



# Impact



**Tom Kotzian**  
NOCBOR President

## The Challenge of Change

It is with great pleasure that I wish you all a happy New Year filled with much happiness and success in your personal and professional lives. I especially want to thank our **2016 President, David Botsford**, for raising the bar on the achievements and growth of the North Oakland County Board of REALTORS®. We have seen many changes in the past year and will face many challenges in the coming year. Perhaps the following paragraph was expressing some of the anxieties of many of our citizens living in an age of rapid change:

*The world is too big for us. There are too many crimes, casualties, violence and stresses. Try as you will, you get behind the race in spite of yourself. It is an incessant strain to keep pace and you still lose ground. Science empties its discoveries on you so fast that you stagger beneath them in hopeless bewilderment. The political world witnesses new scenes so rapidly that you are out of breath trying to keep up with them. The economy is unpredictable and human nature cannot endure much more.*

Sound familiar? Does that express some of your feelings? Does it sum up the struggle and stress many people feel today in our world? Before you jump to conclusions, I should point out that those words were published in the *Atlantic Journal* in 1837.

My point is this. There is nothing new or modern about the problem of change. It probably existed when man started cooking food with fire. It is not change, but a person's reaction to change, that is the problem. Change is a fact of life and we must learn to live with it.

Our association is going to change; your company is going to change; our license laws and rules are going to change; the people around you are going to change. Society, culture, technology are all going to change rapidly. Why fight it? Be part of the answer instead of the problem.

Develop habits of change. Many of us live our lives by habit. However, habits create complacency and that creates a rut. Do you know the definition of a rut? It's a grave with both ends open.

Make 2017 a time to defeat complacency and make change a habit. Make your life a little more fun by learning to live with change instead of routine. It will certainly expose you to more opportunities with buyers and sellers by embracing the differences in people, rather than those who are just like you.

Try it...take a different way to work tomorrow; read a different book; see a different movie; go to a different restaurant and order something you've never tried before; when taking a shower tomorrow, start with a different part first. Learn to make little changes in your daily life, just to get out of the rut. Just for the fun of it! Then big changes won't be so difficult and you won't be like the Australian who was given a new boomerang and then spent the rest of his life trying to throw the old one away.

I was reminded of this challenge by an interview conducted many years ago with an elderly gentleman. He was describing the problems and hardship imposed on him by change. "I had a little restaurant outside of Corbin, Kentucky," he said. "90% of my business was to tourists. Then a highway was constructed 7 miles away from my building and I had to close down. I was 66 years old and the only money I had came from Social Security. My wife and I discussed our misfortune."

I remember saying to her that out of every adversity comes a bigger opportunity if a person just looks hard enough. We decided to start looking. I took my \$105.00 Social Security check and hit the road in my old car trying to sell some of my recipes that my customers had enjoyed." That was the beginning of a franchise empire that made that elderly gentleman a multi-millionaire. Can you guess who he was? He was Colonel Harland Sanders of Kentucky Fried Chicken fame. Look for the bigger and better opportunities in life.

Remember, there's a gift in every situation. Like the Colonel said, if you look hard enough you'll find it. Perhaps that, after all, is the real "challenge of change." Thank you NOCBOR members. Let's resolve to make this our best year ever!

Tom Kotzian, JD, GRI  
CENTURY 21 Town & Country





## 2017 OFFICERS

President Tom Kotzian, GRI	652-8000
President Elect Jenifer Rachel	394-0400
Treasurer Ann Peterson, ABR, SRES, e-PRO	495-8877
Secretary James Gillen	800-971-1303
Past President David Botsford	626-2100

## BOARD OF DIRECTORS

John Burt, GRI	628-7700
Allan Daniels	335-6166
Jon Devine	625-5700
Matt Diskin	228-4647
David Elya, CRS, GRI, ABR, SFR, e-PRO	652-7000
Dana Fox	884-6600
Cheryl Gates-Beers	620-8777
Bill Haviland, GRI, e-PRO	742-8773
Geoff Leach	360-9100
David Niezgoda	625-0200
Ray O'Neil, GAA, RAA	674-3333
Steve Stockton, SFR	360-2900
R.W. Watson	644-4700

## STAFF

Patricia Jacobs	Executive Vice President
Janet Sneckenberger	Director, Finance
Millie Traylor	Administrator, Member Services
Tonya Wilder	Executive Assistant

## CHAIRMEN

Budget & Finance	Jenifer Rachel
Bylaws	Tom Kotzian, GRI
Education/Tech	David Elya, GRI, CRS, ABR, SFR, e-PRO
Executive	Tom Kotzian, GRI
Government Affairs	Ray O'Neil, GRI, GAA, RAA
Membership Services	David Niezgoda
Nominating	David Botsford
Professional Standards	
Arbitration	Bill Clark, ABRM, ABR, CRS, GRI, CRB
Ethics	Kay Pearson, CRS
	Sally Bell
	Kathleen Sanchez
	Victoria Crampton
Grievance	Joan Falk
Real Property Valuation	Matt Diskin

## REALCOMP II LTD. GOVERNORS

David Elya, CRS, GRI, ABR, SFR, e-PRO	652-7000
Ann Peterson, ABR, SRES, e-PRO	495-8877

## REALCOMP USER COMMITTEE

Matt Diskin
Tanya Mitchell-Dempsey
Ann Peterson, ABR, SRES, e-PRO

## REALCOMP SHAREHOLDERS' TASK FORCE

Ray O'Neil, GAA, RAA
Jenifer Rachel

## NAR DIRECTORS

Tom Kotzian, GRI
Ray O'Neil, GAA, RAA

## MR DELEGATES

Tom Kotzian, GRI
Jenifer Rachel

## Board of Directors October, 2016

**MOTION CARRIED** to approve Seven (7) Primary Designated Realtors®; One Hundred Sixty (160) Primary Realtors® and One (1) Secondary Designated Realtor®.

**MOTION CARRIED** that NOCBOR vigorously oppose all recommendations in the NAR Board of Directors Structure Presidential Advisory Group and oppose the proposed amendments to the NAR Constitution.

**MOTION CARRIED** to unanimously approve the NOCBOR Nominating Committee slate for 2017 Officers, **Jenifer Rachel, President-Elect; Ann Peterson, Treasurer** and **James Gillen, Secretary**.

**MOTION CARRIED** to approve the Decision of the Ethics Hearing Panel, filed September 30, 2016, regarding Respondent's admission in violation of Article 3 of the Code of Ethics, including a Letter of Warning and payment of administrative fee of Two Hundred Fifty (\$250) Dollars.

**MOTION CARRIED** to approve the Decision of the Ethics Hearing Panel, filed September 30, 2016, concluding that the Respondent was guilty of violating Article 3 of the Code of Ethics. Respondent was issued a Letter of Reprimand and required to attend the Code of Ethics training within One Hundred Twenty (120) days; a fine of Five Hundred (\$500) Dollars and an administrative fee of Two Hundred Fifty (\$250) Dollars.

**MOTION CARRIED** to elect **Ray O'Neil** for two (2) years, beginning January 1, 2017, to the position of NOCBOR Director-at-Large of the National Association of Realtors®.



## Board of Directors November, 2016

**MOTION CARRIED** to approve One (1) Primary Designated Realtor® and Forty-Five (45) Primary Realtors®.

**MOTION CARRIED** to unanimously elect **Ann Peterson** as Realcomp Governor for three (3) years.

**MOTION CARRIED** that NOCBOR enter into a thirty-six (36) month contract with Rapattoni for an implementation cost of Fifteen Thousand (\$15,000) Dollars, and a monthly service fee of Nine Hundred Fifty (\$950) Dollars.

**MOTION CARRIED** to purchase the 2017 Continuing Education course from Great Lakes Realty Systems.

**MOTION CARRIED** to implement in 2018 RPAC voluntary member contribution of Fifty-Five (\$55) Dollars.

**MOTION CARRIED** to approve the 2017 calendar for NOCBOR Board of Directors' meetings.

**MOTION CARRIED** to elect **John Burt** to complete the term vacated by his resignation.

## Board of Directors December, 2016

**MOTION CARRIED** to approve One (1) Primary Designated Realtor® and Forty-Five (45) Primary Realtors®.

**MOTION CARRIED** to confirm the election of **John Burt** as NOCBOR Director for a term through December, 2017.

## In Memoriam

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Dana Fortinberry**, (Coldwell Banker Weir Manuel), whose father Donald Weber, passed away on November 14, 2016.

**NORTH OAKLAND COUNTY BOARD OF REALTORS®**  
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E-mail: [info@nocbor.com](mailto:info@nocbor.com)  
[www.nocbor.com](http://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.*



# "Special Awards & Induction Luncheon"

## December 9, 2016



**Thanks to everyone who attended the luncheon held at The Palace in Auburn Hills!**

### **Congratulations:**

**Broker-Of-The-Year, Andy Sakmar (CENTURY 21 Sakmar)**

**Distinguished Service Ann Peterson (Ann Peterson Realty)**

**Humanitarian-Of-The-Year Recipients**

**Bill Ballard (Independent Broker Network) & Maddy Dishon (RE/MAX Encore)**

**Affiliate-Of-The-Year, Ron St. Amant (Changing Places Moving)**

**Rookie-Of-The-Year, James Mirolli (Real Estate One-Clarkston)**

# ***“We Are Where You Need To Be!”***

## **2017 NOCBOR Committees**

### **Budget & Finance**

Jenifer Rachel, Chm., Ann Peterson, David Botsford, James Gillen and Tom Kotzian.

### **Bylaws**

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

### **Education/Technology**

David Elya, Chm., Marsha Armstrong, Rick Bailey, Barbara Burtus, Jon Devine, Dana Fox, Mark Gelbman, Ben Handelsman, Mark Harvala, David Henderson, Darrell Hudiburgh, Charles Laird, Geoffrey Leach, David Montgomery, Evduza Ramaj, Angie Ridley, Lynn Swanson and Cathy Weller.

### **Executive**

Tom Kotzian, President, Jenifer Rachel, President-Elect, Ann Peterson, Treasurer, James Gillen, Secretary, and David Botsford, Past President.

### **Government Affairs**

Ray O'Neil Chm., Jenifer Rachel, V. Chm., Sally Bell, Eva Cantrella, Kelli Clark, Allan Daniels, Jon Devine, Dana Fox, Bill Haviland, Gerald Hoopfer, Kathleen Jackson, David Montgomery, Ron Newman, Ann Peterson, Jeffrey Raupp, Mary Rettig, Brian Siebert, Sunny Sky, Robert Watson and Lois Whitaker.

### **Grievance**

Joan Falk, Chm., Mary Rettig, V. Chm., Paul Carthew, Brenda Davis, John Goings, John Hamameh, Brad Jernigan, Dick Kangas, Beth McNaney, Tanya Mitchel-Dempsey, Nicki Rosin Perlman, Eric Perni, Tammy Schuh, Kathy Solan, Marcy Soufrine, Liz Steveson Randy Wilcox and Kate Zacharevich.

### **Membership Services**

David Niezgodas, Chm., Amy Bassett, V. Chm., Beth Arnold, Brenda Davis, James Feaheny, Jill Gourand, Stacey Kraft, Mike Proctor, Julie Scagnoli, Ron St. Amant, Natalie Vaughn, Lauren Zetye and Tina Zudell.

### **Nominating**

David Botsford Chm., R.W. Watson V. Chm., Bill Ballard, John Burt, Jenifer Rachel, Mary Rettig and Miki Shuler.

### **Professional Standards Hearing Panel**

Pamela Bradshaw, Sue Dendler, Maddy Dishon, David Elya, Cheryl Gates-Beers, Gerald Hoopfer, Lynn Kacy, Bruce Krol, Denise Misaras, David Montgomery, Paul Mychalowych, Tom Nanes, Thomas Neveau, Ron Newman, Alyce Smith, and Steve Stockton.

### **Arbitration**

Sally Bell  
Bill Clark, Chm  
Kay Pearson

### **Ethics**

Sally Bell  
Victoria Crampton  
Kathleen Sanchez, Chm

## **Committee Mission Statements**

**EDUCATION/TECH** — The Education/Technology Committee provides members with frequent and affordable opportunities to achieve knowledge and competence in an evolving business climate. The Committee promotes an atmosphere of equal opportunity in a multicultural community through a commitment to education, awareness, and an appreciation of others. Additionally, the Committee communicates resources to NOCBOR members to drive their productivity.

**GOVERNMENT AFFAIRS** - Mission Statement: To promote to NOCBOR members' education, awareness and involvement in the legislative process; to guard and promote the interests of the real estate industry before all legislative bodies (Federal, State and Local) and perform other duties pertaining to legislation affecting real property and the licensing act; to develop and promote an annual fundraising program for the solicitation of political contributions; to interview political candidates for public office and recommend endorsement and/or financial support to local Board of Directors for their endorsement to the REALTORS® Political Action Committee of the Michigan REALTORS®.

**MEMBERSHIP SERVICES** - The Membership Committee has the responsibility to refer to the Board of Directors all matters pertaining to the eligibility, qualifications and approval for the election to membership of all applicants. Other duties include establishing an awareness of Board functions to members to help improve participation, develop new membership benefits, solicit non-REALTOR® offices and direct activities toward the general public to enhance the REALTOR® image.

*(NOCBOR members interested in participating on a Committee or serving on a Special Task Force, please contact Tonya Wilder, Assistant Executive, [tonya@nocbor.com](mailto:tonya@nocbor.com))*

# **Thanks to all NOCBOR Volunteers!**



## 2017 NOCBOR Officers

**President**  
**Tom Kotzian**  
(CENTURY 21 Town & Country)



Licensed since 1972, Tom is associate broker and manager of the CENTURY 21 Town & Country office in Rochester. Certified as Professional Standards Instructor and Association Administrator, Tom served as Association Executive of the Grosse Pointe and the Macomb County Boards of Realtors®. Recognized as Realtor®-of-the-Year by the Michigan Consolidated

Association in 2005, Kotzian served as President of MCAR, as well as presided as Parliamentarian of the Michigan Realtors® for 25 years, and served on its Board of Directors for 7 years. As Director of NAR, Tom has been a featured speaker at NAR conventions in Orlando, San Francisco, Chicago, Nashville and Washington D.C.

**President-Elect**  
**Jenifer Rachel**  
(Keller Williams/Clarkston)



Jenifer, licensed since 2006, is an associate broker at Keller Williams Realty in Clarkston. Elected in 2011 by the Directors to complete a vacancy on the Board, Jenifer serves on the Executive, Budget & Finance and Nominating Committees. A regular contributor to RPAC, Jenifer is Vice Chairman of NOCBOR's Government Affairs Committee and was appointed to serve on the 2017 State Convention Task Force, and the NAR State and

Local Issues Policy Committee. Jenifer served as NOCBOR Secretary in 2015 and Treasurer in 2016. Having had a solid career as landlord and renovator for 15 years, Jenifer ultimately determined that her skills were better suited for real estate sales.

**Treasurer**  
**Ann Peterson**  
(Ann Peterson Realty)



Elected to a position on city council for Rochester, Ann has been in real estate sales since 1989, and involved in NOCBOR since 2011. She has earned her broker's license, as well as the ABR and SRES designations, and e-Pro® certification. A Major Investor in RPAC, Ann understands and appreciates the need to politically network to promote and protect the American Dream. Ann will continue to serve as Realcomp Governor, 2017-19. Her appointment to the Michigan Realtors® Public

Policy Committee has enhanced her position on NOCBOR Government Affairs Committee. Recognized as NOCBOR 2015 Realtor®-Active-in-Politics, and 2016 Distinguished Service Award recipient, Ann's passion for the real estate profession is one of her major assets.

**Secretary**  
**James Gillen**  
(Liberty Way Realty)



James Gillen began his career in real estate sales in 2006. He launched his own company in Lake Orion, Liberty Way Realty, in 2011, and the same year, earned the opportunity to facilitate HUD as a local listing broker. Liberty Way Realty has grown to three offices, Goodrich and Clarkston. James has served as a NOCBOR Director since 2011, as well as served as a member of NOCBOR Grievance Committee, Professional Standards

Committee and as Alternate Realcomp Governor for two years. Gillen is an advocate of RPAC and contributes generously each year.

## NAR Appoints NOCBOR Members

The National Association of Realtors® has selected the following NOCBOR members to serve on Committees in 2017:

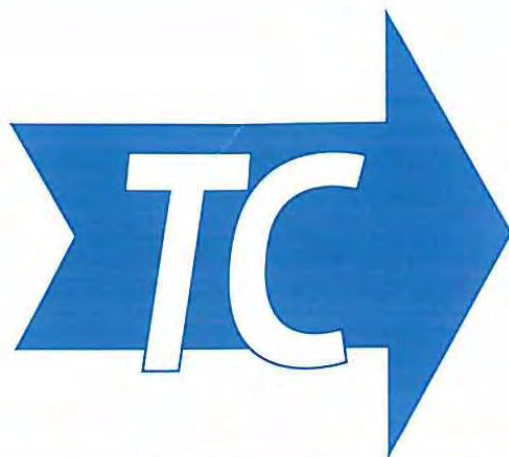
Allan Daniels, Vice Chairman, Regulatory Issues Forum  
Ray O'Neil, Real Property Valuation Committee  
Ann Peterson, Conventional Financing & Policy Committee  
Jenifer Rachel, State & Local Issues Policy Committee

## 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 2017. They are:

Eva Cantarella, Public Policy Committee  
Allan Daniels, Public Policy Committee (V.C.)  
Allan Daniels, CEMarketplace Review  
Harvey Elam, Mi Council of Real Estate Appraisers  
Brian Kirksey, Mi Council of Real Estate Appraisers

Ray O'Neil, Mi Council of Real Estate Appraiser  
Ray O'Neil, Public Policy Committee  
Ann Peterson, Public Policy Committee  
Jenifer Rachel, Convention Task Force



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Division Manager

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## Free Workshops

### **"Radon, Indoor Air Quality and Well & Septic"**

Tuesday, January 17 (10 a.m. - 1 p.m.)

(includes 3 hours con-ed)

**Randy Patterson**

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

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

**Nancy Robinson**

### **"The Power of Going Paperless!"**

Friday, January 20 (10 a.m. - 12 p.m.)

(includes 2 hours con-ed)

**Angie Ridley**

### **The Basics of The Realtor® Model**

#### **"Where Do I Start?"**

Friday, January 27 (10 a.m.-11:30 a.m.)

**Brenda Brosnan**

### **"Success Is In Your F.A.C.E."**

Friday, January 27 (1 - 3 p.m.)

**Terry Bean**

### **"The Betty Brigade"**

Monday, February 6 (10:30 - 11:30 a.m.)

**Sharon McGill**

### **"Preparing Fast and Accurate CMA's"**

Wednesday, February 15 (10 a.m. - 12 p.m.)

**Rick Bailey**

### **"Repair, Remodel, Renovate; Going Green and Carbon Monoxide Dangers"**

Thursday, February 16 (10 a.m. - 1 p.m.)

(includes 3 hours con-ed)

**Randy Patterson**

### **"How To Master The Profit And Minimize The Loss"**

Friday, February 17 (10 - 11:30 a.m.)

**Brenda Brosnan**

### **PR Basic: "Tools For Building Your Business"**

Tuesday, February 21 (1-2:30 p.m.)

**Nancy Robinson**

### **"Comprehensive HUD Training-2017"**

Thursday, February 23 (9:30 a.m. - 12:30 p.m.)

(includes 3 hours con-ed)

**Evduza Ramaj**

### **"The Betty Brigade"**

Wednesday, March 14 (1-3 p.m.)

**Sharon McGill**

### **"New Homes, New Technology and Deck Safety"**

Wednesday, March 15 (10 a.m. - 1 p.m.)

(includes 3 hours con-ed)

**Randy Patterson**

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

Friday, March 24 (1-2 p.m.)

**Nancy Robinson**

### **"Understanding Appraisals-Through The Appraiser's Eyes"**

Thursday, March 30 (10-11:30 a.m.)

**Brenda Brosnan**

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

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](http://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

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](http://nocbor.com) to register.**

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

### **GRI III HP 10BII Calculator Class**

**Date:** March 20, 2017

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

**Cost:** \$30.00

**Location:** NOCBOR



## “Core Concepts”

**Thursday, February 9 & Friday, February 10**

**9:30 a.m. – 4:30 p.m.**

**Instructor: Scott Sowles**

*Learn how the brain makes purchase decisions and how you can impact both sides of the brain in the decision making process. Master scientifically proven persuasion approaches that increase your success rate at influencing others. Learn how to proactively plan your real estate negotiations for success. Get a chance to practice your new skills in a safe environment that will increase your success in the real world.*

*You must complete three CNE courses, in any order, to earn your MCNE Designation. There is no annual fee. Once earned, you are a CNE for life!! Qualifies for the NOCBOR interest-free Education loan.*

**\$299** Super Early Bird Registration (Limited to first 10 registrants)

**\$319** Early Bird Registration (until 7 days before class)

**\$359** Regular Registration Fee

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

Location: NOCBOR




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## Governor Signs Senate Bill 26

Governor Snyder signed S.B. 26 into law, making it Public Act 502 of 2016. The Act amends the current real estate license law immediately, except where otherwise noted.

The Act allows the Licensing and Regulatory Affairs to communicate with licensee via e-mail.

Codifies and clarifies the concept of “distance learning”, which is defined to include “instruction provided through an interactive classroom, computer conferencing or an interactive computer system.” This definition of “distance learning” will allow for licensees to continue to satisfy their education requirements through emerging technology.

Clarifies the existing rule that a branch office maintained in excess of 25 miles from the limits of the municipality in which the broker maintains a main office shall be under the direct supervision of an associate broker. Direct supervision shall mean that an associate broker is physically present at the branch office on a regular basis to supervise and manage the business during ordinary business hours. This has always been the Department’s position, however, clarifying this rule in statute is intended to protect members from inadvertent violations.

The Act eliminates the requirement that the listing broker furnish a complete closing statement if the closing is conducted by a title company. This would alleviate concerns created by TRID where a broker is unable to fulfill his or her obligation under the rule due to a lack of access to the necessary information from each party.

Increases the limit on broker’s own funds in trust account from \$500 to \$2,000 to address minimum account requirements by most banks.

Establishes an 18 month deadline for filing a complaint against a licensee under the Occupational Code. Currently no limitation exists on the amount of time for a complaint under Article 25.

Clarifies procedure for renewing licenses which have lapsed for less than 3 years. This would allow LARA to renew if the business entity/individual pays an application fee, late renewal fee, and the per-year license fee for the upcoming license period, shows proof that the necessary CE has been taken, designates a principal (where applicable).

Codifies and clarifies the intent of the Brokerage Advertising Rule by giving LARA a measurable standard for complaints over advertising and presentation of the brokerage to the public. The Act provides that the name of an associate broker, salesperson, or team in advertising cannot be in larger type size than the name of the supervising brokerage. The statutory language provides the Department with an objective standard, focusing solely on type size as the measurable standard. **(Recognizing that this clarification may require changes to existing signage, this portion of the Act will not take effect until after the next licensing cycle, January 1, 2018).**



# Local Market Update – December 2016

This is a research tool provided by Realcomp.



## NOCBOR® Report

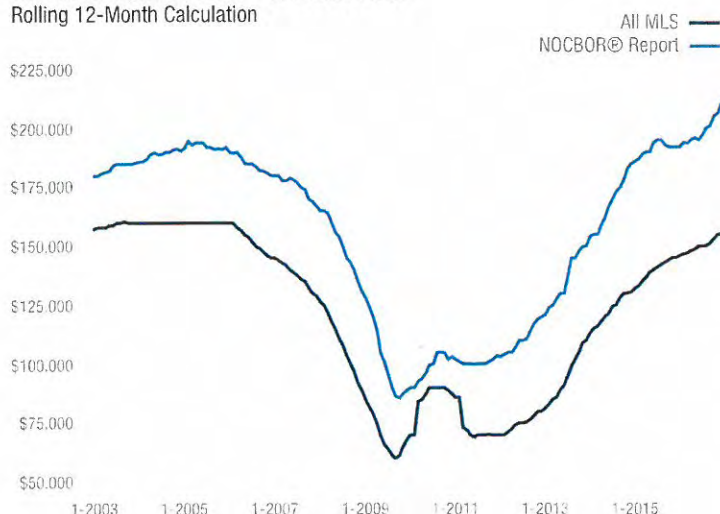
Covers the following northern areas of Oakland County: Auburn Hills, Bloomfield Twp, Brandon Twp, Clarkston, Davisburg/Springfield Twp, Fenton, Groveland Twp, Holly Twp, Holly Vlg, Independence Twp, Keego Harbor, Lake Angelus, Lake Orion Vlg, Orchard Lake Vlg, Orion Twp, Ortonville Vlg, Oxford Twp, Oxford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

Residential	December			Year to Date		
Key Metrics	2015	2016	% Change	Thru 12-2015	Thru 12-2016	% Change
New Listings	360	278	- 22.8%	8,448	7,458	- 11.7%
Pending Sales	256	228	- 10.9%	4,403	4,471	+ 1.5%
Closed Sales	346	377	+ 9.0%	4,346	4,476	+ 3.0%
Days on Market Until Sale	46	46	0.0%	47	46	- 2.1%
Median Sales Price*	\$186,500	\$219,500	+ 17.7%	\$192,000	\$210,000	+ 9.4%
Average Sales Price*	\$248,302	\$275,603	+ 11.0%	\$249,558	\$259,799	+ 4.1%
Percent of List Price Received*	96.8%	97.1%	+ 0.3%	97.0%	97.2%	+ 0.2%
Inventory of Homes for Sale	1,664	1,052	- 36.8%	—	—	—
Months Supply of Inventory	4.5	2.8	- 37.8%	—	—	—

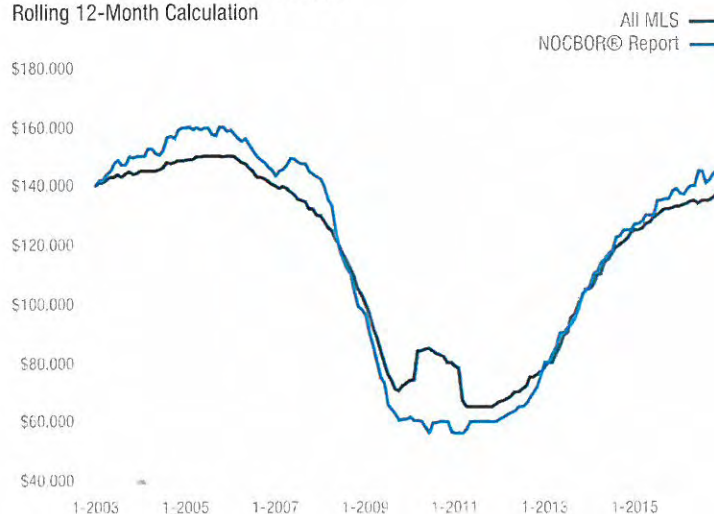
Condo	December			Year to Date		
Key Metrics	2015	2016	% Change	Thru 12-2015	Thru 12-2016	% Change
New Listings	52	38	- 26.9%	1,312	1,207	- 8.0%
Pending Sales	43	36	- 16.3%	777	795	+ 2.3%
Closed Sales	60	60	0.0%	762	802	+ 5.2%
Days on Market Until Sale	51	49	- 3.9%	46	51	+ 10.9%
Median Sales Price*	\$142,500	\$147,500	+ 3.5%	\$139,000	\$145,500	+ 4.7%
Average Sales Price*	\$186,632	\$181,746	- 2.6%	\$173,823	\$184,044	+ 5.9%
Percent of List Price Received*	96.6%	96.6%	0.0%	96.7%	96.4%	- 0.3%
Inventory of Homes for Sale	271	164	- 39.5%	—	—	—
Months Supply of Inventory	4.2	2.5	- 40.5%	—	—	—

\* 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.

## Taking the Leap in 2017

There are no step-by-step instructions on how to start your own real estate brokerage, but there are the rules and the license applications, plus people at the department (LARA), who can answer questions. Someone in the real estate company will need a broker's license, and there will need to be one broker of record. The process is mostly about filling out forms and paying fees and doing it all in the right order, and there is a fee for everything.

In Michigan, a broker's license is needed, also, a business name and a tax ID number to get a company real estate license. Once the company license is obtained, the broker's license is transferred to it and a real estate company is born. After that it is a matter of getting the company set up in the MLS, if the company is going to be a subscriber.

Before receiving a Michigan broker's license, an applicant must submit an application to LARA and show proof that they have successfully completed not less than 90 clock hours of approved classroom courses in real estate of which not less than 9 clock hours must be instruction on civil rights law and equal opportunity in housing. The 90 hours shall be in addition to the 40 hours required to obtain a real estate salesperson's license.

Getting started as a brokerage doesn't have to cost much, but it can. You should consider sending letters to past clients introducing the new business; open a couple of bank accounts for business, including a trust account, and insurance. Planning is good, but over-thinking something can lead to inaction to more thinking, which leads to less doing.

If you are reading this and are interested in starting your own real estate company, go to the Department of Licensing and Regulatory Affairs website and find out what you will need to do. You may also want to decide on a business structure, and for that you may want to talk to a tax adviser or lawyer. After that, write a list of everything you will need, where you can get it and how much it will cost. Once that is done, set a start date. Maybe none of this is as easy as it sounds, but it isn't as hard as others have made it sound, either.

## Home Invasion Alert!

Recently, a Realtor® and Realcomp Subscriber reported an incident to the Fraser Police Department regarding suspicious activity that occurred at one of his listed properties. The Realtor® was informed of a scam that is being perpetrated in the area. Pursuant to the Fraser Police Department, it involves the following circumstances: Perpetrator is shown the home. Perpetrator removes the yard sign from the property, steals the lockbox key and illegally "leases" the house to someone.

In the incident of the Realtor's® listing, the perpetrator was approached by someone who saw him putting the yard sign in the trunk of his car. This person was nearly run down by the perpetrator's car. The locks on this particular property have since been replaced and the home has been re-secured.

## Michigan Abolishes Dower Rights

Governor Snyder recently signed into law bills which would eliminate Dower in the State of Michigan and will be known as PA 378 of 2016, PA 489 of 2016 and PA 490 of 2016, and will be effective 90 days from enactment which is April 6, 2017. What does all this mean for us? As you know, under the prior Michigan statutes, a wife's Dower attached to all lands which the husband owned in fee simple. Any document which conveyed real property that was signed by the husband alone, would not terminate the wife's Dower interest unless the wife also signed the deed or mortgage. The wife, although not in title, would retain an interest in the property that would need to be released by joining in the conveyance.

Public Acts 378, 489 and 490 of 2016, in short, will accomplish the following:

1. Abolish a wife's dower right whether granted by statute or at common law;
2. Repeal any section in the current laws that reference or pertain to dower rights;
3. Delete a provision that a judgment of divorce and separate maintenance include a provision in lieu of dower;
4. Take effect beginning April 6, 2017; and
5. Continue to provide dower rights to a surviving widow whose spouse died before April 6, 2017.

## National Radon Action Month

The U.S. Environmental Protection Agency (EPA) has designated January as National Radon Action Month. Radon is the leading cause of lung cancer among non-smokers responsible for more than 20,000 deaths annually in the U.S. alone. In support of this effort, NOCBOR is raising awareness about radon risk in our State which will help save lives throughout the year.

Radon is a naturally occurring radioactive gas released in rock, soil and water than can accumulate to dangerous levels inside homes, schools and other buildings. It cannot be seen, and has no odor; the only way a family can know if their house has a radon problem is if they test for it. The good news is that radon problems can be fixed. Getting the word out to your clients about the importance of testing for radon and fixing a radon problem can save lives in our communities.

NOCBOR website ([nocbor.com](http://nocbor.com)) provides a link to EPA's radon page. The State of Michigan website link describes issues with radon and how to test for radon at: [http://mi-radon.info/MI\\_general.html](http://mi-radon.info/MI_general.html)

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# DETROIT BASKETBALL

## NORTH OAKLAND COUNTY BOARD OF REALTORS NIGHT

AT THE PALACE OF AUBURN HILLS

**MON, MARCH 6**

**vs. CHICAGO BULLS • 7:30PM**

NOCBOR members please join us on Monday March 6<sup>th</sup> for the Pistons vs Bulls game in the Club 300 and an opportunity to network and meet with fellow members. Family and friends are welcomed. Please order quickly because space is limited. A \$5 proceed from each ticket purchased will be donated by NOCBOR to Wounded Warrior Project.

### CLUB 300 PACKAGE: \$60

#### INCLUDES:

- Game Ticket in Club 300
- All-inclusive Arena Fare Buffet Stations with House Beer & Wine
- Special Appearance by a Pistons Legend

**DEADLINE: MONDAY, JANUARY 30, 2017**

Offer cannot be redeemed at The Palace Ticket Store. For additional information, please contact  
DAVID NIEZGODA: 586.246.9413 / [DNIEZGODA@REALESTATEONE.COM](mailto:DNIEZGODA@REALESTATEONE.COM)

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Please remember all tickets are subject to availability and handled on a first-come, first-served basis. All prices on orders received after the indicated deadline are subject to change. Refunds or exchanges will not be issued. Tickets purchased prior to 10 days of the selected game date will be mailed to the address provided. Tickets purchased after will be left at Will Call.

## Support NOCBOR Affiliate Members

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Griffin, Chris (Cloud CMA)	248-390-8600
Hill, Cheri (Bank of America)	248-408-6805
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LaPorte, Jeff (The Home Team Inspection)	248-366-6215
Linnell, Richard (Linnell & Associates)	248-977-4185
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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:** I am listing vacant land. Should I have my seller complete a vacant land disclosure form?

**A:** Sellers of vacant land are not legally required to provide a disclosure form. Sellers who do provide vacant land disclosure forms should be cautioned against making any representations where they are unsure. Unlike the statutory residential Seller Disclosure form, a seller could be held liable for an innocent misrepresentation made in a vacant land disclosure form.

**Q:** I am a buyer's agent. The title work shows the seller's deceased father as title holder of record to a small portion of the land my client is purchasing. Seller has asked his father's estate attorney to take care of this matter. Buyer does not want to delay closing. Should I let my buyer close before this title problem is worked out?

**A:** While it may not be advisable to close under these circumstances, the buyer cannot be prevented from closing. In circumstances such as this, a buyer's agent should give his client something in writing recommending that the closing not take place until the buyer consults with an attorney.

**Q:** I am a real estate licensee and I would like to make an offer on some property but I do not wish to disclose the fact that I am a real estate licensee until after the purchase agreement is accepted. Can I do this?

**A:** No. Rule 315 states the following

*When buying or acquiring directly or indirectly, an interest in property, a licensee shall disclose the fact of his or her licensure as a real estate broker, associate broker, or salesperson clearly, in writing, to the owner before the owner is asked to sign the purchase agreement.*

Also, remember that Rule 317 requires the express written permission of the seller if the buyer/licensee will be collecting a commission on the purchase. The easiest place to obtain this written consent is in the purchase agreement.

**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 have a listing on a home owned by a married couple. Currently, the wife is out of town on business but they want to accept an offer. Can the husband sign the contract on the wife's behalf and make this a bind contract?

**A:** No. In order for there to be a binding contract, both the husband and the wife would have to sign the purchase agreement. He would be able to sign on her behalf if she were to execute a power of attorney that expressly grants him that power. As an alternative, to facilitate signatures from out-of-town parties, often a contract expressly states that the parties may sign and deliver an acceptance via facsimile. In this scenario, that offer would be forwarded to the wife, who then could sign the faxed copy and fax it back.

# LEGAL HOTLINE 800-522-2820

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## NOCBOR Events

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
9 9:30 a.m. Education/Tech Committee 11:30 a.m. Government Affairs Committee	10	11 1 p.m. Free Backdoor Workshop RPR Basics; Tools For Building Your Business	12 9 a.m. -5:30 p.m. (202) Contracts & Fair Housing (Broker Specialty) J. Waller	13 9:30 a.m. – 3:30 p.m. 1700-2016 Con-ed S. Bell	14
16 <b>OFFICE CLOSED</b>	17 9 a.m. Membership Services 10 a.m. – 1 p.m. Free Backdoor Workshop Radon, Indoor Air Quality & Well & Septic (3 hours con-ed)	18 1 p.m. Free Backdoor Workshop RPR Advanced; 10 Ways To Earn More Business Than Your Competition	19 9 a.m. -5:30 p.m. (202) Contracts & Fair Housing (Broker Specialty) J. Waller	20 9:30 a.m. Free Backdoor Workshop The Power Of Going Paperless! (2 hours con-ed)	21
23 8 a.m. – 5 p.m. GRI II T. Kotzian	24 8 a.m. – 5 p.m. GRI II T. Kotzian	25 12:30 p.m. Exec 1:30 p.m. BODs Mtg	26 9 a.m. -5:30 p.m. (202) Contracts & Fair Housing (Broker Specialty) J. Waller 9:30 a.m. Grievance	27 10 a.m. Free Backdoor Workshop The Basics Of The Realtor® Model "Where Do I Start" 1 p.m. Free Backdoor Workshop Success Is In Your F.A.C.E.	28
30 8 a.m. – 5 p.m. GRI II T. Kotzian	31 8 a.m. – 5 p.m. GRI II T. Kotzian	1 9 a.m.-12 p.m. Professional Standards Workshop w/ Jack Waller	2 9 a.m. -5:30 p.m. (202) Contracts & Fair Housing (Broker Specialty) J. Waller	3	4
6 10:30 a.m. Free Backdoor Workshop The Betty Brigade 1-4 p.m. Builders Continuing Education	7	8	9 9:30 a.m. – 4:30 p.m. CNE 1 Core Concepts S. Sowles	10 9:30 a.m. – 4:30 p.m. CNE 1 Core Concepts S. Sowles	11
13 9:30 a.m. Education/Tech Committee 11:30 a.m. Government Affairs Committee	14 9 a.m. Membership Services	15 10 a.m. Free Backdoor Workshop Preparing Fast and Accurate CMA's	16 9:30 a.m. Grievance 10 a.m. – 12 p.m. Free Backdoor Workshop Repair, Remodel, Renovate; Going Green & Carbon Monoxide Dangers (3 hours con-ed)	17 10 a.m. – 12 p.m. Free Backdoor Workshop How To Master The Profit And Minimize The Loss	18
20 10 a.m. Ethics Hearing	21 8:15 a.m. General Membership Meeting @ MSU 1 p.m. Free Backdoor Workshop RPR Basics; Tools For Building Your Business	22 12:30 p.m. Executive Committee 1:30 p.m. BODs' Mtg.	23 9:30 a.m. – 12:30 p.m. Free Backdoor Workshop Comprehensive HUD Training (3 hours con-ed)	24 9 a.m. – 4 p.m. The Mobile Office System That Works (6 hours con-ed) G. William James	25
27	28	1	2	3	4
6 7:30 p.m. NOCBOR REALTOR® night Pistons Game	7 9 a.m. – 3 p.m. Floyd Wickman Master Selling Skills Program	8 9 a.m. – 3 p.m. Floyd Wickman Master Selling Skills Program	9 9 a.m. – 12 p.m. Floyd Wickman Master Selling Skills Program	10	11
13 9:30 a.m. Education Committee 11:30 a.m. Gov't Affairs Committee	14 9 a.m. Membership Services 1 p.m. Free Backdoor Workshop The Betty Brigade	15 10 a.m. – 12 p.m. Free Backdoor Workshop New Homes, New Technology & Deck Safety (3 hours con-ed)	16 9:30 a.m. Grievance	17	18
20 GRI III HP10BII Calculator Class B. Andrus	21 8 a.m. – 5 p.m. GRI III B. Andrus	22 8 a.m. – 5 p.m. GRI III B. Andrus	23 8 a.m. – 5 p.m. GRI III B. Andrus	24 1 p.m. Free Backdoor Workshop RPR Advanced; 10 Ways To Earn More Business Than Your Competition	25
27 8 a.m. – 5 p.m. GRI III B. Andrus	28 8 a.m. – 5 p.m. GRI III B. Andrus	29 12:30 p.m. Executive Committee 1:30 p.m. BODs' Mtg.	30 10 a.m. – 12 p.m. Free Backdoor Workshop Understanding Appraisals, Through The Appraiser's Eyes	31	

## General Membership Meeting

You will learn:

- How to build a massive listing inventory quickly, without having to buy leads.
- How to handle any and every objection from commission to pricing to trying to sell by owner.
- How to leverage social media that generates an average of 100 referral leads per year.
- How to get buyers to make their best offer first.
- How to win in multiple offer negotiations.
- How to take more vacations, more time off, and still produce more!
- And lots more, with an introduction to the upcoming NOCBOR Floyd Wickman Master Selling Skills Program. March 7, 8 & 9

Tuesday, February 21

### ***"The 6 Secrets of Six Figure Earners"***

Mike Pallin, President  
Floyd Wickman Training

8:15 a.m. Buffet Breakfast

9:00 a.m. Program

MSU Management Center  
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Members Free/Non-Members \$20



*Reservations are necessary. RSVP by February 16.  
Reservations made and not cancelled prior to the meeting will be charged \$20.  
Thank you for understanding. **[nocbor.com](http://nocbor.com) to register***

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*"The people that worked on my case did an excellent job of negotiating, knowing the rules, and updating me along the arduous process. They helped keep the stress down that was pretty intense. Thank you to the Franskoviak team!"*

*-Steve, Realtor from Bloomfield Hills  
Saved \$147,349*



Michael Franskoviak, CPA  
President