



# Impact

## A Message From....



**Bill Haviland, GRI, e-PRO**  
**NOCBOR President**

I would like to use this opportunity throughout the year to encourage every member of NOCBOR to make the most out of their membership by using all the tools that can be at their fingertips. Below is a summary of research done by NAR and Google. This is not the whole study. This is the summary.

The whole study is available online at no cost to REALTORS®. I found this little gem in less than 60 seconds on *realtor.org*.

NOCBOR, together with our State and National Associations, provide us with updated tools every day. Are you taking advantage of it? If not, why not? I had to get this little article done so I took a break from this report. Tomorrow I will be looking at the details of bullet point number 6. The role of age and gender in driving real estate decisions both on and offline.

**Want the facts? Here are a few from research conducted by the National Association of REALTORS® and Google.**

Ninety (90%) percent of home buyers searched online during their home buying process.

- Real estate related searches on *Google.com* have grown 253% over the past four years.

- Buyers use specific online tools during different phases of the home search process.

- How important “local” search terms and Web sites are for buyers.

- How mobile technology connects online to offline home buying—including the reading of online reviews.

- How video and YouTube satisfy buyers’ research needs.

- The role of age and gender in driving real estate decisions both on and offline.

- Top states where online searches around first time homebuyer tips, senior housing, and foreclosures are happening.

- Thirty-six (36%) of new home shoppers utilize a mobile device while they are watching TV.

### OTHER OPPORTUNITIES

Using an iPad or thinking of using an iPad? Watch for “*News You Can Use*” in your e-mail and catch a class coming to NOCBOR that will give you the opportunity to get into it with a bunch of REALTORS® from our local association building in Waterford.

Have you started setting a little cash aside to attend the State and National Conventions? This is a priceless opportunity to stay up with the latest trends, in a rapidly changing business, and at the same time have the opportunity to discuss the practical applications with other REALTORS® who use them every day.

Have an idea that you would like to share with other REALTORS®, or a technology issue you can’t get an answer to? Send an e-mail to me, or your favorite member of our Board of Directors, or Pat Jacobs, our Association Executive.

We may not know the answer, but we can get your question to somebody who can give you an answer.

Get the full value of being a REALTOR®.

## NOCBOR Membership Meeting



*"Snags, Snares  
& Strategies  
of Social Media"*

**Tuesday, March 12, 2013**

**Featuring: Rossi**

**8:30 a.m. (Breakfast)**  
**9:00 a.m. (Program)**

Deer Lake Banquet Center  
6167 White Lake Rd  
Clarkston, 48346

**FREE TO NOCBOR MEMBERS**

Register no later than  
March 8, 2013  
Call 248-674-4080 or  
e-mail [info@nocbor.com](mailto:info@nocbor.com).



#### OFFICERS

President Bill Haviland, GRI, e-PRO	505-4732
President-Elect Jake Porritt	693-7400
Treasurer Maddy Dishon	620-1000
Secretary Cheryl Gates-Beers	620-8777

#### BOARD OF DIRECTORS

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Barb Bartus	666-1572
David Botsford	360-2900
John Burt, GRI	628-7700
James Gillen	800 971-1303
Tony Haviland	742-8773
Tanya Mitchell-Dempsey	625-0200
David Niezgoda	625-0200
Ray O' Neil, GAA, RAA	674-3333
Ann Peterson	628-8190
Jenifer Rachel	620-8777
Rhona Ravenell	202-6824
Angie Ridley, CRS, ABRM, ABR, GREEN	810-744-7600
R.W. Watson	644-7000

#### STAFF

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

#### CHAIRMEN

Budget & Finance	Jake Porritt
Bylaws	Marcia Dyer, PMN
Education/Tech	Angie Ridley, CRS, ABRM, ABR, GREEN
Executive	Bill Haviland GRI, e-PRO
Government Affairs	Ray O'Neil, GRI, GAA, RAA
Membership Services	Angela Batten
Nominating	R. W. Watson
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Arbitration	Bill Clark, CRS, GRI, CRB
Ethics	Kathleen Sanchez
Grievance	Amy Albright, GRI, CRS, ABR, SFR
Real Property Valuation	Matt Diskin

#### REALCOMP II LTD. GOVERNORS

David Botsford	626-2100
John Burt, GRI	628-2178
James Gillen, Alternate Governor	800 971-1303

#### REALCOMP USERS COMMITTEE

Matt Diskin  
Geoff Leach  
Tanya Mitchell-Dempsey

#### NAR DIRECTOR

Bill Haviland, GRI, e-PRO

#### MAR DIRECTORS

David Botsford  
Allan Daniels

#### MAR DELEGATES

Bill Haviland, GRI, e-PRO  
Jake Porritt

## Board of Directors December, 2012

**MOTION CARRIED** to approve three (3) Primary Designated REALTORS®; sixty-four (64) Primary REALTORS® and one (1) Affiliate member.

**MOTION CARRIED** to recommend to the Realcomp Shareholders' Organization Task Force to prepare the following agreements between the Master Participants (Shareholders), Subscribers, (Shareholders' Brokers Offices), and Users (Shareholders' members) and Realcomp; Bylaws, Subscription Agreement, Membership Participation Agreement, Listing Agreement and Agency Agreement.

**MOTION CARRIED** to request Realcomp to store active and sold data in trust.

**MOTION CARRIED** to approve the 2013 Professional Standards Committee as presented.

## Board of Directors January, 2013

**MOTION CARRIED** to approve (2) Primary Designated REALTORS(R); eighteen (18) Primary REALTORS®.

**MOTION CARRIED** to nominate Matt Diskin, Geoff Leach, Tanya Mitchell-Dempsey and Melinda Nagler to serve on the 2013 Realcomp MLS Users' Committees.

**MOTION CARRIED** to recommend to the Shareholders' Organization Task Force to extend the current Subscription Agreement, on a month to month basis, and direct Realcomp to store all active and sold data in trust.

**MOTION CARRIED** to change the date of the September Board of Directors meeting to September 18, 2013.

**MOTION CARRIED** to postpone any action relative to the procedural audit issue until February 27, 2013.

## MAR Appoints O'Neil

NOCBOR Director and 1994 President **Ray O'Neil** (O'Neil Appraisal) has been selected by the Michigan Association of REALTORS® to serve as the Federal Political Coordinator to Congressman Kerry Bentivolio-Republican (District 11) during 2012.

O'Neil was appointed to this prestigious position based on his political and business interests of REALTORS®. Ray will also serve his second year on MAR's Public Policy Committee, along with NOCBOR Affiliate **Phil Seaver** (Seaver Title Co.).

## Michigan Licensing

Anyone that needs to contact the State of Michigan about their license needs to be very pro active. There have been substantial changes within the Department. All licensees and/or applicants are now required to call a general number at 517-241-9288 or e-mail inquires to [bsclic@michigan.gov](mailto:bsclic@michigan.gov). There will NO LONGER be a specific person assigned to review certain application types. Therefore, it is very important that you note who and when you talked to someone at the State as you may get many different persons each time you call and/or e-mail. There changes are coming down from the top and we may not like it, but his is the way it is. If you don't agree, I would suggest that you voice your concerns and comments to the governor's office.

## In Memoriam

The members, staff and Board of Directors of NOCBOR extend their deepest sympathy to the family and friends of 2008 NOCBOR President **Marcia Dyer** (Real Estate One), whose mother Redina Trembath passed away on January 3, 2013.

**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](mailto:boardoffice@nocbor.com)  
[www.nocbor.com](http://www.nocbor.com)

#### MISSION STATEMENT

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

## 2013 NOCBOR Officers & Directors



Bill Haviland, GRI, e-PRO  
*President*  
Haviland Real Estate



Jake Porritt  
*President-Elect*  
Porritt Group



Madeline Dishon  
*Treasurer*  
Re/Max Encore



Cheryl Gates-Beers  
*Secretary*  
Keller Williams Realty



Barb Bartus  
*Affiliate*  
Watson Group



Angela Batten  
*Real Estate One*



David Botsford  
*Keller Williams Realty*



John Burt, GRI  
*Real Living John Burt Realty*



James Gillen  
*Liberty Way*



Tony Haviland  
*Haviland Real Estate*



Tanya Mitchell-Dempsey  
*Real Estate One*



David Niezgoda  
*Real Estate One*



Ray O'Neil, GAA, RAA  
*O'Neil Appraisal*



Ann Peterson  
*Coldwell Banker Shooltz*



Jenifer Rachel  
*Keller Williams Realty*



Rhona Ravenell  
*Omega Appraisal*



Angie Ridley  
*Complete Realty*



R.W. Watson  
*Past President*  
SKBK Sotheby's International



# SEAVER TITLE AGENCY

A DIVISION OF ATTORNEYS TITLE AGENCY



# Special Awards & Induction Luncheon

## December 4, 2012



1. NOCBOR Board of Directors (left to right) John Burt, David Niezgoda, Tony Haviland, Tanya Mitchell-Dempsey, Ann Peterson, Rhona Ravenell, Angie Ridley, Jenifer Rachel, David Botsford, James Gillen, R.W. Watson, Ray O'Neil.  
(Front row left to right) Barb Bartus, Angie Batten, 2013 President Bill Haviland, Madeline Dishon, Treasurer, Cheryl Gates-Beers, Secretary, (Absent) President-Elect Jake Porritt.



2. Andrea Larson (Distinguished Service Award recipient) & 2012 President R.W. Watson.
3. Pat Jacobs, NOCBOR EVP.
4. Susan Felice-Herzfeld, recipient of the 2012 Rookie-of-The-Year award, with President Watson.
5. Joan Falk (Century 21 Town & Country) & Ronald St. Amant (Keller Williams Realty).
6. Mary Kaverley, recipient of the Humanitarian-of-the-Year award, & President Watson.



7. Louise Bisogni (Coldwell Banker Weir Manuel) and Director Tony Haviland (Haviland Real Estate).
8. 2013 NOCBOR President Bill Haviland.
9. Director Ray O'Neil (O'Neil Appraisal).
10. R.W. Watson and Brian Seibert, (Watson Group) recipient of Affiliate-of-the-Year.



11. R.W. Watson and Cheryl Gates-Beers, recipient of the Manager-of-the-Year award.
12. Emeritus member Gary Goike (Century 21 Town & Country).
13. Director Ann Peterson (Coldwell Banker Shooltz) & 2013 President Haviland.
114. NOCBOR 2012 President R.W. Watson & NOCBOR 2010 President John Burt.



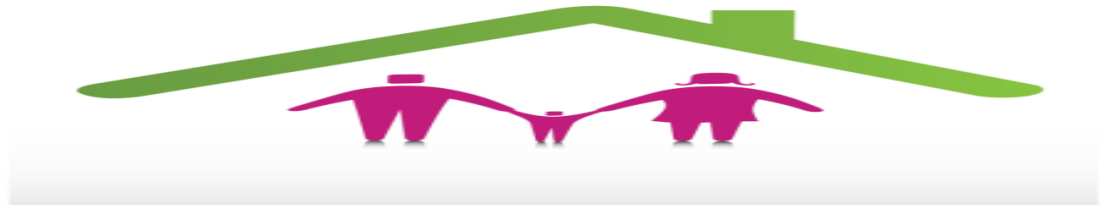
**Many thanks to everyone  
who participated in the  
2012 luncheon,  
held at Edgewood  
Country Club in Commerce Township**

HVF

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**Kim Eungard**

Cell# 248-388-2626  
NMLS#: 139092



**Karen Dacey**

Cell# 248-563-1936  
NMLS#: 134655



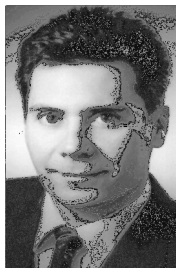
**Cindy Taylor**

Cell#248-891-8226  
NMLS#: 139808



**Amy Koenig**

Cell#248-421-6790  
NMLS#: 402494



**Michael Proctor**

Cell#248-931-1018  
NMLS#: 140673



**Mick Morrow**

Cell#248-909-9412  
NMLS#: 138959



# NOCBOR Events

February

March

April

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2
4 6-10 p.m. License Class	5 9:30 a.m. – 12:30 p.m. Code of Ethics (3 hrs con-ed) Farhad Waquad	6 10 a.m. Backdoor Workshop "Seven Keys To Short Sales Success" Jon Cole 6-10 p.m. Pre-License Class	7 9:30 a.m. "Selling HUD Homes- Advance" (2 hrs con-ed) Evduza Ramaj	8 10:30 a.m. Realcomp Shareholders Task Force	9
11 9:30 a.m. Education/Tech 1-3:30 p.m. "Personal Energy Dynamics" Rob Marzonie 6-10 p.m. Pre-License Class	12 10:30 a.m. Backdoor Workshop "iPad Users' Workshop" Ben Handelsman	13 10 a.m. Backdoor Workshop "203k Workshop" Brian Seibert 6-10 p.m. Pre-License Class	14 9 a.m. Membership Services 10 a.m. Backdoor Workshop "Waterford Schools" Superintendent John Silveri	15 10 a.m. Real Property Valuation	16
18 11:30 a.m. Government Affairs	19 9:30 a.m. – 3:30 p.m. 2013 Con-ed (Course 1400) Jack Miedema	20 9:30 a.m. -1:30 p.m. Backdoor Workshop "Going Green," "New Homes;" "Indoor Air Quality" & "How to Avoid Wet Basements" (4 hrs con-ed) Randy Patterson	21 8:30 a.m. CRS "Buying & Selling Income Properties" Troy 9:15 a.m. Grievance	22 8:30 a.m. CRS "Buying & Selling Income Properties" Troy	23
25 10:30 a.m. "iPad Forum"	26 9:30 a.m. -12:30 p.m. "Personal Energy Dynamics" Rob Marzonie	27 9:00 a.m. Executive 10:00 a.m. BODs Mtg	28	1	2
4	5	6	7 9:30 a.m. "Selling HUD Homes- Advance" (2 hrs con-ed) Evduza Ramaj 1-3 p.m. "Understanding the Appraisal Process" Matt Diskin	8	9
11 9:30 a.m. Education/Tech 11:30 a.m. Gov't Affairs 6-10 p.m. (New) Pre-License Class	12 General Membership Meeting	13 6-10 p.m. Pre-License Class	14 9 a.m. Membership Services	15 10 a.m. Real Property Valuation	16
18 6-10 p.m. Pre-License Class	19	20 6-10 p.m. Pre-License Class	21 9:15 a.m. Grievance	22	23
25 10:30 a.m. "iPad Forum" 6-10 p.m. Pre-License Class	26	27 9:00 a.m. Executive 10:00 a.m. BODs' Mtg. 6-10 p.m. Pre-License Class	28	29 GOOD FRIDAY OFFICE CLOSED	30
1 6-10 p.m. Pre-License Class	2	3 6-10 p.m. Pre-License Class	4 9:30 a.m. "Selling HUD Homes- Advance" (2 hrs con-ed) Evduza Ramaj	5	6
8 9:30 a.m. Education/Tech 11:30 a.m. Gov't Affairs 6-10 p.m. Pre-License Class	9	10 6-10 p.m. Pre-License Class	11 9 am. Membership Services	12	13
15	16	17	18 9:15 a.m. Grievance "REALCOMP Tools of the Trade" in Dearborn	19 10 a.m. Real Property Valuation	20
22	23	24 9:00 a.m. Executive 10:00 a.m. BODs' Mtg.	25 MAR Broker Summit Pontiac	26	27
29 8:30 a.m. Code of Ethics/New Member	30				

## Legal Q & A

**Q:** I am representing a buyer in connection with the purchase of a home. The agreed upon closing date is "on or before" March 4, 2013. My client is ready to close and wants to schedule the closing date earlier than March 4. Is the seller obligated to close at an earlier date?

**A: No.** This language is typically interpreted to mean that while the parties can agree to close prior to the stated date, neither party can be required to do so.

**Q:** The real estate brokerage that I own has numerous branch offices licensed with the state of Michigan. One of the branches sells vacation homes and is only open during the peak season. Other brokers have told me that an office must be open year round to be a legal branch office. Is this true?

**A: No.** The Occupational Code does not set any rules requiring a branch to be open year round.

**Q:** I represent a seller whose house is in foreclosure. The property was purchased by the bank at the sheriff's sale. The seller entered into a purchase agreement but due to some unforeseen delays the closing will not be able to take place until the redemption period expires. Must the bank allow the sale to go through since the purchase agreement was in place before the redemption period expired?

**A: No.** Once the redemption period expires the seller has no legal title or rights to the property. The bank has no contractual duty to sell the property to the buyer.

**Q:** Our seller/client has entered into a purchase agreement, but now does not want to sell (or, our buyer/client has entered into a purchase agreement, but now does not want to buy). My client has asked us to figure out a way to get him out of the deal.

**A:** While you may know from your experience some way to get your client out of the deal without liability, resist the urge to provide this type of legal advice. The only answer to this question is to tell your client to speak to an attorney.

**Q:** My agent is representing a seller in the resale of a residential condominium unit. The agent representing the buyer has faxed me a note stating that the buyer wants to terminate the purchase agreement pursuant to their nine-day right of rescission. Can the buyer rescind?

**A: No.** The nine-day right of rescission under the Condominium Act is only applicable to the initial sale of a residential condominium unit from the developer to the first buyer, i.e., the sale of a brand new unit. MCL559.184. The Condominium shall not become binding until 9 business days after the purchaser is provided copies of all of the condominium documents. Thus, while in the case of the initial sale, the approval of the condominium documents is automatically a contingency, for resale, a buyer needs to explicitly include this contingency in the purchase contract.

*(This column is provided by the law firm of McClelland & Anderson)*

## Backdoor Workshops (Free)

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### Tuesday, February 5

Code of Ethics 9:30 a.m.

(3 hrs con-ed)

Farhad Waquad, Max Broock

### Wednesday, February 6

"Seven Keys To Short Sales Success" 10 a.m.

Jon Cole

### Thursday, February 7

"Selling HUD Homes – Advance" 9:30 a.m.

Evduza Ramaj, Inside Realty (2 hour con-ed)

### Tuesday, February 12

"iPad Users' Workshop" 10:30 a.m.

Ben Handelsman, Max Broock

### Wednesday, February 13

"203k Workshop" 10 a.m.

Brian Seibert, Watson Group

### Thursday, February 14

"Waterford Schools Education Program" 10 a.m.

John Silveri, Waterford Superintendent

### Wednesday, February 20

"Going Green," "New Homes," 9:30 a.m. – 1:30 p.m.

"Indoor Air Quality" & "How To Avoid Wet Basements"

Randy Patterson, Pillar To Post (4 hours con-ed)

### Thursday, March 7

"Understanding The Appraisal Process" 1 – 3 p.m.

Matt Diskin, Property Valuation Group

Location: NOCBOR

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## "Buying and Selling Income Properties"

Thursday, February 21 & Friday, February 22

8:30 a.m. - 5 p.m.

The Michigan Chapter of the Council of Residential Specialists, along with NOCBOR, is sponsoring this course for members to learn why this is a good market to invest in, and how to evaluate investment property data and identify money-making opportunities. This class qualifies for the NOCBOR education loan. To register for this two day class go [nocbor.com](http://nocbor.com).

\$328.00 Includes Materials

Location: 2125 Butterfield Rd.

Troy, 48084

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## 2012 Con-ed (Course 1400)

### Tuesday, February 19

Jack Miedema

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

**NOCBOR Volunteers: Free**

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

Location: NOCBOR

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## 5 QUICK TIPS FOR THE REO BUYER'S AGENT

During a recent meeting of the NOCBOR Government Affairs Committee meeting, a buyer's agent shared some of his frustrations with what he termed as "THOSE REO LISTING AGENTS." We discussed the issue and I shared with him, from the listing side of the transaction, the general process. Afterward, he seemed to have been genuinely surprised about the massive amount of pre-marketing tasks that are assigned to listing REO agents. The issue at hand was his shock and amazement that as the buyer's agent, he was not informed that a municipal inspection was required and a buyer's waiver needed to be signed prior to closing. From that exchange, I was asked to prepare a few simple tips and hope they serve useful to you.

**QUICK TIP #1 – Communicate only with the listing agent** - If you have questions, especially those that are specific to your buyer-client, DO NOT RELY on the information being provided by a non-licensed person who is simply an administrative assistant to the listing agent.

**QUICK TIP #2 – Check with the municipality for requirement of vacant properties** - Many municipalities have either a Vacant Property Registration and/or a required municipal inspection. It is imperative that the buyer's agents check for both as a part of his/her responsibilities to their buyer-client. This information can easily be obtained by calling the respective municipality's Building Department or visiting its Web site.

**QUICK TIP #3 – Communicate via e-mail to the listing agent** - This tip is a good one because it can alleviate a lot of frustration for the buyer's agent. With the immense amount of reporting and field-work required for REO properties, the listing agent may not always be available on-demand to speak with you. E-mailing is best and it also provides a record for you as well. It is strongly suggested that your e-mail settings has delivery confirmation. This way, you can confirm the e-mail was received and when.

**QUICK TIP #4 - Read the seller's REO addendum package** - This is another big issue and one that receives a lot of questions. If there is something you do not understand it is best to query your employing broker for assistance. Ultimately, as the buyer's agent, you are responsible for having a professional working knowledge of and effectively communicating documents for which you are having your buyer client to sign.

**QUICK TIP #5 – Explain the process of multiple offers and turn time for the seller** - With lower inventory levels, the demand for well-priced houses has increased and with that comes multiple offers. While this is not a new concept to any working agent, the process has become more frustrating for buyer's agent. It is a good idea to prepare your buyer client of this in advance of making an offer. In addition, the process for reviewing offers is not instantaneous. It should be explained to your buyer-client that the asset manager has many, many files to work and is almost always located in a different state than Michigan and on a different time-zone. While it can seem like an eternity to receive a reply to your buyer-client's offer, it should be explained that it often takes days or longer for the listing agent to receive a reply from the seller. A simple status e-mail is sufficient and will, again, provide a track record for you.

I hope these simple tips are informative and wish everyone a great selling year in 2013! If you have general REO questions, please do not hesitate to e-mail at: [scainreo@gmail.com](mailto:scainreo@gmail.com)

Sheila Cain  
Associate Broker, Principal  
Michigan Reo Depot, LLC



# **“We Are Where You Want To Be!”**

## **2013 NOCBOR Committees**

### **Budget & Finance**

Jake Porritt, Chm., Madeline Dishon, V. Chm., Cheryl Gates-Beers, Bill Haviland, Ray O’Neil, and Past President R. W. Watson.

### **Bylaws**

Marcia Dyer, Chm., Michael Anspach, Caron Koteles, Pamela Lewis and Denise Misaras.

### **Education/Tech**

Angie Ridley, Chm., Marsha Armstrong, Rick Bailey, Barbara Burtus, Brenda Brooks, Christa Buchanan, John Chartier, Matt Diskin, David Elya, Susan Gesaman, Ben Handelsman, David Henderson, Geoffrey Leach, Eric Mann, Kevin McCort, David Montgomery, James Moreen, Tracie Peltier, Rhona Ravenell, Cathy Siders, Mike Smitha, Valerie Spicer, Cathy Weller and Merrick Williams.

### **Executive**

Bill Haviland, President, Jake Porritt, President-Elect, Madeline Dishon, Treasurer, Cheryl Gates-Beers, Secretary, R.W. Watson, Past President.

### **Government Affairs**

Ray O’Neil Chm., Brian Seibert, V.C. Sally Bell, Doug Bills, Sheila Cain, Curt Carson, Allan Daniels, Bill Haviland, Cheri Hill, Gerald Hooper, Randy Miller, Ron Miller, David Montgomery, Ron Newman, Ann Peterson, Jake Porritt, Jenifer Rachel, Mary Rettig, Angie Ridley, Timothy Sean, Cathy Siders, Sunny Sky, Jim Skylis, Mike Smitha, Kevin Thompson and Merrick Williams.

### **Grievance**

Amy Albright, Chm., Steve Stockton, V. Chm., Marcia Dyer, Ralph Gammon, Tina McNeal O’Brien, David Montgomery, Tom Nanes, and Sunny Sky.

### **Membership Services**

Angela Batten, Chm., Justin Bankston, Jeff Becker, Laura Felix-Smith, Cheryl Gates-Beers, Tanya Mitchell-Dempsey, David Niezgoda, Mike Proctor, Ron St. Amant, Keith Stonehouse and Cindy Taylor.

### **Nominating**

R.W. Watson Chm., John Burt, V. Chm., Lori Mancini, Kevin McCort, Jenifer Rachel, Mary Rettig and Mikki Shuler.

### **Professional Standard Hearing Panel**

David Botsford, Pamela Bradshaw, Victoria Crampton, Sue Dendler, David Elya, James Gillen, John Greene, Edward Harris, Gerald Hooper, Rick Howe, Lynn Kacy, Denise Misaras, Dennis Nabor, Ron Newman, Kay Pearson, Cathy Siders, Alyce Smith and Mike Wang.

### **Arbitration**

Bill Clark, Chairman

### **Ethics**

Kathleen Sanchez, Chairman

### **Real Property Valuation**

Matt Diskin, Chm., Rhona Ravenell, V. Chm., Jeffrey Michlin, Bob Minshall, Nancy Perpich, and Bruce Scarsella.

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

# Thanks to all NOCBOR Volunteers!

## **NOCBOR Committee Mission Statements**

**EDUCATION/TECH** - The Education Committee promotes an atmosphere of equal opportunity in a multi-cultural community with a commitment to education and a high standard of services. The Committee shall provide the members frequent and affordable opportunities to achieve those standards through increased knowledge, competence and application in an evolving diverse business climate. Our mission is to communicate resources to NOCBOR members to drive their productivity.

**GOVERNMENT AFFAIRS** - 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 Association of 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.

**REAL PROPERTY VALUATION** – To evaluate, monitor and analyze trends as they relate to real property valuation. To provide members with information on appraisals, broker price opinions, comparative market analyses and automated valuation models. General member input and feedback to the NOCBOR Board of Directors.

## Support NOCBOR Affiliate Members

<b>Alley, Robin</b> (Robin Sets The Stage)	248-891-8440
<b>Justin Bankston</b> (First American Title Insurance)	248-789-6371
<b>Barnett, Larry</b> (Attorney at Law)	248-673-1099
<b>Bartus, Barb</b> (Watson Group Financial Corp)	248-666-2700
<b>Becker, Jeff</b> (America's Preferred Home Warranty)	800-648-5006
<b>Cooms, Matthew</b> (Chase)	248-681-2510
<b>Dault, Joel</b> (Progressive Title Insurance Agency, Inc)	248-552-7500
<b>Felix-Smith, Laura</b> (Seaver Title)	248-338-7135
<b>Fitzpatrick, James</b> (Fifth Third Bank)	248-625-3142
<b>George, Namir</b> (Michigan Institute of Real Estate)	800-861-7325
<b>Heenan, James</b> (Wells Fargo Home Mortgage)	248-865-1404
<b>Hill, Cheri</b> (Bank of America)	248-408-6805
<b>Hinsperger, Baron</b> (Sterling Title Agency)	586-323-8025
<b>Jarvis, Beth</b> (Title Connect)	586-226-3506
<b>Kingsbury, Timothy</b> (Town Mortgage Company)	248-247-1800
<b>LaPorte, Jeff</b> (The Home Team Inspection)	248-366-6215
<b>Linnane, Jim</b> (Wells Fargo Home Mortgage)	515-213-4291
<b>Lucas, Ron</b> (Fidelity National Title)	248-594-9390
<b>Morrow, Mick</b> (Huron Valley Financial)	248-623-2280
<b>Patterson, Randall</b> (Pillar To Post)	248-755-3422
<b>Pieron, Angela</b> (Partners Title Agency)	248-625-1799
<b>Porritt, James Jr.</b> (Attorney At Law)	248-693-6245
<b>Prichard, Geoffrey</b> (Title Express, LLC)	248-855-1445
<b>Proctor, Michael</b> (Huron Valley)	248-623-2280
<b>Rose, David</b> (Ross Certified Home Inspection)	248-625-9555
<b>Seaver, Phil</b> (Seaver Title)	248-338-7135
<b>Seibert, Brian</b> (Watson Group Financial Corp)	248-666-2700
<b>Stonehouse, Keith</b> (Franklin Title Agency)	248-564-4022
<b>Stoumbos, George</b> (Wolverine Bank)	989-225-1390
<b>Taylor, Cindy</b> (Huron Valley Financial)	248-623-2280
<b>Vigillius, Pete</b> (Troy Abstract & Title Agency)	248-989-1100

## Emeritus Certification

Allingham, Michael, Century 21 Hills & Lakes  
 Aniel, Ronald, Aniel Realty  
 Baker, Sherill, Sheringham Finley  
 Busch, Henry, Kimble-Busch and Assoc  
 Carter, David, Keller Williams Realty-Clarkston  
 Chumley, Arlene, Legacy Realty Professionals  
 Cramer, Frank, Legacy Realty Professionals  
 Davisson, Randy, Randy Davisson  
 DeRousse, Richard, Wilhelm & Associates  
 Dorris, Richard, Richard Dorris  
 Eady, Laverne, Lavern Eady  
 Fuller, James, Fuller Appraisal  
 Gelberman, George, Century 21 Today-Farmington Hills  
 Gineman, Cheryl, 929 Realty  
 Goike, Gary, Century 21 Town & Country – Royal Oak  
 Hampton, Bill, Real Estate One – Clarkston  
 Hampton, Freddie, Keller Williams Realty-West Bloomfield  
 Hardy, Doug, Century 21 Today-Livonia  
 Haviland, William, Haviland Real Estate  
 Hoopfer, Gerald, Emerald Associates  
 Hughes, Colin, Hughes Colin & Associates  
 Kerston, John, Century 21 Town & Country  
 Klinert, June, Klinert Bateman  
 McPharlin, William, Interfin  
 Mather, Robert, Ballard & Associates  
 Merritt, James, New Horizon Properties  
 Mountain, William, Century 21 Town & Country-Clarkston  
 Nabor, Dennis, Keller Williams Lakeside  
 Nahas, Cheryl, Michigan's Home Realty  
 Newman, Ronald, Real Estate One-Clarkston  
 Pilarcik, Robert, Coldwell Banker Shooltz  
 Proctor, Dan, Dan Proctor  
 Proctor, Diana, Oakland County Real Estate  
 Rech, Raymond, Rech Realty  
 Reed, John, Keller Williams Realty-Clarkston  
 Spencer, Shirley, Wilhelm & Associates  
 Tersigni, Joseph, Times Realty  
 Travis, Troy, Century 21 Town & Country-Troy  
 Underwood, Glenn, Underwood Real Estate

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4400 W. Walton Blvd  
Waterford, 48329

6-10 p.m.

\$235 includes materials

Register by phone with Visa/Mastercard  
No later than 3/8/13  
586-247-9800 or 586-247-9820 (fax)

## Multiple Offers Return

Record tight inventories are making it increasingly difficult for growing numbers of buyers, who are creating multiple bid environments in markets that haven't seen buyers battle over homes in eight years.

Buyers are back but sellers aren't, especially in Western markets recovering from large volumes of foreclosures. The result is that inventories are still tightening as the fall buying season ends. Buyers are fighting over what's available, often to the benefit of those sellers who took a risk in this year's evolving marketplace.

Prices are reported to be on the uptrend with 62% of REALTORS® reporting constant or increasing prices compared to the same time a year ago in the National Association of REALTORS® (NAR).

Buyer demand is reported to be growing faster than supply, and many REALTORS® are reporting multiple offers. However, buyer foot traffic slowed, compared to last year, perhaps as buyers grew discouraged by slim pickings. However, buyer traffic is still well above the moderate level, but seller traffic is flat, according to the NAR. First time home buyers accounted for 34% of total buyers. Normally first-time buyers are in the neighborhood of 40% of total residential sales.

Multiple bids are changing the playing field in a number of markets. Many agents new to the business who have little experience with them are dealing with a sudden and unexpected competition for homes brought about by inventors more than 20% below those of a year ago.

"Remember the 'Roaring 90's'..... Those days when you could list your house on Friday and on Saturday people would be parked in your driveway writing offers and good faith checks on the hood of their cars? Multiple offers were the norm and offered sellers a generous selection of offers from which to choose. Believe it or not we are experiencing a trend toward multiple offers even in this still difficult market and there is evidence that this trend will continue as buyers compete in a market with limited inventory."

## Clear Mortgage Standards

The Consumer Financial Protection Bureau (CFPB) released its long-awaited qualified mortgage (QM) rule and while NAR has some concerns, on the whole the rule is expected to help bring certainty to the market by providing clear mortgage standards.

The QM rule takes effect in one year and takes a broad approach to defining a qualified mortgage, which is a mortgage that's been underwritten in such a way that the borrower has a reasonable expectation of paying it back. The rule is part of the sweeping Wall Street reform law enacted about three years ago to help prevent the kind of lending excesses that led to the mortgage crisis several years ago.

In general, a loan is considered qualifying if the borrower's total debt to income (all debt against gross income) doesn't exceed 43% and meets other criteria. If the loan meets these standards and the borrower defaults, the borrower faces a steep legal hurdle to sue because the standards give the lender a legal safe harbor against lawsuits. NAR supports that. If the loan meets all QM criteria with the exception of the 43% debt-to-income limit, a defaulting borrower that wants to sue faces an easier road, because the lender has to meet a less clear-cut legal standard, called a rebuttable presumption.

One matter on which NAR will be seeking more clarification is a 3% cap on fees and points to lenders. More about how this cap will be implemented is needed because it could make it difficult for real estate brokerages with mortgage affiliates, independent mortgage bankers, and mortgage brokers to serve all of their clients' needs. NAR is prepared to seek a regulatory solution as well as work with members of Congress to seek a legislative solution if the limit remains a problem after CFPB provides clarification. For more info contact [Ken Trepeta, 202/383-1294](mailto:Ken.Trepeta@narexpress.com).





## CRS Course

### “Buying and Selling Income Properties”

When: Thursday & Friday, February 21 & 22, 2013

Time: 8:30 a.m. – 5 p.m.

Location: 2125 Butterfield Rd  
Troy, 48084

Cost: 328.00\*

*\*Course qualifies for NOCBOR Education Loan!*

“Buying and Selling Income Properties” Course (CRS 204) will help you tap into the new opportunities for sustainable financial growth. Prepare for your future with smart, secure tips to help you.

- Learn why this is a good market to invest in and what to do about it.
- Identify money-making opportunities and how to act upon them.
- Learn how to evaluate investment property data and use it to your advantage.
- Map out your plan for retirement and follow it.

*Individuals who take this course will earn 16 education credits towards the CRS designation. Additionally, this course will help you earn 16 hours of continuing education credit in Michigan.*

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