



# Impact



**Sally Bell**  
**NOCBOR President**

We've had so many unusual events in our industry within the past year, it's hard to know where to begin my article.

Your NOCBOR organization is like a well-oiled machine! The five women, Pat, Millie, Janet, Tonya and Kate, have committed a total of over 125 years of their lives in providing a professional networking environment for its membership. Without their determination and dedication, NOCBOR would not be the success it is today! Thank you, ladies!

It's important that I express my gratitude to all members who served on the various Committees and Task Force groups, and in particular the 2023 Committee Chairmen and Vice Chairmen. The members of our Professional Standards Committee are invaluable. Without the involvement of our members, our organization would surely fail. Our committees are the glue that holds the Realtor® family together. Consider joining a NOCBOR Committee in 2024.

Having spent the past 20 years involved at NOCBOR, I have learned lessons from many of the Officers and Directors who have served over the years. Their compassion for our industry is commendable. Thank you, **Jason Sakis, David Kimbrough, Marcy**

**Soufrine, Pam Bradshaw, Paul Carthew, Brenda Davis, Bob DeVore, Maddy Dishon, Joan Falk, Cheryl Gates-Beers, Rick Linnell, Kristine McCarthy, Chris Mersino, David Niezgoda, Ray O'Neil, Ann Peterson, Holly Rachel and Steve Stockton**, for your time serving as members of the Board of Directors. Our members are fortunate to have the quality of leadership lacking in many member-owned associations.

Moving onto the topic of discussion found in most news media is the issue of commissions, and who pays who, and when or where!! Realtor® George Harvey, Jr. of Telluride, Colorado, recently shared his opinion and years of real estate history. I am sharing his published remarks.

*"The Multiple Listing System was not developed by the National Association of Realtors®. In fact, our organization was first named the National Association of Real Estate Exchangers in 1908. What we call the MLS was started in at least two local boards, one in California, and the other one in Minnesota.*

*The Code of Ethics was adopted in 1913, and the concept of a seller offering a sales fee to a 'buyer's broker' was informally practiced in our early years to help sellers get more buyer leads. That system was wildly successful and over the last 120 years refined to our present-day services of the MLS.*

*The seller, offering a portion of the listing fee to the selling broker, was just a marketing tool like any other marketing tool or incentive used to get a buyer or a buyer's broker to see a seller's property.*

*Yes, we have been through the evolution of buyer's brokers being subagents a few decades ago to our present system. Competition always makes us better in the long run. Each brokerage and each broker, whether working for a seller or a buyer, can determine what their fee is. To some extent, that fee is based on how successful an individual broker is in the marketplace for brokerage services.*

*Ironically, there isn't a standard legal fee in the United States either. Legal fees vary widely in the U.S., depending on the geographic location of an attorney, the specialty of an attorney, and their success rate and competition to some degree. I don't think the plaintiffs' lawyers in the Sitzer/Burnett v NAR case are working for moral justice. I believe this is all about the huge money potential for them. However, they are working for a 'success' fee, just like us. The difference in their success is enormous as compared to Realtors®. One thing we do have in common is public perception. As many Realtors® have said, 'we don't have a great public image even after two or three decades of marketing the great services that we do on behalf of our clients.' Attorneys don't have the best reputations either. I'm sure many of you have heard some funny but terrible jokes about attorneys. Every Realtor® and attorney has clients that love us/them for the work we do.*

*In my opinion, the jury has decided that Realtors® get overpaid and they voted to lower our fees and inflict some pain on us. The facts did not prevail, emotion prevailed. I still believe NAR can beat this, because the facts are still on our side. There's no fixed seller or buyer fee. In my case, I determine what I'll work for after spending 40 years trying to do my best for my seller or buyer clients. My clients trust me and are happy with their results as a seller or buyer." (NAR HUB 11/23)*

Looking back over my 50-year career, I am thankful for working and finding homes for the many wonderful people I've been blessed to meet along this great adventure. Real estate has allowed me to grow through the many educational opportunities that our industry offers. We all make choices; you're either ripe and rotting, or green and growing. Age and experience is allowed as a Realtor® and I take this opportunity to thank you all for this wonderful life real estate has afforded me.

I'm not going anywhere, just changing direction. Times change and, in our industry, we are flexible. We shall survive!



## 2023 OFFICERS

President, Sally Bell, GRI 586-929-1114  
 President-Elect, Jason Sakis, J.D. 696-6000  
 Treasurer David Kimbrough, ABR 625-5700  
 Secretary Marcy Soufrine, GRI, 360-2900

## BOARD OF DIRECTORS

Pam Bradshaw, CRS, GRI, e-PRO, SFR 505-7005  
 Paul Carthew, J.D. 656-5111  
 Brenda Davis 556-7400  
 Bob DeVore, ABR, SRES, MRP, PSA, e-PRO 810-629-2220  
 Madeline Dishon 620-1000  
 Joan Falk 206-8383  
 Cheryl Gates-Beers 394-0400  
 Rick Linnell, JD 977-4182  
 Kristine McCarty 810-515-1503  
 Chris Mersino 620-8660  
 David Niezgoda 394-0400  
 Ray O' Neil, GAA, RAA 674-3333  
 Ann Peterson, GRI, SRES, ABR, e-PRO, AHWD 495-8877  
 Holly Rachel 394-0400  
 Steve Stockton, SRES 360-2900

## STAFF

Patricia Jacobs Executive Vice President  
 Katie Bryan Director, Special Projects  
 Janet Sneckenberger Director, Finance  
 Millie Traylor Director, Member Services  
 Tonya Wilder Executive Assistant

## COMMITTEE CHAIRMEN

Budget & Finance Jason Sakis, J.D.  
 Education/Technology/Diversity Rick Bailey, e-PRO  
 Executive Sally Bell, GRI  
 Government Affairs Ann Peterson, ABR, GRI, SRES, e-PRO  
 Membership Services David Niezgoda  
 Nominating Ann Peterson, ABR, GRI, SRES, e-PRO  
 Professional Standards  
 Arbitration Kay Pearson, CRS  
 Madeline Dishon  
 Ethics Mary Rettig, ABR, GRI, MRP, SRES  
 Kathleen Sanchez  
 Grievance Paul Carthew, JD  
 Young Professionals Network Holly Rachel

## REALCOMP II LTD. GOVERNORS

Madeline Dishon 620-1000  
 Ray O' Neil, GAA, RAA 674-3333

## REALCOMP USER GROUP

Matt Diskin, Vice Chairman 228-4647  
 David Kimbrough 625-5700  
 Marcy Soufrine, GRI, Chairman 360-2900  
 Steve Stockton, SRES 360-2900

## NAR® DIRECTORS

Ann Peterson, ABR, GRI, SRES, e-PRO  
 Steve Stockton, SRES

## MR® DELEGATES

Sally Bell, GRI  
 Jason Sakis, J.D.

## Board of Directors September 2023

**MOTION CARRIED** to approve Seven (7) Primary Designated Realtors®; One (1) Secondary Designated Realtor®; Ninety (90) Primary Realtors®; and One (1) Secondary Realtor®.

## Board of Directors October 2023

**MOTION CARRIED** to approve Fifty-four (54) Primary Designated Realtors®; Five Hundred Sixty-three (563) Primary Realtors®; Eight (8) Secondary Designated Realtors® and Twenty (20) Secondary Realtors®.

**MOTION CARRIED** to receive the 2023-24 NOCBOR projected budget.

**MOTION CARRIED** to uphold the Decision of the Ethics Hearing Panel, dated July 12, 2023, regarding **Ali v. Adams**, (RE/MAX Select).

**MOTION CARRIED** to uphold the Decision of the Ethics Hearing Panel, dated July 13, 2023, regarding **Ali v. Dicaire**, (RE/MAX Select).

**MOTION CARRIED** to uphold the Decision of the Ethics Hearing Panel, dated July 13, 2023, regarding **Laird v. Yaladoo**, (Keller Williams Home).

**MOTION CARRIED** to elect **Steve Stockton**, Realcomp Governor, for 3-year term (2024-26).

**MOTION CARRIED** to elect **Matt Diskin**, **David Kimbrough**, **Ann Peterson** and **Marcy Soufrine** as members of the Realcomp User Group.

**MOTION CARRIED** to elect **Marcy Soufrine** 2024 NOCBOR President-Elect.

**MOTION CARRIED** to elect **David Kimbrough** 2024 NOCBOR Treasurer.

**MOTION CARRIED** to elect **Kristine McCarty** 2024 NOCBOR Secretary.



## In Memoriam

NOCBOR extends deepest sympathy to the friends and family of NOCBOR member **Matthew Brady**, (CENTURY 21 Row), who passed away on October 15, 2023.

**Ronald Aniel**, (Aniel Realty), long-time NOCBOR member, passed away on November 6, 2023. Sincere sympathy and blessings to the Aniel family.

NOCBOR member **Teena Campbell-Dale**, (CENTURY 21 Sakmar & Associates), passed away on November 9, 2023. Deepest sympathy and many blessings to the Campbell-Dale family.

NOCBOR also extends deepest sympathy to the friends and family of NOCBOR Affiliate member **Mary Katsiroubas**, (University Home Loans), whose beloved father, Charles Stefek, passed away on November 10, 2023.

NOCBOR member **Paulette Weisel**, (RE/MAX Encore), beloved mother Rebecca Boisvert, passed away on November 13, 2023. NOCBOR members, Directors and staff extend their deepest sympathy to the Weisel/Boisvert families.

## Annual Dues Invoice

Thanks so much to members who have paid their 2024 dues! Your annual dues invoice is available in your personal NOCBOR Portal.

The **renewal fee of \$540**, which includes NAR (\$201); MR (\$229) and NOCBOR (\$110), is due on December 31, 2023. NOCBOR Bylaws permit a grace period through Tuesday, January 31, 2024. **Your dues can be paid online or by check. For your convenience, an invoice is available at [nocbor.com](http://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.*

**NORTH OAKLAND COUNTY BOARD OF REALTORS®**  
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# 2024 NOCBOR Officers

## **President** **Jason Sakis** MI Town Realty



**Jason Sakis** will serve as your 2024 President. A practicing attorney in Michigan and Georgia for over 23 years, Jason is a licensed real estate broker and owner of MI Town Realty. Jason and his wife, Jennifer, who is also a NOCBOR member, live in Rochester Hills, with their 10-year old daughter, Sydney.

Jason also has two adult children, Conner, 25, who is attending medical school, and Skylar, 22, who is a senior at University of Michigan, both have earned their real estate license.

Sakis shares his exceptional knowledge and practical experience as a member of the Education/Technology/Diversity Committee in matters that benefit the membership. Jason serves as a member of the Rochester Hills Board of Review as well as their Zoning Board of Appeals

## **Treasurer** **David Kimbrough** Berkshire Hathaway HomeService



**David Kimbrough** entered the real estate profession in 2014, which, according to him, was the best decision he has ever made.

David is affiliated with Berkshire Hathaway HomeServices Michigan Real Estate, Clarkston, and joined NOCBOR in 2015.

In 2021, David was elected for a three-year term to the Board of Directors, David has served as a member of the Bylaws and Grievance Committees (2017-20) and is currently a member of the Government Affairs Committee. Elected as Secretary in 2022, and Treasurer in 2023 David serves on the NOCBOR Executive Committee and will serve as NOCBOR Treasurer in 2024.

David's belief and best practice is to always consider his clients number one. He demonstrates a great appreciation for everyone he meets and has great respect for the many Realtors® who demonstrate professional integrity and knowledge of the Realtors® Code of Ethics.

## **President-Elect** **Marcy Soufrine, GRI** Keller Williams Showcase



**Marcy Soufrine** began her Michigan real estate career in 2001. Over the years, Marcy has learned a great deal about excelling in client service, communication, shifting markets, motivating people and moving into the digital age.

In 2006, Marcy pursued a lifelong dream of living in Los Angeles. And while re-establishing herself as a Realtor® in a new marketplace, she became involved in the entertainment industry and created and produced HGTV's "Scoring the Deal."

In 2015, Marcy returned to Michigan to fill a leadership role at KW Showcase Realty, Commerce. Her passion is to lead through helping people to grow professionally and personally.

NOCBOR members elected Marcy to its Board of Directors in 2018. She was appointed to the Realcomp User Group, serving as its Chairman since 2021. Marcy served on the Grievance Committee 2016-2019, and Vice Chairman in 2019. Loyal to the commitment of the Code of Ethics, Marcy believes Realtors® must constantly be reminded of their professional etiquette.

## **Secretary** **Kristine McCarty** Keller Williams First



**Kristine McCarty** has been a NOCBOR member since 2013 and has served as Director since 2020. She is the owner and operating principal of seven Keller Williams offices including, First Grand Blanc, First UP Marquette. First Fenton. First

Davison, Premier Clarkston, Preferred Saginaw and First UP Escanaba.

McCarty loves to mentor and mold young and new agents into ethical, responsible, successful producing Realtors®. She surrounds herself with an amazing leadership team that allows her to volunteer her time for positions such as NOCBOR Directors and its Grievance Committee. Kristine served as the 2023 President-Elect of the East Central WCR and will lead the organization as their President in 2024.

Kristine is the mother of two beautiful daughters, Alex and Andie, and proud grandmother of Wesley. Chad, aka Kristine's husband, is the 'wind beneath her wings' ...always present.

## Meet Your Newly Elected Directors



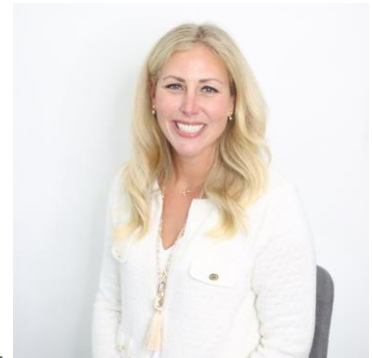
**Sarah Green**, ABR, CRS, SRES,  
PSA, DSC, PSC, RLC, SFR  
Broker/Owner  
The Brokerage RE Enthusiasts



**Rick Linnell**  
Affiliate  
Linnell & Associates



**Darryl Hudiburgh**  
Broker/Owner  
Real Estate With A CAUSE-  
Waterford



**Kelly Ann Smith**  
Broker/Owner  
Smith Street

## Celebration of Excellence

It's time to nominate your favorite and most deserving business associate for the **NOCBOR 2023 Special Awards Program**. Listed below are the award categories. Nominations must be submitted to NOCBOR no later than **December 5, 2023**.

**Broker/Manager-Of-The-Year:** You know who this is! It's that person who you can always count on and consider part of your support system. This candidate can be nominated by any NOCBOR member. A narrative must accompany nomination.

**Distinguished Service:** The nominee must be a Realtor® member. To nominate a candidate for this award, please submit a narrative describing a real estate transaction in which the nominee displayed a true sense of professionalism and ethical behavior. This is your chance to express your appreciation for a "job well done!"

**Rookie-Of-The-Year:** Must be nominated by the Principal Broker of the office with which the nominee is affiliated. The award will be given to an individual who has been in the business less than 18 months and will be based on productivity and congeniality.

**Humanitarian/Good Neighbor Award:** This award must go to a Realtor®. It is in recognition for outstanding contributions and dedication toward the betterment of the community.

**Affiliate-Of-The-Year:** The award must go to an Affiliate member. Realtors® can nominate Affiliate-Of-The-Year nominees on the basis of outstanding professionalism and Board involvement.

**Realtor®-Active-In-Politics:** Is an award to encourage, educate, identify, recruit and recognize Realtor® contribution of time, investment, and effort at all levels within the government/political arena.

This is your opportunity to nominate your favorite Realtors® and Affiliate members. You can retrieve this form on **nocbor.com**.

## What You Need to Know

About 87% of the nation's 1.5 million Realtors® are classified as independent contractors. The Direct Seller and Real Estate Agent Harmonization Act (H.R. 5419), introduced in the House in September and supported by NAR, seeks to amend the Fair Labor Standards Act of 1938 to clarify the definition of "employee" by incorporating the Internal Revenue Code recognition of direct sellers and qualified real estate agents as independent contractors.

Congress recently introduced the SAFER Banking Act to ensure continued, safe expansion of the American economy while providing clarity for business owners, banks and regulators in the cannabis industry. Over the past 5 years, NAR has supported congressional efforts to create a clear framework and open access to financial services for cannabis businesses and those who provide services to them.

Housing affordability and inventory were among the biggest challenges cited for firms in the next two years, according to NAR's 2023 *Profile of Real Estate Firms*. With interest rates rising to more than 20-year highs, it is not a surprise that the biggest current concern for real estate is housing affordability.

Home buyers are facing the most difficult affordability conditions in nearly 40 years. According to two new reports from NAR, the current real estate market's high home prices and mortgage rates, as well as limited inventory, are the top barriers to homeownership.

### Experienced Trial Attorneys Are Ready

*Specializing in Civil Trial Litigation*

Larry Barnett and Scott Traver have extensive experience in a range of practice areas including, but not limited to: injury cases, contract disputes, domestic relations disputes (custody, parenting time, forensic accounting, discovery of hidden and undisclosed assets), professional malpractice, and real estate transactions and disputes.

Larry Barnett specializes in trial litigation in the above practice areas and has tried over 400 cases in his legal career throughout the State of Michigan, with numerous winning judgements of over \$1 million.

Scott Traver specializes in real estate, wills, trusts, is an expert in appeals to the Court of Appeals and to the Supreme Court and the prosecution of personal injury cases, negligence cases and contract disputes.

#### Our main area of Legal practice:

- Elopement
- Contract Disputes
- Domestic Relations
- Wills and Trust
- Professional Malpractice
- Bank Fraud
- Personal Injury & Wrongful Death
- Real Estate Disputes
- Zoning Issues
- Oil and Gas Leases & Litigation
- Nursing Home Injuries



**Barnett & Traver, P.C.**  
ATTORNEYS AT LAW



5840 Lorac Dr, Suite 1 | Clarkston, MI 48346

248-625-2200

**Get Help Now, Call For Free Consultation**

## What's A 1031 Exchange?

A 1031 Exchange allows owners of qualified real estate to sell the property without paying taxes on the gain from the sale, as long as the sale proceeds or exchange value is used to acquire like-kind replacement property.

1031 Exchange comes in all sizes. Individuals, corporations, LLCs, etc. can utilize 1031 exchanges. In fact, 60% of all exchanges involve properties less than \$1 million.

Uncover a niche market and showcase your knowledge and resourcefulness by discussing a 1031 Exchange with your clients. A 1031 Exchange, undoubtedly, provides great benefits to the Exchanger, but what about the benefits to the real estate professional:

- \*Cash Transactions: Exchangers are often cash buyers;
- \*Strict Transaction Timeline: Exchangers become a buyer on a strict timeline;
- \*Repeat Customers: Exchangers often own multiple properties;
- \*It's Business: Exchanges are typically less emotional buyers;
- \*Purchase Required: Guaranteed transaction to maintain a valid 1031 Exchange;
- \*More Commission: One sale could turn into 3 or more purchases.

### Free Workshop 1031 Exchange

Wednesday, December 18, 2023  
1 - 3 p.m.

In person and Virtual  
Includes 2 hours Legal con-ed  
Dylan Johnson, Accruit

## NOCBOR Professional Standards Hearing

According to an Ethics complaint filed with NOCBOR Grievance Committee, the sales transaction closed in December 2022 and the Complainant felt that the property description was fraudulent as presented in the MLS and on the agent's website, and was described as "new" nature of many components of the home.

Rational for discipline is that the Complainant referred to the Realtor's® public remarks as "fraudulent" and provided proof for his case.

NOCBOR Realtor® Respondent was found in violation of Articles 2 & 12 and required to take the NAR Code of Ethics training, and Realcomp MLS Basic Rules and Regulations class within six months, to be completed by November 12, 2023. Further, that Realtor® pay an administrative fee of \$250.00, no later than June 30, 2023.

Should Realtor® Respondent fail to comply with the recommendation for disciplinary action, all NOCBOR services will be suspended, including MLS, until all requirements are fulfilled.

# NOCBOR Events

NOV  
DECEMBER  
JANUARY

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>20</b> <b>9:30 a.m.</b> Education/Technology <b>11:30 a.m.</b> Government Affairs	<b>21</b> <b>9:30 a.m.</b> Membership Services <b>12 – 3 p.m.</b> Free Workshop “Radon” & “Mold, Meth & Marijuana” 2 hr Legal/1 hr elective Kristie Updyke	<b>22</b> <b>9 a.m. – 5 p.m.</b> Senior Real Estate Specialist (SRES) Lori Chmura Held at Middleton Training in Troy	<b>23</b> <b>HAPPY THANKSGIVING</b> <b>OFFICE CLOSED</b>	<b>24</b> <b>OFFICE CLOSED</b>	<b>25</b>
<b>27</b> <b>9:30 a.m. – 3:30 p.m.</b> 6 hours con-ed Live & Virtual Sally Bell	<b>28</b> <b>9:30 – 11:30 a.m.</b> Book Club “Know What You’re FOR” <b>1 - 3 p.m.</b> “Land Contracts Transactions” 2 hours Legal con-ed Caitlin McCourt	<b>29</b> <b>1:30 p.m.</b> Board of Directors	<b>30</b> <b>1 p.m.</b> Ethics Hearing	<b>1</b>	<b>2</b>
<b>4</b>	<b>5</b> <b>Deadline for Special Awards</b>	<b>6</b> <b>9:30 a.m. – 3:30 p.m.</b> 6 hours con-ed Live & Virtual Sally Bell	<b>7</b> <b>9:30 a.m. – 3:30 p.m.</b> <b>6 hours con-ed</b> “Basics of Listing & Selling Vacant Land” Tom Nelson <b>6:30 – 10 p.m.</b> Charity Euchre	<b>8</b> <b>9 a.m. – 12 p.m.</b> New Member Orientation & COE Virtual Jack Waller <b>10 – 11 a.m.</b> Free Workshop “2024 Business Plan For Realtors” 1 hour con-ed Carole Bullion	<b>9</b> <b>9:30 a.m. – 3:30 p.m.</b> 6 hours con-ed Sally Bell
<b>11</b> <b>9 a.m. – 3 p.m.</b> 6 hours con-ed Virtual Jack Waller <b>11:30 a.m.</b> Government Affairs	<b>12</b> <b>1 p.m.</b> Ethics Hearing	<b>13</b> <b>9:30 a.m. – 3:30 p.m.</b> 6 hours con-ed Live & Virtual Sally Bell	<b>14</b> <b>11:30 a.m. – 2:30 p.m.</b> “Staging To Sell, What Every Agent Should Know” 3 hours con-ed Jeannie Morris	<b>15</b> <b>9 a.m. – 5 p.m.</b> Accredited Buyer Representative (ABR) Lori Chmura	<b>16</b>
<b>18</b> <b>9:30 a.m.</b> Education/Technology <b>1 – 3 p.m.</b> Free Workshop “1031 Exchange” 2 hours legal con-ed Dylan Johnson	<b>19</b> <b>9:30 a.m.</b> Membership Services	<b>20</b> <b>1:30 p.m.</b> Board of Directors	<b>21</b> <b>9 a.m. – 5 p.m.</b> Accredited Buyer Representative (ABR) Lori Chmura <b>9:30 a.m.</b> Grievance Committee	<b>22</b> <b>OFFICE CLOSED</b>	<b>23</b>
<b>25</b> <b>MERRY CHRISTMAS</b> <b>OFFICE CLOSED</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>
<b>1</b> <b>HAPPY NEW YEAR</b> <b>OFFICE CLOSED</b>	<b>2</b>	<b>3</b>	<b>4</b> <b>9 a.m. – 5 p.m.</b> Senior Real Estate Sepcialist (SRES) Lori Chmura	<b>5</b> <b>9 a.m. – 5 p.m.</b> Senior Real Estate Sepcialist (SRES) Lori Chmura	<b>6</b>
<b>8</b> <b>11:30 a.m.</b> Government Affairs	<b>9</b>	<b>10</b> <b>1 p.m.</b> Ethics Hearing	<b>11</b> <b>9:30 a.m.</b> Membership Services	<b>12</b>	<b>13</b>
<b>15</b> <b>9:30 a.m.</b> Education/Technology	<b>16</b> <b>12 p.m.</b> NOCBOR Installation & Awards Program Petruzellos’s	<b>17</b>	<b>18</b> <b>9:30 a.m.</b> Grievance	<b>19</b>	<b>20</b>
<b>22</b>	<b>23</b>	<b>24</b> <b>10 – 11 a.m.</b> Free Workshop “Pitfalls Of Lendng” 1 hour con-ed Melissa Carrier	<b>25</b>	<b>26</b>	<b>27</b>
<b>29</b>	<b>30</b>	<b>31</b> <b>1:30 p.m.</b> Board of Directors			

MR Achieve Conference

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

## **2023 NOCBOR Leadership Team**

### **Officers**

Sally Bell, President, Jason Sakis, President-Elect, David Kimbrough, Treasurer, Marcy Soufrine, Secretary, Ann Peterson, Past President

### **Board Of Directors**

Pamela Bradshaw, Paul Carthew, Brenda Davis, Bob DeVore, Madeline Dishon, Joan Falk, Cheryl Gates-Beers, Rick Linnell, Kristine McCarty, Christopher Mersino, David Niezgoda, Ray O'Neil, Holly Rachel, and Steve Stockton

### **Budget & Finance**

Jason Sakis, Chm., David Kimbrough, V.C., Sally Bell, Ann Peterson and Marcy Soufrine

### **Education/Technology**

Rick Bailey, Chm., Bob DeVore V.C., Marsha Armstrong, Adriana Barrington, Mary Beckerman, Cheryl Bruce, Darwin Conley, Enid Fanfair, Dana Fox, Fritzie Funnie, Mark Gelbman, Lee Jaffke, Charles Laird, Ronisha Michell, Frostie Owen, Cynthia Payton Hines, Evduza Ramaj, Jason Sakis, Steve Stockton, Lynn Swanson, Peter Toering, Paulette Walker and Cathy Weller

### **Government Affairs**

Ann Peterson, Chm., Steve Stockton, V.C., Sally Bell, Eva Cantrella, Brenda Davis, Gerald Hoopfer, Darrell Hudiburgh, Dan Jones-Frierson, Jerry Khami, David Kimbrough, Harlen Lantz, Shadia Martini, Nick Najjar, Holly Rachel, Jamie Scheett, and Grant Spencer

### **Grievance**

Paul Carthew, Chm., Darwin Conley, V.C., Debbie Carter, Laura Fletcher Riege, Darrell Hudiburgh, Hollie Kotwicki, Mark Kulka, Kristine McCarty, James Mirolli, Denise Misaras, Tom Nelson, Keith Reynolds, and Lynn Swanson

### **Membership Services**

David Niezgoda, Chm., Mary Katsiroubas, V.C., Brenda Davis, Natasha Graham, Stacey Grava, Ann Mickens, Nick Olczak, Jennifer Rygalski, Grant Spencer, and Steve Stockton

### **Nominating**

Ann Peterson, Chm., Steve Stockton V.C., Brenda Davis, David Kimbrough, Kevin McCort, David Niezgoda and Holly Rachel

### **Realcomp Governors**

Madeline Dishon and Ray O'Neil

### **Realcomp Shareholders Designees**

Pat Jacobs and Marcy Soufrine

### **Realcomp User Group**

Matt Diskin, David Kimbrough, Marcy Soufrine and Steve Stockton

### **Professional Standards Hearing Panel**

Angela Batten, Pamela Bradshaw, Brenda Davis, Sue Dendler, Joan Falk, Cheryl Gates-Beers, Gerald Hoopfer, Lynn Kacy, Bruce Krol, Jon Lafferty, Harlen Lantz, Mike Licavoli, Jeanette Magnes, Chris Mersino, David Montgomery, Paul Mychalowych, Thomas Neveau, Lucille Pesek, Tammy Schuh, Alyce Smith, Liz Stevenson, Steve Stockton and Charles Stoner

### **Arbitration Chairmen**

Kay Pearson  
Madeline Dishon

### **Ethics Chairmen**

Mary Rettig  
Kathleen Sanchez

## **Committee Mission Statements**

**EDUCATION/TECHNOLOGY/DIVERSITY** - The Committee provides members with frequent and affordable opportunities to achieve knowledge and competence in an evolving business climate; to promote an atmosphere of equal opportunity in a multicultural community through a commitment to education awareness, and an appreciation of others, and to communicate technology 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 Realtors®.

**MEMBERSHIP SERVICES** - The Committee makes recommendations to the Board of Directors on matters pertaining to eligibility, qualifications and approval for the election to membership. The Committee promotes an awareness of Board functions to members to help improve participation and develop new membership benefits.

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

# **Thank You NOCBOR Volunteers!**

## Delinquent Property Tax Deadline

The Oakland County Treasurer's office is encouraging Oakland County residents and business owners with unpaid property taxes from 2021 and prior years to pay before March 31, 2024, to prevent property tax foreclosures. Representatives are visiting delinquent properties to provide important information. If you're unable to pay your unpaid balance, help is available by calling 248-858-0625.

## Investors Buy Hundreds of Homes

Investors have done something that's never happened in the Flint area before, buying a bundle of Two Hundred Thirty (230) foreclosed, occupied homes for more than \$1.2 million at a Genesee County tax auction sale, after the County foreclosed on them after property taxes went unpaid for at least two years. State law requires properties taken through tax foreclosure be offered at public sales. The people living in the houses received letters from the investor group just two weeks after the auction sale, advising them to contact the company within seven days about rental options or to prepare for eviction.

The Michigan Land Bank has allowed occupants of foreclosed properties to continue living in homes until they can be inspected and until arrangements are made for them to relocate or buy the houses, they were living in.

The company, To Life Real Estate®, is assessing the condition of the homes as occupants have called to make arrangements to become renters on a short-term basis. Some homes have no current water service, others are without electricity, or a working furnace, and others are occupied by squatters. After sending letters to each address on October 1, about one-third have contacted To Life Real Estate® with different stories about the property they live in and the circumstances that landed them there. It was announced that it will take months to sort out the details associated with each property to determine the company's longer-term plans for each.

Flint Planning and Development issued a statement that "To Life Real Estate® and other landlords have a duty to ensure that their properties meet the standards set in the applicable building codes, regardless of how they were acquired."

Michigan shortened the time property owners must pay delinquent taxes in 1999, when former Governor John Engler signed Public Act 123. Under the law, property owners with taxes that are two years delinquent will go through a foreclosure process and the property will be sold at public auction.

The To Life Real Estate® purchase could be a signal that property in the Flint area is more valuable than perceived and a place where you can get a lot of house for the money. If the company bought the houses and the end game is a long-term investment, maybe it's not a bad thing. (*The Flint Journal*, October 15, 2023)

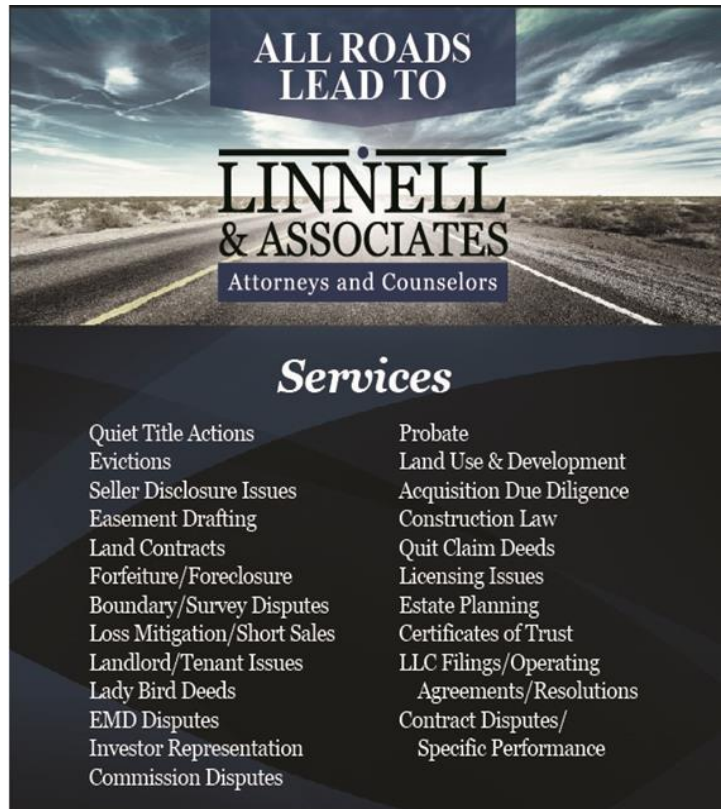
## Members Elect Nominating Committee

Each year, the NOCBOR membership elects five Realtors® to serve on the Board's Nominating Committee, along with the two most current Past Presidents, who act as Chairman and Vice-Chairman of the Committee.

This Committee is responsible to interview member candidates seeking roles of leadership positions for recommendations to the Board of Directors and general membership. Members interested in serving a position on the Board of Directors or as a Board officer are requested to meet with the Nominating Committee prior to recommendation.

On Tuesday, October 18, 2023, at NOCBOR Annual Membership meeting, the following Realtors® were elected to the **2024 Nominating Committee**:

**Eva Cantarella**, Eva Cantarella  
**Darrell Hudiburgh**, Real Estate For a CAUSE-Waterford  
**Kevin McCort**, Real Estate One  
**Mary Rettig**, RE/MAX Classic  
**Steve Stockton**, KW Showcase Realty



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**LINNELL & ASSOCIATES**  
Attorneys and Counselors

**Services**

Quiet Title Actions	Probate
Evictions	Land Use & Development
Seller Disclosure Issues	Acquisition Due Diligence
Easement Drafting	Construction Law
Land Contracts	Quit Claim Deeds
Forfeiture/Foreclosure	Licensing Issues
Boundary/Survey Disputes	Estate Planning
Loss Mitigation/Short Sales	Certificates of Trust
Landlord/Tenant Issues	LLC Filings/Operating
Lady Bird Deeds	Agreements/Resolutions
EMD Disputes	Contract Disputes/
Investor Representation	Specific Performance
Commission Disputes	

2804 Orchard Lake Road, Suite 203  
Keego Harbor, MI 48320  
248.977.4182



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*We're in this together. Your team and ours.*

# NOCBOR Salutes Its REALTOR® Designees!

November has been designated by the National Association of REALTORS® as the Annual REALTOR® Designations Month. Designations are available for professionals who want to excel in real property and land use consulting, commercial sales, residential sales, management and brokerage, appraisals, property management, counseling and legal issues, leadership, industrial areas, and buyer representation. The following NOCBOR members have fulfilled and completed additional real estate education programs to achieve professional Designations/Certifications: Congratulations!!

Abel, Florence, SFR, PMN, ABR, GRI, CRS  
 Abraham, Lila, SFR  
 Abraham, Linda, ABR, EPRO  
 Adrian, Jennifer, MRP  
 Albright, Amy, SFR, CRS, GRI  
 Albright, Joseph, SFR  
 Aldini, Michael, SRS  
 Aleshire, Nina, PSA, AHWD  
 Alfaro, Tina, GRI  
 Alger, Andrew, SRES  
 Allen, Suzanne, SFR  
 Alofoje, Adeola, EPRO  
 Altene, James, RENE, MRP, PSA  
 Amato, Debra, GRI, RENE, RSPS, SFR  
 Anderson, Tamika, SFR  
 Andrakovich, Carolina, AHWD  
 Andrew, Patricia, EPRO, SFR  
 Andrews, Julie, SFR  
 Anglilli, Carl, GRI  
 Armstrong, Debborah, SFR  
 Ausman, Phillip, SFR  
 Auterman, Marija, SRES, MRP  
 Avey, Lynn, SRES, ABR, SFR  
 Axelson, Bonnie, GRI  
 Ayoub, Michael, SRS, PSA, RENE  
 Babinski, Stanley, GRI  
 Bahri, Darlene, PSA, RENE  
 Bailey, Gail, GRI  
 Bailey, Michael, GRI  
 Bailey, Richard, EPRO  
 Baines, Chantal, SRES  
 Banister, Gerald, SFR  
 Barbrey, Tony, SRES  
 Barclay, Lee, GRI  
 Barlow, Donna, AHWD  
 Barnas, Linda, GRI  
 Barr, Carol, GRI  
 Barratt, Anita, SFR  
 Batten, Angela, SFR  
 Bava, Pamela, MRP, EPRO  
 Bean, Fern, GRI, RENE  
 Bean, Patricia, SFR  
 Beard, Ann, SRES, PSA  
 Beaudoen, Jeffrey, SRES  
 Bell, Keisha, RSPS, MRP  
 Bell, Sally, GRI  
 Bercl, Sheryll, RENE, PSA  
 Berisha, Luigi, GRI  
 Berlin, Michelle, GRI  
 Bernard, Michael, SFR  
 Bertoia, Jack, GRI  
 Bertram, Monte, SRES  
 Bianchini, Glenn, EPRO  
 Bill, Cheryl, EPRO, AHWD, SFR  
 Bischof, Patricia, GRI  
 Bitkowski, Eunice, GRI  
 Borkin, Margo, SFR  
 Bossman, Mark, SRES  
 Boyd, Wesley, SFR, PSA  
 Bracken, Christin, SRS, ABR, MRP, RENE, SFR  
 Bradburn, Steven, SFR  
 Bradshaw, Pamela, CRS, GRI, SFR, EPRO  
 Brant, Norman, MRP  
 Bratta, C.J., SRES, SFR, PSA, RSPS, EPRO  
 Braun, Louise, GRI  
 Brent, Amy, SRES  
 Breza, Donice, GRI  
 Bridgett, Tiffini, CRS, ABR  
 Brindley, Sherrie, RENE, RSPS  
 Broadwell, Lindsey, MRP

Brookenthal, Bella, SFR  
 Brooks, Glenda, SFR  
 Brooks, Jamie, SFR  
 Brooks, Wesley, EPRO  
 Brown, Geraldine, RENE  
 Brown, Matthew, ABR, SRS  
 Brown, Sandra, SFR  
 Browner, Kate, SFR  
 Buchanan, Diane, SFR  
 Budreau, Sarah, SRES  
 Burke, Gerald, CRS, GRI  
 Burnett Etchen, Lydia, GRI  
 Burt, John, GRI  
 Butcher, Tracy, AHWD, SFR  
 Buterakos, Kathy, SFR  
 Butris, Jack, SFR  
 Buynak, Teresa, ABR  
 Byer, Annalisa, SFR  
 Byk, Carin, SRS, EPRO  
 Cagle, Ruth, RENE  
 Cain, Christina, SRES  
 Cain, Sheila, GRI  
 Callas, Gary, SFR  
 Campbell, Regina, SFR  
 Campbell, Susan, SRES  
 Capoccia, Anthony, GRI  
 Carey, Michelle, GRI  
 Carson, Curt, GRI  
 Carter, Debra, PSA, EPRO, MRP, SFR  
 Carter, Kandace, SFR  
 Carter, Susan, ABRM, CRB  
 Casey, James, EPRO  
 Cecil, Kathleen, GRI  
 Charbonneau, Sandra, RENE  
 Charlick, Donna, GRI  
 Chawla, Shalini, GRI  
 Chmura, Loretta, HFR, SFR  
 Chowdhury, Sami, GRI  
 Church, Jacqueline, ABR  
 Ciecko, Andrew, SFR  
 Clark, Betty, GRI, SFR  
 Clemons, Joseph, SFR  
 Cochran, Denise, ABR  
 Coffey, H. Richard, GRI  
 Cole, Stephen, GRI  
 Collins, Andrew, GRI  
 Compo, Annette, SFR  
 Connolly, Stephen, MRP  
 Cook, Brian, SFR  
 Corey, Deborah, SRES, PMN, ABR  
 Corlin, Ailene, SFR  
 Cory, Aprielle, SRES  
 Cosman, Michael, GRI  
 Courtney, Catherine, SRES, EPRO  
 Cox, Lisa, EPRO  
 Cox, Sheryl, EPRO, SFR  
 Cracraft, Kathleen, AHWD  
 Cramer, Susan, SFR  
 Cuffe, Robert, GRI, SFR  
 Cunningham, Evan, SFR  
 Currier, William, GRI  
 Curry, Susan, PSA  
 Cutler, Robin, AHWD, SFR, EPRO  
 Cutting, Lisa, PSA  
 Daley, Dana, SFR  
 D'Andrea, Caroline, SRES  
 Daniels, Janice, GRI, EPRO  
 Daniels, Stuart, SFR  
 Darby, Darlene, GRI  
 Davis, Susan, AHWD

Dawley, Jeffery, ABR, CRS, MRP  
 Decker, Jeffrey, GRI  
 DeGasperis, Andrea, GRI  
 Dendler, Susan, GRI  
 Denha, Rocky, GRI  
 Devine, Ralph, SFR  
 DeVore, Robert, ABR, SRES, EPRO, PSA, MRP  
 Diaz, Bridget, SRES  
 Dietz, William, EPRO  
 Dillane, Madelyn, ABR  
 DiMaggio, Joy, SFR  
 DiMercurio, Salvatore, ABR, SRS, PSA, RENE  
 Dix, Ruth, SRES  
 Dommer, Earl, GRI  
 Dow, Carolyn, SRES  
 Drob, Rebecca, SFR, EPRO  
 Dumitrescu, Elisabeta, SRES  
 Duncan, Jennifer, GREEN, ABR, MRP  
 Dyer, Stacy, ABR, RSPS  
 Ebaugh, Sarah, SFR  
 Eddleman, Alva, SRS, RENE, MRP  
 Edwards, Camille, AHWD  
 Ege, Handan, EPRO  
 Elias, Benoy, SFR  
 Ens, Traci, RENE  
 Ervin, William, SFR, RENE  
 Esker, Karen, SFR  
 Esquivel, Daniel, GRI  
 Evans, Brian, SRS, RENE  
 Evans, Jane, SFR  
 Falzon, Deborah, SRES, GRI, SFR, EPRO  
 Fawaz, Najah, GRI, SFR  
 Fedrigo, Neja, AHWD, SFR, EPRO  
 Feldman, Pamela, SRES  
 Fernandez, Gregory, SFR  
 Ferro, Violet, MRP  
 Fetty, Majorie, GRI  
 Fiore, Virginia, GRI  
 Fletcher, Ed, AHWD, PSA  
 Fletcher, Joanne, SRES  
 Florescu, Manuel, GRI  
 Flynn, Susan, SRES  
 Ford, Emily, ABR, EPRO  
 Ford, Jen, SFR, EPRO  
 Ford, Sheryl, EPRO  
 Foss, Jill, SRS  
 Fox, Lori, SRS, ABR, SRES  
 Fox, Sue Ellen, SFR  
 Franklin, Edythe, GRI  
 Freicks, Sharon, GRI  
 French, Cheryl, PSA  
 Gainey, William, PSA, EPRO  
 Gardner, Brittany, SRS, RENE  
 Gardner, Maria, PSA  
 Gardner, Rayanne, GRI  
 Garrow, Robert, GRI  
 Gavrilides, Ernest, SFR  
 Gean, James, EPRO  
 Gemayel, Joseph, ABR, MRP  
 Gjonaj, Peter, GRI  
 Goings, John, GRI  
 Gojcaj, Anton, GRI  
 Gollinger, Susanne, SFR  
 Gooch, Jeanna, SRES, MRP  
 Goryoka, Firas, RENE  
 Gorz, Kathryn, EPRO  
 Goss, Sherry, GRI, SRES  
 Gossman, Timothy, GRI  
 Gourand, Nicole, GRI  
 Gouw, Alicia, ABR

Green, Sarah, ABR, CRS, SRES, PSA, DSC, PSC, RLC, SFR  
 Grindstaff, Andrew, GRI, SFR, AHWD  
 Grober, Diana, SRES  
 Gusumano, Sheri, GRI, AHWD  
 Gutek, Daniel, GAA  
 Gutierrez, Bryan, SRES, MRP  
 Gutierrez, Eugene, GRI  
 Gyomory, Daniel, GRI  
 Hahn, Kim, SFR  
 Hajduk, Nancy, GRI  
 Hamilton, Elizabeth, GRI  
 Hamilton, Linda, GRI  
 Hamlock, Cheryl, MRP  
 Haney, Carol, GRI, CRS  
 Haney, Randall, GRI  
 Hann, Aaron, GRI  
 Harris, Candace, EPRO  
 Hasse, Mark, GRI  
 Hawley, Jacqueline, EPRO  
 Hayes, Jennice, ABR, MRP  
 Healy, Christine, SFR, MRP  
 Henderson, David, GRI  
 Henderson, Patrice, ABR, SRS  
 Hendren, Erica, PSA  
 Hendricks, Lisa, ABR  
 Hendriksen, Rober, ABR, PRO  
 Henry, Mary, SFR  
 Henze, Loretta, SRS, MRP  
 Hermansen, Shawn, EPRO  
 Hespel, Salvato, Patricia, GRI  
 Hill, Katherine, SFR  
 Hillman, Frank, GRI  
 Hock, Amanda, RENE  
 Holt, Stephanie, RENE, AHWD  
 Home, Donald, EPRO  
 Howard, Nancy, GRI  
 Howell, Nancy, GRI  
 Hudiburn, Darrell, PSA, MRP  
 Hughes, Colette, MRP  
 Hughes, Patrice, GRI, SFR, EPRO  
 Hurley, Deborah, GRI  
 Hurley, Michael, GRI, SFR, EPRO  
 Hussey, Carol, ABR, SFR  
 Hutt, Thomas, GRI  
 Ibrahim Rehmat, CRS, EPRO, SFR  
 Ijames, Terri, SRES  
 Inglis, Tammy, SRES  
 Isaac, Debra, SFR  
 Iwig, Rosalie, GRI  
 Janette, Patricia, SRS, SRES, PSA  
 Janowski, David, GRI  
 Jaroslaw, Sandra, SFR  
 Jenkins, Heather, AHWD  
 Jensen, Caryn, CCIM  
 Jesnig, Scott, GRI, DSC, PSC  
 Johnson Parsons, Lucille, CRB, GRI  
 Johnson, Bethany, PSA  
 Johnson, Renae, MRP  
 Johnston, Paula, SRES  
 Jones, Christopher, SFR  
 Jones, Donald, EPRO  
 Jones, Thomas, GRI  
 Jones-Frierson, Daniel, GRI  
 Juel, Jessica, RENE  
 Juska, Snezana Jenn, GRI  
 Kacy, Lynn, GRI  
 Kaczmarczyk, Anet, SFR  
 Kaji, Anaam, ABR



# NOCBOR Salutes Its REALTOR® Designees!

Kakish, Mary, GRI  
 Kakos, James, GRI, SFR  
 Kalijian, Mary Beth, EPRO  
 Kallabat, Maysoon, GRI  
 Kaplan, David, SFR  
 Karas, Nancy, SFR  
 Karmel, Ruth, SFR  
 Karsney, Teresa, MRP  
 Kaverley, Mary, GRI, SFR  
 Kaye, Steph, RENE  
 Kennedy, Robert, CRS, GRI  
 Keoleian, Mary, SFR  
 Kepler, Taylor, EPRO, PSA  
 Kepreos, Mary, SFR  
 Kern, Wayne, GRI  
 Kessler, Bernhard, GRI  
 Khami, Jerry, GRI  
 Killgrove, Craig, SFR  
 Kimberly Cameron, ABR, RSPS, RENE  
 Kimberly Porter, ABR, SRS, MRP, SFR  
 Kimberly Schoeder, SFR  
 Kimberly Smith, RENE, PSA  
 Kimberly Truelove, SRES, PSA  
 Kimbrough, David, ABR  
 Kiran Haq, SRES  
 Kissick, Susan, MRP SFR  
 Kittie Pugliese, SRES  
 Kloiber, Nancy, SRES  
 Kneshtel, Sharon, SFR  
 Kocsis, Jayne, EPRO  
 Kolenda, Laura, EPRO  
 Konja, Donny, ABR  
 Konoya, Jane, SRES  
 Kotwicki, Hollie, SRES  
 Kozlowski, Norbert, GRI  
 Kristen Valade, SFR  
 Kristin Calver, SFR  
 Kristin Ervin, RENE  
 Kristin Gray, GRI  
 Kristina Cantleberry, GRI  
 Kristina Grzemski Mayberry, RENE  
 Kristine Lambrecht, SFR  
 Kristy Dunnigan, AHWD, SFR  
 Kristy Zahuranic, MRP  
 Krol, Bruce, SFR  
 Krumrey, Susan, SRES, MRP  
 Kucharczyk, Mary, PSA, SFR  
 Kuzdal, Jennifer, GRI, RSPS  
 LaFave, Mark, EPRO  
 Lagrois, Glenda, GRI  
 Lai, Nicole, AHWD  
 Lai, Ryan, EPRO  
 Laird, Charles, SFR  
 Lance Dicaire, SRS  
 Lang, Benjamin, SRS, SFR  
 Langer, Jill, CRS, GRI, DSC, PSC  
 Lanphear, Timothy, SFR  
 Lanyi, Carolyn, PSA  
 Laperriere, Carol, GRI  
 Larson, Andrea, SFR  
 LaSonya Perry, SRS  
 Latonda Winston, EPRO  
 Laura Lipinski, EPRO  
 Laura Prendergast, PSA, EPRO  
 Lauren Sitko, SFR  
 Laurie Davis, SRS, MRP  
 Laurie Reimer, MRP  
 LaVerdiere, Vicki, ABR  
 Lawrence Grodsky, SFR  
 Lawrence, Martin, GRI  
 Lawrence, Sandy, SFR  
 Leanne Conger, GRI  
 Ledbetter, Thomas, EPRO  
 Lee Barclay, GRI  
 Lee Jaffke, GRI  
 Leszczynski, Jodie, SRES  
 Leveille, Julie, ABR, SRES

Levine, Sheila, EPRO  
 Lewandowski Scott, Brandon, ABR, SRS, GREEN, RENE  
 Lin, Kenneth, MRP, RENE  
 Ling Wen, EPRO  
 Liparoto, Marygrace, GRI, RLC, EPRO  
 Lisi, Antonia, SRS, RENE, PSA  
 Little, Elizabeth, CRS, SRES, SRS, ABR, PSA, RENE  
 Loehr, Anne, MRP  
 Loper, Allante, SRS, PSA  
 Losee, Diane, SFR  
 Luara Lipinski, ABR  
 Lutren, Tammy, SFR  
 MacGregor, Bruce, GRI  
 Maciag, Irene, ABR, GRI, SFR  
 Macke, Steve, EPRO  
 Magdich, Vikki, SFR  
 Mahom, Donyale, RENE  
 Majoney, Daniel, GRI, EPRO  
 Mancini, Logan, EPRO  
 Mark Brown, GRI  
 Markel-Ellenstein, Sheryl, ABR, SRES  
 Marsh, Crystal, SRES  
 Matthews-Brewer, Tonya, SFR  
 Maver, Pete, SFR  
 Mayo, Ursel, PMN, GRI, REI, PSA, MRP, SFR, RSPS, AHWD, EPRO  
 McAvoy, Michael, SRES  
 McBain, Valerie, SRES  
 McCafferty, David, SFR  
 McCort, Kevin, SFR, EPRO  
 McDonald, Donna, SFR  
 McDunnah, William, ABR, SRES  
 McFarland, Susan, SRS, GRI  
 McHale, Thomas, RENE  
 McIntosh, Debbie, SRS, AHWD  
 McLean, Jennifer, PSA, RENE  
 McLean, John, GRI  
 McLean, Ryan, PSA  
 McLeod, Mary, GRI  
 McNally Bailey, Clare, GRI, RENE, AHWD  
 McNamara, Tara, SRS  
 McQuigg, Carolyn, SRES, ABR, SFR  
 Medina, Sydnie, PSA  
 Mehta, Devendra, SRS, GRI, RENE, EPRO  
 Mehta, Susheilla, SRES, SRS, AHWD, RSPS, RENE, EPRO  
 Meixell, Patricia, MRP, EPRO  
 Mendez, Hank, GRI  
 Messina, Michelle, SRES  
 Millen, Kim, SFR  
 Miller, James, GRI  
 Miller, Karen, SRES  
 Miller, Randy, SRES  
 Milligan, Timothy, GRI  
 Misaras, Denise, GRI  
 Mitchell, Carol, GRI  
 Linda Mitchell, SFR  
 Mitchell, Rhonda, SFR  
 Mitchell, Richard, SFR  
 Mitzi, Ilene, SFR  
 Moffitt, Aleta, ABR, PSA  
 Mohsin, Syed, SRS  
 Molczyk, Kathleen, SFR, PSA  
 Moore, Cathy, GRI  
 Moore, William, SFR  
 Morgan, David, GRI  
 Morici, Jamie, SRES, GRI, GREEN, ABR  
 Morrison, Marvin, SFR  
 Mountain, Carol, GRI  
 Mukh, Rachel, GRI  
 Mulrooney, Mariola, SRES  
 Murphy, Jane, GRI, EPRO, MRP, SFR  
 Murphy, Michele, LHC  
 Murphy, Norah, SFR  
 Murray, Maxine, SFR  
 Mychalowych, Paul, SFR, EPRO  
 Nagorski, Christopher, SIOR

Najjar, Nick, GRI  
 Navarre, James, GAA  
 Nelson, Thomas, GRI  
 Nelson-Jones, Sherri, PSA  
 Neveau, Thomas, GRI  
 Niec, Dennis, SFR  
 Nies, Robert, SRES  
 Nihls, Karin, PMN  
 Nirmal Kumar, SFR  
 Norris, Lisa, SRS, RSPS, SFR  
 Novak, Linda, ABR  
 Nunn, Bryant, RENE, MRP, PSA  
 Oberstadt, Michael, PSA, EPRO  
 Ogg, Patricia, SFR  
 Olena Drobot, Olena, CRS, GRI, SFR  
 Olivia Michalak, Olivia, GRI, SFR  
 Olsen, Mihui, GRI  
 O'Neil, Carol, SFR  
 O'Neil, Raymond, GAA, RAA  
 Onomake, Okpachivwigh, AHWD, PSA, RSPS, SFR, SRS  
 Orlando, Anthony, PSA  
 Ortenburher, Don, GRI  
 Paliga, Mari, ABR, SRS, RENE  
 Palmer, Judith, CRS  
 Parillo, Stacy, ABR  
 Paris, Joseph, GRI  
 Parker, Mark, SRS  
 Parkison, Brian, SFR  
 Patchak, Dana, SFR  
 Patycola, Michele, GRI, SFR  
 Pauline Manetta, SFR  
 Payton-Hines, Cynthia, GRI  
 Pearson, Kay, CRS, RSPS, SFR  
 Perkins, Julia, SRES, GRI  
 Perks, Cindy, RENE  
 Perry, Yvonne, GRI  
 Persha, Kathleen, GRI, SFR  
 Pesek, Lucille, ABR, SRES  
 Petchul, John, RSPS, PSA  
 Peterson, Ann, GRI, SRES, ABR, AHWD, EPRO  
 Peterson, Tina, SFR  
 Petrucci, Remo, GRI  
 Petty, Bradley, ABR, AHWD  
 Pfaff, Nykole, SRES  
 Phillips, Alfred, GRI  
 Phillips, Brett, SRS, SRES  
 Phillips, Christine, SRS, SRES, MRP  
 Phillips, Kathy, MRP  
 Phillips, Samantha, SRS, MRP  
 Piantadosi, Avery, SFR  
 Pifer, Holly, SRES  
 Pinckes, Judith, GRI  
 Polefka, John, RSPS  
 Polenz, Jill, GRI, SFR  
 Porretta, Carole, GRI  
 Porter-Rollins, Katrina, MRP  
 Powell, Jim, SFR  
 Preiskorn, Vicki, AHWD  
 Prewitt, Adam, SFR  
 Price, Jeffrey, RSPS  
 Prior, Stephanie, SRS  
 Pryde, Lydia, SRES, PSA  
 Pulte, Maryclare, ABR  
 Qaqish, Sahar, GRI  
 Querro, Monique, GRI  
 Raatz, Rodney, SFR  
 Rademacher, Nancy, GRI  
 Ramaj, Evduza, GRI, SFR  
 Ramelis, Paula, MRP  
 Randall, Terry, SFR  
 Rankin, Stephanie, SFR  
 Rashid, Brian, SFR  
 Raspberry, Kim, AHWD, PSA  
 Raymond, Mark, SRES  
 Raymond, Patricia, SFR  
 Raymond, Paul, SFR

Linda Rea, SRES  
 Reader, Russell, GRI, SFR  
 Reagan, Joseph, SFR, EPRO  
 Reault, David, SFR  
 Reaume, Keith, GRI  
 Reddy, Ashok, SRES  
 Redmond, Melissa, SRES  
 Reese, Paula, SFR  
 Rettig, Mary, SRES, GRI, ABR, MRP  
 Richardson, Ryan, ABR  
 Rickard, Jonathan, ABR, SRS  
 Rion, Susan, CRS, GRI, RSPS, EPRO  
 Rizk, Robert, SRS, RENE  
 Robinson, Kathleen, SFR  
 Rochte, Richard, ABR, EPRO  
 Roderick, Lynn, SFR  
 Roediger, Anna, SFR  
 Roehling, Kathleen, MRP, EPRO  
 Roehling, Kathleen, SRES  
 Rosenbaum, Charlene, GRI  
 Roth, Rebecca, EPRO, PSA  
 Rottner, Marilyn, ABR  
 Ruble, Janice, MRP  
 Rue, J P, PSA  
 Rule, Jerry, SFR, EPRO  
 Ryaglski, Jennifer, ABR, AHWD  
 Saarela, Arthur, GRI  
 Safford, C Michele, GRI, AHWD  
 Safi, Alex, GRI  
 Sakla, Sameh, SFR  
 Sakmar, Andy, GRI  
 Samuels, Connie, SRES  
 Sarkisian, Gayle, SFR  
 Satkowiak, Shanna, ABR, SRES  
 Scaccia, Anthony, SFR  
 Schaefer, Lyle, GRI  
 Schaefer, Paul, CRS, GRI  
 Schafer, Luanne, GRI  
 Scheck, Debra, SRS, SRES, MRP, PSA  
 Scheett, Jamie, PSC  
 Scheinfeld, Dennis, SFR  
 Schewe, Zechariah, SRS, ABR, DSC, AHWD, EPRO  
 Schiavi, Elizaveth, GRI, SFR  
 Schmeiser, Sahnnon, SFR  
 Schneider Jochim, Judith, RENE  
 Schneider Jochim, Judith, SRS  
 Scholten, Colette, PSA  
 Schuh, Tammy, MRP SFR  
 Scigliano, Stella, SFR  
 Scribner, Chad, PSA, HFR  
 Serra, Pierina, MRP  
 Shamoun, William, RENE  
 Shaya, Shaun, PSA, RENE  
 Sher, Michael, SFR  
 Sherman, Jon, GRI  
 Shields, Mary, SFR  
 Shinedling, Michele, PSA  
 Shirley Medved, SFR  
 Shkrel, Tony, PSA, SFR, RENE  
 Siddiqui, Ali, EPRO  
 Simon, Bruce, PSA, EPRO, SFR  
 Sinder, Linda, SFR  
 Singhal, Amamika, SFR  
 Skyner, Karl, GRI  
 Sleiman, Anthony, GRI  
 Slowin, Robert, GRI, SFR  
 Smedley, Dayna, SRES  
 Smith, Debra, RSPS  
 Smith, Marcus, GRI  
 Soufrine, Marcy, GRI  
 Sowles, Scott, CRS, ABR, PSA, SFR, EPRO  
 Spicer, Valerie, GRI  
 Spindler, Sharon, SFR  
 Straj, Ihab, SFR, EPRO, PSA  
 St. Dennis, Theresa, SRES  
 Stachurski, Francis, GRI  
 Stan, Silva, SFR



# NOCBOR Salutes Its REALTOR® Designees!

Starr, Judith, RSPS  
 Stawa, Carolyn, SFR  
 Steele, Garrett, GRI  
 Stefancin, Sari, GRI, CRS, AHWD, MRP, SFR  
 Stemper, Susan, SFR  
 Stewart, Adrienne, SRES, PSC, AHWD  
 Stockley, Kathleen, CRS  
 Stockton, Janet, EPRO  
 Stockton, Steve, SRES  
 Stojanovski, Olga, GRI, SFR  
 Stodola, Linda, EPRO  
 Stone, Adam, MRP  
 Stone, Jan, PSA  
 Stoner, Charles, SRES  
 Stout, Pamela, SRES, ABR, SFR  
 Suess, Peggy, SRS, EPRO, SFR  
 Swadling, Bradley, GRI  
 Swaney, Dennis, SRES, AHWD  
 Swartz, Julie, SFR  
 Symonds, Carrie, ABR, RSPS  
 Synowiec, Beata, EPRO, AHWD  
 Sztaba, Dawn, GRI



Talt, Kathleen, GRI  
 Taormina, Judee, SFR  
 Taylor, Robert, ABR  
 Taylor, Sharon, EPRO  
 Teeley, Patricia, EPRO  
 Tersigni, Stephen, MRP  
 Thom, Robert, SFR  
 Thomas, George, EPRO  
 Thomas, Jeffrey, GRI  
 Thomas, Karen, SRES, CRS, ABR, GRI  
 Thompson, Elizabeth, PSA  
 Timlin, Patricia, SRES, ABR, MRP  
 Totten, Kenneth, GRI  
 Tubbs, Teresa, PSA  
 Tuck, Jennifer, SRS, SFR, RENE  
 Turner, Anita, SRES  
 Turner, Kim, CRS, GRI  
 Tyler, Mark, SRS, ABR, MRP  
 Tylutki, Cassandra, RENE, PSA  
 Unger, Renee, SFR  
 Urban, Linda, SFR  
 Valsangkar, Suresh, SFR



Vanderhoef, Matthew, EPRO  
 VanderMuellen, Mary, SRES, PSA  
 Verhelle, Carol, SFR, EPRO  
 Veticchio, Paula, MRP  
 Villaire, Justin, PSA  
 Villaire, Sabrina, PSA  
 Volbrecht, Randa, SFR  
 Wagner, Carol, SFR  
 Waid, Heidi, ABR, SFR, EPRO  
 Wallace, Darlene, SFR  
 Waller, Jack, GRI, RENE  
 Walls, Diana, GRI  
 Walls, Kathryn, SRES  
 Wargo, Deborah, GRI  
 Warner, Nicholas, MRP  
 Wegela, Sherily, ABR, SRES  
 Welty, Patrick, GRI  
 Wertman, Teresa, AHWD, EPRO  
 Westcott, Catherine, SRS  
 Whitbey, Jeffrey, GRI  
 White, Joseph, SRS, ABR, MRP  
 Wick, Tracy, SRES

Williams, Amanda, PSA  
 Williams, Cheryl, SRS, RENE, PSA  
 Wilson, David, GRI, ABR, AHWD  
 Wilson, Karen, SFR  
 Wilson, Robin, SFR  
 Wilson, Shane, AHWD  
 Wilson, Vivian, GRI  
 Wolan, Daniel, RSPS  
 Wolfrom, Jeremiah, EPRO  
 Wright, Judith, GRI, AHWD  
 Wyland, Julie, MRP  
 Yakimenko, Olga, ABR  
 Yaklitch, Victoria, PSA  
 Yau, Taylor, SRES, MRP  
 Yeotis, Susan, GRI, EPRO  
 Yount, Donna, SFR, EPRO  
 Zielke, Anne, SFR  
 Zimmerman, Valerie, MRP  
 Zito-Smith, Patricia, SFR



**NOCBOR IS PROUD TO RECOGNIZE 666 OF IT'S MEMBERS WHO HAVE CERTIFICATIONS AND DESIGNATIONS!**



**Photography services available!**

Headshots from \$50

Real Estate photos from \$125

Additional services available!

Please reach out for further info:

989.980.4620

[justin@justinpalmerphotography.com](mailto:justin@justinpalmerphotography.com)



*Justin Palmer*  
 PHOTOGRAPHY



# Local Market Update – October 2023

A Research Tool Provided by Realcomp



## NOCBOR® Report

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

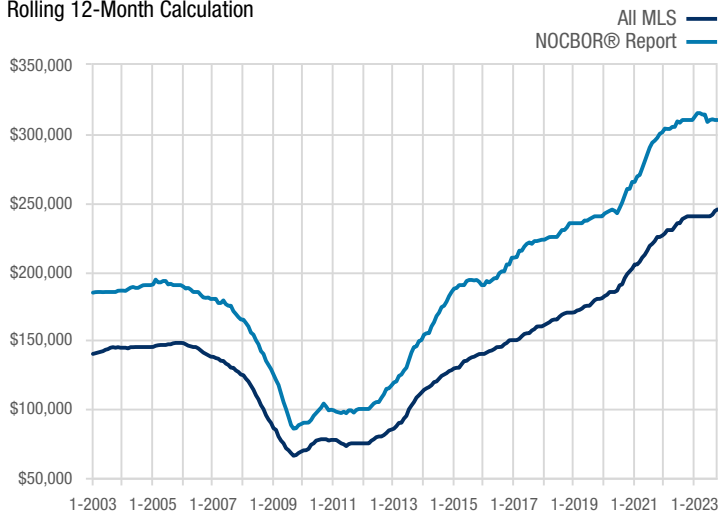
Residential	October			Year to Date		
Key Metrics	2022	2023	% Change	Thru 10-2022	Thru 10-2023	% Change
New Listings	409	395	- 3.4%	4,957	3,970	- 19.9%
Pending Sales	327	266	- 18.7%	3,616	2,972	- 17.8%
Closed Sales	347	271	- 21.9%	3,563	2,898	- 18.7%
Days on Market Until Sale	27	27	0.0%	22	28	+ 27.3%
Median Sales Price*	\$310,000	\$289,995	- 6.5%	\$315,000	\$318,750	+ 1.2%
Average Sales Price*	\$374,342	\$363,002	- 3.0%	\$395,113	\$397,947	+ 0.7%
Percent of List Price Received*	98.1%	99.3%	+ 1.2%	100.5%	99.7%	- 0.8%
Inventory of Homes for Sale	798	619	- 22.4%	—	—	—
Months Supply of Inventory	2.3	2.2	- 4.3%	—	—	—

Condo	October			Year to Date		
Key Metrics	2022	2023	% Change	Thru 10-2022	Thru 10-2023	% Change
New Listings	79	79	0.0%	875	678	- 22.5%
Pending Sales	60	50	- 16.7%	685	541	- 21.0%
Closed Sales	62	54	- 12.9%	690	512	- 25.8%
Days on Market Until Sale	28	29	+ 3.6%	24	32	+ 33.3%
Median Sales Price*	\$220,000	\$220,000	0.0%	\$221,200	\$235,000	+ 6.2%
Average Sales Price*	\$306,682	\$247,087	- 19.4%	\$280,241	\$300,663	+ 7.3%
Percent of List Price Received*	98.6%	100.7%	+ 2.1%	100.2%	99.6%	- 0.6%
Inventory of Homes for Sale	124	105	- 15.3%	—	—	—
Months Supply of Inventory	1.9	2.1	+ 10.5%	—	—	—

\* Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.

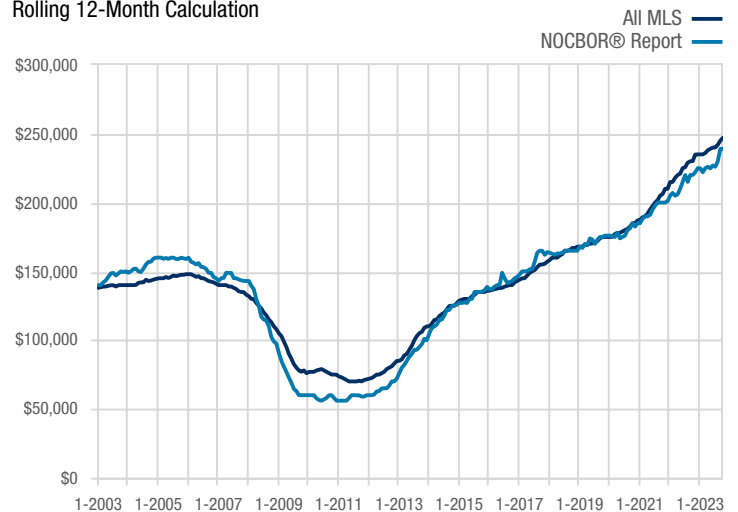
### Median Sales Price - Residential

Rolling 12-Month Calculation



### Median Sales Price - Condo

Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.

## Specialized Services



**Adriana M. Barrington**  
(Century 21 Town & Country)

In the realm of real estate, where communication is paramount, my personal and professional journey offers a specialized bridge, notably for the deaf and hard-of-hearing community. Growing up as a CODA (Child of Deaf Adults), I've witnessed the unique challenges and frustrations this community encounters, particularly when steering through the complexities of home buying.

This intimate understanding and personal connection to the struggles experienced by my parents and many others within the deaf community inspired my venture into real estate, with a dedicated commitment to curating a seamless, comprehensive, and inclusive experience for every client. My ability to communicate in sign language extends beyond facilitating transactions, enabling me to form genuine connections, foster profound understanding, and assure every individual that they are seen, heard, and comprehensively supported through each step of their real estate journey.

With a foundational career in the healthcare sector, specializing in marketing, communications, and fundraising, I channel the skills I have developed into providing every client with a nuanced and uniquely client-centered path towards their real estate aspirations.

I'm deeply honored to serve clients from all walks of life and dedicated to ensuring their voices are amplified and their real estate dreams are actualized. When I'm not advocating for my clients, my enthusiasm is shared between cheering on my sons in soccer and mixed martial arts and exploring the breathtaking landscapes of Michigan with my family. You can reach out to me at [adriana@movingwithadriana.com](mailto:adriana@movingwithadriana.com).



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## According To Kiplinger

Sales of existing homes will continue to slide amid rising mortgage rates, following the 0.7% dip in August. Weak sales show that stretched affordability continues to weigh on would-be buyers. The average 30-year fixed mortgage rate is up to 7.22%, from 7.07% in August. Mortgage applications, a proxy for future home sales, slipped to a fresh 28-year low in September and will likely keep falling through year-end.

Sales won't bounce back until mid-2024. Mortgage rates are unlikely to fall below 6% until the second half of 2024, assuming an eventual decline in the yield on the 10-year Treasury and a narrower spread between Treasuries and mortgages. That will give buyers a bit of breathing room, though they'll continue to face challenges from still-elevated mortgage rates, low inventories and a slowing economy.

Look for inventories to remain slim. The number of existing homes for sale fell 14% in August from a year ago and would last just 3.3 months at today's sales pace, which is well below what is considered healthy. Even if buyers can afford to pay more, finding a home to buy remains a major constraint. Most homeowners with a mortgage have rates well below today's, making them reluctant to put their homes up for sale. (*The Kiplinger*)

## Cities Where Home Prices Are Declining

Home prices are falling in cities that saw large growth in recent years, data from *Realtor.com* indicates. High monthly payments have dampened buyer demand, creating room for negotiation at the closing table.

Cities such as Ogden, Utah, and Boise, Idaho, which were heralded as boomtowns as remote workers from across the country flocked to locations with more outdoor space and less expensive homes, now appear to be reversing the upward trend in housing prices. Other hotspots, such as Austin, Texas, and Myrtle Beach, South Carolina, saw drops of 2% or more.

With fewer transactions happening, sellers are more inclined to drop their prices. This could also help younger buyers seeking to purchase a home.

To calculate its list, *Realtor.com* looked at the change in the median list price per square foot for the 50 largest metro areas, comparing data from August 2023 and August 2022. It also included only one metro area per state to ensure the list had geographic diversity.

Following are the 10 cities where home prices fell the most between August 2022 and August 2023: Myrtle Beach-Conway-North Myrtle Beach, South Carolina; Las Vegas-Henderson-Paradise, Nevada; Stockton, California; Phoenix-Mesa-Chandler, Arizona; Austin-Round Rock-Georgetown, Texas; Ogden-Clearfield, Utah; Boise, Idaho; Lakeland-Winter Haven, Florida; Jackson, Honolulu and Jackson, Mississippi. (*Business Insider*)

**Sally Bell**  
**Macomb School Of Real Estate**  
**2023 Con-ed**  
**Virtual & In Person**

**Monday, November 27**  
**Wednesday, December 6**  
**Saturday, December 9 (IN PERSON ONLY)**

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

Course fee: \$50 member/\$60 non-member

Register at nocbor.com      Location: NOCBOR

**Jack Waller**  
**NCI Associates**  
**2023 Con-ed**

**Monday, December 11 (ZOOM)**

9 a.m. – 3 p.m. (6 hours con-ed)

Course fee: \$40 member/\$50 non-member

Register at nocbor.com      Location: NOCBOR

**Tuesday, November 28**  
**at 9:30 a.m.**

**"Know What You're FOR"**

Jeff Henderson



Register at nocbor.com      Location: NOCBOR

**"Staging To Sell - What Every Agent Should Know!"**

Agents attending the class will earn the  
RESA (Real Estate Staging Association)  
Certified Staging Advocate Designation!

**11:30 a.m. – 2:30 p.m.**  
**Thursdays:**

**December 14, 2023**

NOCBOR Affiliate - **Instructor: Jeannie Morris**  
RESA Approved Instructor

**Exclusively presented only at NOCBOR**

Includes 3 hours elective con ed credit  
lunch will be provided

\$40 Members/ \$50 Non Member

Register at nocbor.com      Location: NOCBOR

**New Members Training**  
**& Code of Ethics**

Virtual via Zoom Only:

Jack Waller, real estate educator and President of NCI Associates, will provide NOCBOR members the required 2 ½ hours of Code of Ethics training on the following dates.

**Friday, December 8**

Classes begin at 9 a.m.

Course: Free

Register at nocbor.com      Location: NOCBOR

**Free Workshops**

**Tuesday, November 21 (12 – 3 p.m.)**  
**"Radon" & "Mold, Meth & Marijuana"**  
2 hr Legal/1 hr elective  
**Kristie Updyke, Trademark Inspections**

**Tuesday, November 28 (1 – 3 p.m.)**  
**"Land Contracts Transactions"**  
2 hours Legal con-ed  
**Caitlin McCourt, Legacy Title Agency**

**Friday, December 8 (1 – 3 p.m.)**  
**"2024 Business Plan For Realtors®"**  
1 hour con-ed  
**Carole Bullion, Liberty Title**

**Monday, December 18 (1 – 3 p.m.) LIVE & VIA ZOOM**  
**"1031 Exchange"**  
2 hours Legal con-ed  
**Dylan Johnson, Accruit**

**Tuesday, January 23, 2024 (10 – 11 a.m.) LIVE & VIA ZOOM**  
**"Pitfalls Of Lending"**  
1 hour con-ed  
**Melissa Carrier, Cross Country Mortgage**

Register at nocbor.com      Location: NOCBOR

**Accredited Buyer Representative**

**Friday, December 15 & Thursday, December 21**

"Marketing Practice" & "Office Policy, Negotiations and Relocations." Both classes are approved by REBAC (Real Estate Buyer's Agent Council) and fulfills the educational requirements for the ABR Designation. ABR counts as 15 hours of real estate continuing education credit or can be used toward 90 hour broker pre-licensing requirement. Must take an elective for designation, to see list of elective classes and dates go to <https://middletontraining.com/specclass.html>. \*Qualifies for the NOCBOR one year interest free Education loan.

**Time: 9:00 a.m. – 5:00 p.m.**

**Cost: \*\$290** (includes elective, materials & first year dues)

**Bring a Buddy: \*\$263.50**

**Instructor: Lori Chmura**

Register at nocbor.com      Location: NOCBOR



## Support Your NOCBOR Affiliates

Bankston, Justin (Fidelity National Title)	248-378-6474
Barnett, Larry (Attorney At Law)	248-625-2200
Bartus, Barb (Michigan First Mortgage)	248-666-2700
Beemer, Matthew (Pillar To Post)	248-767-4815
Bowers, Marcus (Rocket Mortgage)	586-489-3604
Brosnan, Brenda (CrossCountry Mortgage)	248-515-3855
Bruce, Cheryl (ATA National Title)	248-338-7135
Carrier, Melissa (CrossCountry Mortgage)	248-284-5576
Clayborn, LeDon (Guaranteed Rate Mortgage)	248-761-5000
Cottenham, Matt, (Trademark Inspections Services)	734-331-3269
Falconer, Drake (GVC Mortgage)	248-505-1815
Fox, Dana (Lake Michigan Credit Union-White Lake)	248-884-6600
Fox, Patrick (Home Warranty, Inc.)	989-640-3686
Garbrick, Alan (Stockton Mortgage Corporation)	248-582-6680
Gelbman, Mark (Caliber Home Loans)	248-705-8431
George, Namir (Michigan Institute of Real Estate)	248-559-7555
Grava, Stacey, (Grava)	248-303-7210
Hudson, Matt (First American Title Co.)	248-789-6371
Jarvis, Beth (Title Connect)	586-226-3506
Johnson, Dylan (Accruit)	303-865-7311
Katsiroubas, Mary (University Home Loans)	248-891-8226
Kearns, Ryan (Win Home Inspections-Waterford)	248-621-0400
Kruso, Kyle (Legacy Mortgage)	734-925-6424
Lampe, Linda (Michigan Moves Title)	248-297-6660
Linnell, Richard (Linnell & Associates)	248-977-4185
McCourt, Caitlin (Legacy Title Agency)	248-913-2266
McGee, Jeff (Frist National Home Mortgage)	248-383-0220
Mickens, Ann (First State Bank)	248-225-1205
Morris, Jeannie (Transforming Spaces)	248-318-7195
Mustola, Mark (Value Check Inspections)	810-347-4239
Nannini, Joseph (Modern Title Group)	734-669-3100
Naughton, Thomas (Atlantis Mortgage)	248-978-7238
Neumann, Mary (Renovations Sell NW Metro Det)	248-983-1626
Olczak, Nick (First State Bank)	586-601-4719
Pappas, Bonnie (Michigan First Mortgage)	248-320-3064
Renn, Mark (KSI Kitchen & Bath)	586-256-7490
Rogers, Dan (Advantage Home Loans)	248-789-6923
Rose, David (Rose Certification Inspections)	248-625-9555
St. Amant, Ron (Changing Places Moving)	248-674-3937
Sabatini, Joe (Choice Home Warranty)	586-533-0143
Sasek, Luke (Cutco)	616-295-5537
Schmidt, Lianna (Organico)	248-225-5993
Seaver, Phil (ATA National Title)	248-338-7135
Shane, Thomas (Ease Mortgage)	586-260-2289
Spencer, Grant (Michigan First Mortgage)	248-721-6676
Thomas, Shane (Better Rate Mortgage)	586-260-2289
Turner, Sheila (Cislo Title Company)	248-410-8550
Vitale Plawecki, Jae (Stockton Mortgage Corp)	248-582-6680
White, Don (Genisys Credit Union)	586-764-1826

## Legal Q & A

**Q:** Eight months ago, both the buyer and the seller claimed the earnest money in connection with a failed transaction. I did not hear anything about this until the buyer called recently and requested the money. Can I release the earnest money to the buyer without contacting the seller?

**A:** Once a dispute has occurred, the Rules require a Realtor® to keep the earnest money deposit until the parties reach an agreement or until there is a court order directing the release of the funds. After a dispute arises, there is no provision that allows a Realtor® to release the deposit after a stated time period has elapsed.

**Q:** I represent someone who is interested in leasing a house. Am I required to provide an agency disclosure form?

**A: Yes.** The agency disclosure law defines a real estate transaction as one involving the sale or lease of real estate consisting of not less than one or not more than four residential dwelling units or a building site for a residential unit.

**Q:** Is a landlord required to provide a Seller's Disclosure Statement in connection with a residential lease that is longer than 1 year?

**A: No.** A Seller's Disclosure Statement is not required in connection with a residential lease of real estate unless it is a lease with an option to purchase.

**Q:** I am representing a seller of a house and some land. The state has approved construction of a wind farm adjacent to my seller's property. Construction will begin this coming spring. Must this be disclosed?

**A: More Than Likely Yes.** The Seller Disclosure Act has a section that specifically asks whether there is "farm or farm operation in the vicinity; or proximity to a landfill, airport, shooting range, etc." While there is no definitive answer to this question, it is certainly a reasonable interpretation that a future wind farm would fall within this description.

Remember also that the ultimate decision as to whether something should be disclosed should always be left to the seller-client. A listing agent who advises her seller-client that something need not be disclosed has arguably assumed responsibility for any later problem that arises.

**Q:** I am listing a property for a seller whose house was sold at sheriff's sale. The seller owes the bank \$150,000. The bank had a winning bid of \$100,000, resulting in a deficiency of \$50,000. If we are unable to sell the property during the redemption period, will the seller be liable for the \$50,000 difference?

**A: Yes.** Ordinarily the seller will be liable for the \$50,000 deficiency whether or not the property is redeemed. If the seller has other loans which had been secured by junior liens on the property, the seller will also remain liable for those debts as well.

**Q:** My buyer made an offer that the seller countered. Before we could respond, the listing agent sent me a text stating that her seller was withdrawing the counteroffer and going with highest and best. Can a counteroffer be withdrawn in a text message?

**A: Yes.** The seller may withdraw the counteroffer at any time prior to receipt of an acceptance by any means of communication. (*Q & A's are provided by Brad Ward, Esq & Brian Westrin, Esq.*)

**Legal Hotline 800-522-2820**



# 2024 Installation Officers & Directors Luncheon

Tuesday, January 16, 2024

12 p.m.

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

## 2023 Special Awards

\*\*\*\*\*  
RSVP By January 12, 2024