



Impact



Doug Hardy
NOCBOR President

Well, this is my first "free-style" article as President of NOCBOR. I am certain I will not be able to improve on John Burt's articles from last year, and would like to thank John, the Directors and all our members for allowing me the opportunity to serve you this year. Pat Jacobs does a great job as our EVP and nearly all of the heavy lifting is done by her.

After completing my general surgery residency at Beaumont Hospital, I elected to work with my father, my best friend, in the real estate business rather than practice medicine – a decision which I continue to welcome to this day. It is rare one gets to work with their best friend every day.

For a number of years, I elected to be a passive bystander and ignore all Board and membership activities because I thought my voice would be unheard. Ultimately, I served as the large broker representative on the MAR Board of Directors, and then had the opportunity to become a member of the NOCBOR Board of Directors and was also appointed as Governor of Realcomp. Fast forward to today and I have been fortunate to be the President of Realcomp for 5 consecutive years and now the President of NOCBOR. I feel that it is vital to our members to become involved – that is the only way we can advance, evolve and champion our industry while serving our communities.

There are some very vital issues at play currently. The Federal Trade Commission (FTC) believes we should allow listings that offer no guarantee of compensation to our members to be distributed in our data feeds and a number of third party data licensing options, like the RPR and Core Logic, are currently vying for our sold data. Next, we have the issue of short sale and REO properties, which languish on the market as we wait for third party responses for months. Maybe more paramount is the lack of standards or ethics that we face daily. It seems that nearly every issue today revolves around an offer not being presented or treated improperly. How can we change that? We must get involved and file complaints with our own Board and our MLS. If our membership organizations have no knowledge of our issues, they cannot be corrected.

Why worry about these issues? Because they impact our industry, our communities and our neighbors. Please get involved – every day you can e-mail our Board and express your concerns and then we can translate our members' concerns into action.

You may want to consider volunteering this year on a Committee of the Board. NOCBOR encourages your involvement. Without members' input, your Officers and Directors, as well as your Board staff, cannot provide you the most desirable services to assist you in your real estate profession. Take advantage of the opportunity to play a significant role in the making of the "soon-to-be" second largest Board in the State.

Thank you again for the opportunity to serve you this year,

Doug Hardy, President
Century 21 Today
248-855-2000
dhardy@century21today.com

NOCBOR Receives Award

Each year, the Michigan Association of REALTORS® recognizes members and affiliates who contribute to REALTORS® Political Action Committee (RPAC) through a special recognition luncheon. This year, the luncheon was held on Thursday, January 20, during the Achieve conference in Detroit, where members from all over the State gathered to celebrate the RPAC accomplishments which local associations achieved in 2010.

For the second time in 5 years, NOCBOR received the MOST IMPROVED Large Board Award! Congratulations to NOCBOR members, who voluntarily contributed to RPAC in 2010. You are among 329 members who recognize the need to pay your annual insurance.

General Membership Meeting

"State of the County"

Featuring:
L. Brooks Patterson,
Oakland County Executive

Tuesday, April 12, 2011

8:30 a.m.
Buffet Breakfast
9:00 a.m.
Program

Deer Lake Conference
& Banquet Center
6167 White Lake Rd.
Clarkston, 48326

FREE to NOCBOR Members
(\$20 Non-Members)

Register by April 8
248-674-4080



OFFICERS

President Doug Hardy	855-2000
President-Elect R.W. Watson	736-3000
Treasurer Geoff Leach	360-9100
Secretary Brian Kirksey, ASA	336-2088
Past President John Burt, GRI	628-2178

BOARD OF DIRECTORS

Angela Batten	625-0200
David Botsford	626-2100
Shirley Coronado	620-7200
Maddy Dishon	620-1000
Laura Felix-Smith	338-7135
Cheryl Gates-Beers	620-8777
James Gillen	620-8777
Bill Haviland, GRI, e-PRO	742-8773
Rick Howe	683-9590
Tanya Mitchell	625-0200
Ray O'Neil, GAA, RAA	674-3333
Jake Porritt	693-7400
Rhona Ravenell	202-6824
Cathy Siders	360-9100

STAFF

Patricia Jacobs	Executive Vice President
Millie Traylor	Member Services Administrator
Tonya Wilder	Executive Assistant

CHAIRMEN

Budget & Finance	R.W. Watson
Bylaws	Laura Felix-Smith
Education	Cathy Siders
Executive	Doug Hardy
Government Affairs	Bill Haviland, GRI, e-PRO & Ray O'Neil, GAA, RAA
Membership Services	Dave Niezgoda
Nominating	John Burt, GRI
Professional Standards	Gerald Hooper
Arbitration	Kathleen Sanchez
Ethics	Rick Howe
Grievance	Rick Bailey
Technology	President Shirley Coronado
Women's Council	

REALCOMP II LTD. GOVERNORS

John Burt, GRI	628-7700
Doug Hardy, President	855-2000

MAR DELEGATES

Doug Hardy
R.W. Watson

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

MISSION STATEMENT

The purpose of the North Oakland County Board of REALTORS® is to enhance the ability and opportunity of its members to conduct their business successfully and ethically, and to promote the preservation of the right to own, transfer and use real property.

Board of Directors December 2010

MOTION CARRIED to approve three (3) Primary Designated REALTORS® and fifty-one (51) Primary REALTORS®.

MOTION CARRIED that **Tanya Mitchell** be appointed to serve on the Realcomp Rules & Policy Committee.

MOTION CARRIED to purchase the 2011 Continuing Education course from Great Lake Realty Systems for the sum of One Thousand Two Hundred (\$1,200) Dollars.

MOTION CARRIED to appoint **Jim Fuller, Geoff Leach** and **Jeff Whitbey** to the 2011 Realcomp MLS Committee.

MOTION CARRIED to approve the 2011 NOCBOR Professional Standards Committee, as provided to the Board of Directors.

Board of Directors January 2011

MOTION CARRIED to approve two (2) Primary Designated REALTORS®; thirty-one (31) Primary REALTORS® and one (1) Affiliate member.

In Memoriam

The North Oakland County Board of REALTORS® extends sympathy to the family and friends of **Billy Brazel**, father in-law of **Ron Penz**, (Century 21 Campbell), who left our land on December 14, 2010.

Mary Reed, beloved wife of **John Reed**, (Keller Williams), passed away on December 22, 2010. NOCBOR members, Directors and staff extend their deepest sympathy to the Reed family.

Sincere condolences to NOCBOR Director **Cathy Siders**, (Century 21 Today), and her family, on the loss of Michael, January 22, 2011, beloved husband, father and grandfather.

Designation Earned

Congratulations **Janet King** (Real Estate One, Rochester), for earning your **Accredited Buyer Representative (ABR)** designation!

Janet has joined over 43,000 REALTORS® who offer buyer representation services.

“Is Your Number Up?”

The NOCBOR Membership Services Committee has sponsored the “Is Your Number Up?” program to area elementary schools since 1992.

The purpose of this program is to emphasize the importance of keeping street addresses clearly visible on all homes, which reduce the time that it takes for police, fire and other emergency services to find a residence. The program also reinforces children's awareness of their correct address.

In recognition of being selected the school chosen by the Membership Services Committee, **James Korany, Blanche Sims Elementary, Lake Orion**, received a brand-new bicycle, which was personally presented to him by NOCBOR members, **Mike Proctor** and **R.W. Watson**.

“New Members, Transfers”

Due to many new members, transfers and terminations, information relating to these categories can be found on nocbor.com, under **Notice of Applicants**.

Pre License Training 40 hours

Monday, February 21, 2011

NCI ASSOCIATES
(Monday & Wednesday for 5 weeks)

NOCBOR
4400 W. Walton Blvd
Waterford, MI 48329

6 – 10 p.m.

Register no later than 2/14/11
with Visa/Mastercard

586-247-9800 or 586-247-9820 (fax)

\$235 includes materials

2011 NOCBOR Officers & Directors



Doug Hardy
Century 21 Today
President



R.W. Watson
Re/Max In The Hills
President-Elect



Geoff Leach
Century 21 Today
Treasurer



Brian Kirksey
KRES, Inc.
Secretary



Angela Batten
Real Estate One



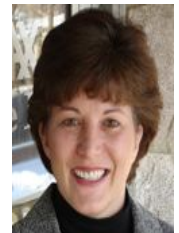
David Botsford
Keller Williams



John Burt
Real Living John Burt Realty



Shirley Coronado
C-21 Town & Country



Madeline Dishon
Re/Max Encore



Laura Felix-Smith
Seaver Title



Cheryl Gates-Beers
Keller Williams



James Gillen
Keller Williams



Bill Haviland
Haviland Real Estate



Rick Howe
A Better Way Real Estate



Tanya Mitchell
Real Estate One



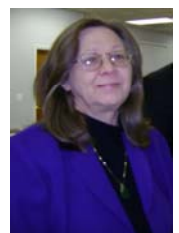
Ray O'Neil
O'Neil Appraisal



Jake Porritt
Beacon Real Estate



Rhona Ravenell
Omega Appraisal



Cathy Siders
Century 21 Today



SEAVER TITLE AGENCY

A DIVISION OF ATTORNEYS TITLE AGENCY

EXCITING MERGER NEWS ABOUT:

Professional Mortgage Associates, Ltd. & Huron Valley Financial, Inc.

HVF

HURON
VALLEY
FINANCIAL,
INC.



***"THE COMMUNITY WILL BENEFIT, CLIENTS WILL
BENEFIT AND EMPLOYMENT OPPORTUNITY EXISTS!"***

PROFESSIONAL MORTGAGE OF CLARK- STON AND HURON VALLEY FINANCIAL OF ANN ARBOR HAVE SOME GREAT NEWS TO SHARE!

Kim Eungard, President of Professional Mortgage today said, "I am very proud to be a part of this incredible team of professionals and am very excited to share this with all our local Realtors and Clients in our community. In challenging times it's important to remember who got us where we are today and that is our countless local Realtor referrals and past clients that have trusted us with their friends and family. I had been in close contact with Huron Valley Financial throughout 2010 and with all the talented professionals I know in this industry, no one came close to delivering the opportunity for our employees as well as the many clients we have been graced with in the past. We are and will be the same team that everyone has come to trust from our **Lead Processor, Nonie Brown to the Sr. Loan Officer's, Mick Morrow, Cindy Taylor and Karen Dacey**, will all still be the ***"Professional Mortgage Associates"*** for Huron Valley Financial." I will remain in charge of the Clarkston office as Branch Manager and am currently interviewing candidates for new lending positions that have been created as a result of the merger. "Huron Valley Financial has demonstrated their commitment to investing in and expanding the Clarkston Office. Having access to their mortgage banking platform and cutting edge technology gives us a competitive advan-

tage in the Oakland County area and also serving the Tri-County market. I can't wait for 2011 to come."

Eric Bradley, President and C.E.O. of Huron Valley Financial says "Both companies have a tradition of fostering long term advisory relationships with our mortgage clients, while also providing a rewarding work environment that attracts and retains experienced and dedicated loan officers. We're confident that our integrated resources will serve to strengthen and enhance this tradition of excellence.

Huron Valley Financial, an Ann Arbor-based mortgage banking firm, announced that it has acquired Professional Mortgage Associates of Clarkston, MI. The acquisition brings together two well established and respected names to better serve their respective mortgage clients in southeast Michigan. The combined companies will operate under the Huron Valley Financial name. This is the third acquisition for Huron Valley Financial in the past 12 months as the company continues its growth strategy through mergers and acquisitions.

Huron Valley Financial maintains lending branches in Ann Arbor, Birmingham, Brighton, Clarkston, and Fenton. For more information, please call (734) 669-8000 Ann Arbor Office or visit www.huronvalleyfinancial.com.

**For employment opportunities contact Kim Eungard @
(248) 623-2280 to keungard@huronvalleyfinancial.com**

Clarkston Branch

6060 Dixie Hwy.

Suite A

Clarkston, MI

48346

(248) 623-2280

(248) 599-5206





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"An After Holiday Party"

1. R.W. Watson, Re/Max In The Hills
2011 NOCBOR President-Elect.
2. Dancing the night away!
3. President Doug Hardy, Jr. & his wife, Kate.
4. NOCBOR Board of Directors from left to right: Rick Howe, Rhona Ravenell, James Gillen, Cheryl Gates-Beers, Ray O'Neil Maddy Dishon, Angela Batten, Bill Haviland, Shirley Coronado, Cathy Siders, John Burt, Doug Hardy, Jr., Geoff Leach, David Botsford, R.W. Watson, & Brian Kirksey (not shown Laura Felix-Smith, Tanya Mitchell & Jake Porritt).
5. Janet King & Chris Armstrong, Real Estate One-Rochester, 2010 Rookie-of-the-Year.
6. John Kersten, Pat Jacobs & Doug Hardy, Sr.
7. President Doug Hardy, Jr. & Doug Hardy, Sr.
8. Cheryl Gates-Beers & Michelle Shuler-Gaul, Keller Williams/CIK, Humanitarian-of-the-Year.
9. Bill Clark & Pati Gilman, Coldwell Banker Weir Manuel/CIK, 2010 Distinguished Service.
10. John Burt, 2010 NOCBOR President.
11. R.W. Watson, 2011 NOCBOR President-Elect & Mike Proctor, Ross Mortgage, 2010 Affiliate-of-the-Year.
12. Sam Gerardi & Alysa Kowalsky, Century 21 Today, Rookie-of-the-Year.
13. Pat Jacobs, EVP NOCBOR & Amy Albright, 2009 NOCBOR President
14. John Kersten & Joan Falk, Century 21 Town & Country/CIK, Manager-of-the-Year.

Special Appreciation!

NOCBOR extends thanks to its
Affiliate Members for
financially supporting

"An After Holiday Party"
January 14, 2011

American Home Shield
Mark Light

America's Preferred Home Warranty
Jeff Becker

Huron Valley Financial
Cindy Taylor

McClelland & Anderson

North Oakland Women's Council

Realcomp II Ltd

Seaver Title Co.
Phil Seaver & Laura Felix-Smith

Title Connect
Beth Jarvis

NOCBOR Events

February
March
April

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5
7	8	9	10 12-2 p.m. Backdoor Workshop "The Power of Positive Attraction" Michael Jeffreys 9 a.m. Membership Services	11	12
14 8:30 a.m. New Member Program 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs	15 9 a.m. General Membership Meeting @ Deer Lake Banquet Ctr.	16 10 a.m. Backdoor Workshop "Tenants & Landlords" Kirk Falvay	17 9:15 a.m. Grievance	18	19
21 6-10 p.m. (NEW) Pre- License Class	22 9 a.m. Technology 10 a.m. Backdoor Workshop "Property Management" Mike Smitha	23 1:30 p.m. BODs Mtg 6-10 p.m. Pre- License Class	24 9 a.m. – 12 p.m. Builders' Competency Con-ed Don Pratt	25	26
28 9:30 a.m. Professional Standards Workshop 6-10 p.m. Pre- License Class	1 10 a.m. Arbitration Hrg.	2 6-10 p.m. Pre- License Class	3	4	5
7 9 a.m. Short Sales & Foreclosure 3 hrs con-ed J. Waller 6-10 p.m. Pre- License Class	8 9:30 a.m. Technology	9 6-10 p.m. Pre- License Class	10 9:30 a.m.-3:30 p.m. 2011 6 hrs Con-ed Jack Meidema	11	12
14 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs 6-10 p.m. Pre- License Class	15 9 a.m. – 12 p.m. Builders' Competency Con-ed Don Pratt	16 6-10 p.m. Pre- License Class	17 9 a.m. Membership Services 9:15 a.m. Grievance	18	19
21 10 a.m. Backdoor Workshop "Spring Forward w/Excel" Rick Bailey 6-10 p.m. Pre-License Class	22	23 6-10 p.m. Pre-License Class	24	25 8 a.m.-6 p.m. 2010-2011 USPAP & Mi. Law B. Kirksey Appraisers Con-ed	26
28	29	30 1:30 p.m. BODs' Mtg.	31 8:30 a.m. New Member Program	1	2
4	5	6	7 10 a.m. Realcomp "Tools of the Trade" - Novi	8	9
11 9:30 a.m. Education/Cultural Diversity 11:30 a.m. Gov't Affairs	12 9:30 a.m. Technology 9 a.m. General Membership "State of the County" L. Brooks Patterson	13	14 8 a.m.-5 p.m. CRS 112 "Buyers' Side of REOs, et al" LeRoy Houser 9 a.m. Membership Services	15	16
18	19	20 1:30 p.m. BODs' Mtg.	21 9:15 a.m. Grievance	22 Good Friday Office Closed	23
25 Easter	26	27	28	29	30

Support NOCBOR Affiliate Members

Bankston, Justin (First American Title Insurance)	248-789-6371
Barnett, Larry (Attorney at Law)	248-673-1099
Bartus, Barb (Watson Group Financial Corp)	248-666-2700
Becker, Jeff (America's Preferred Home Warranty)	800-648-5006
Budzynski, Lindsey (e-Title Agency Inc.)	248-502-3075
Chamberlain, Craig (Ross Mortgage Corp)	248-547-4700
Felix-Smith, Laura (Seaver Title)	248-338-7135
Fitzpatrick, James (Fifth Third Bank)	248-625-3142
Gerhard, Grant (Summit Funding, Inc)	248-334-9400
Hill, Cheri (Bank of America)	248-666-3400
Jannett, Jeff (Shore Mortgage)	800-678-6663
Jarvis, Beth (Title Connect)	586-226-3506
Jorgensen, Cory (Pillar To Post Home Inspection)	248-396-0296
LaPorte, Jeff (The Home Team Inspection)	248-366-6245
Leinenger, Donna (Seaver Title)	248-338-7135
Linnane, Jim (Wells Fargo Home Mortgage)	515-213-4291
Lucas, Ron (Troy Abstract & Title Agency)	248-989-1100
Morrow, Mick (Huron Valley Financial)	248-623-2280
Porritt, James Jr. (Attorney At Law)	248-693-6245
Proctor, Michael (Ross Mortgage Corp)	248-931-1018
Rose, David (Ross Certified Home Inspection)	248-625-9555
Ross, Timothy (Ross Mortgage Corp)	248-547-4700
Schwartz, Doug (Kased Law PLC)	877-544-3320
Seaver, Phil (Seaver Title)	248-338-7135
Segard, Robin (North American Home Warranty)	248-978-4474
Seibert, Brian (Watson Group Financial Corp)	248-666-2700
Stonehouse, Keith (Franklin Title Agency)	248-564-4022
Szott, Mary Lou (Title Express, LLC)	248-855-1445
Taylor, Cindy (Huron Valley Financial)	248-623-2280

Legal Q & A

Q: I am representing a buyer in connection with the purchase of a house from a seller-couple. One week before the scheduled closing the seller-husband suffered a stroke that left him permanently disabled. The sellers now want to back out of the sale due to the husband's condition. The buyer still expects to close and is willing to give the sellers some more time before closing. The Sellers have rejected this proposal. The buyer is now considering filing a lawsuit against the seller asking the court to enforce the contracts against the sellers. Would a court do this?

A: While it is true that the buyer and sellers have a binding contract, it is probably unlikely that a judge would immediately order the sale of the property due to the circumstances in this matter. A judge is more likely to either order breach of contract damages-presumably, the difference between the sale price and the fair market value of the home, if any, or provide a reasonable period of time for seller-couple to remain in the house prior to closing.

Q: I represent a Buyer who has submitted an offer that will result in a short sale situation. The offer was accepted by the seller subject to the seller's lender's approval. Several months have gone by without any response from the seller's lender. Can my buyer terminate the contract?

A: There is no law that gives a party the right to terminate a contract after a particular period of time. For this reason, a purchase contract with a contingency for the seller's lender's approval, as with any other contingency, should have a stated deadline for obtaining such approval, after which the buyer can terminate the contract.

Backdoor Workshops (Free)

"The Power of Positive Attraction"

Michael Jeffreys

Thursday, February 10 (12-2 p.m.)

"Tenants & Landlords"

Kirk Falvey

Wednesday, February 16 (10 a.m.)

"Property Management"

Mike Smitha

Tuesday, February 22 (10 a.m.)

"Spring Forward w/Excel"

Rick Bailey, Chairman NOCBOR Technology

Monday, March 21

Location: NOCBOR

"Builders' Competency Con-ed"

Thursday, February 24 or Tuesday, March 15, 2011

Don Pratt

(3 hours con-ed)

9 a.m.-12 p.m.

Must be completed by May 31, 2011

\$55/walk-ins \$75

Location: NOCBOR

"Short Sales & Foreclosures"

Monday, March 7, 2011

Jack Waller

9 a.m. – 12 p.m.

(3 hours con-ed)

Course fee: \$30

Location: NOCBOR

2011 Con-ed (Course 1200)

Thursday, March 10, 2011

Jack Meidema

9:30 a.m.-3:30 p.m.

(6 hours con-ed)

Course fee: \$35 members/\$45 non-members

Location: NOCBOR

2010-2011 USPAP & Mi Law

Friday, March 25, 2011

Brian Kirksey

7:30 a.m. Registran/8 a.m.- 6 p.m. course

Appraiser Con-ed, 2 hrs law & 7 hrs USPAP

Course fee: \$135 members/\$175 non-members

Location: NOCBOR

CRS 112

"The Buyers Side of Selling REOs, Short Sales & Foreclosures..."

Thursday, April 14, 2011

LeRoy Houser, CRS

8 a.m. – 5 p.m.

Course fee: \$165

Location: NOCBOR

North Oakland County Board of REALTORS®
4400 W. Walton Blvd. | Waterford, MI 48329 | www.nocbor.com

"REO Purchases, Short Sales & Underbids"

Featuring: Phil Seaver, *Seaver Title Co.*

General Membership Meeting
Tuesday, February 15, 2011

8:30 a.m. Buffet Breakfast

9:00 a.m. Program

Deer Lake Banquet Center
6167 White Lake Rd.
Clarkston, Mi 48346

Members Free/Non-Members \$15

Call: 248-674-4080 for reservations, no later than Friday, February 11, 2011

HOME INSPECTIONS



Rose Certified Inspections

INSPECT BEFORE YOU INVEST

248-625-9555



We Make It Easy!



- Professional property management in Southeast Michigan since 1989
- One-stop service on all your rental properties
 - Complete tenant screening
- Fantastic media exposure through our website, television and print advertising
 - Advertise your vacancies online at www.northbloomfield.com
- 50% commission for co-op sales associates on the first month's rent at closing



North Bloomfield Properties

West Bloomfield 7231 Cooley Lake Rd. 248-366-8484	Auburn Hills 2215 E. Walton Blvd. 248-409-2689
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www.NorthBloomfield.com