



# Impact



**Jenifer Rachel**  
NOCBOR President

## Are Your Real Estate Partners Truly Your Partners?

Being a real estate agent is one of the greatest careers I have ever had, and I have had a lot of them! Real estate is the only profession that you have to cooperate to get paid. Navigating through all the pieces of the puzzle of a transaction takes skill and great systems. In setting up those systems, make sure you choose wisely when referring out companies.

**For Title:** Check their websites. Do they value what you bring to the transaction, or do they solicit and provide for FSBO packages on their front page of their websites, providing consumers a package and guide to “do it themselves” with step by step instructions? I was shocked to find how many of the title companies that had come to me in the past asking for title

business referrals were actually working hard to cut me out of the transaction. Value what Realtors® do. Do a great job, and I will be happy to refer you.

**For Mortgage:** Does the lenders follow up with your past clients include a reference back to you? Are they responsive to you and our clients? Are they a source of information to you when you need it? Can you get what you need when you need it? I have a great group of lenders who always call me back in a timely fashion. They get me those updated pre-approvals when needed because we work in a right now business.

**For Attorneys:** Do they value what you bring to the transaction? Or are they specializing in cutting you out of the transaction?

**For Home Inspectors:** Are they alarmist or problem solvers? Of course, you want them to find and inform your clients about everything that might be wrong or a future problem, but are they scaring your clients or giving them solutions? As we all know, most homes have problems. Some problems are easy fixes, some are more complicated and may need a specialist estimate. Are they making sure you get a timely report with pictures? I once had an inspector tell our client that the basement wall was leaking. It was a water line that was not connected or capped.

I truly value my real estate partners. I look for companies that value me as much as I do them. Together we are a

great experience for our clients which then makes repeat clients and future referrals. Working with the right companies is vital to our business. Choose wisely.

*Jenifer Rachel*  
*Keller Williams Premier*

## NOCBOR General Membership Meeting

*Tuesday, February 27, 2018*

## “Tax Cuts and Jobs Act of 2017”



featuring



**Andy Meisner**  
Oakland County Treasurer

&

**Jim Tedder**  
State Representative

**8:15 a.m. Breakfast**  
**9:00 a.m. Program**

*Petruzzello's*  
6950 Rochester Rd.  
Troy, Mi 48085

**Members Free/Non-Members \$20**

*Reservations are necessary.  
Reservations made and not cancelled  
within 24 hours will be charged  
\$20. Thank you for understanding.*

**Must register by February 22,**  
**@ [nocbor.com](http://nocbor.com)**



## 2018 OFFICERS

|   |          |
|---|----------|
| President Jenifer Rachel                            | 394-0400 |
| President Elect Ann Peterson, GRI, ABR, SRES, e-PRO | 495-8877 |
| Treasurer David Elya, GRI, ABR, CRS, SFR, e-PRO     | 650-7000 |
| Secretary David Niezgoda                            | 625-0200 |
| Past President Tom Kotzian, GRI                     | 652-8000 |

## BOARD OF DIRECTORS

|                                       |              |
|---------------------------------------|--------------|
| David Botsford                        | 626-2100     |
| Jon Devine                            | 625-5700     |
| Maddy Dishon                          | 620-1000     |
| Matt Diskin                           | 228-4647     |
| David Elya, CRS, GRI, ABR, SFR, e-PRO | 652-7000     |
| Dana Fox                              | 884-6600     |
| Cheryl Gates-Beers                    | 620-8777     |
| Geoff Leach                           | 360-9100     |
| Ray O'Neil, GAA, RAA                  | 674-3333     |
| Steve Stockton, SFR                   | 360-2900     |
| Marcy Soufrine                        | 360-2900     |
| Susie Stemper                         | 810-238-8888 |
| R.W. Watson                           | 644-4700     |

## STAFF

|                     |                                |
|---------------------|--------------------------------|
| Patricia Jacobs     | Executive Vice President       |
| Katie Balkwell      | Assistant, Membership Services |
| Janet Sneckenberger | Director, Finance              |
| Millie Traylor      | Administrator, Member Services |
| Tonya Wilder        | Executive Assistant            |

## CHAIRMEN

|                        |                                       |
|------------------------|---------------------------------------|
| Budget & Finance       | Ann Peterson, GRI, ABR, SRES, e-PRO   |
| Bylaws                 | Tom Kotzian, GRI                      |
| Education/Tech         | David Elya, GRI, CRS, ABR, SFR, e-PRO |
| Executive              | Jenifer Rachel                        |
| Government Affairs     | Ray O'Neil, GRI, GAA, RAA             |
| Membership Services    | David Niezgoda                        |
| Nominating             | Tom Kotzian, GRI                      |
| Professional Standards |                                       |
| Arbitration            | Kay Pearson, CRS                      |
|                        | Eric Pernie                           |
| Ethics                 | Sally Bell                            |
|                        | Mary Rettig                           |
| Grievance              | Joan Falk                             |

## REALCOMP II LTD. GOVERNORS

|                                       |          |
|---------------------------------------|----------|
| David Elya, CRS, GRI, ABR, SFR, e-PRO | 652-7000 |
| Geoff Leach                           | 360-9100 |

## REALCOMP USER COMMITTEE

|                                     |
|-------------------------------------|
| Matt Diskin                         |
| Geoff Leach                         |
| Ann Peterson, GRI, 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

|                                     |
|-------------------------------------|
| Ann Peterson, GRI, ABR, SRES, e-PRO |
| Jenifer Rachel                      |

## NORTH OAKLAND COUNTY BOARD OF REALTORS®

4400 West Walton | Waterford | MI | 48329

Phone (248) 674-4080 | Fax (248) 674-8112

E-mail: [info@nocbor.com](mailto:info@nocbor.com)

[www.nocbor.com](http://www.nocbor.com)

## Board of Directors December, 2017

**MOTION CARRIED** to approve five (5) Primary Designated Realtors®; Sixty-three (63 ) Primary Realtors® and Two (2) Affiliates.

**MOTION CARRIED** to appoint **Matt Diskin, Geoff Leach and Ann Peterson** as NOCBOR representatives on the Realcomp MLS User Committee in 2018.

**MOTION CARRIED** to support the approval of Realcomp contracting with MMSI for three (3) years for the purpose of membership/billing services.

**MOTION CARRIED** that the Board of Directors meet on Wednesday, April 18, 2018 at 1:30 p.m.

**MOTION CARRIED** that the Board of Directors meet on Tuesday, September 25, 2018 at 1:30 p.m.

## Con Ed Clarification

Because 2018 represents your real estate license renewal year, all renewing licensees must complete their remaining continuing education prior to the October 31, 2018 renewal in order to satisfy attestation requirements within the renewal application and to avoid any late fees.

Starting November 1, 2018, CE hours will be counted for each license cycle year. A license cycle is three (3) years and licensees must take 18 clock hours of continuing education hours per license cycle. A license cycle year is defined as the period of November 1 through October 31. While licensees will be required to complete two (2) hours of eligible legal continuing education, each year, within each license cycle year, all other required credits may be completed at any time during the license cycle.



## Board of Directors January, 2018

**MOTION CARRIED** to approve Two (2) Primary Designated Realtors®; Thirty-eight (38) Primary Realtors®; One (1) Secondary Designated Realtor®; One (1) Secondary Realtor® and Two (2) Affiliates.

**MOTION CARRIED** to approve amending the Realcomp Second Restated Superseding Shareholder Agreement to extend the term of the Agreement from three (3) years to five (5) years.

**MOTION CARRIED** to approve the Realcomp Board of Governors the authority to borrow money, guaranty financing or enter into any financial obligation in an amount not to exceed 2 ½% of the Corporation's projected gross revenue (not to exceed \$500,000).

**MOTION CARRIED** to appoint Director R. O'Neil NOCBOR 2018 Realcomp Shareholder Voting Representative.

**MOTION CARRIED** to appoint President J. Rachel NOCBOR 2018 Realcomp Shareholder Alternate Voting Representative.

## In Memoriam

Mikel O'Neill, beloved Mother of **Kari Gorz**, (Coldwell Banker Weir Manuel), passed away on December 28, 2017. NOCBOR members, Directors and staff extend their deepest sympathy to husband, Dr. James O'Neill and family.

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Barbara Breuer**, (Berkshire Hathaway HomeServices), who passed away on January 30, 2018.

Sincere condolences to NOCBOR Director **Cheryl Gates Beers**, (Keller Williams Premier), and her family for the loss of her sister Pixie Churchill, February 7, 2018.

## 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 1, 2017



Thanks to everyone who attended the luncheon held at Petruzzello's!

### Congratulations:

Manager-Of-The-Year, Andrew Smyk (Century 21 Town & Country-Royal Oak)  
Distinguished Service, Kathy Phillips (Century 21 Town & Country-Royal Oak)  
Humanitarian-Of-The-Year, Val McFarland (Keller Williams Premier-Clarkston)  
Affiliate-Of-The-Year, Dana Fox (Lake Michigan Credit Union)  
Rookie-Of-The-Year, Leslie Gelinas (Century 21 Affiliated-Oxford)

# Advantage You



**ELEVATE YOUR GAME**  
Skills. Techniques. Tools.

**RENE**  
Real Estate  
NEGOTIATION EXPERT

**2-Day Certification Course**  
ABR, CRB & SRS Elective

The **FIRST & ONLY** negotiation certification  
recognized by The National Association of REALTORS®

**Lori Chmura, Middleton Real Estate Training, Inc. – in cooperation with NOCBOR\***

Date: **Tuesday, April 24 & Wednesday, April 25 (9am-5pm)**

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

Cost: \$300.00 pre-paid/\$315.00 Walk-In (Includes materials)

**How to Register:** North Oakland County Board of Realtors® 248-674-4080 or Middleton R.E.Training, Inc. 248-885-8311  
(This class is accredited for 14 hours of Real Estate Continuing Education)

\*NOCBOR members qualify for Education Loan Program

RENE is conferred by the Real Estate Business Institute (REBI) | [www.REBIInstitute.com](http://www.REBIInstitute.com)



# 10 Things You Should Never Say To Homebuyers

## **‘The house is perfect for you.’**

The ultimate decision regarding whether a house is perfect for a buyer lies with a buyer. Real estate agents should avoid making such comments and pushing the idea that they’ve found “the one.” This type of statement could potentially be viewed as a high-pressure sales tactic.

Instead, a real estate agent should point out the exact features in the house that the buyer asked for and inquire what the buyer’s thoughts are about the home.

## **‘You can get prequalified later.’**

You certainly do not want to spend valuable time showing homes that are not affordable to buyer clients, and they likewise do not want to fall in love with a house that is too expensive for their budget.

Before you show a buyer any homes, ensure that he or she is prequalified for a reasonable amount. More than that, only show real estate options that are priced within a buyer’s range.

## **‘The seller will absolutely agree to that.’**

You may feel confident that any reasonable seller would agree to make a minor repair or to move the closing date back a few days, but you don’t know all of the factors that may be influencing the seller.

By making promises you have no control over, you may be setting your buyer up for disappointment, and you also run the risk of having the buyer lose faith in your word.

## **‘This house was not well-cared for.’**

A buyer can and should come to his or her own decision about the maintenance level the previous owner took with a home. Rather than make a blanket statement like this, you may use your experience and keen eye to point out specific maintenance and repair issues that the property inspector may also point out. Buyers should come to their own conclusions about the overall care that a previous owner put into the home.

## **‘I will lower my fees.’**

There may be instances when you and the other real estate agent working on the deal need to lower your fees to make the transaction work. However, this line should only be used in a worst-case situation when there are no other options. Remember that you and the other agent work hard for your money, and you deserve the full amount of compensation that was agreed upon upfront.

In addition, even if lowering your fees would save the deal, it is not always a cost-effective solution for you or for the other real estate agent involved.

## **‘Call me any time, day or night.’**

Some real estate agents strive to be accessible to their clients at all times, but the reality is that you can easily get burnt out or irritated if your clients are calling you at all hours of the day and night. It is best to lay some reasonable ground rules regarding your availability.

For example, telling your clients that you do not take business calls or respond to emails after 9 p.m. may show that you are devoted to your job while still establishing some personal time. You can realistically set business hours for yourself that still portray you as being accessible.

## **‘That reminds me of a horrible client I had.’**

Talking negatively about other clients is a deal-breaker in most situations. Clients can easily wonder what you may say about them behind their back. This type of behavior shows poor ethics and makes you look bad to your clients. Any stories you share about previous clients should be relayed tactfully and only with specific purpose in mind.

## **‘I have already showed this house eight times before.’**

Some homes may sit on the market for months before someone snatches them up, and during this time, you may show it to your different clients numerous times.

Your current clients can easily see that a home has been on the market for a long period of time, but this type of comment clearly points out that many people have not been impressed by the home. The home may essentially seem less appealing simply because you made this comment.

## **‘I really need this commission.’**

Some real estate agents will make this statement in an off-handed way, but it puts pressure on your clients to perform in a certain way that otherwise may not be in their best interest.

They should not feel any pressure to buy a home based on your financial situation. In the event that they decide to back out of a deal, they should not be made to feel guilty about the financial impact that their decision may have on you.

## **‘You should have done what I said.’**

Some real estate agents will offer helpful advice to clients that unfortunately is not heeded. The client likely remembers that you made a specific recommendation, but he or she doesn’t need to be told, “I told you so.” This creates ill will and is simply not necessary in a professional relationship.

Real estate agents should always be mindful of what they say and focus on how clients may read into their comments before they speak. *(Dan Barcelon, Evergreen Properties)*

## **Code Of Ethics Article 12**

Realtors® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. Realtors® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional.

## Seniors Real Estate Specialist®

Friday, April 6 & Friday, April 13

9 a.m. – 5 p.m.

Instructor: Lori Chmura

To receive the Seniors Real Estate Specialist® designation, you must be a Realtor® in good standing with the National Association of Realtors® and complete the SRES® training course, successfully passing the final exam. SRES® designees are also required to complete at least three transactions with senior clients within twelve months of their training course. This course counts as 15 hrs. Broker Pre-licensing credit and includes 1.5 hours of Fair Housing or can be used for 12 hours of Real Estate Continuing Education. Qualifies for the NOCBOR interest free Education loan.

\$300 includes first year membership

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

Location: NOCBOR



## 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. These field scenarios provide the foundational experience and practice negotiators need to master so they can effectively advocate for their clients.

\$300.00 includes materials

Register [nocbor.com](http://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

## 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](http://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](http://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](http://nocbor.com)

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



## Free Workshops

Friday, March 2 (10 a.m. – 12 p.m.)  
**“Preparing Fast & Accurate CMAs”**  
Rick Bailey, Bailey Realty & Investment Co.

Wednesday, March 7 (9:30 a.m. – 12:30 p.m.)  
**“Comprehensive HUD Training-2018”**  
(3 hours con-ed)  
Evdusa Ramaj, Inside Realty

Thursday, March 8 (10 – 11 a.m.)  
**“What Really Happens Behind Closed Doors”**  
(1 hour con-ed)  
Brenda Brosnan, Summit Funding

Thursday, March 8 (1 – 3 p.m.)  
**“The Power Of Vision”**  
(2 hours con-ed)  
Michael Jeffreys, The Yes Network

Friday, March 8 (9:30 - 11 a.m.)  
**“remine”**  
Realcomp

Wednesday, March 14 (2-3 p.m.)  
**“Realtors® Guide To Condominiums”**  
Mark Gelbman, Lake Michigan Credit Union

Monday, March 19 (1 – 3 p.m.)  
**“Commercial 101”**  
Bill Ballard, Independent Broker Network

Tuesday, March 20 (9:30 a.m. – 1:30 p.m.)  
**“Coaching With A Twist”**  
(4 hours con-ed)  
Luigi Berisha, Century 21 Town & Country Northville

Wednesday, March 21 (10 a.m. – 1 p.m.)  
**“Why Have A Home Inspection” “Radon” & “Indoor Air Quality Issues”**  
(3 hours con-ed)  
Randy Patterson , Pillar To Post

Thursday, March 22 (10 – 11 a.m.)  
**“Mortgage 101 The Basics”**  
(1 hour con-ed)  
Brenda Brosnan, Summit Funding

Thursday, April 5 (10 a.m. – 12 p.m.)  
**“FEMA & The Flood Zone”**  
(2 hours legal con-ed)  
Karol Grove, Alpine Land Surveying

Wednesday, April 11 (9:30 a.m. – 1:30 p.m.)  
**“Coaching With A Twist”**  
(4 hours con-ed)  
Luigi Berisha, Century 21 Town & Country Northville

Wednesday, April 18 (9:30 a.m. – 12 p.m.)  
**“The Process Of Appraising”**  
Matt Diskin, Market Valuation Group  
Thursday, April 19, (10 – 11 a.m.)

Thursday, April 19 (10 – 11 a.m.)  
**“Double Your Leads, Double Your Closings & Barely Spend A Dime”**  
(1 hour con-ed)  
Brenda Brosnan, Summit Funding

Thursday, April 26 (10 a.m. – 1 p.m.)  
**“Mold” “Home Maintenance” & “Older Houses Issues”**  
(3 hours con-ed)  
Randy Patterson , Pillar To Post

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

Location: NOCBOR

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## 2018 Con-ed (Course 1900)

Thursday, March 1  
Tuesday, March 27  
Thursday, March 29  
\*Thursday, April 5 (4 hours)  
\*Wednesday, April 11 (2 hours)  
Tuesday, April 17  
Monday, April 30  
\*Tuesday, May 15 (2 hours)  
Friday, May 18  
Wednesday, May 23  
Tuesday, May 29  
Saturday, June 9  
\*Thursday, June 14 (2 hours)  
Tuesday, June 19  
Friday, June 22  
Thursday, June 28  
Tuesday, July 24  
Friday, August 3  
Wednesday, September 5  
Tuesday, October 30

Marguerite Walker II  
Jack Waller  
Sally Bell  
Marguerite Walker II  
Marguerite Walker II  
Marguerite Walker II  
Jack Waller  
Marguerite Walker II  
Marguerite Walker II  
Jack Waller  
Sally Bell  
Sally Bell  
Marguerite Walker II  
Sally Bell  
Jack Waller  
Marguerite Walker II  
Jack Waller  
Jack Waller  
Jack Waller  
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](http://nocbor.com)

Location: NOCBOR

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## 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.

Tuesday, March 6  
Friday, April 27  
Wednesday, May 9  
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](http://nocbor.com)

Location: NOCBOR

# NOCBOR Events

February  
March  
April

| Monday  | Tuesday   | Wednesday   | Thursday   | Friday   | Saturday   |
|---|---|---|--|--|--|
| <b>19</b><br><b>10 a.m. – 12 p.m.</b><br>Free Workshop<br>"Coaching With A Twist"<br>2 hrs con-ed<br>Luigi Berisha            | <b>20</b><br><b>10 a.m. – 2 p.m.</b><br>Professional Standards Workshop   | <b>21</b><br><b>10 a.m. – 1 p.m.</b><br>Free Workshop<br>"Going Green: Repair, Remodel, Renovate" & Asphalt Shingles"<br>3 hrs con-ed<br>Randy Patterson  | <b>22</b><br><b>9:30 a.m.</b><br>Grievance<br><b>10 – 11 a.m.</b><br>Free Workshop<br>"The Appraisal, In The Eyes Of The Underwriter"<br>1 hr con-ed<br>Brenda Brosnan   | <b>23</b><br><b>9 a.m. – 5 p.m.</b><br>ABR "Accredited Buyer Representative"<br>Lori Chmura                      | <b>24</b>  |
| <b>26</b><br><b>9 a.m. – 3:30 p.m.</b><br>ABR Elective "Mastering the CMA"<br>Lori Chmura                                     | <b>27</b><br><b>8:15 a.m.</b><br>General Membership Meeting @ Petruzzello's   | <b>28</b><br><b>11:30 p.m.</b><br>Executive<br><b>1:30 p.m.</b><br>BODs Mtg   | <b>1</b><br><b>9:30 a.m. – 3:30 p.m.</b><br>Course 1900-2018<br>6 hrs con-ed<br>Marguerite Walker II   | <b>2</b><br><b>10 a.m. – 12 p.m.</b><br>"Preparing Fast & Accurate CMAs"<br>Please bring computer<br>Rick Bailey | <b>3</b>   |
| <b>5</b>  | <b>6</b><br><b>8:30 a.m. – 3 p.m.</b><br>New Members & Code of Ethics Training (2.5 hours Ethics)                   | <b>7</b><br><b>9:30 a.m. -12:30 p.m.</b><br>Free Workshop<br>"Comprehensive HUD Training-2018"<br>3 hrs con-ed  | <b>8</b><br><b>10 a.m.</b><br>Free Workshop<br>"What Really Happens Behind Closed Doors"<br>1 hr con-ed<br>Brenda Brosnan<br><b>1 – 3 p.m.</b><br>Free Workshop<br>"The Power Of Vision"<br>2 hrs con-ed<br>Michael Jeffreys | <b>9</b><br><b>1 p.m.</b><br>Ethics Hearing<br>9:30 – 11 a.m.<br>Free Workshop<br>Remine                         | <b>10</b>  |
| <b>12</b><br><b>11:30 a.m.</b><br>Government Affairs Committee  | <b>13</b><br><b>9 a.m.</b><br>Membership Services   | <b>14</b><br><b>2-3 p.m.</b><br>Free Workshop<br>"Realtors® Guide To Condominiums"<br>Mark Gelbman  | <b>15</b><br><b>8 a.m.</b><br>FNMA's Collateral Underwriting; What Is It Looking For"<br>7 hrs con-ed<br>Marty Wagar<br><b>9:30 a.m.</b><br>Grievance  | <b>16</b><br><b>8 a.m.</b><br>"Underwriting & The URAR"<br>7 hrs con-ed<br>Marty Wager                           | <b>17</b><br><b>8 a.m. – 4 p.m.</b><br>2018-19 USPAP<br>Tom Gilbert<br><b>4:15 – 6 p.m.</b><br>Michigan Law<br>Tom Gilbert |
| <b>19</b><br><b>9:30 a.m.</b><br>Education/Tech Committee<br><b>1 p.m.</b><br>Free Workshop<br>Commercial 101<br>Bill Ballard | <b>20</b><br><b>9:30 a.m. – 1 p.m.</b><br>Free Workshop<br>"Coaching With A Twist"<br>4 hrs con-ed<br>Luigi Berisha | <b>21</b><br><b>10 a.m.</b><br>Free Workshop<br>"Why Have A Home"Inspection"<br>"Radon" & "Indoor Air Quality"<br>3 hrs con-ed<br>Randy Patterson   | <b>22</b><br><b>10 a.m.</b><br>Free Workshop<br>"Mortgage 101 The Basics"<br>1 hr con-ed<br>Brenda Brosnan   | <b>23</b><br><b>8 a.m.</b><br>"FHA HUD Update 2018" (New Class)<br>7 hrs con-ed (Appraiser)<br>Wayne Whyte       | <b>24</b>  |
| <b>26</b><br><b>7 p.m.</b><br>Realtors®<br>Pistons vs. LA Lakers  | <b>27</b><br><b>9:30 a.m. – 3:30 p.m.</b><br>Course 1900-2018<br>6 hours con-ed<br>Jack Waller                      | <b>28</b><br><b>12 p.m.</b><br>Executive<br><b>1:30 p.m.</b><br>BODs' Mtg   | <b>29</b><br><b>9:30 a.m. – 3:30 p.m.</b><br>Course 1900-2018<br>6 hours con-ed<br>Sally Bell  | <b>30</b><br><b>OFFICE CLOSED</b><br><b>GOOD FRIDAY</b>  | <b>31</b>  |
| <b>2</b>  | <b>3</b>  | <b>4</b>  | <b>5</b><br><b>10 a.m. – 12 p.m.</b><br>Free Workshop<br>"FEMA & The Flood Zone"<br>2 hrs legal con-ed<br>Karol Grove<br><b>9:30 a.m. – 1:30 p.m.</b><br>Course 1900-2018<br>4 hours con-ed<br>Marguerite Walker II          | <b>6</b><br><b>9 a.m. – 5 p.m.</b><br>SRES "Senior Real Estate Specialist"<br>Lori Chmura                        | <b>7</b>   |
| <b>9</b><br><b>9:30 a.m.</b><br>Education Committee<br><b>11:30 a.m.</b><br>Gov't Affairs Committee                           | <b>10</b><br><b>9 a.m.</b><br>Membership Service  | <b>11</b><br><b>9:30 a.m. – 1 p.m.</b><br>Free Workshop<br>"Coaching With A Twist "<br>4 hrs con-ed<br>Luigi Berisha<br><b>1:30 – 3:30 p.m.</b><br>Course 1900-2018<br>2 hours con-ed<br>Marguerite Walker II | <b>12</b>  | <b>13</b><br><b>9 a.m. – 5 p.m.</b><br>SRES "Senior Real Estate Specialist"<br>Lori Chmura                       | <b>14</b>  |
| <b>16</b>   | <b>17</b><br><b>9:30 a.m. – 3:30 p.m.</b><br>Course 1900-2018<br>6 hours con-ed<br>Marguerite Walker II             | <b>18</b><br><b>9:30 a.m. – 12 p.m.</b><br>Free Workshop<br>"The Process Of Appraising"<br>Matt Diskin<br><b>1:30 p.m.</b><br>BODs' Mtg.  | <b>19</b><br><b>9:30 a.m.</b><br>Grievance<br><b>10 – 11 a.m.</b><br>Free Workshop<br>"Double Your Leads; Double Your Closing & Barely Spend A Dime"<br>1 hr con-ed<br>Brenda Brosnan  | <b>20</b>  | <b>21</b>  |
| <b>23</b>   | <b>24</b><br><b>9 a.m. – 5 p.m.</b><br>RENE "Real Estate Negotiation Expert"<br>Lori Chmura                         | <b>25</b><br><b>9 a.m. – 5 p.m.</b><br>RENE "Real Estate Negotiation Expert"<br>Lori Chmura   | <b>26</b><br><b>10 a.m. – 1 p.m.</b><br>Free Workshop<br>"Mold" "Home Maintenance" & "Older Houses Issues"<br>3 hrs con-ed<br>Randy Patterson  | <b>27</b><br><b>8:30 a.m. – 3 p.m.</b><br>New Members & Code of Ethics Training                                  | <b>28</b>  |
| <b>30</b><br><b>9:30 a.m. – 3:30 p.m.</b><br>Course 1900-2018<br>6 hours con-ed<br>Jack Waller                                |   |   |  |  |  |



## Support NOCBOR Affiliate Members

|   |              |
|---|--------------|
| Ammar, Sam (Wells Fargo Home Mortgage)              | 248-731-0545 |
| Bankston, Justin (Fidelity National Title)          | 248-241-9370 |
| Barnett, Larry (Attorney at Law)                    | 248-625-2200 |
| Bartus, Barb (Michigan First Mortgage)              | 248-666-2700 |
| Becker, Jeff (America's Preferred Home Warranty)    | 800-648-5006 |
| Brosnan, Brenda (Summit Funding)                    | 248-515-3855 |
| Brown, Mike (First American Title Company)          | 248-789-6371 |
| Bruce, Cheryl (Seaver Title)                        | 248-338-7135 |
| Diaz, Julie (Commission Express of Michigan)        | 248-737-4400 |
| Fahs, Diya (Wells Fargo Home Mortgage)              | 248-731-0545 |
| Fox, Dana (Lake Michigan Credit Union-White Lake)   | 248-884-6600 |
| Franskoviak, Michael (Franskoviak & Company, PC)    | 248-524-5240 |
| Gelbman, Mark (Lake Michigan Credit Union)          | 248-705-8431 |
| Green, Brent (Lake Michigan Credit Union)           | 248-484-7117 |
| James, Mark (Simple Mortgage)                       | 248-480-2080 |
| Jarvis, Beth (Title Connect)                        | 586-226-3506 |
| Katsiroubas, Mary (Title Connect-Farmington Hills)  | 248-763-1913 |
| Kraft, Stacey Grava (Home Warranty of America)      | 248-330-1076 |
| LaPorte, Jeff (The Home Team Inspection)            | 248-366-6215 |
| Linnell, Richard (Linnell & Associates)             | 248-977-4185 |
| McTaggart (Buyers Protection Group)                 | 248-705-2029 |
| Oates, Lynn (Envoy Mortgage)                        | 248-218-0663 |
| Patterson, Randall (Pillar To Post)                 | 248-755-3422 |
| Porritt, James Jr. (Attorney At Law)                | 248-693-6245 |
| Proctor, Michael (Michael Proctor)                  | 248-931-1018 |
| Romero, Kim (First American Home Warranty)          | 248-595-9773 |
| Sable, Brian (Hall Financial)                       | 248-590-0314 |
| Sasek, Luke (Cutco)                                 | 616-295-5537 |
| Seaver, Phil (Seaver Title)                         | 248-338-7135 |
| Sebastain, Jeff (America's Preferred Home Warranty) | 800-648-5006 |
| Siebert, Brian (First National Home Mortgage)       | 855-910-2700 |
| Smith, Aaron (Next Door Photos)                     | 810-240-1694 |
| Spencer, Grant (Michigan First Mortgage)            | 248-721-6676 |
| St. Amant, Ron (Changing Places Moving)             | 248-674-3937 |
| Taylor, Kenneth (Title One)                         | 734-427-8000 |
| Don White (Genisys Credit Union)                    | 248-322-9800 |
| Zetye, Lauren (Movement Mortgage)                   | 248-840-0972 |

## Legal Q & A

**Q:** I am a listing agent for a real estate firm that practices designated agency. My husband works at the same firm and he is the designated agent of a buyer who wants to make an offer on one of my listings. Can we do this or are we required to enter into a dual agency arrangement?

**A:** While the law does not expressly prohibit a husband and wife from acting as designated agents on opposite sides of a transaction, we would strongly advise against it. If a problem later arises in connection with the transaction or the property, it may be difficult to convince the parties (or a court) that the parties received the full range of fiduciary duties from their respective designated agents.

**Q:** A widow put her home in a trust and named her two children as successor trustees. After her death, one of the children moved into the home temporarily until it could be sold. Does there need to be a Seller Disclosure statement?

**A: Yes.** The trustee who is residing in the home must complete a Seller Disclosure statement. Only non-occupant fiduciaries are exempt under the Seller Disclosure Act.

**Q:** My seller received an offer for \$200,000 and countered that offer at \$210,000. After the counteroffer had been delivered to the buyers' agent, but before the buyers responded to the counteroffer, the seller decided not to take a chance and withdrew his

counteroffer and accepted the buyers' offer for \$200,000. I have been told that the buyers will not honor the contract. Don't we have a binding contract?

**A: No.** The sellers' counteroffer operated as a rejection of the buyers' offer. Once an offer has been rejected, it is "terminated" and cannot thereafter be resurrected and accepted. Legally, where you are at now is the seller has offered to sell the property on the terms originally proposed by the buyer, which offer can be accepted (or rejected) by the buyer.

**Q:** I have a client who recently remarried and has moved to her new husband's house, but is not on the title for that house. She has listed her prior home for sale, but has not found a buyer. Can she claim a Conditional Recession of Principal Residence Exemption on her prior home?

**A: No.** In order to qualify for a conditional rescission on a prior residence, the owner of that property must be eligible and claim a principal residence exemption on her current home.

**Q:** I am a broker who represents a buyer. My buyer made an offer on a property that was accepted by the seller. Both the buyer and the seller have agreed in the contract that I am to hold the earnest money check in my office and not deposit it in my trust account until the inspection period has passed. Would this be allowable under Michigan law?

**A: No.** The Occupational Code provides: A real estate broker shall deposit, within 2 banking days, after the broker has received notice that a Buy/Sell Agreement is accepted by all parties, money that belongs to others and is made payable to the real estate broker into a separate custodial trust or escrow account maintained by the real estate broker with a bank, savings and loan association, credit union, or recognized depository until the transaction involved is consummated or terminated, at which time the real estate broker shall account for the full amount received. MCL 339.2512(k)(v). An agreement to the contrary by the buyer or the seller does not relieve the broker from his duty to deposit money in his/her possession within the prescribed time set by the Code. If the buyer and seller want to make such an agreement, then they should also agree to have someone other than a real estate licensee hold the funds.

**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**

## 2018 NOCBOR Committees

### Budget & Finance

Jenifer Rachel, Chm., David Elya, Ann Peterson, Tom Kotzian & David Niezgoda.

### Bylaws

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

### Education/Tech

David Elya, Chm., Tina Aginaga Novak, Marsha Armstrong, Rick Bailey, Barbara Bartus, Mary Beckerman, Jon Devine, Bob DeVore, Dana Fox, Mark Gelbman, Ben Handelsman, Mark Harvala, David Henderson, Darrell Hudiburgh, Terrie Junkin, Charles Laird, Geoffrey Leach, David Montgomery, Cathy Purdy, Evduza Ramaj, Angie Ridley, Lynn Swanson, Cathy Weller and Paulette Wcisel.

### Executive

Jenifer Rachel, President, Ann Peterson, President-Elect, David Elya, Treasurer, David Niezgoda, Secretary and Tom Kotzian, Past President.

### Government Affairs

Ray O'Neil Chm., Ann Peterson, V. Chm., Sally Bell, Eva Cantarella, Natalie Case, Jon Devine, Hulya Erol-Garvett, Dana Fox, Brian Harris, Mark Harvala, Gerald Hoopfer, Kathleen Jackson, David Kimbrough, Michael Labadie, David Montgomery, Ron Newman, Jenifer Rachel, Jeffrey Raupp, Mary Rettig, Angie Ridley, Brian Siebert, Sunny Sky, Suzi Stemper, Traci Stolle and Robert Watson.

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### Membership Services

David Niezgoda, Chm., Brenda Davis, V. Chm., Beth Arnold, Amy Bassett, Matt Diskin, James Feaheny, Mary Katsiroubas, Stacey Kraft, Lynn Oates, Mike Proctor, Kim Romero, Julie Scagnoli, Ron St. Amant, Natalie Vaughn, Lauren Zetye and Tina Zudell.

### Nominating

Tom Kotzian Chm., David Botsford, Cheryl Karrick, Geoff Leach, Denise Misaras, Mary Rettig and R.W. Watson.

### Professional Standards Hearing Panel

Angela Batten, Pamela Bradshaw, Sue Dendler, Maddy Dishon, Cheryl Gates-Beers, Gerald Hoopfer, Lynn Kacy, Bruce Krol, Denise Misaras, David Montgomery, Paul Mychalowych, Tom Nanes, Thomas Neveau, Kathleen Sanchez, Alyce Smith, Steve Stockton and Randy Wilcox.

### Arbitration

Sally Bell  
Kay Pearson  
Eric Pernie

### Ethics

Sally Bell  
Kay Pearson

*(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))*

## Committee Mission Statements

**EDUCATION/TECHNOLOGY**—The Education/Technology Committee provides members with frequent and affordable opportunities to achieve knowledge and competence in an evolving business climate. The Committee will promote an atmosphere of equal opportunity in a multicultural community through a commitment to education, awareness and an appreciation of others. Additionally, the Committee is to communicate 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 make recommendations to the Board of Directors on 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.

# "We Are Where You Want To Be!"

## “FNMA’s Collateral Underwriter: What Is It Looking For?”

Thursday, March 15

8 a.m. – 4:30 p.m.

Instructor: Marty Wagar

**(#1884) Approved for 7 hours C.E. in MI.** After all segments, the student will be exposed to the Collateral Underwriting program and be able to better understand the origin, history and basic concepts of the Fannie Mae Collateral underwriting (CU) program and process. In varying segments, the CU process and system of automated review will be examined. This will lead the appraiser to be better prepared when completing the FNMA URAR 1004 mortgage appraisal and process. A better understanding of guidelines, explanations and rationale’s will result in a more comprehensive and a higher review score is hoped as the result. **Cost: \$140 MAREA members, \$190 non-MAREA members**

To register: <http://www.nmu.edu/continuingeducation/node/39>

Location: NOCBOR

## “Underwriting & URAR Mortgage Appraisal”

Friday, March 16

8 a.m. – 4:30 p.m.

Instructor: Marty Wagar

**(#1589): Approved for 7 hours C.E. in MI.** This appraisal class is designed for those appraisers involved with lenders preparing the appraisal for in use in the mortgage lending process, with specific attention given to the URAR Mortgage Appraisal form 1004. The appraisal form is taken section by section discussing traditional problem areas between appraiser and underwriting to better understand myth from fact. The goal of this course is to decrease the revisions requested by U/W saving both the appraiser and lender time in the mortgage process. Further, to help underwriters and appraisers this course will enhance their understanding of our respective goals. **Cost: \$140 MAREA members, \$190 non-MAREA members.**

To register: <http://www.nmu.edu/continuingeducation/node/39>

Location: NOCBOR

## “National 7 Hours USPAP & 2 Hours Licensing Law Review”

Saturday, March 17

8 a.m. – 4 p.m. USPAP

4:15 – 6:15 p.m. Law

Instructor: Tom Gilbert

**(#01700901): Approved for 7 hours C.E.** Mandatory 7 hours C.E. every license cycle. This is the 2018-2019 version of the 7-hour, National USPAP update developed by The Appraisal Foundation. The course is taught by an AQB Certified USPAP instructor and will fulfill your obligation to take the National USPAP update course once per continuing education cycle. In addition to highlighting the changes to the 2018-2019 edition of USPAP, the course clarifies a number of commonly misunderstood USPAP issues and provides practical, real-world illustrations to help you in your daily practice. **Cost: \$150 MAREA members, \$200 non-MAREA members, workbook is included. Textbook may be available for classroom use ONLY.**

**(#01700900): Mandatory 2 hours C.E. every license cycle.** This two-hour course will discuss licensing laws at every level, the occupational code, and the governing boards, Michigan Consumer & Industry Services’ Board of Appraisers and the National Appraisal Foundation. **Cost: Free for MAREA members, \$65 non-MAREA members.**

To register: <http://www.nmu.edu/continuingeducation/node/39>

Location: NOCBOR

## “FHA HUD Update 2018” (New Class)

Friday, March 16

8 a.m. – 4:30 p.m.

Instructor: Wayne White

**(#2042): Approved for 7 hours C.E. in MI.** This course is designed to familiarize Appraisers with current FHA/HUD appraisal requirements. Special attention will be given to changes and updates to Single Family Housing Policy Handbook 4000.1 that were effective 2016 – Present. There will also be a review of the Rural Development Property and Appraisal Requirements (Revised 05/2017). Discussions will include an overview of HUD appraisal guidelines as outlined in HUD Handbook 4000.1. Segments of the class will focus on HUD guidelines as they pertain to property inspections, required documentation, general reporting requirements and the 203K program.

Each participant will receive a CD library containing copies of SF Handbook 4000.1, and Chapter 12 of the Rural Development Guide, along with other essential reference materials that every FHA approved appraisers should have at their fingertips. **Cost: \$140 MAREA members, \$190 non-MAREA members.**

To register: <http://www.nmu.edu/continuingeducation/node/39>

Location: NOCBOR



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## 50 Years of Fair Housing

There are not many people who care to read about fair housing. Let's face it, most of us are salespeople and sometimes rules seem like unfair barriers. April, 2018 will mark the 50<sup>th</sup> anniversary of the Federal Fair Housing Act of 1968. Part of what the laws were supposed to do is deter racial segregation. It didn't work so well in many parts of the country.

There are neighborhoods where residents are mostly white and neighborhoods that are a lot more diverse. The best schools and the most expensive homes are in the mostly white neighborhoods.

In 1968, the Fair Housing Act banned the use of discriminatory phrases like "whites only" or "Jewish community". Recently, in an advertisement for a new housing development in the suburbs, the homes are large and expensive. One of the advertisements showed a white man, woman and two children playing a game. The banner across the picture said, "The perfect family home." The marketing included page after page of pictures of white adults. They target a certain group of people based on a family status. They also have a pretty narrow definition of family. What is a family? Is it always a man and a woman and one or more children? Are two men with a child a family? Is a grandmother, her single daughter and grandson a family?

Real estate professionals sometimes become angry when they find out that they cannot advertise a home for sale as the "perfect family home" or even as a "family home." It's alright to be angry about it. No one has to understand a law or agree with it, we just have to be in compliance.

Some will even say that fair housing rules are not fair. In the '50s and '60s, new construction was marketed exclusively to white people and people of color were not allowed to buy in some communities. Our past is one of housing discrimination and segregation. There is housing discrimination in our present too. Homeownership is also a kind of ticket to the middle class, and for some, the only way to build wealth. It isn't just about having a roof over our heads. Housing discrimination isn't just in the past. No, it isn't our fault; and yes, it is too big of a problem for any one of us to solve, but each of us needs to do something rather than nothing.

The best way to market real estate is to market the features and the benefits of owning the property. Such advertising is more inclusive and legal. Maybe the something we can do is develop our advertising about the real estate and make it as inclusive as possible. Instead of a "perfect family home," the house could be advertised as "the perfect Michigan home." It could be advertised as a superb home or a home that anyone could love or even a house that will feel like home.

A small condo being referred to as the "perfect bachelor pad" could instead be advertised as 'convenient, ease of upkeep and a vibrant neighborhood with places to go and things to do'. Maybe if more glossy brochures for new developments included people of color, the pictures would help white people get used to the idea that someone of color could live next door. (*Teresa Boardman, broker/owner of Boardman Realty in St. Paul, Mn*)

## Advertising Violation Cost \$450

On the morning of January 4, 2018, Alexandria, Virginia-based Realtor® Abraham Walker received an email from the Northern Virginia Association of Realtors® (NVCAR) Professional Standards Committee.

The Standards, 12-5 and 12-9 of the NAR Code of Ethics, require agents to clearly disclose brokerage association in all advertising and licensure information on their webpage, and other marketing platforms. The notice came with screenshots of Walker's Facebook page and Web site, provided by the anonymous tipster who reported him, along with a notification of the violation which, would cost him \$450, \$150 of which would go toward administrative fees.

Walker immediately renamed his Facebook page from "Ask A Walker A Northern Virginia Real Estate Company" to "Ask A Walker powered by Keller Williams Realty Kingstowne" to highlight the brokerage affiliation and added his and his wife's licensure information to the footer of their webpage.

Walker says although he didn't have the brokerage name included in his original Facebook page name, he has always listed his brokerage affiliation in the story section of the 'about page.' Walker paid the fine, and he then decided to share his story on "Raise the Bar in Real Estate," hoping to prevent other agents from making the same mistake. "I recently received a fine from my Board for an Article 12 Ethics violation. It cost me \$450," wrote Walker. If you're a Realtor®, you could get hit with the same Ethics violation in your market. Be sure to have the proper disclosure on your Web site and Facebook business page. Learn from my mistake," he concluded.

## Fair Housing Advertising Word And Phrase List

| Unacceptable             | Caution                           |
|--------------------------|-----------------------------------|
| English only             | Exclusive                         |
| Ethnic references        | Executive                         |
| Families, no             | Female roommate                   |
| Gays, no                 | Female(s) only                    |
| Golden-agers only        | 55 and older community            |
| Group home(s), no        | Hindu                             |
| Hispanic, no             | Housing for older persons/seniors |
| HIV, no                  | Jewish                            |
| Homosexuals, no          | Landmark reference                |
| Hungarian, no            | Male roommate                     |
| Impaired, no             | Man (men) only                    |
| Indian, no               | Mature                            |
| Integrated, no           | Membership approval required      |
| Irish, no                | Mormon temple                     |
| Italian, no              | Muslim                            |
| Latino, no               | Nanny's room                      |
| Lesbians, no             | Near                              |
| Males, no                | # of persons                      |
| Mentally handicapped, no | Prestigious                       |



# NOCBOR

Presents



## “The Google Universe Boot Camp”

**G. Williams James, Instructor**

### **A step-by-step guide to the Google-Based Mobile Office**

*Your instructor is one of the leading training professionals for handheld computing and mobile technology in the U.S. for retail, medicine, sales, business and real estate. **G. William James** was an early user of PDAs, is devoted to handheld computing and has built his career on the technology. In 2003, James began teaching Smart phones, as well as all platforms and devices on the Android, Apple iPad and iPhone, Blackberry and Windows Mobile operating systems.*

**Monday May 7, 2018**

#### **The Mobile Office In Your Smartphone - 9 a.m. – 12 p.m. (3 hours con-ed)**

- **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 and Customer Relationships 1 – 4 p.m. (3 hrs con-ed)**

- **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

***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 per class**

**\$80 for both**

***nocbor.com to register***

# Local Market Update – January 2018

This is a research tool provided by Realcomp.



## Oakland County

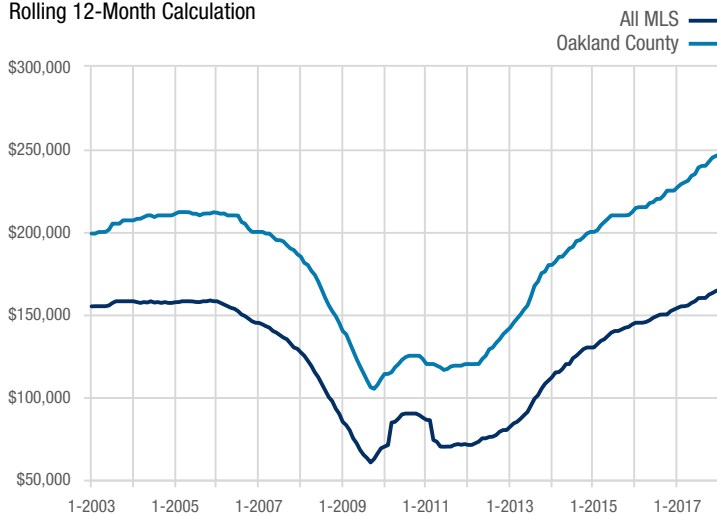
| Residential                     | January   |           |          | Year to Date |             |          |
|---------------------------------|-----------|-----------|----------|--------------|-------------|----------|
| Key Metrics                     | 2017      | 2018      | % Change | Thru 1-2017  | Thru 1-2018 | % Change |
| New Listings                    | 1,672     | 1,442     | - 13.8%  | 1,672        | 1,442       | - 13.8%  |
| Pending Sales                   | 1,087     | 1,154     | + 6.2%   | 1,087        | 1,154       | + 6.2%   |
| Closed Sales                    | 1,049     | 968       | - 7.7%   | 1,049        | 968         | - 7.7%   |
| Days on Market Until Sale       | 49        | 40        | - 18.4%  | 49           | 40          | - 18.4%  |
| Median Sales Price*             | \$220,000 | \$234,900 | + 6.8%   | \$220,000    | \$234,900   | + 6.8%   |
| Average Sales Price*            | \$269,438 | \$282,158 | + 4.7%   | \$269,438    | \$282,158   | + 4.7%   |
| Percent of List Price Received* | 97.1%     | 97.5%     | + 0.4%   | 97.1%        | 97.5%       | + 0.4%   |
| Inventory of Homes for Sale     | 3,939     | 2,650     | - 32.7%  | —            | —           | —        |
| Months Supply of Inventory      | 2.7       | 1.8       | - 33.3%  | —            | —           | —        |

| Condo                           | January   |           |          | Year to Date |             |          |
|---------------------------------|-----------|-----------|----------|--------------|-------------|----------|
| Key Metrics                     | 2017      | 2018      | % Change | Thru 1-2017  | Thru 1-2018 | % Change |
| New Listings                    | 295       | 294       | - 0.3%   | 295          | 294         | - 0.3%   |
| Pending Sales                   | 219       | 234       | + 6.8%   | 219          | 234         | + 6.8%   |
| Closed Sales                    | 229       | 178       | - 22.3%  | 229          | 178         | - 22.3%  |
| Days on Market Until Sale       | 45        | 32        | - 28.9%  | 45           | 32          | - 28.9%  |
| Median Sales Price*             | \$162,500 | \$170,000 | + 4.6%   | \$162,500    | \$170,000   | + 4.6%   |
| Average Sales Price*            | \$197,980 | \$204,059 | + 3.1%   | \$197,980    | \$204,059   | + 3.1%   |
| Percent of List Price Received* | 97.4%     | 97.7%     | + 0.3%   | 97.4%        | 97.7%       | + 0.3%   |
| Inventory of Homes for Sale     | 618       | 485       | - 21.5%  | —            | —           | —        |
| Months Supply of Inventory      | 2.1       | 1.7       | - 19.0%  | —            | —           | —        |

\* 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.

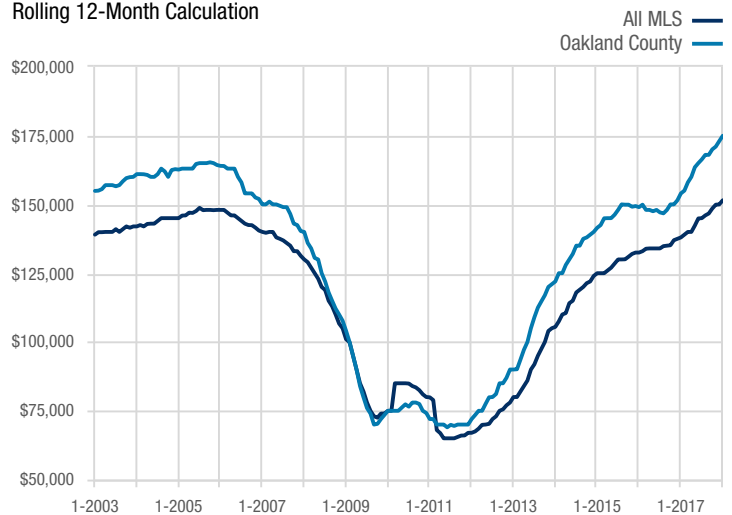
### Median Sales Price - Residential

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.

## 'Problems In Probate' Bills Signed Into Law



In 2016 Oakland County Treasurer Andy Meisner and his staff, working with the Oakland County Clerk's Office, uncovered a scheme involving collusion between a local well-known real estate broker and a state-appointed Public Administrator involving property taxes, probate court and real estate. After much hard work, Governor Snyder recently signed the legislation to enact protections within Michigan Probate Law to provide heirs with additional protections to prevent the predatory practice.

Titled, "the most significant" changes to Michigan Estate law since the 1970's, the bi-partisan legislative package included House Bill 4821, sponsored by State Rep. Jim Runestad (R - White Lake) and House Bill 4822, sponsored by State Rep. Jim Ellison (D - Royal Oak).

### Code Of Ethics Article 5

Realtors® shall not undertake to provide professional services concerning a property or its value where they have a present or contemplated interest unless such interest is specifically disclosed to all affected parties.

## How Bad Could the Appraiser Shortage Get?

The National Association of Realtors® found in its *Appraisal Trends Study* that retiring appraisers and a dearth of new industry entrants could cause the appraiser shortage to get even worse.

If you slept through 2017, you might have missed the news that there weren't enough appraisers for the properties that needed appraising. Between falling interest rates (and subsequent refinancing by homeowners) and a mostly-recovered housing market, appraisers were in hot demand and appraisals could take weeks to line up. In some parts of the country, appraisers were even able to charge a premium for timely work.

Now that mortgage rates are increasing, and we're a year further along in developing technology that could help with the intricacies of appraisal, do industry experts expect the shortage to continue, and just how bad do they think it could get?

NAR released the *Appraiser Trends Study*, which outlined how retiring appraisers could impact the shortage and the need to increase training new entrants. NAR recruited licensed and certified appraisers to participate in the survey. It received 2,248 responses, of which 2,116 respondents currently work in the field or have done so during the past year. To make a gnarly problem even worse, NAR found in its trends study that appraisers today are not training new appraisers at the same rates they did in the past.

Why are appraisers exiting the industry? Although appraisers might complain about regulations, they typically aren't leaving the industry for a new career because of them. Only about 10% of respondents indicated regulation was a dire concern. The other 90% were saying they were going to stick around. The problem is that the majority is retiring in 10 to 15 years. Because appraisal standards vary depending on the type of loan, appraisers with lots of jobs to choose from might start gravitating toward more standardized, conventional loans to make their days easier. One thing that was clear, was that when there's talk about FHA, VA and USDA loans, there's going to be a lot of demand for those going forward because of the large veteran population and changing demographics. If there are fewer appraisers, fees will rise and they will migrate to the more conventional, more standardized loans.

Over time, the demand for appraisals will rise and there will be a need to grow the appraiser base. Automation can help augment that but automation still relies on appraisals. A sale or refinancing transaction can utilize a recent appraisal and use automation to update it, but that won't work on rural properties or homes that haven't turned over in a few decades. The refinancing boom might taper off in the short terms as rates rise, but the demand for appraisals is projected to continue to rise and rise.

Our population will continue to grow, which means that the total number of houses built, and new homes sales and existing homes, will rise. And at the same, we know appraisers will start migrating out of the industry. As automation kicks off, that will help solve the problem as well. But over time, demand will overtake our ability to replace those appraisers.



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Environmental Testing Service

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# DETROIT BASKETBALL

## NORTH OAKLAND COUNTY BOARD OF REALTORS® NIGHT AT LITTLE CAESARS ARENA

**MONDAY, MARCH 26**

**PISTONS vs. LA LAKERS • 7:00PM**

NOCBOR members please join us on Monday March 26<sup>th</sup> for the Pistons vs Lakers game at the new Little Caesars Arena and an opportunity to network and meet fellow members. **FAMILY, FRIENDS, AND CHILDREN ARE WELCOME.** Please order quickly because space is limited. A \$5 proceed from each ticket purchased will be donated by NOCBOR to a charity of their choice.

### EXCLUSIVE TICKET PRICING:

#### **NORTH END CLUB: \$55**

(Premium tickets with a unique vantage point and access to a multi-level club lounge that provides a great atmosphere for socializing)

#### ALL TICKET PACKAGES INCLUDE:

- \$10 Concession voucher for North End Club
- Free Pistons Item
- Round Trip Bus Ride – Bus leaves NOCBOR at 4:30pm

#### PURCHASE PACKAGE AT: **NOCBOR.COM**

Please Contact David Niezgoda at [dniezgoda009@gmail.com](mailto:dniezgoda009@gmail.com) if you would like more information.

**DEADLINE: MONDAY, MARCH 12 2018**

Offer cannot be redeemed at LCA Box Office. For additional information, please contact  
NOCBOR OFFICE: 248.674.4080



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Phone: (\_\_\_\_) \_\_\_\_\_

E-mail: \_\_\_\_\_

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Attn: Tonya Wilder  
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Waterford, MI 48329

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| LEVEL          | # OF TIX | X | PRICE | TOTAL   |
|----------------|----------|---|-------|---------|
| NORTH END CLUB | _____    | X | \$55  | = _____ |

GRAND TOTAL = \_\_\_\_\_

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.