



Impact



Tom Kotzian
NOCBOR President

Listing Agents Beware

One issue that continues to be questioned by our members involves the decision by listing agents to continue marketing their properties after a sale for the purpose of obtaining a back-up offer. The rationale is that if the first buyer's contract fails for any reason, too much time may have elapsed denying the seller a good, qualified second buyer. Continuing to market the home and obtaining a back-up offer, would make it very easy and timely to switch buyers if the first buyer terminates the contract. Note: Please reference the article titled *Overview of Basic Contract Principles* by Greg McClelland on the Michigan Realtors® website for a complete analysis of back-up offers. Greg's article clearly defines the language necessary for back-up offers in Michigan: ***Buyer acknowledges that this Agreement is a back-up offer which shall be effective only in the event that the closing on the prior purchase agreement on the property does not take place for any reason. Buyer acknowledges that nothing in this Agreement shall in any way restrict the right of the Seller to modify the terms of the prior purchase agreement as Seller shall, in his sole discretion, deem advisable.***

Rather than take a position on this subject, I have decided to highlight some of the areas of concern that Realtors® should know.

Realcomp Rules and Policies

Section 2.2 *The Listing Participant shall submit to the seller all written offers until closing unless precluded by law, government rule, regulation, or agreed in writing between the seller and the listing participant. Unless the subsequent offer is contingent upon the termination of an existing contract, the Listing Participant shall recommend that the seller obtain the advice of legal counsel prior to acceptance of the subsequent offer.*

Section 2.7 *The Listing Participant shall submit, within 48 hours (two business days) after receipt, a completed Contract of Sale and when no further showings are being scheduled, a Status Change form of the "Pending Sale" to the MLS including pending sale date.*

Reporting A. *A listing must be marked as pending in the MLS when the office has an offer on the property and they are no longer accepting showing appointments.*

CCS Listings I. *The only reason that a listing can be in the MLS as Contingent Continue to Show (CCS) is "Dependent on Sale of Buyer's Home."*

Legal

Tortious Interference with Contractual Relationship: The contractual relationship existing between a buyer and seller may be interfered with by a third party (e.g., second buyer). If the seller is persuaded to breach the contract with the first buyer, a *tort* (i.e., civil wrong) may have been committed to the first buyer and legal proceedings with damages could result. Buyers may also file a *Lis Pendens* (notice of lawsuit pending) on the listed home preventing a clear title. In addition, a buyer deprived of the

listed home, may record an *Affidavit Affecting Real Property* in the office of the register of deeds, effectively clouding the title and preventing the closing to another buyer. **CAVEAT:** All of these legal actions must involve an attorney to prevent liability to the Realtor® and/or seller.

Michigan License Law and Rules

Rule 307 (5) *A licensee shall not be subject to disciplinary action for failing to submit to the seller any additional offers to purchase which are received after the seller has accepted an offer and the sales agreement is fully executed, unless a service provision agreement requires that subsequent offers be presented.*

Contract Law

Language may be added by the buyer as a condition to the contract preventing future showings: ***Seller agrees not to allow the property to be shown after the contract has been accepted by all parties.*** (or in the alternative, ***after the inspection condition is removed or has expired.***)

Please make sure you don't misrepresent to the buyer's agent the fact that you intend to continue marketing the home their client holds an equitable interest in under contract. The temptation for a seller to try to get out of the first contract if a second higher offer is presented can cause serious repercussions for everyone involved.

As you can see, there are many situations that can occur when listing Realtors® continue marketing and showing their properties after a fully executed contract is binding on all parties. Please know the facts before arbitrarily continuing to show "SOLD" listings and never attempt to practice law without the advice of your legal counsel. I hope you have benefitted from these articles. Please review them at your office meetings to help everyone understand the issues we face as Realtors® working together in a spirit of cooperation under the Golden Rule.



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

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

Board of Directors July, 2017

MOTION CARRIED to approve Five (5) Primary Designated Realtors® and One Hundred Thirty-One (131) Primary Realtors®.

MOTION CARRIED to approve the sum of Three Thousand One Hundred Eight (3,108) Dollars for repair and replacement of NOCBOR building landscaping and patio.

MOTION CARRIED to approve an annual Capital Improvement Project (CIP) account in the sum of Ten Thousand (\$10,000) Dollars, controlled by the Executive Vice President.

MOTION CARRIED that the North Oakland County Board of Realtors® contribute One Hundred (\$100) Dollars to the Fair Housing Center of Metropolitan Detroit.

Board of Directors August, 2017

MOTION CARRIED to approve One (1) Primary Designated Realtors®; Ninety (90) Primary Realtors®; One (1) Secondary Designated Realtor® and One (1) Secondary Realtor®.

MOTION CARRIED that the Executive Committee develop a program in support of the recommendation of a Haviland Tribute fund.

MOTION CARRIED that NOCBOR provide funding to the Texas Association of Realtors® Relief Fund in the amount of Two Thousand (\$2,000) Dollars.

MOTION CARRIED that the North Oakland County Board of Realtors® send a letter to the members of the Michigan Congressional delegation urging their support in passing the 21st Century National Flood Insurance Plan (NFIP).

Board of Directors September, 2017

MOTION CARRIED to approve Nine (9) Primary Designated Realtors®; One Hundred Ninety-Four (194) Primary Realtors®; Two (2) Secondary Designated Realtors®; Two (2) Secondary Realtors® and Two (2) Affiliates.

MOTION CARRIED that the NOCBOR Education/Technology Committee develop a Forms Task Force for the purpose of reviewing and updating real estate forms which are available on Realcomp.

MOTION CARRIED that the sum of One Thousand Two Hundred (\$1,200) Dollars be contributed to the Michigan Animal Rescue League from the proceeds of the NOCBOR Annual Golf Outing.

MOTION CARRIED that the sum of One Thousand Two Hundred (\$1,200) Dollars be contributed to Oakland Hope from the proceeds of the NOCBOR Annual Golf Outing.

MOTION CARRIED to elect **Tom Kotzian** as NOCBOR NAR Director for years 2018-2019.

In Memoriam

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of **Lois Whitaker**, (All American Management Realty), who passed away on September 24, 2017.

It is with deep regret and sorrow to recognize the loss of former NOCBOR member **Rudy Lozano**, who passed away on September 27, 2017. NOCBOR Directors, members and staff extend their deepest sympathy to the Lozano family.

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.



Remembering Bill Haviland



Webster's Dictionary defines **gentleman** as "**A well-bred man with good manners; a fashionable gentleman; A man above a yeoman in social rank.**" That defines **Bill Haviland**.

Bill left us on August 10, 2017. His heart was tired and just couldn't beat any more. Bill worked his beloved real estate profession until he just couldn't. He understood his medical condition was not going to improve, but continued to show up at his Government Affairs Committee meetings and the meetings of the Board of Directors. Bill loved what he did...

Bill attended Waterford schools and graduated from Western Michigan University. He returned to Waterford to be an educator. He earned his real estate license in 1968.

retired as an educator, and opened his Earl Keim Realty office in 1975. After many years, Bill relinquished his broker/owner responsibilities and joined Coldwell Banker Schweitzer/Clarkston for several years, until Tony Haviland, his son, opened Haviland Real Estate. Bill's life-long dream was to be in business with his son, Tony.

NOCBOR was the winner when Bill decided to get involved in association business in 1978. Bill first served as a member on the Board of Directors in 1978 and continued, off and on, until May 31, 2017. He served as the Board's Secretary, Treasurer, President-Elect, and President in 2013. His contributions in developing Realcomp in 1983 led to the success of one of the largest multiple listing services in the U.S. Bill served as Realcomp Governor in 1994-95. Bill's real passion was politics, and being the Chairman of the NOCBOR's Government Affairs Committee was more exciting to him than closing his real estate transactions. He loved attending the National Association of Realtors® Legislative Conference in Washington, D.C. and meeting with the Michigan Congressional Delegation. Bill always paid his RPAC Fair Share contribution and encouraged others to contribute because "it's the right thing to do."

Bill earned several professional designations, including the GRI and e-PRO®, but his real purpose was to educate others. Bill was NOCBOR's outstanding educator for over 20 years as he touched thousands and thousands of real estate professionals with his relaxed style and his beautiful smile. You will be missed, our dear friend.

Bill is survived by his junior high school girlfriend and wife, Connie, two children and 7 grandchildren.

*On behalf of Bill's passion and devotion for the real estate industry, NOCBOR Directors will host a memorial service on **Wednesday, October 11, 2017 at 4:30 p.m.**, at the NOCBOR office, 4400 W. Walton, Waterford 48329. Please R.S.V.P by October 9, 2017*



NOCBOR Director Candidates

Elect 4 REALTORS®
Two (2) must be
principals



Amy Bassett
Realtor®
Keller Williams Realty
Clarkston



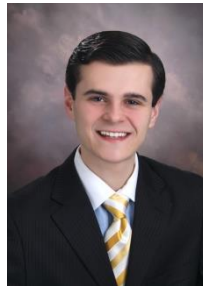
David Botsford
Principal Realtor®
Keller Williams Realty
West Bloomfield



Maddy Dishon
Principal Realtor®
RE/MAX Encore
Clarkston/Lake Orion



Matt Diskin
Principal Realtor®
Property Valuation Group
Detroit



Justin Neil
Realtor®
Max Broock Realtors®
Bloomfield Hills



Ann Peterson Realty
Principal Realtor®
Ann Peterson Realty
Rochester



Kathy Phillips
Realtor®
Century 21 Town & Country
Royal Oak



Marcy Soufrine
Realtor®
Keller Williams Realty
Commerce



Suzi Stemper
Realtor®
RE/MAX Select
Flint



Brenda Brosnan
Affiliate
Summit Funding

Elect 1 Affiliate



Dana Fox
Affiliate
Northpointe Bank



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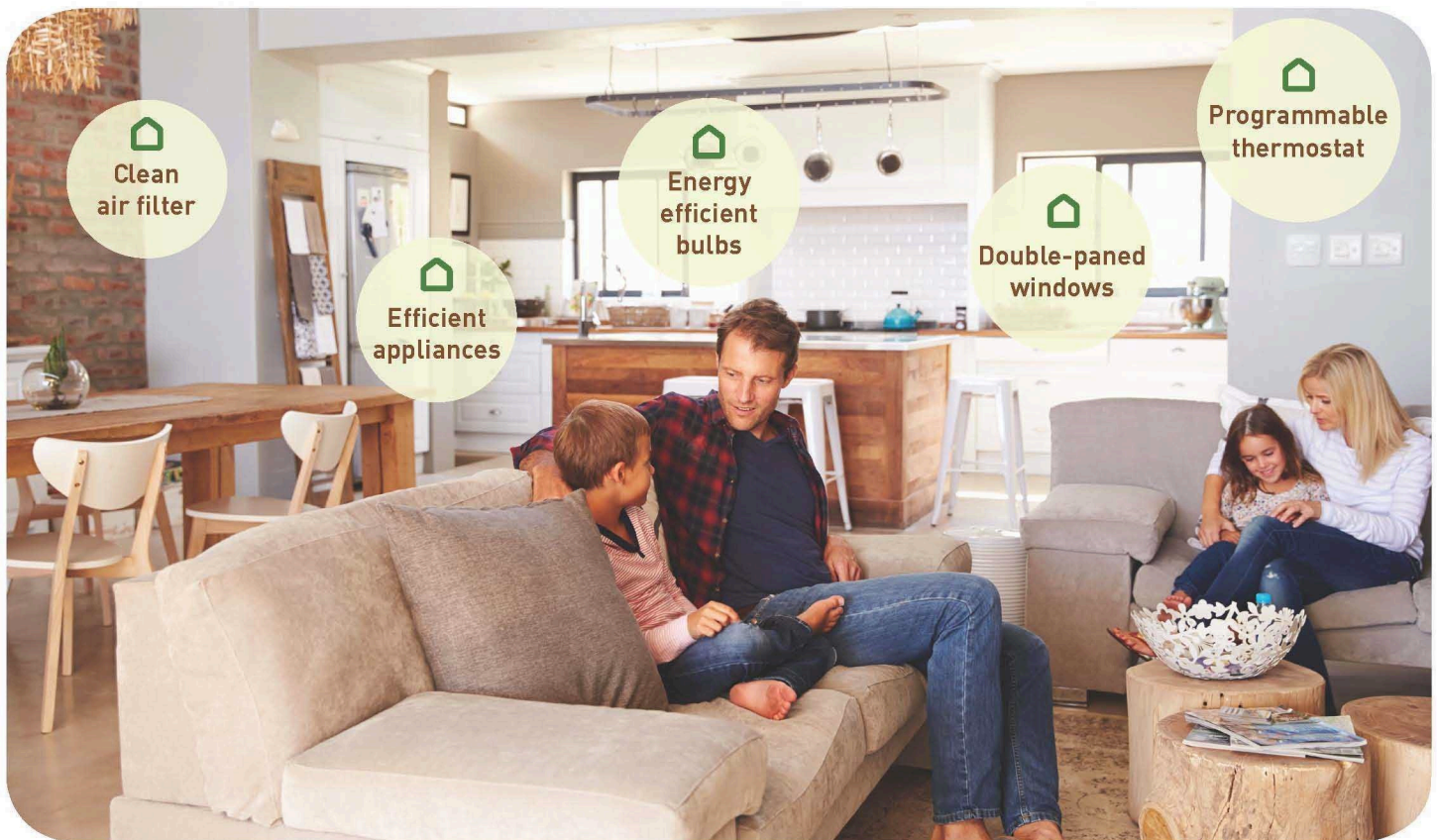
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NOCBOR Events

OCTOBER
NOVEMBER
DECEMBER

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
9 9:30 a.m. Education/Tech 10:30 a.m. Government Affairs	10 8:15 Annual Membership Meeting @ MSU Education Center	11 8:30 a.m. – 3 p.m. New Member & Code of Ethics Training Jack Waller 4:30 p.m. Haviland Memorial	12 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Sally Bell	13 9 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Lori Chmura	14
16	17 9 a.m. Membership Services 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Sally Bell 10:30 a.m. Nominating Committee	18 9:30 – 11:30 a.m. Legal Con-ed Marguerite Walker	19 9:30 a.m. Grievance	20 9:30 a.m. – 4:30 p.m. Green Day 1 Lori Chmura	21
23	24 10 a.m. – 1 p.m. Free Workshop "Radon; Going Green" Repair, Remodel & Renovate" Randy Patterson	25 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	26 9:30 a.m. – 4:30 p.m. CNE Scott Sowles	27 9:30 a.m. – 4:30 p.m. CNE Scott Sowles	28 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Sally Bell
30 11 a.m. Ethics Hearing	31	1 9:30 – 11:30 a.m. Legal Con-ed Marguerite Walker	2	3 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Sally Bell	4
6	7 10 a.m. Tour Michigan Design Center	8	9 8:30 a.m. – 3 p.m. New Members & Code of Ethics Training Jack Waller	10	11 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Sally Bell
13 9:30 a.m. Education/Tech 11:30 a.m. Government Affairs	14 9 a.m. Membership Services 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Jack Waller	15 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	16 9:30 a.m. Grievance	17 9:30 a.m. – 4:30 p.m. Green Day 2 Lori Chmura	18
20 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Sally Bell	21 9 a.m. – 3:30 p.m. "Mastering the CMA" @ Middleton Real Estate Training in Troy	22 9:30 – 11:30 a.m. Legal Con-ed Marguerite Walker	23 HAPPY THANKSGIVING OFFICE CLOSED	24 OFFICE CLOSED	25
27	28	29 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Sally Bell	30 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Jack Waller	1 12 p.m. NOCBOR Installation & Award Luncheon @ Petruzzello's	2
4	5 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Sally Bell	6	7 10 a.m. – 1 p.m. Free Workshop Furnace Deficiencies, Hot Water Heater & Set Expectations Randy Patterson	8 9 a.m. – 3:30 p.m. Military Relocation @Middleton Training Real Estate in Troy	9 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Sally Bell
11 9:30 a.m. Education/Tech	12 9 a.m. Membership Services	13	14 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Marguerite Walker	15	16
18 11:30 a.m. Government Affairs	19 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Sally Bell	20 12:30 p.m. Executive 1:30 p.m. BODs' Mtg	21 9:30 a.m. Grievance	22 9:30 – 11:30 a.m. Legal Con-ed Marguerite Walker	23
25 MERRY CHRISTMAS OFFICE CLOSED	26 OFFICE CLOSED	27 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Marguerite Walker	28	29	30 9:30 a.m. – 3:30 p.m. Con-ed (Course 1800-2017) Sally Bell

NAR Convention Chicago



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**Friday, October 20
& Friday, November 17**

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\$75 per class/\$150 both

NOCBOR

4400 W. Walton Blvd
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Instructor: Lori Chmura
Middleton Real Estate Training

Each class provides 6 hours of Real Estate Continuing Education credit, includes mandated 2 hours legal



What Are All The Single Ladies Up To? Buying Real Estate, Of Course!

Where are all the single ladies? According to **Owners.com**, they're in Cincinnati, Kansas City, and Dallas-Fort Worth putting their hands up to grab the keys to their new homes.

Owners.com says these cities are the best for single women homebuyers — and already have a high percentage of single women homeowners — thanks to affordable home prices, a healthy median income, and other market factors, such as walkability and low crime rates.

“There is a noticeable shift toward more single women entering the real estate market, particularly given lower unemployment rates, rising incomes, and the value placed on homeownership,” says **Owners.com** Senior Manager of Brokerage Services Phil Karp. “Housing inventory remains low and costs are high throughout the country.”

It's a nationwide trend

According to the National Association of Realtors® (NAR) annual Profile of Home Buyers and Sellers, in 2016, single women were responsible for 17% of total home purchases, an uptick from 15% last year.

Meanwhile, single men made up just 7% of home purchases despite edging out single women's average income, \$69,600 to \$55,300, respectively.

As reported by Inman, given single women's interest in homeownership, their representation in the housing market is likely to continue building, with job growth holding steady and credit conditions becoming less stringent than in past few years, according to NAR.

It has happened before. In 2006, single women represented 22% of total homebuyers.

The average age of the single woman buying her very first home in 2016 was 34 (compared to 31 in the case of single men). Meanwhile, the average age of the repeat single female buyer is 57.

Overcoming hurdles

Although single women are out-buying their single male counterparts, they're still up against bids from dual-income households and working around the pay gap that can make it harder to afford a home.

Better Homes and Gardens Real Estate President and CEO Sherry Chris previously told Inman that single women must change their mindset when buying a home.

“My exact advice to female buyers is to put your armor on and look at the home purchase as a business deal,” Chris said. For Chris, that means not selecting an agent because they simply “feel like a friend” and instead choosing someone who is highly knowledgeable, has sharp negotiation skills and can truly work on their behalf.

About the study

Owners.com identified all MSAs with over one million people. Once these MSAs were identified, any MSA with below-average income for females (\$39,586) were cut. Based on the remaining MSAs, markets with the lowest percentage of female homeowners were eliminated. The final data cut the bottom five markets with the lowest home values, and the top 20 markets were ranked by average home price.

Owners.com used six metrics to identify and rank the top 20 markets for single women to live in the U.S., which were then ordered by affordability. The MSAs were measured based on six key metrics, which were weighted and summed, and a score scaling was applied to the data. The weights for each metric are as follows:

- Percentage of Single Women Homeowners: 25% of score
- Housing Affordability (according to single female income): 20%
- Median Female Income: 15%
- Violent Crime Rate: 15%
- Average Cost of Dinner for Two: 15%
- Average of Walkability and Transit Scores: 10%

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Smith, Aaron (Next Door Photos)	810-240-1694
St. Amant, Ron (Changing Places Moving)	248-674-3937
Stanley, Joe (Oxford Bank)	248-408-1125
Walker, Kris (MB Mortgage)	248-494-2826
Zetye, Lauren (Movement Mortgage)	248-840-0972

Legal Q & A

Q: I am listing a property that once had a residential dwelling; now all that remains is the foundation and septic system. Is the seller required to provide a seller disclosure statement?

A: No. Since there are no residential dwelling units on the property, the seller is not required to provide a Seller Disclosure Statement.

Q: I represent a buyer who has made an offer of \$150,000 on a house listed at \$180,000. The listing agent called and told me that the sellers were rejecting the offer and that the sellers would take no less than \$170,000. My buyer then submitted an offer for \$170,000, which the sellers promptly accepted. Although everyone in this transaction is happy, my broker believes that the listing agent breached a fiduciary duty owed to the sellers by telling me the bottom line price the sellers were willing to accept. Is my broker correct?

A: Potentially, Yes. Michigan case law has held that a broker representing a seller may not suggest to a purchaser that the seller will accept less than the stated price. *Harvey v Lindsay, 264 Mich 118 (1933)*. Under your circumstances, unless the sellers gave their agent permission to disclose the minimum price that they were willing to accept, the listing agent may have breached a fiduciary duty owed to the sellers.

Q: I have a prospective buyer that wants to see a home in a neighborhood that I consider to be very dangerous. However, this

neighborhood is primarily made up of a number of ethnic minorities. What can I do?

A: Realtors® should never refuse to show (or even discourage a buyer from seeing) a particular house that a buyer-client has asked to see based upon the Realtors® assumption that the buyer would not like the neighborhood. Historically, a large number of Fair Housing Act cases have involved agents who have allegedly steered clients to particular neighborhoods where the agent thought the client would be “most comfortable.” If a client makes a specific inquiry about crime statistics, the Realtor® should not offer her own perceptions as to an area, but should refer the client to places where official statistics may be available.

Q: I represented a buyer of a Fannie Mae/Freddie Mac property who paid the Michigan real estate transfer tax. Now that a recent Federal Circuit Court ruling has said that Fannie Mae/Freddie Mac are exempt from transfer tax, is my buyer eligible for a refund?

A: Yes. Assuming that the transaction occurred within the last four years, the buyer can obtain a refund by filing form 2796 with the Michigan Department of Treasury, along with a copy of the settlement statement (HUD-1) and the recorded deed containing the tax stamp.

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 Rescission 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 Realtor® who wishes to sell some investment property on land contract. What is the maximum amount of interest that I will be able to charge?

A: The answer to this question depends on the status of the buyer. While generally, the maximum amount of interest on land contracts cannot exceed 11% per year, a buyer who is a corporation or limited liability company may be charged up to 25% per year.

Q: I am representing the sellers in the sale of their house. There have been some delays and the buyer is asking for yet another extension. My sellers will only give the buyer an extension if the buyer agrees to a \$2,000 non-refundable deposit. I have heard that non-refundable deposits are illegal. Is this true?

A: No. A buyer and seller can certainly agree that a deposit will be nonrefundable. You will want to make certain that this is explicitly stated in the contract so that there can be no argument about the parties' intent.

LEGAL HOTLINE
800-522-2820

NORTH OAKLAND COUNTY BOARD OF REALTORS CONTINUING EDUCATION PROGRAM

Course 1800 - 2017

Sponsor # 4880

Please note this class includes the required 2 1/2 hours of ethics training mandated by the National Association of REALTORS® for the fourth four year cycle, that must be completed by December 31, 2017.

COURSE HELD AT:

NOCBOR
4400 W. Walton Blvd.
Waterford, MI 48329



Sign-In from 8:45 a.m. - 9:25 a.m.

COST:

6 hr: \$40 (Memb) | \$50 (Non-Memb)
4 hr: \$30 (Memb) | \$35 (Non-Memb)
3 hr: \$25 (Memb) | \$30 (Non-Memb)
2 hr: \$20 (Memb) | \$25 (Non-Memb)
\$50 (All Walk-Ins)

COURSE DATES	INSTRUCTOR	HOURS	TIME
Thursday, October 12	Sally Bell	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Tuesday, October 17	Sally Bell	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Wednesday, October 18	Marguerite Walker	2	9:30 a.m. - 11:30 a.m.
Saturday, October 28	Sally Bell	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Wednesday, November 1	Marguerite Walker	2	9:30 a.m. - 11:30 a.m.
Friday, November 3	Sally Bell	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Saturday, November 11	Sally Bell	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Tuesday, November 14	Jack Waller	6	9:30 a.m. - 3:30 p.m.
Monday, November 20	Sally Bell	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Wednesday, November 22	Marguerite Walker	2	9:30 a.m. - 11:30 a.m.
Wednesday, November 29	Sally Bell	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Tuesday, December 5	Sally Bell	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Saturday, December 9	Sally Bell	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Thursday, December 14	Marguerite Walker	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Tuesday, December 19	Sally Bell	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Friday, December 22	Marguerite Walker	2	9:30 a.m. - 3:30 p.m.
Wednesday, December 27	Marguerite Walker	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.
Saturday, December 30	Sally Bell	2, 3, 4, 6	9:30 a.m. - 3:30 p.m.

PLEASE REGISTER ME FOR THE CONTINUING EDUCATION COURSE

DATE: _____ PAYMENT: _____
NAME: _____ LICENSE #: _____
E-MAIL: _____ PHONE #: _____

FORM OF PAYMENT - PLEASE PAY WHEN YOU REGISTER FOR CLASS

CASH: _____ CHECK #: _____
CHECK #: _____

CREDIT CARD # (we accept visa, mastercard, discover & amer/express): _____

EXPIRATION DATE: _____ SIGNATURE: _____

BILLING ZIP CODE: _____ 3 digit security code/4 digit for amer/express _____

A 3% percent processing fee will be added for all credit card payments.

NORTH OAKLAND COUNTY BOARD OF REALTORS

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PHONE: 248-674-4080

www.nocbor.com

FAX: (248) 674-8112

REFUND POLICY: NOCBOR MUST BE NOTIFIED 5 DAYS PRIOR TO THE DATE OF CLASS

2017 Golf Outing

On behalf of the NOCBOR Membership Services Committee, a huge "Shout-out and Thank You" to each of the sponsors and members who generously supported, contributed and participated in NOCBOR Annual Golf Outing, Thursday, August 3, at the Pine Knob Golf Course in Clarkston. With the many contributions and a great venue, NOCBOR had fantastic participation, a wonderful day of networking and fun!

A Big Thanks to Our Generous Sponsors!

Corporate

Realcomp

Bloody Mary & Mimosa Bar

Movement Mortgage – Lauren Zetye

Breakfast

John Adams Mortgage – Rose Balhorn

Lunch-On-The-Turn

Pillar To Post – Randy Patterson

Buffet

First American Home Warranty – Kim Romero &

McClelland & Anderson – Greg McClelland

Keg/Waterhole

Linnell & Associates – Rick Linnell & Kathy Kulkeen



Contest Sponsors

Men's Longest Drive

National Home Lending - Tom Daigle

Women's Longest Drive

RE/MAX Encore – Maddy Dishon

Longest Putt

ATA/Seaver Title

Closest to the Pin

Real Estate One/Max Brook – Angie Batten

Gift Baskets

Capital Title, Angie Clavet

First American Home Warranty, Kim Romero

(2) Property Valuation, Matt Diskin

Hole Sponsors

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Keller Williams Realty Clarkston – Kristine McCarty

M.B.A Real Estate – Chris Mersino

Main Street Bank – Jon Aucutt

Michigan First Title Agency – Linda Lampe

Northpointe Bank – Dana Fox

Oxford Bank – Tom Klar

Property Valuation – Matt Diskin

Sentrilock – James Reynolds

Sterling Title Agency – Barron Hinsperger

Supra – Matt Maire

Toshiba – Kendal Noonan

Trinity Home Inspections – George Paulson

Membership Services Committee

David Niezgoda, Chairman

Amy Bassett, Vice Chairman

Beth Arnold

Brenda Davis

Matt Diskin

James Feaheny

Stacey Kraft

Mike Proctor

Julie Scagnoli

Ron St. Amant

Kim Romero

Natalie Vaughn

Lauren Zetye

Tina Zudell



Drawings

Century 21 Town & Country – John Kersten

NOCBOR – Two (2) \$50 Fuel Cards

Condo Weekend – Beth Arnold

Sterling Title – Tigers Tickets

Changing Places – Tigers Tickets



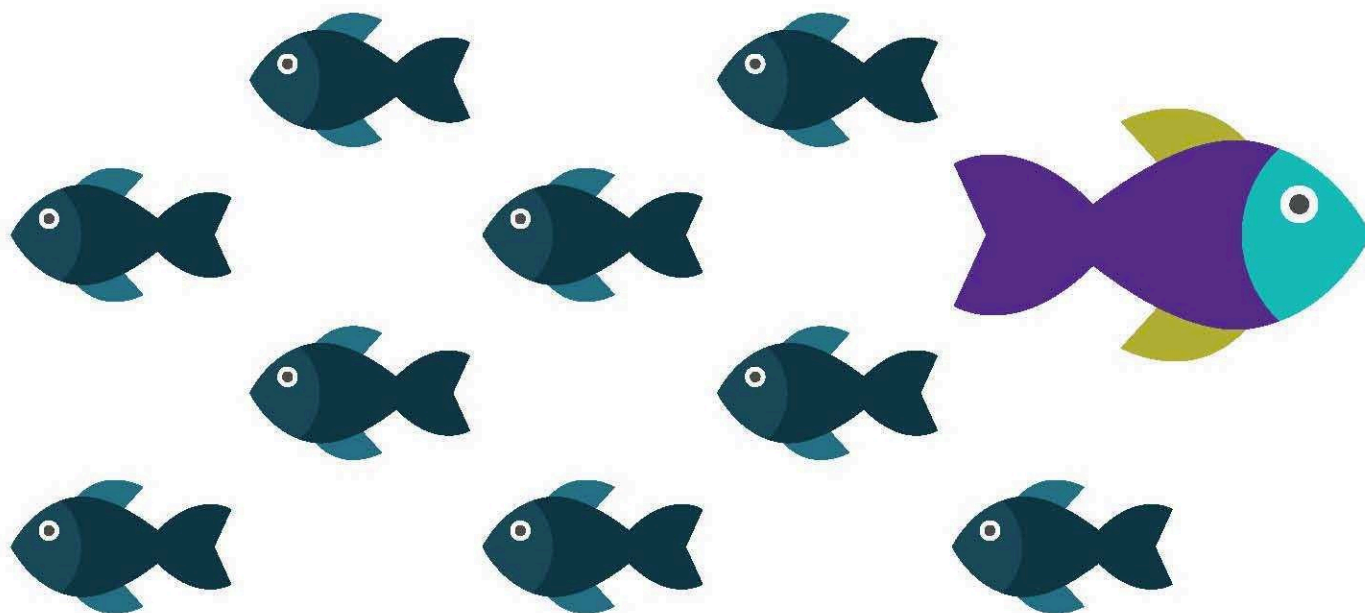
Golf Outing Task Force

Ron St. Amant

James Feaheny

Matt Diskin

Special "thanks" to all of our golfers and sponsors!



Stand Out From the Rest

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

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

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

Day 3: "Elective Course" (see description below)

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

Elective course description for ABR *

"Mastering the CMA"

This course is specifically designed to help residential real estate agents and brokers, enhance their skills in pricing properties, creating CMAs working with appraisers and guiding clients through the anxieties and misperceptions they often have about home values. This course counts for real estate and appraisal continuing education.

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

**Friday, February 9 &
Friday, February 16, 2018**

9 a.m. - 5 p.m.

\$310 (includes elective, materials &
first year dues to REBAC)

Friday, February 23, 2018

9 a.m. - 3 p.m.

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

**Elective class approved for 6 hrs con-ed
which includes 2 hours of required legal**

Completion of the two-day ABR® Designation course is the first step in earning the designation. In order to obtain the ABR® designation you must also successfully complete one of the ABR® elective courses, submit documentation verifying five completed transactions in which you acted solely as a buyer's representative, and be a member in good standing with the National Association of REALTORS®.



**NATIONAL
ASSOCIATION of
REALTORS®**
Official Designation



Free Workshops

"Radon; Going Green and Repair Remodel, Renovate"

Tuesday, October 24 (10 a.m. – 1 p.m.)
Includes 3 hours con-ed
Randy Patterson

"Furnace Deficiencies, Hot Water Heater & Set Expectations"

Tuesday, December 7 (10 a.m. – 1 p.m.)
Includes 3 hours con-ed
Randy Patterson

Topic: T.B.D.

Friday, December 1 (10 – 11:30 a.m.)
Brenda Brosnan

To register: nocbor.com

Location: NOCBOR

2017 Con-ed (Course 1800)

Dates

Friday, October 13

Instructor: **Lori Chmura**

9:30 a.m. – 3:30 p.m. (6 hrs con-ed)
9:30 a.m. – 11:30 a.m. (2 hrs con-ed)

Course fee: (6 hrs) \$50 member/\$55 non-member
(2 hrs) \$30 member/\$35 non-member

To register: nocbor.com

Location: NOCBOR

New Members & Realtors® Code of Ethics Training

**Wednesday, October 11
Thursday, November 9**

Instructor: Jack Waller

Classes begin 8:30 a.m.

Course fee: Free to NOCBOR members

To register: nocbor.com

Location: NOCBOR

Can't afford a class?
Take advantage of
NOCBOR's interest free loan.



"Core Concepts"

Thursday, October 26 & Friday, October 27

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 Certified Negotiation Expert (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

Location: NOCBOR



ABR (Elective)*

Tuesday, November 21

9 a.m. – 3:30 p.m.

*"Mastering The CMA" with Lori Chumra (Middleton Real Estate Training) is an ABR elective and is included in the above course cost. If taking on its own, the fee is \$75. This course is specifically designed to help residential real estate agents and brokers enhance their skills in pricing properties, creating CMA's, working with appraisers, and guiding clients through the anxieties and misperceptions they often have about home values. This course counts for 6 hours real estate con-ed with 2 hours of required law and Appraisal continuing education. *Qualifies for the NOCBOR interest free Education loan.*

\$ 75.00 if taken independent of the ABR Course

Register: nocbor.com

Location: Middleton Real Estate Training

Military Relocation*

Friday, December 8

9 a.m. – 3:30 p.m.

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

\$ 75.00

Register: nocbor.com

Location: Middleton Real Estate Training

Trump Signs Flood Insurance Program

Most homes insured under the National Flood Insurance Program (NFIP), the government program that provides affordable flood insurance to property owners and coordinates adoption and enforcement of flood plain management regulations, are in Florida and Texas. So you can see why the fact that the NFIP was scheduled to expire at the end of September was a bit of a problem, given recent weather patterns.

President Trump signed into law a three-month extension of the NFIP that passed the House and the Senate. The new expiration date is December 8, 2017.

Extending the NFIP was a legislative priority this year for NAR. The program is \$25 billion in debt but has been around since 1968 to help reduce the impact of flood on structures, private and public alike. The extension was part of the agreement between Trump and Senate Democrats as to provide a \$15.3 billion aid package in the wake of Hurricane Harvey, in addition to raising the debt ceiling and preventing a government shutdown.

Members Are All The Same

Not all millennials want microapartments. Not all baby boomers fear technology. Not all seniors want to age in place. Not all members of Generation X are stuck in homes they bought during the boom. Researchers group generations together to better understand trends, but agents and brokers serve clients best when they park stereotypes at the door. Nobu Hata, NAR's Director of Member Engagement, says, "We get it: Millennials are everywhere. Connected boomers act and think just like millennials."

Brick-and-Mortar Offices

Brokers surveying thousands of square feet of empty cubes may be tempted to close their physical offices as a cost-saving move. "Moving away completely from brick-and-mortar is a mistake," says Chris Lim, President of CLIMB Real Estate in San Francisco. "What owners and brokers need to do is really understand agents' needs." That's why CLIMB's in-house designer is constantly reexamining how salespeople use the company's varied spaces and testing out new configurations for meets and collaboration. CLIMB's main, 2,500 square foot office serves as a test lab and hub for smaller offices and co-working spaces. An important aspect of the brokerage's physical presence is ensuring the CLIMB brand is present where consumers gather. The company's 500 square foot "condo store" on a bustling street entices shoppers to visit new multifamily buildings all over the Bay Area using virtual and augmented reality. A custom Airstream trailer offers a unique presence at community events and open houses.

Protect Your Safety

It's important to remember that while clients must be treated as such, they are also essentially strangers the first time you meet them. Keep these tips in mind while you're out showing properties or hosting open houses.

- Before you take a client anywhere, make sure you take down their information and make a copy of their driver's license. Should anything happen, you want to be able to identify who you were with.
- When showing properties, always bring up the rear. You want to be aware of your surroundings at all times. This is also a great way to give your buyers some freedom to walk around the home at their leisure.
- Make sure all lights are on while you are showing a property. Keeping rooms lit is an easy way to maintain visibility in a dangerous situation.
- If your open house is coming to an end, don't assume that everyone is out of the house. Check rooms, bathrooms, closets and the attic and basement before you lock up.
- Be proactive with your colleagues. Always let someone know where you will be throughout your showings should any trouble arise.
- While it's important to brand yourself, be careful not to divulge personal information in your ads or marketing content. Always use your office address instead of your home address.

Protect your clients: Sellers can be so motivated to get potential buyers through their doors that they may not consider their safety throughout the selling process. Make your clients aware of the possible dangers that come with putting a home on the market.

Julie L. Diaz
Manager / Account Executive

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Tom Kotzian **Michigan** **Realtor® of the Year**



Forty-five years ago, Tom Kotzian earned his Michigan real estate license. Although he was deep into elementary and secondary education with the Utica Community Schools, and attending MSU School of Law, Tom had a burning desire to conquer the unfavorable public image of the real estate professional. He, indeed, made a commitment to thousands of real estate agents, which he trained, guided and consulted, to uphold the Realtors® Code of Ethics, demonstrate a cooperative spirit in all transactions and treat all parties fairly.

Tom has served as sales manager for various real estate companies over the past 35 years, including associate broker and managing partner of the office of Keller Williams Realty Brighton. Tom has been affiliated with Century 21 Town & Country, and serves as sales manager of the Rochester office.

Having authored an article on fair housing testing, *"Fair Housing Means 'Equal' Treatment-Testing our Industry"*, the Fair Housing Center of Metropolitan Detroit recognized Tom in 2012 with the prestigious Fair Housing Leadership Award. The FHCMD acknowledges that Tom's sound and solid fair housing advice has helped many real estate professionals observe fair housing laws.

In addition to Tom's sales management skills, he has served as the Association Executive of both the Grosse Pointe and Macomb County Boards of Realtors®. Recognized as Realtor®-of-the-Year by the Michigan Consolidated Association in 2005, Tom served as their President the same year. Tom served 8 years as a member of the Board of Directors of the Michigan Association of Realtors® and presided as Parliamentarian for the State Association for 25 years. Many of the Michigan Boards of Realtors® have requested Tom to conduct various workshops on leadership, parliamentary procedures, agency, strategic planning, fair housing, professional standards and the Code of Ethics training. A long-time member of the Women's Council of Realtors®, Rochester Chapter, Tom regularly supports the events and charities of the Council.

Tom has been a featured speaker at NAR conventions in Orlando, San Francisco, Chicago, Nashville and Washington, D.C. and has provided strategic planning for the Greater Orlando Association of Realtors® and the Orange County Association of Realtors® in Laguna Hills, California. Michigan is fortunate to have Tom as the only NAR approved strategic planning facilitator.

North Oakland County Board of Realtors® is both honored and proud to have Tom Kotzian as its 2017 President and Michigan's Realtor® of the Year!

Special Awards and Induction Luncheon

Friday, December 1, 2017

12 p.m.

Petruzzellos
6950 Rochester Rd.
Troy, MI 48085



FREE TO NOCBOR MEMBERS
(SAVE THE DATE)

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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