 – Get paid from one source only.

Article 8 – Escrow the money.

Article 9 – Put EVERYTHING in writing.

Article 10 – Don’t discriminate.

Article 11 – Know your stuff.

Article 12 – Advertise properly.

Article 13 – Don’t pretend to be a lawyer.

Article 14 - Cooperate with the Board regarding your case.

Article 15 – No bashing other Realtors®.

Article 16 – Don’t steal clients.

Article 17 – Arbitrate – don’t litigate.



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2018 Con-ed (Course 1900)

Monday, April 30	Jack Waller
*Tuesday, May 15 (2 hours)	Marguerite Walker II
Friday, May 18	Marguerite Walker II
Wednesday, May 23	Jack Waller
Tuesday, May 29	Sally Bell
Saturday, June 9	Sally Bell
*Thursday, June 14 (2 hours)	Marguerite Walker II
Tuesday, June 19	Sally Bell
Friday, June 22	Jack Waller
Thursday, June 28	Marguerite Walker II
Tuesday, July 24	Jack Waller
Friday, August 3	Jack Waller
Wednesday, September 5	Jack Waller
Tuesday, October 30	Jack Waller

*2:00 – 4:00 p.m. (2 hours con-ed)

*12:30 – 4:30 p.m. (4 hours con-ed)

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

Course fee: \$40 member/\$50 non-member (6 hours)

*\$30 member/\$40 non-member (4 hours)

*\$20 member/\$25 non-member (2hours)

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. Your Code of Ethics training is free, however to take advantage of the con ed credits there is a \$20 fee.

Friday, April 27
Wednesday, June 13
Tuesday, July 17
Thursday, August 9
Tuesday, September 4
Tuesday, October 2
Wednesday, November 7

All Realtors® MUST Complete 2 1/2 hours training no later than 12-31-18

Classes begin at 8:30 a.m.

To register: nocbor.com

Location: NOCBOR

"Only those who risk going too far can possibly find out how far they can really go."

Free Workshops

Thursday, April 26 (10 a.m. – 12 p.m.)

"The Power To Purchase"

Dan Rogers, Advanced Mortgage

Thursday, May 3 (10 a.m. - 12 p.m.)

"Creating Trust & Comfort"

(2 hours con-ed)

Adam Ranville, The Yes Network

Monday, May 14 (10 a.m. - 1 p.m.)

"Swimming Pool Safety" "Well & Septic" &

"Important Deck Information"

(3 hours con-ed)

Randy Patterson, Pillar To Post

Tuesday, May 15 (9:30 a.m. – 1:30 p.m.)

"Coaching With A New Twist"

(4 hours con-ed)

Luigi Berisha, Century 21 Town & Country

Thursday, May 17 (11 a.m. - 12 p.m.)

"T.B.D."

(1 hour con-ed)

Brenda Brosnan, Summit Fun

Thursday, May 17 (1 – 3 p.m.)

"New Construction Financing"

Dana Fox, Lake Michigan Credit Union

Thursday, May 31 (11 a.m. - 12 p.m.)

"T.B.D."

(1 hour con-ed)

Brenda Brosnan, Summit Funding

Thursday, June 7 (9:30 a.m. – 12:30 p.m.)

"Comprehensive HUD Training"

(3 hours con-ed)

Evduza Ramaj, Inside Realty

Tuesday, June 12 (1 – 3 p.m.)

"New Construction Financing"

Dana Fox, Lake Michigan Credit Union

Thursday, June 14 (9:30 a.m. – 1:30 p.m.)

"Coaching With A New Twist"

(4 hours con-ed)

Luigi Berisha, Century 21 Town & Country

To register: nocbor.com

Location: NOCBOR

Michigan Design Center

NOCBOR has made arrangements with the Michigan Design Center, in Troy, to provide a limited number of Realtors® the opportunity to tour their spectacular showrooms on Wednesday, June 13, 2018.

The Design Center is located at 1700 Stutz Drive in Troy. The tour will begin at 10 a.m. and conclude at 12 p.m. Designers will be available to answer your questions.

If you would like to attend this unique FREE tour on June 13, you must register at nocbor.com, no later than Wednesday, June 6.

Real Estate Negotiation Expert®

Tuesday, April 24 & Wednesday, April 25

9 a.m. – 5 p.m.

Instructor: Lori Chmura

This new 2 day course is an interactive experience to help negotiators elevate their game! The course examines all types of negotiation formats and methods so that today's negotiators can play the game to win. A full spectrum of tips, tools, techniques and advantages will be provided so that negotiators can provide effective results for their client. The second day of the course focuses on real-world field scenarios to help negotiators apply the power tools, techniques and tactics learned on the first day. Understanding the tactics and techniques is one thing, but learning how to recognize them being done and using them effectively requires practice. *Qualifies for the NOCBOR interest free Education loan.

*\$300.00 includes materials

Register nocbor.com



Location: NOCBOR

Real Estate Negotiation Expert®

Thursday, August 16 & Friday, August 17

9 a.m. – 5 p.m.

Instructor: Lori Chmura

This new 2 day course is an interactive experience to help negotiators elevate their game! The course examines all types of negotiation formats and methods so that today's negotiators can play the game to win. A full spectrum of tips, tools, techniques and advantages will be provided so that negotiators can provide effective results for their client. The second day of the course focuses on real-world field scenarios to help negotiators apply the power tools, techniques and tactics learned on the first day. Understanding the tactics and techniques is one thing, but learning how to recognize them being done and using them effectively requires practice. *Qualifies for the NOCBOR interest free Education loan.

*\$300.00 includes materials

Register nocbor.com



Location: NOCBOR

**Pre License Training
40 hours**

Monday, May 7, 2018

NCI ASSOCIATES

(Monday & Wednesday for 5 weeks)

**NOCBOR
4400 W. Walton Blvd
Waterford, MI 48329**

6 – 10 p.m.

Register no later than May 4, 2018
with Visa/Mastercard

586-247-9800 or 586-247-9820 (fax)
\$275 includes materials

Accredited Buyer Representative®*

Thursday, May 10 & Friday, May 11

plus elective choose below

9 a.m. – 5 p.m.

Instructor: Lori Chmura

"Marketing Practice" & "Office Policy, Negotiations and Relocations." Both classes are approved by REBAC (Real Estate Buyer's Agent Council) and fulfills the educational requirements for the ABR Designation. ABR counts as 15 hours of real estate continuing education credit or can be used toward 90 hour broker pre-licensing requirement. Must take an elective for designation see below. *Qualifies for the NOCBOR interest free Education loan.

*\$310.00 includes elective, materials & first year dues

Register nocbor.com



Location: NOCBOR

Green Day 1 (Elective)*

Tuesday, May 22

9 a.m. – 3:30 p.m.

Instructor: Lori Chmura

"Green Day 1" is an ABR elective and is included in the above course cost. If taking on its own, the fee is *\$75. The Resource-Efficient Home: Remodels, retrofits, renovations and new home construction covers distinguishing characteristics that make a home resource thrifty. The course looks at why consumer demand for these homes is increasing and how both the homes and consumer expectations impact the market. The course prepares real estate professionals to provide advice and sources of their homes from low-cost fixes and DIY projects to retrofitting and replacing systems to big-budget remodeling projects. *Qualifies for the NOCBOR interest free Education loan.

*\$75.00 if taken independent of the ABR Course

Register: nocbor.com

Location: Middleton Training,
901 Tower Dr, Ste 120, Troy 48098



Military Relocation (Elective)*

Wednesday, May 30

9 a.m. – 3:30 p.m.

Instructor: Lori Chmura

"Military Relocation" is an ABR elective and is included in the above course cost. If taking on its own, the fee is *\$75. The goal of this course is to educate the real estate professional about working with current and former service members to find the housing solutions that best suit their needs as sellers or buyers and take full advantage of military benefits and support. You will learn how to provide real estate services and any stage in the service member's military career that meet the needs of this niche market. *Qualifies for the NOCBOR interest free Education loan.

\$ 75.00 if taken independent of the ABR Course

Register: nocbor.com

Location: Middleton Training,
901 Tower Dr, Ste 120, Troy 48098



CPIX.net 101

Wednesday, May 2

10 a.m. – 12 p.m. (2 hours con-ed)

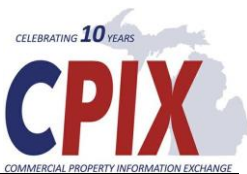
Instructor: Nancy Allen

Nancy Allen, CEO of the Commercial Board of Realtors® – Michigan and Executive Director of CPIX, Michigan's Commercial Property Information Exchange (CIE), will be demonstrating CPIX.net in this 2-hour continuing education course. She will highlight those hard to find tips and tricks that make data entry, management, report creating, searching, and communication quick and easy. She will also be introducing "Pro Tools" including advanced site selection capabilities leveraging Google Earth, advanced demographics, drive-time analysis and advanced custom report capabilities. Nancy will also highlight the advantages of joining the NOCBOR/CBOR Alliance to access commercial focused services, tools and education.

\$20

To register: nocbor.com

Location: NOCBOR



Google Universe Boot Camp

The Mobile Office In Your Smartphone

Monday, May 7

9 a.m. – 12 p.m. (3 hrs con-ed)

Instructor: G. William James

- **Gmail** Many new powerful organization features, the ultimate office!
- **Sync** your Outlook and other contacts with all your devices
- **New Hangouts** All-In-One System for Phone • IM • SMS • Video
- **Google Calendar** New look, productivity and collaboration tools
- **Google Drive** A new way to manage, create and share documents
- **New! Google Photos** Organizing and sharing photos is all new!
- **Internet Security** Learn how to stay secure and avoid hacks
- **Google+** network globally and expand opportunities, create demand

Time Management, Productivity Solutions & Customer Relationships

Monday, May 7

1 – 4 p.m. (3 hrs con-ed)

Instructor: G. William James

- Improve Time Management and recover two hours daily
- Get more done in less time
- How to avoid being "busy" but unproductive
- How to leverage relationships to close more business
- How your smartphone becomes your personal assistant

Bring your laptop computer, your Smart phone and tablet to the class. All devices will be synchronized. Although the laptop is not required please bring one to the class to be able to fully participate in the exercises.

\$45.00 per class

\$80 for both

To register: nocbor.com

Location: NOCBOR



PSA "Pricing Strategies Advisor"

Tuesday, May 8

9 a.m. – 5 p.m.

Instructor: Marty Wagar, RAA & Bob Taylor, ABR, CRB, RCE, SRES, PSA, e-PRO

Determining property values depends more than ever on professional expertise and competence, the best use of technology, and approaching the pricing assignment from various perspectives. Enhance your skills in pricing properties, creating CMAs, working with appraisers, and guiding clients through the anxieties and misperceptions they often have about home values with the Pricing Strategy Advisor (PSA) certification.

\$115.00

To register: nocbor.com

Location: NOCBOR

Property Management

Tuesday, May 22

4 weeks

Tuesday & Thursday

6 – 10 p.m.

Instructor: Lori Chmura

This course is designed to help the licensee to better understand the profession of property management. It includes career opportunities discussion, Michigan Laws as it relates to the profession as well as guidance to provide quality level service to clients. This course is approved for 32 hrs. Broker credit with 3 hours of Fair Housing or counts as 32 hours of Real Estate Continuing Education which includes 6 hours legal update.

\$325.00 + materials \$50

To register: nocbor.com

Location: Middleton Real Estate Training
901 Tower Dr. #120, Troy 48098



Listing Presentation Workshop

Tuesday, May 22 & Wednesday, May 23

9:30 a.m. – 3:30 p.m.

Instructor: Mike Pallin

This new 2 day course. You will learn the Wickman method of dialogue selling at the kitchen table, including: Hands-on instruction, interaction, dialogue practice and coaching; Creating gettable appointments and staying in positive control; Knocking out you competition; Protecting your commission; Mastering the pricing presentation and Handling every hesitation, stall and objection without pressure. *Qualifies for the NOCBOR interest free Education loan.

***\$200.00**

Register nocbor.com

Location: NOCBOR



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Our **Home-to-Home bridge loans** can help your clients find the sweet spot from one home to the next.

With a fast and simple bridge loan, buyers can unlock the equity in their current home toward a down payment on their new home.

- Debt from existing home eliminated from qualification calculation
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Murdered Arkansas Agents Family Sues Brokerage Over Safety Training

Three years after former Arkansas real estate agent Beverly Carter was murdered, her family is suing Crye-Leike Real Estate for wrongful death and negligence, alleging that the brokerage failed to provide Carter with the property safety training that could have saved her.

The lawsuit filed on September 29, 2017 by Carter's husband and two sons accuses the firm of lacking support for Carter in the areas of background checks and preliminary meeting setups for unknown buyers, procedures such as traveling in groups when showing rural homes to potentially dangerous strangers, and encouragement to use GPS to alert authorities, among other complaints. According to court documents, Carter's family is seeking damages of an undisclosed sum.

In September, 2014, Carter went missing after a home showing. In January, 2016, Arron Lewis, who said he targeted Carter because she was alone and had money, was found guilty of her murder. This year, Carter's son, Carl, set up a not-for-profit foundation in her name, the Beverly Carter Foundation, whose mission is helping agents and brokerages with information on safety and training programs.

When it comes to Carter's independent contractor status as an agent, it was noted that in many states, an employer isn't civilly liable for injuries or death of an independent contractor. There is an exception when the employer is proven to have committed an "affirmative act of negligence" that caused the injury or death. The rule may also be overturned if the contractor was injured or killed while engaged in an "extrahazardous" activity. Real estate is also a bit unique in that while usually an independent contractor, state law requires the agent to affiliate with a broker in order to provide brokerage services.

When it comes to proving Crye-Leike committed an "affirmative act of negligence, the Carter family's attorneys must show the brokerage fell below the local industry standard of agent safety education, warnings and practices and must prove that negligence directly led to Beverly Carter's death.

Brokerages across the country don't need to be highly concerned about the liability for wrongful death claims by their agents, but they should pay close attention to this case if it goes to trial. There isn't much brokerages can do legally (beyond background checks) to improve the safety of their agents. But they can bolster their safety protocols and education standards.



Safety Realtors® Program

Every day, Realtors® are faced with working with strangers and more than likely, meeting in strange surroundings. Here are four safety steps that brokers can implement with their sales associates:

1. Create a company policy that requires all new and potential clients to show identification before they're shown a property. Encourage your agents to use **Trust Stamp's Realtor® Safety Tool**, which is free to members of NAR and empowers them to verify the identity and trustworthiness of potential clients in just a few clicks.

2. Create a customized Office Safety Action Plan and review it on a regular basis with sales associates and staff. This includes a checklist of basic safety procedures that agents should follow.

3. Promote a safety presentation for your office training program.

4. Regularly share safety information with agents during sales meetings to create an open dialogue about safety.



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NOCBOR Events

APRIL

MAY

JUNE

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
23 10 am. – 1 pm. Free Workshop “Mold” “Home Maintenance” & “Older Houses Issues” (3 hrs con-ed) Randy Patterson	24 9 a.m. – 5 p.m. RENE “Real Estate”	25 9 a.m. – 5 p.m. RENE “Real Estate”	26 10 a.m. – 1 p.m. Free Workshop “The Power To Purchase” Dan Rogers	27 8:30 a.m. – 3 p.m. New Members & Code of Ethics Training	28
30 9:30 am. 3:30 pm. Course 1900-2018 (6 hrs con-ed) Jack Waller	1	2 10 a.m. – 12 p.m. “CPIX.net 101” \$20 (2 hrs con-ed) Nancy Allen	3 10 am. – 12 pm. Free Workshop “Creating Trust & Comfort” (2 hrs con-ed) Adam Ranville	4	5
7 9 a.m. – 12 p.m. The Mobile Office In Your Smart Phone (3 hrs con-ed) 1 – 4 p.m. Time Management, Productivity Solutions & Customer Relationships (3 hrs con-ed) 6 – 10 p.m. Pre License New	8 9 a.m. – 5 p.m. PSA “Pricing Strategies Advisor” Marty Wagar & Bob Taylor 9:30 a.m. Membership Services	9 8:30 a.m. – 3 p.m. New Members & Code of Ethics Training 6 – 10 p.m. Pre License	10 9 a.m. – 5 p.m. ABR “Accredited Buyer Representative” Lori Chmura	11 9 a.m. – 5 p.m. ABR “Accredited Buyer Representative” Lori Chmura	12
14 10 am. – 1 pm. Free Workshop “Swimming Pool Safety” “Well & Septic” & “Important Deck Information” (3 hrs con-ed) Randy Patterson 6 – 10 p.m. Pre License	15 9:30 am. – 1:30 pm. Free Workshop “Coaching With A Twist” (4 hrs con-ed) Luigi Berisha 2 - 4 pm. Course 1900-2018 (2 hrs legal con-ed) Marguerite Walker II	16 6 – 10 p.m. Pre License	17 9:30 a.m. Grievance Committee Group A 11 a.m. – 12 p.m. Free Workshop T.B.D (1 hour con-ed) Brenda Brosnan 1 – 3 p.m. Free Workshop “New Construction Financing” Dana Fox	18 9:30 am. 3:30 pm. Course 1900-2018 (6 hrs con-ed) Marguerite Walker II	19
21 9:30 am. Education/Tech 11:30 am. Government Affairs 6 – 10 p.m. Pre License	22 9 a.m. – 3:30 p.m. ABR Elective “Green Day 1” @ Middleton Real Estate Training in Troy 9:30 am-3:30 pm Listing Presentation Mike Pallin	23 9:30 a.m. -3:30 p.m. Listing Presentation Mike Pallin 6 – 10 p.m. Pre License	24 10:30am-12:30pm “How To Kill The Deal” (1 hr con-ed) \$10 Janice Hurt	25	26
28 OFFICE CLOSED	29 9:30 am. 3:30 pm. Course 1900-2018 (6 hrs con-ed) Sally Bell	30 9 a.m. – 3:30 p.m. ABR Elective “Military Relocation” @ Middleton in Troy 12:30 pm. Executive 1:30 p.m. BODs’ Mtg 6 – 10 p.m. Pre License	31 11 a.m. – 12 a.m. Free Workshop T.B.D (1 hour con-ed) Brenda Brosnan	1	2
4 6 – 10 p.m. Pre License	5	6 6 – 10 p.m. Pre License	7 9:30 am.–12:30 pm. Free Workshop “Comprehensive HUD Training - 2018” (3 hrs con-ed) Evduza Ramaj	8	9 9:30 am. 3:30 pm. Course 1900-2018 (6 hrs con-ed) Sally Bell
11 9:30 am. Education/Tech 11:30 am. Government Affairs 6 – 10 p.m. Pre License	12 9:30 a.m. Membership Services 1 – 3 p.m. Free Workshop “New Construction Financing” Dana Fox	13 8:30 a.m. – 3 p.m. New Members & Code of Ethics Training 10 a.m. Michigan Design Center	14 9:30 am–1:30 pm. Free Workshop “Coaching With A Twist” (4 hrs Con-ed) Luigi Berisha 2 - 4 p.m. Course 1900-2018 (2 hrs legal con-ed) Marguerite Walker II	15	16
18	19 9:30 am. 3:30 pm. Course 1900-2018 (6 hrs con-ed) Sally Bell	20	21 9:30 a.m. Grievance Committee Group B 11 a.m. – 12 p.m. Free Workshop T.B.D. Brenda Brosnan	22 9:30 am. 3:30 pm. Course 1900-2018 (6 hrs con-ed) Marguerite Walker II	23
25	26	27 12:30 pm. Executive 1:30 p.m. BODs’ Mtg	28 9:30 am-3:30 pm Course 1900-2018 (6 hrs con-ed) Marguerite Walker II	29	30

NAR Washington D.C.

“NOCBOR Honor Roll Of Political Minds”

Adams, Sally	Brandonisio, Joseph	Darmanin, Michael	Gashaj, Dede	Hoeft, James
Afsar, Mohammed	Brandt, Elizabethh	Daugherty, Gerald	Gates Beers, Cheryl	Hogan, Kenneth
Agazzi, Giovan	Bratton, Charles	Davis, Laurie	Gaunt, Thomas	Hooper, Gerald
Albright, Amy	Brikho, Sana	Davis, Marsha	Gegaj, Zoja	Hoover, Mary
Alexander, Sarah	Brooks, Brenda	Davis, Brenda	Genser, Howard	Horne, Donald
Alexander, Teri	Brooks, Wesley	Degasperis, Andrea	George, Michael	Hossain, Syed
Alfaro, Tina	Bruce, Monica	DeMil, Susan	Gibson, Cindy	Hotchkiss, Abigail
Alger, Andrew	Bruce, Cheryl	Denno, Benjamin	Gilbert, Dell	Hotchkiss, Loren
Alhindi, Hanna	Bruss, Jeffrey	Denno, Michelle	Gillen, James	Houston, Kelly
Allen, Suzanne	Buckley, Rejeanne	Derecichei, Alexandru	Gilman, Patti	Howarth, David
Allen, Rhea	Buckley, Mary Kay	Derry, Jane	Gingell, Jessica	Huang, Zhengzheng
Altenritter, Kim	Budreau, Sarah	DeVore, Robert	Goffar, Carolyn	Huddleston, Donald
Amador, Emilie	Bugar, Robert	Diiacovo, Amy	Goldstone, Caren	Hughes, Kristine
Amory, Georgette	Bullard, Ruthann	Dimercurio, Damiano	Gollinger, Susanne	Hull, Janet
Angerer, Janice	Burgor-Gurne, Tatyana	Dionne, Aaron	Goode, Ronald	Hunt, Cynthia
Anspach, Michael	Burland, Robert	Dirasian, S. Kay	Gorz, Kari	Hurley, Jill
Anton, Janan	Burnett, Lydia	Diskin, Matt	Gourand, Eric	Hursley, Margaret
Anton, Tony	Burt, John	Dixon, Tamara	Gourand, Jill	Isaac, Imad
Apap, John	Burt, Julie	Djonlekaj, Anthony	Gourand, Nicole	Isaac, Ryan
Armstrong, Marsha	Calcaterra, Janice	Dodson, Kari	Grandison, Stacey	Iwig, Rosalie
Atkinson, Christine	Calunas, William	Dowler, Kaitlin	Green, Jennifer	Jabbour, George
Augustin, Philipe	Camp, Leslie	Dowler, Marie	Green, Judy	Jablonski, William
Aulgur, Alan	Cantarella, Eva	Downer, Mark	Greig, David	Jacoby, Suzanne
Auterman, Marjia	Capoccia, Anthony	Dubeck, Mary Kay	Grewe, Rachel	Jakupovic, Amir
Avey, Lynn	Capoccia, Alexander	Dudley, Renee	Grillo, Janine	James, Terri
Ayers, Karly	Carlson, Nancy	Dunn, Debra	Grimes, Jason	Janette, Patricia
Bacon, Amanda	Carney, Joseph	Eaton, June	Grindle, Shirley	Janowski, David
Bailey, Lorrie	Carpenter, Ronald	Ebel, Charles	Grobber, Nancy	Jarbo, Vincent
Bailey, Richard	Carroll, Thomas	Edwards, Ashley	Grober, Diana	Jarbou, Farwwaz
Baird, Glenn	Carroll Mancini, Lori	Elam White, Andrea	Grow, Heatherly	Jarvis, Elizabeth
Baker, Kathryn	Carson, Curt	Elya, David	Grunow, Cynthia	Jenkins, Heather
Baker, Larry	Casuccio, Michelle	Embrey, Lee	Guitar, Stephanie	Johnson, Christine
Bakkal, Salam	Cawley, Michael	Ennis, Michael	Hable, Andrew	Johnson, Lynn
Balabon, Lynn	Chartier, John	Faitel, Alan	Haggard, Alan	Johnson, Carolyn
Baldrice, Brian	Chirla, Ionel	Fakhouri, Sahar	Halabu, Shamil	Jones, Jamie
Ballard, William	Chmielewski, Douglas	Farr, Lance	Hamameh, John	Jones, John
Balon, Kathleen	Chmura, Loretta	Fathy, Sayf	Hamilton, Elizabeth	Jones, Melissa
Banks, Maurice	Christensen, Paul	Feaheny, James	Hammond, Patricia	Jones, P. Aaron
Barghout, Bechara	Christie, Jeffrey	Felton, Christopher	Hampton, Lisa	Jones, Carmela
Barnett, Larry	Ciaramella, Jacob	Felton, Jeanette	Hanks, Nancy	Juska, Jennifer
Barney, Joan	Cieko, Andrew	Ferguson William	Harrell, Robert	Juzswik, Rosemary
Bartus, Barbara	Clark, Betty	Ferrero, Alberto	Harris, Lisa	Kain, Jenae
Bassett, Amy	Coe, Lorie	Ferro, Frank	Harris, Samuel	Kakish, Maryann
Baxter, James	Coehn, Carrie	Ferro, Violet	Hartman, Brude	Kangas, Richard
Beaumont, Teresa	Coleman, Evelyn	Fetty, Marjorie	Hauler, Julie	Kaplan, David
Beckerman, Mary	Collins, Christopher	Field, Deborah	Havermahl, Virginia	Kaplansky, Amy
Bednard, Nicole	Collins, Sharon	Fields, Stacy	Hayes, Ivanna	Kashat, Jeffrey
Bell, Kiesha	Compton, Victoria	Filar, Paula	Healy, Jack	Katopodis, Coralie
Bender, Lisa	Conger, Leanne	Finn, William	Heeke, Katelyn	Kaverley, Mary
Benfield, Lisa	Connolly, Stephen	Fletcher, Ed	Helland, Karen	Kelly, John
Benzinger, Robin	Conrad Zaske, Kathleen	Flynn, Susan	Hellow Andrews, Ruthann	Kennedy, Meghan
Beznos, Harold	Cook, Brian	Fodor, Suzanne	Helsom, Jason	Kennedy, Robert
Bibbee, Lisa	Courtney, Elizabeth	Ford, Emily	Hemphill, Carolyn	Kerner, Andrea
Biette, Tina	Covert, Carla	Foreman, Catherine	Hendrix, Sally	Khammo, Art
Bigelow, Jill	Cox, Gwen	Fox, Dana	Hengy, Sherril	Kindig, Nelson
Blake, Adam	Craig, Christine	Fraidenburg, Donna	Henry, Rick	King, Patricia
Blitchok, Matthew	Cramer, Susan	Fuciarelli, Peter	Herbert, Justin	Kinkela, Janice
Blitchok, Lisa	Crampton, Victoria	Gaied, Ereny	Herrgott, Louise	Kinney, Stanley
Bobcean, Faith	Cruz Sanchez, Maireni	Galinac, Joseph	Herrgott, Robert	Kizy, Adriane
Borland, Dylan	Cumming, Dawn	Gallagher, Sharon	Herrington, Laura	Klein, Carol
Boskovich, William	Cummins, Nancy	Gallagher, Pete	Hill, Katherine	Knoll, Sally
Botsford, David	Cupp, Janet	Garcia, Barbara	Hine, Lauri	Koby, Karen
Boughton, Jennifer	D'Alessandro, Christina	Gardner, Daniel	Hittinger, Robert	Konopka, Renata
Bowles, Tammy	D'Amico, Quinn	Gardner, Mark	Hixson, Patrick	Kortze, Robert
Brady, Tess	Daniels, Allan	Garrow, Brian	Hoang, Thuy	Kosmalski, Susan
	Darmanin, Joanna	Garrow, Robert	Hoard, Lillian	Kostopoulos, Kostan

“NOCBOR Honor Roll Of Political Minds”

Konopka, Renata	McVicar, Stephanie	Poehlamm, Frederick	Skonieczny, Debra	Wargo, Deborah
Kortze, Robert	Megie, Jason	Polenz, Jill	Skowronek, Anna	Wcisel, Paulette
Kosmalski, Susan	Meixell, Patricia	Pollard, Linsey	Skylis, James	Weber Phillips, Tiffany
Kostopoulos, Kostan	Mendez, Hank	Pop, Alexandra	Slabosz, Justyna	Weems, Teri
Kozlowski, Norbert	Metters, Joseph	Porritt, James	Smart, Karen	Weidemann, Judy
Kraft, Stacey	Michael, Ann	Powell, Taz	Smith, Kimberly	Weiss, Walt
Krajenke, Stanley	Miller, Brian	Prendergast, Laura	Smith, Richard	Welleman, Joy
Krol, Bruce	Miller, Kenneth	Prichard, Marilyn	Smith, Roger	Weller, Catherine
Kroninger, Maria	Miller, Ronald	Proper, Jamie	Smitha, Michael	Wertman, Teresa
Kunz, Janell	Miller, Timothy	Proszek, Kimberly	Solan, Michael	Wessel, Carl
LaBuda, Diane	Mindell, Allan	Prylow, Dennis	Spahar, Sharon	Wessel, Christopher
Lachowicz, Michael	Mintzer, Shalom	Rakestraw, Andrea	Sparshott Greg	Wessel, Sarah
Lafferty, Jon	Miroli, James	Rakowski, Jessica	Spencer, Debbie	West, Gary
Lagros, Glenda	Mohanachandran, Prassana	Ramaj, Evduza	Spencer, Ann	Wetzel, Scott
Lagros, Kyle	Moore, Latisha	Ramirez, Richard	Spiot, Wendy	White, Erica
Lagros, Marc	Morgan, David	Ramirez, Andrea	Stafa, Arban	White, Jason
Lahoud, Wilson	Morris, Allen	Rapin, Robert	Stambersky, Toni	Whittenberg, Barbara
Lambrecht, Kristine	Mosey, Kimberly	Rastogi, Vineeta	Stanczak, Jason	Wician, Anthony
Lamphier, Mark	Murphy, Jane	Raupp, Jeffrey	Stanczak, Jennifer	Wilhelm, Thomas
Lantz, Harlen	Murphy, Norah	Ravenell, Rhona	Stanley, Charlene	Williams, Larry
Lawless, Richard	Murphy, Douglas	Raymond, Paul	Stanton, Marian	Willis, Pamela
Lee, John	Murray, Deborah	Reader, Russell	Stephens, Michael	Wilson, Aisha
Lefkowitz, Brandon	Murray, Michael	Reed, Natalie	Stewart, Patrick	Wilson, Diane
Lenk, Stanley	Naeyaert, Mary	Reis, Allison	Stintsman, Kathleen	Winter, Timothy
Leshner, Deanna	Nagle, Wendy	Remez, Nataliya	Stockton, Janet	Winther, Scott
Levine, Sheila	Najjar, Nick	Rich Vallone, Candice	Stockton, Steven	Wojtaszek, Susan
Lewandowski, Joshua	Naoumi, Suzanne	Richards, Tyler	Story, Carol	Wolber, Angell
Liang, Qiyu	Nardone, Charlotta	Ridley, Angela	Strnad, Susan	Wolf, Robert
Linnell, Richard	Nasr, Shady	Riemenschneider, David	Stulberg, Edward	Wood, Judy
Lipari, Lisa	Neil, Justin	Robinson, Nancy	Sutter, Lisa	Woosley, Scott
Litteral, Jon	Nelson, Thomas	Robinson, Orlando	Swaney, Dennis	Worley, David
Lockwood, Jody	Ness Hubbard, Dawn	Rocz, Ronald	Swanson, Lynn	Wright, Deborah
Londeau, Steven	Neveau, Thomas	Sadik, Anita	Symonds, Carrie	Wrobell, Kimberly
Long, Deborah	Newcom, Linda	Sais, Wasim	Tadavich, Michelle	Yono, Francis
Lower, Thomas	Newman, Ron	Sajan, Tyler	Tait, Jennifer	Yono, Teresa
Lozano, Susan	Ng, Maggie	Salman, Kimberly	Takis, Jerry	York Hesse, Lori
Ludwig, Peggy	Niezgoda, David	Salter, Phillis	Taylor, Sharon	Young, Gary
Lusk, Jill	Nisonger, William	Sanchez, Ariel	Tedesco, Thomas	Young, Mark
MacDonald, Scott	Norman, Brenda	Sanders, Tiffany	Teeley, Patricia	Young, Nicholas
Macey, Jeanne	O'Neil, Ray	Sanford, Donna	Termini, Tracy	Yousif Dickow, Brian
Mackenzie, Olga	O'Neil, Carol	Sanger, Deloris	Tishhouse, Kathy	Yu, Shaofang
Madison Francis, Sheila	O'Neil, Tammy	Sarkisian, Gayle	Tobin, Aubrey	Zacchardelli, Catherine
Mahoney, Richard	Orvelo, Jeremiah	Sawicki, Karen	Todd, Michael	Zacharevich, Katherine
Makaroff, Connie	Palazzolo, Joe	Schaefer, Lyle	Todd, April	Zanni, Erica
Maniaci, Joseph	Pansera, Carolyn	Schaefer, Thomas	Toomajian, Jennifer	Zholob, Viktoria
Mankowski, Ann	Parkison, Brian	Schaefer, Barbara	Tubbs, Jack	Ziejka, Chris
Manna, Jibrin	Parr, Dawn	Schick, Daniel	Tyler, James	Zudell, Tina
Mara, Peter	Parrott, Steven	Schick Zatkoff, Annette	Tyra, Marlena	
Marcinak, Karen	Patel, Jinesh	Schinedling, Michele	Tyree, Tammy	
Marek, James	Patterson, Karen	Schubring, Sara	Tyson, Sarah	
Marks, Peter	Pearson, Kay	Schuh, Tammy	Vaaler, Susan	
Massey, Catherine	Peck, Alex	Schulze, Jill	Valenti, Janis	
Mast, Marianne	Penz, Ronald	Schweiger, Alicia	VandenBoogaart, Ryan	
May, Brian	Perkins, Julia	Seaver, Philip	VanderMuellen, Mary	
McCort, Kevin	Perry, Margaret	Senior, Wayne	VanDyke Dietrich, Carol	
McDaniel, Grant	Peters, Barbara	Shaffer, Patricia	Vangorder, Cathy	
McDaniel, Michelle	Peterson, Ann	Sheena, Natalie	Vassilakos, Karin	
McDonald, Robert	Petrocella, Judy	Sherry, Daniel	Villeneuve, Gina	
McDonald, Donna	Petrucchi, Nicolas	Shuler, Michelle	Vitale, Susan	
McEvoy, Marie	Petrucchi, Remo	Siddiqui, Ali	Volpe, Miles	
McHale, Thomas	Pfaff, Nykole	Siegle, Elizabeth	Voss, Alyssa	
McKinley, Edward	Phillips, Alfred	Siegle, Kenneth	Wagner, Carol	
McNabb, Virginia	Pischel, Dawn	Siminovich, Beatriz	Wallace, Darlene	
McQuigg, Carolyn	Plourde, Laura	Sims, Rose Mary	Wallace, Neil	
	Plunkett, Carolyn	Sklar, Elise	Ware, Laurie	

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RPAC NOCBOR
Contributors

Contributed:
\$27,384





Do you have what it takes to be one of the best?
Register for the course!

Thursday, May 10 & Friday, May 11

9 a.m. – 5 p.m.

\$310

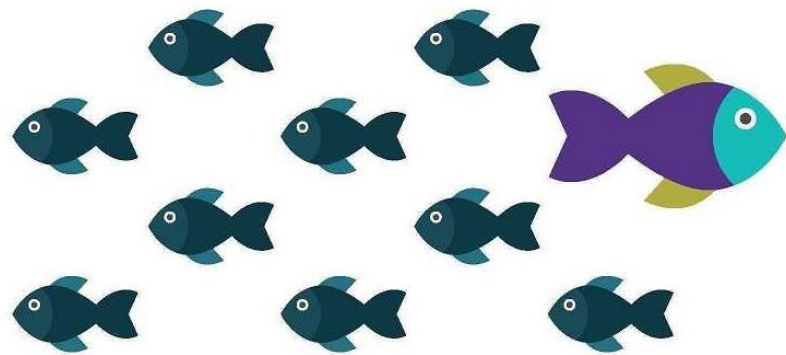
(includes elective, materials & first year dues to REBAC)

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

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

Day 3: "Elective Course" (your choice see descriptions below)

This class is approved by REBAC (Real Estate Buyer's Agent Council) and fulfills the educational requirements for the ABR Designation. (M18) ABR counts for 15 hrs. real estate continuing education credit or can be used toward 90 hour broker pre-licensing requirements.



Stand Out From the Rest

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

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

Green Day 1

Tuesday, May 22
9 a.m. – 3:30 p.m.

The Resource-efficient Home: Remodels, Retrofits, Renovations, and New Home Construction covers the distinguishing characteristics that make a home resource thrifty. The course looks at why consumer demand for these homes is increasing and how both the homes and consumer expectations impact the market. The course prepares real estate professionals to provide advice and sources of information to help homeowners improve the resource efficiency of their homes from low-cost fixes and DIY projects to retrofitting and replacing systems to big-budget remodeling projects.

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

Elective class approved for 6 hrs con-ed for past & previous years, which also includes 2 hrs of required legal.

OR

Military Relocation

Wednesday, May 30
9 a.m. – 3:30 p.m.

The goal of this course is to educate the real estate professional about working with current and former service members to find the housing solutions that best suit their needs as sellers or buyers and take full advantage of military benefits and support. You will learn how to provide real estate services at any stage in the service member's military career that meet the needs of the nice market.

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

Elective class approved for 6 hrs con-ed for past & previous years, which also includes 2 hrs of required legal.

**Register
@nocbor.com**

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

**Ask about the
NOCBOR
Education Loan**