



Impact



Doug Hardy
NOCBOR President

It seems as though I just started writing these newsletter articles but actually my term as NOCBOR President is winding down! I have learned a lot this year - mostly I have learned to stay out of Pat Jacobs' way and let her do her job. Below are a few thoughts for the month.

Under Pat's continued leadership for over 30 years, along with the competent and accommodating assistance of Janet Sneckenberger, Millie Traylor and Tonya Wilder, NOCBOR staff, our Board has grown to an all time membership high of 2,630. Just as I transferred to NOCBOR a number of years ago, and about 150 of our agents also made the transfer, many others have also. Most significant is the efficiency and pragmatic approach of NOCBOR regarding its membership. From frequent complimentary programs, community initiatives and the 'hands-on' approach of Pat Jacobs, we have certainly become the "Board of Choice" for many. Even better, we are substantially more cost effective than any other Board.

Last week I attended the MAR convention, where it was nice to see so many REALTORS® interested in furthering their profession, and protecting it for future generations. It was refreshing to see so many committed individuals.

My last **IMPACT** article was about the current state of data sharing talks, or lack

thereof, with MiRealSource. It was a completely accurate article which merely summarized previous Realcomp press releases.

The August, 2011 article was met with some venom by some at MiRealSource, but it did accomplish something productive. A meeting is scheduled for Realcomp and MiRealSource in early November, to discuss data sharing options between the two MLS's. To facilitate seamless data sharing with MiRealSource, Realcomp's Board voted last month to also make the offer of direct data sharing with MiRealSource available as an option, which would eliminate the need to utilize a third party vendor for the data sharing. This would work seamlessly, just as it does with our other MLS sharing partners, and allowing all search results to reside in one database. Hopefully at our combined meeting next month, we will all agree on a simple solution and put this issue behind us, as it is foolish for our members to pay double MLS fees.

As for the real estate market, everyone has asked me to comment on the market and the upcoming outlook for 2012. Unfortunately, my fortune telling 8-ball, with the little message at the bottom, is broken as I have used it extensively over the past 5 years. But what we do know is that the automakers are posting record sales, Realcomp's numbers are all trending upwards and some agents are having some of the best years of their careers. That does not mean everything is great, because every transaction requires more time, effort, knowledge and perseverance than ever before, but if you remain steadfast and use the aforementioned talents daily you will be successful.

It's been a fun year as President and a great past 10 years serving as a member of NOCBOR's leadership team - Thank you for your trust and confidence - I look forward to many more. With respect

Doug Hardy, President
Century 21 Today
248-855-2000

dhardy@century21today.com

Economic Headwinds

The rocky economic landscape could give way to a smoother housing sector if recent home prices signal anything, with a major Standard & Poor's index revealing a marginal uptick in numbers over July. Economists chalked up the gains to a seasonal boost and suggested more stability may be on the way for a troubled housing economy.

Although prices have fallen by 4.1% since July 2010, the indices reflect a 0.9% boon for measures of activity across 20 major metropolitan cities.

The new price numbers offer a welcome reprieve for the still sagging housing economy. A weak jobs report in August showed the economy adding as many jobs as it slashed. New home sales from the Census Bureau sauntered back by 2.3% month over month over the same period.

Still weaker economic outlooks and forecasts, more recently published by Fannie Mae and the International Monetary Fund, sketch a rough picture of national and global GDP amid strengthening debt crises in Europe and trends that find U.S. consumers warier.

Prices leapt upward for 17 cities, with Detroit and Washington D.C. showing up Las Vegas and Phoenix with 1.2% and 0.3% increases, respectively. Of all the cities, the indices found prices crawling in Minneapolis, which stayed near rock bottom with a 9.1% crawl in figures for single family homes.



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

MISSION STATEMENT

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

Board of Directors
August, 2011

MOTION CARRIED to approve four (4) Primary Designated REALTORS®; thirty-four (34) Primary REALTORS®; one (1) Secondary REALTOR® and one (1) Affiliate member.

Board of Directors
September, 2011

MOTION CARRIED to approve two (2) Primary Designated REALTORS®; thirty (30) Primary REALTORS®; three (3) Secondary Designated REALTORS® and (1) Affiliate member.

MOTION CARRIED to elect Rhona Ravenell to the position of NOCBOR Director for a term expiring December 31, 2011.

MOTION CARRIED to retain Greg McClelland, in a limited capacity, as legal counsel in the matter of Allen, et al. vs. Realcomp, et. al.

Get On The Bus!

The bus is scheduled to leave NOCBOR's parking lot on **Thursday, October 20 at 10 a.m.**, headed to the Motor City Casino for 5 hours of gambling. You only pay NOCBOR \$25 and arrive at the Casino, where you will receive \$25 credit, gamble or eat! For additional information, contact Cheryl Gates-Beers 248-620-7777 or 248-674-4080, no later than October 13.

Article 3-COE

The REALTORS® Code of Ethics, developed almost 100 years ago, was to impose obligations beyond those of ordinary commerce.

Article 3 invokes cooperation with other brokers, including access to listed property on terms established by the owner or the listing broker. Adopted January, 2010, agents should always accompany their clients to all listed properties, or be subject to possible violation.

NOCBOR Annual Membership Meeting

Tuesday, October 11, 2011

Featuring
Dr. Jerry Teplitz

"Increasing Your Professional Power While Managing Your Stress"
(Qualifies for 2 hours Con-ed)

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

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

RSVP October 7, 2011, 248-674-4080

2011 Special Awards

Each year, NOCBOR's Membership Services Committee selects members who are nominated by their peers for the NOCBOR Special Awards. Categories including Broker of the Year, Affiliate-of-the-Year, Humanitarian & the Distinguished Service are selected among the individuals nominated. Also, included in the awards are the Cultural Diversity Member, and the Rookie-of-the-Year. Recipients will be recognized at the annual "After Holiday Party" on January 13, 2012.

The Nomination form is available at **nocbor.com**. All forms must be submitted to the Membership Services Committee no later than December 9, 2011.

NOCBOR
Legal Update

(Qualifies 2 hrs. 2011 con ed)

Friday, October 28, 2011

3-5 p.m.

Featuring
Greg McClelland
Legal Counsel for NOCBOR & MAR

Birmingham Community House
380 South Bates
Birmingham

Free to Members
(\$20 Non-Members)

RSVP October 24, 2011, 248-674-4080

Doug Hardy REALTOR®-Of-The-Year



Doug Hardy, President of Century 21 Today & SKBK Sotheby's, has been selected as NOCBOR's 2011 REALTOR®-of-the-YEAR, who also serves as NOCBOR's 2011 President, representing over 2,600 NOCBOR members as Delegate to the Michigan Association of REALTORS®.

Doug has held the position of Realcomp President since 2006, and has represented NOCBOR as its Governor representative since 2003. Doug strongly supports Realcomp developing data sharing agreements with the multiple listing services throughout Michigan, along with streamlining the business expenses for all REALTORS® who list and sell real estate.

NOCBOR is proud to have the talent and negotiation skills demonstrated by REALTOR®-Of-The-Year Doug Hardy.

Ray O'Neil, GAA, RAA REALTOR® Active-In-Politics



Ray O'Neil, (O'Neil Appraisal), has served as Co-Chairman of NOCBOR's Government Affairs Committee since 2009. Due to the Home Valuation Code of Conduct (HVCC), which took effect on May 1, 2009, Ray was forced to

get politically involved.

Persistent and determined to enlighten the membership to legislative and political movements, both at a state and federal level, Ray was recently appointed to the Public Policy Committee of the Michigan Association of REALTORS®.

Recognized by NOCBOR in 2009 as its REALTOR®-Active-in-Politics, and again in 2011, Ray has displayed his commitment to his profession and to the members of NOCBOR. O'Neil has also served as NOCBOR 1994 President, and is currently serving three years on the Board of Directors.

Director Candidates



John Burt, GRI
Principal REALTOR®
Real Living John Burt Realty



William Haviland
REALTOR®
Haviland Real Estate



Laura Felix
Affiliate
Seaver Title



Maddy Dishon
Principal REALTOR®
Re/Max Encore



Tanya Mitchell
REALTOR®
Real Estate One



David Niezgoda
REALTOR®
Re/Max Encore



Angela Ridley
Principal REALTOR®
Complete Realty

Vote Online September 27 – October 10
Visit nocbor.com for info on all candidates

No Rise In Home Prices Until 2020

Home prices are unlikely to recover before 2020 and mortgage defaults will persist for years, reports a survey of bank risk managers. The survey, which was conducted by the Professional Risk Managers' International Association for FICO, found that 49% of respondents do not expect housing prices to rise back to 2007 levels for another nine years. Only 21% of respondents said they would.

The findings, which authors called "a decidedly pessimistic outlook," are a sharp reversal from cautious optimism the survey respondents expressed late last year and in early 2011. In addition, 73% of surveyed bankers say they expect mortgage defaults to remain elevated for at least another five years. And, 46% believe mortgage delinquencies will increase over the next six months, although 15% expect mortgage delinquencies to decline during that period.

"While the housing sector will almost certainly gain strength during the next nine years, many bankers clearly believe prices will remain depressed for half a generation," said Andrew Jennings, chief analytics officer at FICO.

Bankers concerns spread beyond the housing market. A large number of respondents says they also expect to see an uptick in delinquencies on auto loans, credit cards and student loans. Small businesses are expected to continue face a challenging credit environment. More than one-third of respondents forecast an increase in delinquencies on small business loans.

Bankers also appear to be pessimistic about recovery in consumer spending, with 64% of respondents expecting credit card usage to remain below pre-recession levels for at least five more years. Half of the respondents expect credit card balances to increase over the next six months, due to higher spending by some households and smaller monthly payments by others.

Required Data Requested

The Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the GSEs) have developed the Uniform Mortgage Data Program (UMDP) and within it, the Uniform Appraisal Dataset (UAD). The UAD defines all fields required for an appraisal submission for specific appraisal forms and standardizes definitions and responses for a key subset of the fields. Significant changes include the description of quality and condition of the property, now a rating system, and bathroom counts. In addition, numerous abbreviations have been adopted. Watch for upcoming workshops.

Front Page News

Millions Shut Out of Mortgage Refinancing-Roughly 22.5% of home owners, or about 11 million, are "underwater"...they owe more than their homes are worth, according to *CoreLogic*, a real estate data research firm. The figures don't show how many of the home owners obtained loans during the housing boom, when lending standards were often lax. Many lenders offered loans to people with poor credit, no employment checks and little or no money down. The Feds said that about 4.5 million refinancing applications were approved last year. In a healthy housing market that figure would be nearly 34% higher. With long-term mortgage rates at a near record low, below 5%, the Federal Housing Finance Agency is reviewing a program, which it launched two years ago, to see if it might be expanded to let more home owners qualify for refinancing at lower rates. To be approved for the program, home owners must be current on their mortgages, which must date from 2009 or later. As of July, about 838,000 home owners had refinanced through the program. Officials had hoped at least 4 million Americans would take advantage. The Fed's study reviewed information from more than 7,900 lenders. The number of approved mortgages fell from nearly 9 million in 2009 to fewer than 8 million in 2010. The peak was 15.6 million in 2005.

Home Buyer Assistance Program-Oakland County has received additional funding from the U.S. Department of Housing & Urban Development (HUD) through the Neighborhood Stabilization Program (NSP3) to assist in stabilizing neighborhoods, communities and housing values in targeted Oakland County communities. The **Oakland County Home Buyer Program** provides loans to qualified middle and low income home buyers for 49% of the cost of the home and home improvements. The loan will be zero percent interest and is deferred until the home buyer no longer resides in the home. There are no monthly payments on this loan. The home must be a vacant foreclosed single family home purchased by the home buyer as their primary residence. The home buyer must obtain a mortgage for the remaining 51 percent. The program overview, guidelines, including income definitions, and maps outlining targeted areas are available at www.oakgov.com/chi, at the Community & Home Improvement Division offices, located at 250 Elizabeth Lake Rd., Pontiac or call, Home Buyer Hotline at 248-858-1529.

Foreclosure Lawsuits Soar-Litigation over the foreclosure process reached its highest level in the second quarter than in any quarter since *MortgageDaily.com*'s Mortgage Litigation Index was introduced in 2001. The second quarter came in at 190 cases Activity grew 26% from the prior quarter and was well more than double the level a year earlier. (*The Front Page News is provided by the NOCBOR Government Affairs Committee*)

SEAVER TITLE AGENCY

A DIVISION OF ATTORNEYS TITLE AGENCY

The Magic of Positive Thinking

Yes, there is magic in positive thinking! In aviation, the word attitude means the angle at which the plane meets the wind, whether the wings are level with the horizon, and whether it is climbing or descending. The pilot who fails to take responsibility for the attitude of his aircraft is in serious trouble. And likewise, any person who has not taken charge of his or her own beliefs and attitudes runs a similar risk. The key to cultivating and maintaining a positive mental attitude is to take control of your thinking and avoid negative minded people. It's a challenging task to develop a calm, focused mind, but well worth the effort.

Every setback and failure you experience also comes with a great opportunity. When one door closes, a window of possibility opens. The key is to look for the opportunity and avoid dwelling on failure. Think thoughts of defeat and you are bound to feel defeated. Your attitude is not determined by circumstances, but by how you respond to those circumstances. You determine your attitude; you always have the choice to respond either positively or negatively. What happens to a person is less important than what happens with them.

The great inventor, Thomas Edison, was known for his positive attitude. In December, 1914, the Edison Laboratory in West Orange, New Jersey, was almost entirely destroyed by fire. Edison lost \$2 million worth of equipment and the records of much of his life's work. The morning after the fire, as the 67 year old inventor walked among the ashes, he was anything but defeated. Looking around he remarked, "There is great value in disaster. All our mistakes are burned up. Thank God we can start anew." Yes, there is magic in a positive attitude!

Pre License Training
40 hours
Monday, November 7, 2011

NCI ASSOCIATES
(Monday & Wednesday for 5 weeks)

NOCBOR
4400 W. Walton Blvd
Waterford, MI 48329

6 – 10 p.m.

Register no later than 11/1/11
with Visa/Mastercard

586-247-9800 or 586-247-9820 (fax)
\$235 includes materials

Real Estate Trends

If the housing market were human, it would look like it just wrestled a few alligators after running an obstacle course through a snake pit.

The market is beaten and bruised, but still emerging from the recession, which is why Greg Rand, a real estate veteran and author of "**Crash Boom!**" from *Career Press*, wants people to know about five new trends that could help them beat the housing blues.

"The market is made up of buyers and sellers," Rand said. "It's just people who are trying to figure out how to buy low and sell high. The secret to making sure your real estate doesn't turn into a money pit is to watch the trends so you can predict where the prices will rise and where they won't." Real estate trends to watch include

Short-Term Pain - Show me a market where home prices are back to 2002 levels, and I will show you a market that is overcorrecting.

Overdevelopment - One of the reasons the market is overcorrecting is overdevelopment and speculation, as is the case in Florida. Another reason is that the job base has eroded, like in Detroit. Isolated, explainable, short-term distress is the secret. Find your Florida.

Jobs, Jobs, Jobs - Track employment trends to see where companies are moving, and you will see a harbinger for long-term housing demand.

Lifestyle - Nothing drives migration patterns long-term more than the pursuit of happiness. Look at climate (the Carolinas), leisure trends (Colorado) and cost of living (Texas) for triggers on where the market may shift.

Responsible Government - Look at the state government. Does the state and city in question reward or punish risk-takers? Are you likely to suffer if you succeed there? If so, find somewhere that appreciates entrepreneurs. There's nothing worse than putting your money on the table, only to have it redistributed.



Institute Issues Form

One of the nation's largest professional associations of real estate appraisers recently released a form intended to help analyze values of energy-efficient home features.

An industry leader in green valuation, the **Appraisal Institute** issued the form as an optional addendum to Fannie Mae Form 1004, the appraisal industry's most widely used form for mortgage lending purposes. Used by Fannie Mae, Freddie Mac and the Federal Housing Administration, Form 1004 is completed by appraisers to uphold safe and sound lending. Currently, the contributory value of a home's green features is rarely part of the equation.

According to the organization, the Appraisal Institute's addendum allows appraisers to identify and describe a home's green features, from solar panels to energy-saving appliances. Form 1004 devotes limited attention to energy efficient features, so green data usually doesn't appear in the appraisal report, or it is included in a lengthy narrative that often is ignored.

Appraisal Institute President Joseph C. Magdziaz, MAI, SRA, points out that the Appraisal Institute's form also will make it easier for appraisers to determine whether recent home sales should be used as comparable sales. Sales that are truly comparable are key components in determining a property's value.

"We hope lenders, home builders, real estate agents and home owners will take advantage of this new tool," Magdziaz says. "Mortgage lenders who want to see energy features analyzed should request the green addendum to be included with Form 1004. We also encourage lenders to provide the green addendum to home owners so they can fill it out and provide it to their appraiser. If a new home is being appraised, home builders can use the addendum to provide data to appraisers. Real estate agents also can use the data to help populate the MLS."

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(248) 674-4080 to sign up TODAY!

NOCBOR Events

October

November

December

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1
3	4	5	6 1 p.m. Ethics Hearing	7 9:30 a.m. – 3:30 p.m. Con-ed "Meeting Client Needs in 2011, The Agent-Advisor Emerges" J. Waller	8 9:30 a.m. – 3: 30 p.m. Con-ed C. Siders
10 9:30 a.m. Education Committee 11:30 a.m. Government Affairs Committee VOTING ENDS	11 9 a.m. Annual Membership Meeting @ Deer Lake Banquet Center 9:30 a.m. Technology Committee	12 12-3 p.m. 2 hrs Con-ed Pillar To Post Grow Houses & Mold	13 9 a.m. Membership Services	14 9:30 a.m. – 3: 30 p.m. Con-ed S. Bell	15
17 9:30 a.m. – 3: 30 p.m. Con-ed B. Haviland	18 10 a.m. Backdoor Workshop "Better Loan Programs = More Closings" Jeremy Hall	19	20 9:15 a.m. Grievance 9:30 a.m. – 3:30 p.m. Con-ed "Meeting Client Needs in 2011, The Agent-Advisor Emerges" J. Waller 10 a.m. Motor City Casino	21	22
24	25 9:30 a.m. – 3: 30 p.m. Con-ed C. Siders	26 1 p.m. Executive Committee 1:30 p.m. BODs Mtg	27 6-9 p.m. Con-ed B. Haviland	28 3 p.m. Legal Update @ The Community House	29
31	1	2 9:30 a.m. – 3: 30 p.m. Con-ed S. Bell	3 9:30 a.m. – 3:30 p.m. Con-ed "Meeting Client Needs in 2011, The Agent-Advisor Emerges" J. Waller 6-9 p.m. Con-ed B. Haviland	4	5
7 6-10 p.m. Pre-License Class (NEW)	8 9 a.m. Technology Committee 9:30 a.m. – 3: 30 p.m. Con-ed B. Haviland	9 6-10 p.m. Pre-License Class	10 9 a.m. Membership Services	11	12
14 9:30 a.m. Education Committee 11:30 a.m. Government Affairs Committee 6-10 p.m. Pre-License Class	15	16 9:30 a.m. – 3:30 p.m. Con-ed "Meeting Client Needs in 2011, The Agent-Advisor Emerges" J. Waller 6-10 p.m. Pre-License Class	17 9:15 a.m. Grievance	18 9:30 a.m. – 3: 30 p.m. Con-ed S. Bell	19 9:30 a.m. – 3: 30 p.m. Con-ed C. Siders
21	22	23	24 Happy Thanksgiving OFFICE CLOSE	25 OFFICE CLOSED	26
28 6-10 p.m. Pre-License Class	29 9:30 a.m. – 3: 30 p.m. Con-ed B. Haviland	30 12:30 p.m. Executive Committee 1:30 p.m. BODs' Mtg.6-10 p.m. Pre-License Class	1	2 9:30 a.m. – 3:30 p.m. Con-ed "Meeting Client Needs in 2011, The Agent-Advisor Emerges"	3
5 6-10 p.m. Pre-License Class	6	7 6-10 p.m. Pre-License Class	8 9 a.m. Membership Services	9 9:30 a.m. – 3: 30 p.m. Con-ed S. Bell	10
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26 OFFICE CLOSED	27	28	29	30	31 9:30 a.m. – 3: 30 p.m. Con-ed B. Haviland

Support Your NOCBOR Affiliate Members

Alley, Robin (Robin Sets the Stage)	248-891-8440
Bankston, Justin (First American Title Insurance)	248-789-6371
Barnett, Larry (Attorney at Law)	248-673-1099
Bartus, Barb (Watson Group Financial Corp)	248-666-2700
Becker, Jeff (America's Preferred Home Warranty)	800-648-5006
Budzynski, Lindsey (e-Title Agency Inc.)	248-502-3075
Dault, Joel (Progressive Title Insurance Agency)	248-552-7500
Diaz, Julie (Commission Express of Michigan)	248-737-4400
Falvay, Kirk (Falvay Gocha & Associates)	248-642-5535
Feigley, Kimberly (Charter Township of Brandon)	248-863-6744
Felix-Smith, Laura (Seaver Title)	248-338-7135
Fitzpatrick, James (Fifth Third Bank)	248-625-3142
Gerhard, Grant (Summit Funding, Inc)	248-334-9400
Hall, Jeremy (Icon Mortgage Lending)	810-953-4266
Heenan, James (Wells Fargo Home Mortgage)	248-865-1404
Hill, Cheri (Bank of America)	248-241-9405
Hinsperger, Barron (Sterling Title Agency)	586-323-8025
Jarvis, Beth (Title Connect)	586-226-3506
Krygier, Suzanne (Mold Experts of Michigan)	248-623-9900
LaPorte, Jeff (The Home Team Inspection)	248-366-6215
Linnane, Jim (Wells Fargo Home Mortgage)	515-213-4291
Lucas, Ron (Troy Abstract & Title Agency)	248-989-1100
Morrow, Mick (Huron Valley Financial)	248-623-2280
Porritt, James Jr. (Attorney At Law)	248-693-6245
Proctor, Michael (Ross Mortgage Corp)	248-931-1018
Rose, David (Rose Certified Home Inspection)	248-625-9555
Ross, Timothy (Ross Mortgage Corp)	248-547-4700
Seaver, Phil (Seaver Title)	248-338-7135
Seibert, Brian (Watson Group Financial Corp)	248-666-2700
Stonehouse, Keith (Franklin Title Agency)	248-564-4022
Szott, Mary Lou (Title Express, LLC)	248-855-1445
Taylor, Cindy (Huron Valley Financial)	248-623-2280
Weiland, Brian (Brian R. Weiland & Assoc)	248-618-7000
White, Donald (Milmar Financial)	586-764-1826

Legal Q & A

Q: A listing company who does not represent the buyer (the buyer is being represented by another company) wants to charge the buyer a transaction fee. The MLS states that the "buyer must pay transaction fee in the amount of \$295 to ABC Realty at closing." Is this permissible?

A: While it is certainly permissible for the listing broker to ask a buyer to pay a "transaction fee," the listing broker cannot require the buyer to pay this amount because the listing company does not have a contractual relationship with the buyer. The listing broker has only two contractual relationships: (1) a contractual relationship with the seller pursuant to the listing contract; and (2) a contractual relationship with the buyer's broker through the MLS. A listing broker cannot create an enforceable obligation against the buyer through the MLS. The buyer WOULD have an obligation to pay the transaction fee if it was included in the contract between the buyer and seller.

Q: What must be included in a real estate licensee's advertising?

A: Rule 329 states that all advertisements to buy, sell, exchange, rent, lease, or mortgage real estate or business opportunities must include the broker's name, as licensed, and either the broker's telephone number or street address. Salespersons may only advertise to sell property in their own name if the property is their personal residence.

NOCBOR 2011 Continuing Education

<u>Dates</u>	<u>Instructor</u>
Saturday, October 8	C. Siders
Friday, October 14	S. Bell
Monday, October 17	B. Haviland
Tuesday, October 25	C. Siders
Thurs, Oct 27 & Nov 3 (evening split)	B. Haviland
Wednesday, November 2	S. Bell
Wednesday, November 8	B. Haviland
Friday, November 18	S. Bell
Saturday, November 19	C. Siders
Tuesday, November 29	B. Haviland
Friday, December 9	S. Bell
Tuesday, December 13	S. Bell
Tuesday, December 20	B. Haviland
Saturday, December 31	B. Haviland

Class begins at **9:30 a.m.** and concludes at **3:30 p.m.** 6 hrs. \$35 member/\$45 non-member, 4 hrs. \$25 member/\$30 non-member; 3 hrs. \$20 member/\$25 non-member and 2 hrs. \$15 member/\$20 non-member. **(Mandated 6 hrs annual real estate education, including 2 hrs. of law, must be completed by 12/31/11.)**

"Meeting Client Needs in 2011, The Agent-Advisor Emerges"

Dates

Friday, October 7	Wednesday, November 16
Thursday, October 20	Friday, December 2
Thursday, November 3	Thursday, December 15

Jack Waller, NCI Associates, is offering his new 6 hour continuing education course, including 2 hours of required law. Jack personally instructs this class which begins at 9:30 a.m. and concludes at 3:30 p.m. \$40 member/\$50 non-member.

Designation Awareness Month

November is REALTOR® Designation Awareness! Established by NAR to encourage its members to start or complete an officially endorsed designation or certification program, the online courses are offered at greatly reduced prices.

Now more than ever, successful agents must keep current on issues, involving technology, changing legalities and many other central components of business. NOCBOR offers its members the opportunity to "**learn now, pay later**" through its interest-free education loan. Borrow the dollar amount of the course and repay your loan within one year. Call Tonya, 248-674-4080

If you're looking for the names of new NOCBOR members, transfers or terminations, it's all there for you, nocbor.com.

NOCBOR Legal Update

Friday, October 28

3–5 p.m.

Free to Members
(\$20 Non-Members)

Birmingham Community House
380 South Bates
Birmingham

The Legal Update qualifies for 2 hours of the 2011 continuing education program.

Featuring:
Greg McClelland
Legal Counsel for
NOCBOR & MAR

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