



# METROPOLITAN REALTOR®

GMARonline.com

JANUARY 2020

# GMAR MAKES TOP 3

**LOCAL  
ASSOCIATIONS  
IN THE COUNTRY!**

MORE INFORMATION ON PAGE 5



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 Greater Metropolitan  
 Association of REALTORS®  
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JANUARY 2020

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By JAMES CRISTBROOK  
2020 GMAR President  
President@gmaronline.com

## Welcome to 2020!

Welcome to a new decade and a new beginning! Welcome to 2020 – the year of YOU! You, our members, you, our volunteers, you, our staff and you, our leadership team! This year is all about you and how we can assist you as you develop and grow your business.

You are part of over 9,000 members of the GMAR family, over 33,000 members of the Michigan Realtors® family and over 1.4 million members of the National Association of Realtors® family across the country and around the world!

You are part of our Realtor® family with one of the strongest collective voices in Washington DC. You work within an industry that consistently leads the economy and is often a barometer for predicting the future health of all industries and employment sectors.

You are part of our GMAR family where we are proud to deliver our extraordinary value proposition to you consistently throughout the year.

We work diligently to bring you the very best in real estate education through our robust platform of classes that includes Michigan Continuing Education, Realtor® Code of Ethics, NAR certifications and designations and so much more.

When you visit GMAR to attend one of our many classes be sure to stop by the GMAR ToolShop™ which offers a huge variety of everything you need to run your business. You'll find everything from Realtor® branded clothing to open house signs. And SOLD riders to celebrate and advertise your success and proof that GMAR Realtors® are #GreaterRealtors!

We have the strongest political advocacy through our Government Affairs Director and the Realtor® Party also known as RPAC. We

look forward to your investment in RPAC both financially and through advocacy in 2020.

Being all-inclusive GMAR offers a special membership for our affiliated strategic partners. This group includes lenders, title companies, moving companies, home inspectors, home stagers, real estate attorneys, closing gift providers and just about any other real estate related service you can think of. Without the support and knowledge of these supportive friends of real estate, we would not be able to bring you many of the programs that benefit you and your business. We are truly grateful for their engagement and hope that you will utilize their services when considering referral partners.

At GMAR we offer unparalleled community giving and support through our newly formed Greater Realtors® Foundation. A 501c3 nonprofit organization that provides opportunities for our GMAR members like you to give back to the communities that they love and serve.

Through the foundation, we are continuing to raise funds to bring highly trained medical service dogs to Michigan to be paired with veterans and first responders suffering from PTS. We have partnered with Guardian Angels Medical Service Dogs in this endeavor with our 5 Years, 5 Dogs, 5 Lives Saved initiative. We are currently working on funding our 5th dog with the most recent one going to the Michigan State Police in honor of a fallen state trooper.

We recently introduced GMAR Kids as we recognize the children of Realtors® and their participation in so much of what we do. They will be working with our YPN Network to bring fun and fresh new programming to you our members and your families.

*continued on page 4*

Speaking of children, did you know that GMAR offers a scholarship program? At GMAR we know the power of education and continue to promote it both within and out of our industry.

Last June we proudly unveiled the newly renovated Realtor® Park in Royal Oak with ADA compliant playground equipment, a soccer field, and a little library to bring books to the children of the neighborhood. Yes, there actually is a park called Realtor® Park!

At GMAR we pride ourselves on working with 4 amazing WCR Networks, the Greater Detroit NAGLREP Chapter, the GMAR YPN Network and many more cultural and civic organizations.

We also work on your behalf as we advertise to the public asking them “is your Realtor® a GMAR Realtor®?” Just this past October GMAR was the sole sponsor of the People Mover station at the Renaissance Center in downtown Detroit where we advertised GMAR to thousands of metro-Detroiters.

And just a few months ago both Michigan Realtors® and, I am extremely proud to say, GMAR has followed the strong message found in our Realtor® Code of Ethics and listed Sexual Orientation and Gender Identity as protected classes in our policies. This is a bold step towards protecting the rights of all people to be able to buy or rent a home anywhere they choose if they can afford to do so. It is simply a good business that we should all support.

We’re excited to announce a brand-new event that will be coming to you in July of 2020 sponsored by GMAR. Every one of our committees and volunteer groups will be working together to bring you an extraordinary day of fun and comradery for all of our members, your clients, and your families. Look for more information and details as we go into the new year.

Perhaps you didn’t know that GMAR offers many opportunities for you to volunteer and engage in our association through our variety of committees. Please visit [GMAROnline.com](http://GMAROnline.com) to see a full list of committees along with a wealth of other information including events, classes and all of the latest real estate news. You can also access our website through your Realcomp login.

There is a reason that our summer event will include all of our committees and volunteers. We are hoping it will set an example of our efforts towards inclusion and equality for all people. Our Realtor® family is a very culturally diverse group of people. I believe that we have fallen short in the recognition and celebration of our diversity and it is time to invite everyone to the table.

An extraordinary cultural inclusion strategist Verna Myers once said: “diversity is being invited to the party; inclusion is being asked to dance.” So, I’m asking all of you to come to the party and dance and bring someone new along with you while you’re at it. Our growth and prosperity will only come from fresh new perspectives and ideas from all people – not just a few.

If you have ever experienced the fear of joining a committee, a group or any faction of your GMAR or Realtor® family I am here to assure you that there is nothing to be afraid of. Come join us and help shape GMAR into an organization that looks like the members and clients we serve. And please don’t be confused, diversity is represented by every single person. No two of you are alike and each one of you has extraordinary value and deserves love and respect.

I stand in front of you as a gay Realtor® with the knowledge that it is still legal in this state and 23 others to deny me housing, a meal or even a job based simply on who I am. I am not afraid to speak out, I’m not afraid to join in and you shouldn’t be either! Your voice - our voice – can and will make a difference.

Our Realtor® family has stood by me and made me proud every step of the way and we will do the same for you.

So, as we look ahead to 2020 and the dawn of a new decade, I am asking you – no, challenging you - to come to the party at GMAR and bring a friend to dance.

At GMAR we work for you, we advocate on your behalf, we contribute in your name and we protect private property rights for all people. We are one all-inclusive GMAR family. We are Greater Realtors® because of you!

That’s who we are!

# GMAR Among Top 3 Associations in the Country!

In 2019, 50% (4,155) GMAR Members Invested in RPAC, giving GMAR the third highest RPAC participation rate in the country among local mega associations (as defined by NAR with more than 7,000 members).

Only two mega local associations had high participation rates in 2019: Greater Bergen in New Jersey with 67% and the Pacific West AOR with 57%.

GMAR beat out other long-time RPAC leaders like Miami, Houston, Palm Beach, Long Island, MetroTex, Chicago, Orlando, Las Vegas, San Diego, Orange County, Austin, Tampa, Boston, Phoenix, and many others.

GMAR Members invested \$241,935 to RPAC

77 Major Investors (Investing \$1,000 to \$10,000)

24 Presidents Circle Investors (Contributing \$2,000 Directly to Candidates)

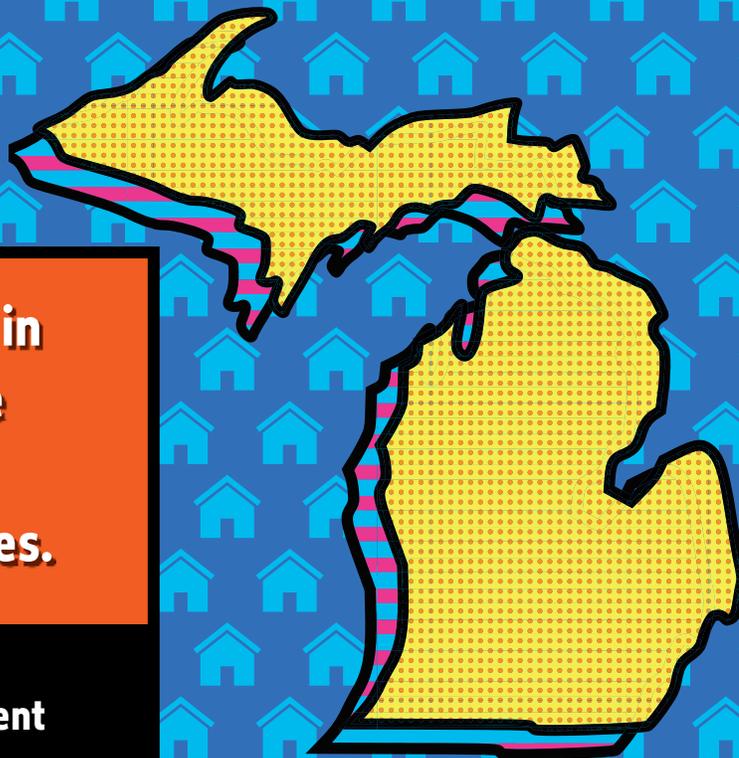
Since 2015, GMAR has seen a:

- 28% increase in total membership (2016)
- 222.7% increase in investor participation
- 65% increase in total dollars raised
- 51% increase in major investors
- 41% increase in presidents circle investors



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By VICKY LIVERNOIS  
Chief Executive Officer

# Happy New Year!

I hope everyone enjoyed time with family and friends over the past few weeks and that you were able to spare some time for a little bit of R&R as well because the new year has just begun and we are ready to hit the ground running.

James Cristbrook will be leading GMAR in 2020, and he is making it all about YOU! The members, the volunteers, the industry make us greater and we are ready to shout it from the rooftops.

We will be continuing our public campaign that encourages buyers and sellers to work with a Greater Realtor in their next real estate transaction.

We have some new and awesome events planned this year as well and I hope you will be able to join us. First is our Winter Mingle event at the Detroit Shipping Company. Food, drinks, networking...this is a great way to start off the new year and meet some new friends and business associates.

This summer we are hosting an event that will continue to show the support for GMAR

members and their families. We understand the sacrifices our members make to ensure a successful transaction for their clients and want to ensure we include an opportunity for you to be with your family and friends. This is one event you won't want to miss! Your kids will have a blast with different games and activities, the food will be amazing (and you won't have to cook!), and it will include a sense of community that you won't want to miss!

We have changed the mission of our Member Engagement committee to ensure ALL our members can engage with others and hit the ground running in their careers. You'll be sure to see them at our events and other gatherings throughout the year!

We have quite a few exciting things planned this year and look forward to sharing more details with you soon!

Until then, I wish you the best in 2020 and encourage you to get involved and make a difference in this amazing industry!

A large, stylized graphic of the year '2020' in white, bold, sans-serif font, centered within a white rectangular frame. The frame is set against a background of a thick, multi-colored ribbon that flows from the bottom left towards the top right. The ribbon has a gradient of colors including orange, red, purple, and blue, with a glossy, 3D effect.

HAPPY NEW YEAR!

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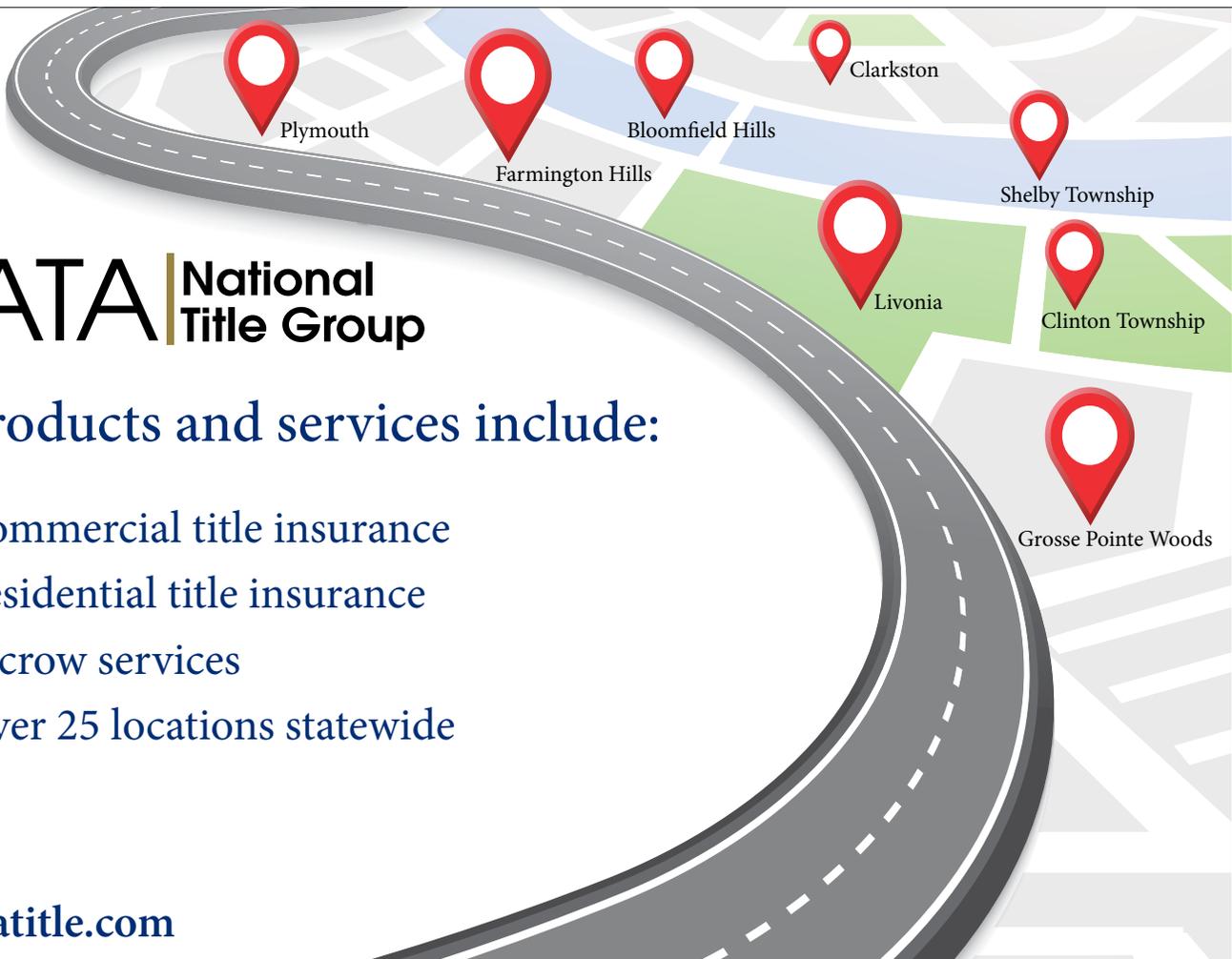


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By TRAVIS GREER  
GMAR Director of Realtor®  
and Community Affairs

## What's the deal with Short Term Rentals?

In 2019, GMAR worked with at least a half-dozen communities across the region on the development of ordinances or restrictions on Short Term Rental properties like Airbnb or VRBO.

In fact, you may have heard about a recent win that GMAR achieved in Livonia, where city leaders were inches away from implementing the most restrictive ordinance on short term rental properties, effectively banning the practice with city limits. However, with moments to spare, GMAR engaged the City Council and persuaded them to seek an alternative solution. Luckily, they agreed.

To be sure, there is still a sort of disagreement within the REALTOR® community about the use of short term rentals in residential neighborhoods. While each local association takes their own approach on this issue, GMAR's position is fairly straight-forward: cities and townships should permit short term rentals, but include registration, inspections, good neighbor policies, and penalties for bad actors if necessary.

Throughout the discussions in Livonia and in other communities we were consistently presented with the question: but what's in it for you?

For years, local governments have been heavily lobbied by industries that directly benefit from various policies or ordinances, i.e. medical marijuana or the manufacturing industry. Some had a hard time when we responded that REALTORS® have no direct benefit!

In advocacy, there are generally two types of "issues." Either issues are classified as values-based issues or business-based issues. One of the primary functions of the REALTOR® Organization is to advocate for both values and business-based issues.

Meaning, when it comes to the issue of short term rentals, it is a values-based issue for us. REALTORS® generally believe the government should not be able to instruct property owners on what they can and cannot do on their property, so long as the use of the property is not changed.

GMAR will continue to fight against overreaching local governments for years to come, which is just yet another reason it's good to be a #GreaterRealtor!





## Happy New Year!

The New Year always sparks new goals and resolutions. Your business goals this year should also include figuring out a way to better serve your current and previous clients. As many of us have experienced, if we are not staying in touch with our past clients who are already our raving fans, someone else is!

With the holidays behind us, here are a few suggestions to consider to stay in touch:

### 1. Host a giveaway:

Another way to entice your clients is by offering something. Hosting a contest on social media can spark excitement from your clients and make them feel connected. You can ask them to share your Facebook Page to get new likes in return for a discount, special offer or shout out!

### 2. Start a monthly or quarterly newsletter:

Keep your clients informed on all the things going on in your business with a monthly newsletter. Not only will it help keep them in the loop, but it's also a great way to encourage them to visit your website and keep up with you on your social media channels.

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RPAC Hall of Fame, Golden R & Presidents Circle

### 3. Call them to check in with their experience and if there's any way you can make it better:

A quick follow-up email, text or phone call can go a long way in terms of customer service and being front of mind.

### 4. Ask them to update any contact information:

Whether through email or direct mail, this can be beneficial for both you and the client. Not only will it update your database, but it could also help remind past clients of your business and the service and experience you offered them. They may have forgotten about you and this is a great way to put you back in their mind.

### 5. Celebrate yourself:

There's nothing wrong with a little self-promotion. Send out an email, mailer or status update to celebrate a new listing or sale, anniversary, award or growth.

Cheers to an incredible 2020! I hope that you have your best year yet!



# MEMBERS

## AFLAC is now available to you!

Greater Metropolitan Association of REALTORS® is now making the following Aflac insurance plans available to its active members:

Coverage for **Accident, Hospital, Cancer, Critical Illness and Life!!!**

Enrollment for members begins on:

# 11/1/2019

For more information about applying, plan benefits, limitations and exclusions contact your Aflac insurance agent!

**Scott Davidson**

313.720.9540 | [aj\\_benefits\\_jirc@us.aflac.com](mailto:aj_benefits_jirc@us.aflac.com)





By MELISSA BOTSFORD  
GMAR RPAC Chair

# Happy New Year!

I'd like to extend my gratitude to all Greater Metropolitan Association of REALTORS® members who made investments in RPAC in 2019. Thank you for being a champion of the industry that we all love and serve!

In 2019, the industry celebrated the 50th Anniversary of RPAC. GMAR President Al Block set a lofty goal for the GMAR RPAC Committee by honoring the 50th Anniversary of RPAC with 50% RPAC Participation among GMAR members—and we did it!

4,153 GMAR Members invested over \$241,000 in RPAC in 2019—meaning 50% of GMAR's Members invested in RPAC. The RPAC Committee is so honored and proud of our members for stepping up to the challenge and helping us reach this seemingly impossible goal!

The investments in RPAC helped to achieve significant wins right here at home. GMAR and RPAC successfully defeated a bad sign ordinance in Troy, a ban on rental properties in Warren, a certificate of occupancy inspection in Royal Oak, and a ban on short term rental properties in Livonia.

From Inkster to Memphis, GMAR and RPAC also successfully elected 49 REALTOR® Champions to local office in every corner of GMAR's jurisdiction.

I'd like to express a very special thank you to all the Major Investors who really understand

the impact your RPAC investments make. These are investors ranging from \$1,000 to \$10,000 for the year. In May, three GMAR Major Investors were inducted into the RPAC Hall of Fame: Teri Spiro Lifetime Investments Totaling \$75,000; Karen Greenwood Lifetime Investments Totaling \$25,000; and Johnna Struck Lifetime Investments Totaling \$25,000.

There are countless ways for members to invest in RPAC and do your part to help protect our industry. Invest with your dues, attend a major investor luncheon or a fun RPAC fundraiser—however you invest, just make sure you do it each year!

GMAR's RPAC Committee is made up of REALTOR® members and business affiliate members passionate about protecting the rights of homeownership. It is the only grassroots and issues mobilizing force that exists to protect and promote the tradition of home ownership and real estate investment. The committee continuously strives to raise funds in order to support candidates that support home ownership and property rights. It's my honor to serve as the 2020 RPAC Chair alongside Gordon McCann as Vice Chair.

I look forward to a prosperous 2020!

# Thank You RPAC Investors

## GMAR RPAC Investors



GMAR would like to extend a sincere thank you to all of the members who have made their investment in RPAC, the REALTORS® Political Action Committee. By investing in RPAC, these members are supporting REALTOR®-friendly legislators and policy initiatives that reflect the REALTOR® core values; protecting private property rights, reducing burdensome regulations on the industry and preserving the American Dream of Homeownership.

Below we recognize and applaud GMAR members who invested in RPAC for the month of November 2019.

Albert Abdou	Melissa Clark	Frank Flynn	Ronald Jasgur	Jonathan Mary	Taj Qureshi	Thomas Swasey
Jacob Aboo	Debby Clinesmith	Julie Flynn	Steve Jenkins	Cecile Massey	Richard Randazzo	Todd Taliaferro
Eisa Abusida	Marsha Cohen	Diane Fornari	Christian Jensen	David Mathieu	Nanci Rands	Frank Tarala
Joanna Accetta	Brodey Collier	Michelle Fortier	Alexander Jerome	David Maurice	Karen Reeber	Ronnie Targanski
Auayd Aisar	Louis Colombo	Cloteal Fowler	Kristina Jessop	Marilyn Mayberry	Michael Reinhart	Stephanie Taylor
Andre Alexander	Deborah Consiglio	Sherry Frazier	Elizabeth Johnson	Joyce McBride	Heidi Rhome	Sean Tempest
Patrice Alexander	Dakota Cooley	Jaclynn Frendo	Gordon Johnson	Glenn McCandliss	Cory Richardson	Dante Terracciano
Jay Al-hashemy	Tammy Corbat	Ellen Frink	Sherri Johnson	Sabrina McCaskill	Michael Rickstad	Stefano Terracciano
Alex Aloe	Deborah Corey	Cody Gale	Paula Johnston	Roger McDavid	Nancy Ritter	Anamaria Tet
Janan Anton	Megan Corey	Bernard Gallivan	Peter Johnston	Jennifer McNairnie	Richard Roach, Jr	Gautam Thakker
Lance Antrobus	Christopher Courtney	T. Scott Galloway	Kathryn Jolliff	Anthony McNeil	Brent Robbins	Susan Thorn
William Applegate	James Courtney	Mustafa Gardi	Maria Judson	Alan Millard	Patricia Roberge	Scott Tindall
Christopher Arvanitis	Todd Craft	Jerry Gardner	Meriem Kadi	Michael Mitchell	Joy Rochlitz	Sammer Tolla
Florence Aubertin	Marina Csermits	Christina Gennari	James Kaschalk	Kristina Moellering	Cynthia Rose	Roberta Torres
Jon Aucutt	Harold Cummings	Reem Gergis	Christina Kass	Kristine Monday	David Rosevear	Janine Toundaian
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Justin Aziza	Robert Daly	Karen Gillette	Mariam Kesto	Michael Morfitt	Cheryl Rusin	Rafique Uddin
Kenan Bakirci	Karen Dantes	G.D. Glickoff	Roger Khami	David Morgan	Jon Ruud	Diana Valverde
Amy Ballard	Roger Daubenmeyer	Lisa Goldberg	Pam King	Jeffrey Moss	Frederick Ryckman	Chris VanBelle
Heather Ballarín	Bernadine Davis	Amy Golombeski	Janell Kittrell	Rachel Mukh	Karen Ryckman	Thomas Vassallo
Kathleen Barker	Emily Day	Steven Gottlieb	Tanya Klaffer	Pauline Mukhtar	David Sacco	Susan Vogel
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Gregory Barnas	Paytra Day	Sherri Gramlich	Bill Kokenos	Jacquelyn Nagle	Casey Salazar	Hema Wadhwa
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Donald Barrera	James Deering	Torrez Greenwood	Gail Kosh	Gary Newville	Robin Sanderson	Daniel Wanshon
Wendi Bartle	Joseph Defrain	Amrinder Grewal	Wendy Rene Kozma	Elizabeth Nicosia	Vincenzo Saragosa	Natasha Warren
Brooks Belhart	Michael Dempsey-Klott	Karen Griffin	Michael Krausman	Thomas Niemasz	Frank Sattler	Alfred Washington
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Rickey Busler	Geralyn Faehner	Craig Hickey	Robert Lopez	Steven Pecoraro	Mark Smith	Andrew Wilson
James Bynum	Jeffery Fanto	Jennifer Hoover	Zachary Lowe	Bo Peng	Jennifer Smitherman	Jovaughn Wilson
Roy Callan	Mark Farquhar	Stephanie Hopson	Mary Luff	Latryce Peoples	Robert Sneed	Carol Woodard
Sarah Cameron	Charles Fast	Adam House	Carol Lukity	Brett Phillips	Linda Spindura	Scott Wright
Leslie Camisa	Audrey Faust	Nancy Howell	Christopher Lynn	Lynn Phillips	Amy Stack	Nhia Yang
Gene Carlson	Anthony Fawaz	Justin Huber	Jill Mahakian	Charles Pickering	Mariah Stanchina	Deborah Yatooma
Ray Carodine	Najah Fawaz	Kimberly Huber	Gabrielle Makowski-King	John Pierce	Douglas Stark	Jerry Yatooma
Reginald Carveth	Michael Fazio	Charlotte Hypes	James Mangiapane	Christopher Plummer	Jason Stollsteimer	Debbie Zalewski
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Olivia Chambers	D'ja Fitzpatrick	John Jaghab	Diane Martin	Aaron Pringle	Jennifer Swack	Joyce Zoppi-Long
Syed Chowdhury	Joanne Fletcher	David James	Linda Martin	Rose Przysiecki	Michael Swanberg	
Joel Clark	Mary Kay Florek	Lorraine James	Virginia Martin	Sahar Qaqish	Susan Swasey	

\*Contributions are not deductible for Federal income tax purposes. RPAC contributions are voluntary and used for political purposes. You may refuse to contribute without reprisal or otherwise impacting your membership rights. For individuals investing \$1,000.00 or greater, up to 30% of this total investment may be forwarded to the National Association of REALTORS® RPAC. All amounts forwarded to the National Association of REALTORS® RPAC are charged against the applicable contribution limits under 2 U.S.C. 441a

# Realtors® Donate to Help Save Lives of Michigan Veterans



The Greater Metropolitan Association of REALTORS® (GMAR), the largest local association of Realtors® in the state of Michigan, is currently on the fourth year of its [5 years, 5 dogs, 5 lives saved](#) campaign in partnership with [Guardian Angels Medical Service Dogs, Inc.](#) Over the past three years, the GMAR community has raised nearly \$100,000 which has gone towards the training of three medical service dogs that were paired with three Michigan veterans.

Guardian Angels Medical Service Dogs, Inc. trains medical service dogs to mitigate the challenges associated with several disabilities, including PTSD (Post Traumatic Stress Disorder), Traumatic Brain Injury, seizure disorders, glucose imbalance, mobility issues, and more. At Guardian Angels, no recipient is ever charged for their service dog. Since 2010, Guardian Angels is proud to have paired more than 200 individually trained medical service dogs with deserving recipients.

Over the last three years, with donations from our local Realtors® and Brokers, GMAR has been able to provide the necessary funds to adequately train three medical service dogs for placement with a veteran in need. In the campaign's first year, Matthew was able to welcome into his family Guardian Angel Medical Service Dog, Cobalt Realtor® Blue®. Year two, thanks to the kind donations totaling \$53,715, Dwayne welcomed Guardian Angel Medical Service Dog, Thor, to the family. Due to last year's donation efforts from people such as Matt Baffo of First State Bank who graciously donated \$1000, Independence (Indy) is currently being trained and will find her new home with another Michigan veteran in need.

Continuing GMAR's mission in its fourth year, CEO of Greater Metropolitan Association of Realtors®, Vickey Livernois, together with members of our Board of Directors, has been visiting various companies, brokers, and community members who have donated to [5 years, 5 dogs, 5 lives saved](#) campaign to present them with a life-size cut out of the medical service dog they helped to sponsor as well as a plaque to show our appreciation for their commitment to their communities.

GMAR CEO, Vickey Livernois, stated, *"We are extremely grateful for the generosity of our members, the Realtor® community, and all of the donors. We're pleased with the results of the campaign and look forward to continuing to create positive change in the lives of veterans."*



By KELLIE SMITH



## Reflect and Reinvent - An honest look in the mirror is the foundation of a new you!

As the year and decade comes to a close, I can't help but catch myself feeling a little anxious. It seems I always scramble to come up with a way to better myself for the coming year, mostly because it feels like that's what I'm supposed to do - create a New Year's resolution. Well, this year I am not doing it! Researchers report that 60% of people make New Year's resolutions and only 8% stick to them and achieve their goals. So, this year I am spending some time reflecting on my accomplishments as well as being honest with myself on where I need to improve. I find that if I analyze and recognize my successes, it allows me to be brutally honest without being saddened by the things I fell short on. It's important to write down what the "new reinvented you" looks like. Be specific and ponder how you accomplish the changes you want to make. Remember change always seems harder than it is! Compare it to a road trip in your car with your GPS: Once you input where you want to go, it's much easier to get there. The most effective way I have found to better myself is with my involvement in The Women's Council of Realtors. I know that on both a professional and personal level I can contribute to and rely on my Council family to help me achieve my goals and be a better me. We have 11 networks in the state and 4 that have direct involvement with GMAR - 275 Corridor, Birmingham Bloomfield, Lake Pointe and Greater Rochester Area. I greatly

encourage you to attend any of the dynamic upcoming events that are scheduled in your area to see how they can help you fulfill your 2020 goals, make new friends and possibly get involved. I promise you won't be disappointed. If I can answer any questions regarding The Women's Council don't hesitate to reach out [ksmith@cbwm.com](mailto:ksmith@cbwm.com).

**GREATER ROCHESTER EVENT:** The address for the Greater Rochester January event is - Blossom Ridge Senior Living 3095 Blossom Ridge Blvd. Rochester, Mi 48306.

**275 EVENT:** Please join us on Thursday Jan. 16th from 6:30-10:00pm at The Fifth in Novi!

Fire + Ice Gala: Women's Council of Realtors® 275 Corridor's 5th Anniversary Celebration!

Open Wine and Beer Bar, Live Entertainment featuring Shawn Riley Band, Dancing, Hot and Cold Appetizers, Photo Booth and a night of celebration! All are welcome!

Sponsorship Opportunities available! Contact Melissa Botsford at 248-835-4860 or [melissa@melissabotsford.com](mailto:melissa@melissabotsford.com).

The Birmingham Bloomfield January events are all held at the Iroquois Club, 43248 North Woodward Avenue

# TOOLSHOP

# MONTHLY SALE

Visit us online!

[gmaronline.com/toolshop](http://gmaronline.com/toolshop)

248-478-1700

*Sale Prices Valid January 2-31, 2020*



## 5922- Feather Flag Kit

**CHOOSE FROM:** Open House Feather Flag Kits in Red/White, Blue/White, Yellow/White and some Real Estate Logos.

**REGULAR MEMBER PRICE: \$62.95**

**January Sale Price: \$58.95**



## 3359- Home Portfolio

**CHOOSE FROM:** Blue, Black, Red, Burgundy. Great for Closing Gifts.

**REGULAR MEMBER PRICE: \$20.00**

**January Sale Price: \$17.00**



## 2722- 6X24 Riders

**CHOOSE FROM:** Many assorted titles

**REGULAR MEMBER PRICE: \$6.00**

**January Sale Price: \$4.75**

## GMAR® Report

Covers the Greater Metropolitan Area of Detroit, including but not limited to locales in Lapeer, Macomb, Oakland, Washtenaw and Wayne Counties.

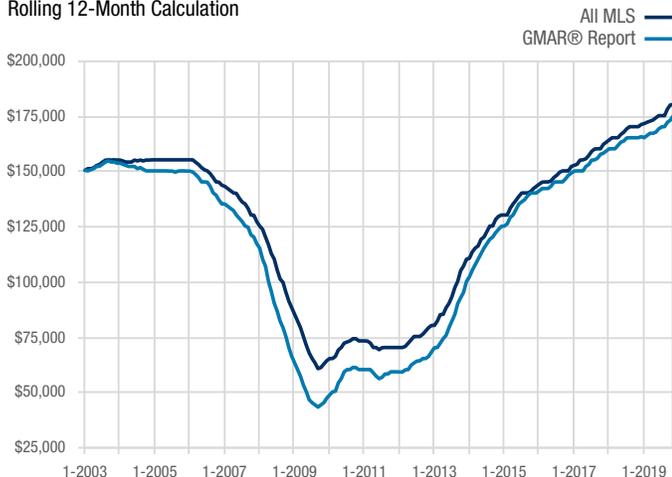
Residential Key Metrics	November			Year to Date		
	2018	2019	% Change	Thru 11-2018	Thru 11-2019	% Change
New Listings	4,635	<b>3,980</b>	- 14.1%	63,330	<b>63,721</b>	+ 0.6%
Pending Sales	3,022	<b>3,138</b>	+ 3.8%	40,730	<b>41,485</b>	+ 1.9%
Closed Sales	3,500	<b>3,199</b>	- 8.6%	40,137	<b>39,905</b>	- 0.6%
Days on Market Until Sale	36	<b>36</b>	0.0%	32	<b>35</b>	+ 9.4%
Median Sales Price*	\$167,500	<b>\$179,000</b>	+ 6.9%	\$167,000	<b>\$175,000</b>	+ 4.8%
Average Sales Price*	\$207,011	<b>\$221,776</b>	+ 7.1%	\$210,060	<b>\$219,670</b>	+ 4.6%
Percent of List Price Received*	96.7%	<b>97.0%</b>	+ 0.3%	97.5%	<b>97.3%</b>	- 0.2%
Inventory of Homes for Sale	10,936	<b>10,247</b>	- 6.3%	—	—	—
Months Supply of Inventory	3.0	<b>2.8</b>	- 6.7%	—	—	—

Condo Key Metrics	November			Year to Date		
	2018	2019	% Change	Thru 11-2018	Thru 11-2019	% Change
New Listings	749	<b>760</b>	+ 1.5%	10,945	<b>11,484</b>	+ 4.9%
Pending Sales	531	<b>582</b>	+ 9.6%	7,882	<b>7,710</b>	- 2.2%
Closed Sales	648	<b>562</b>	- 13.3%	7,734	<b>7,497</b>	- 3.1%
Days on Market Until Sale	29	<b>34</b>	+ 17.2%	28	<b>35</b>	+ 25.0%
Median Sales Price*	\$153,250	<b>\$163,250</b>	+ 6.5%	\$159,800	<b>\$165,000</b>	+ 3.3%
Average Sales Price*	\$176,004	<b>\$192,224</b>	+ 9.2%	\$185,451	<b>\$198,139</b>	+ 6.8%
Percent of List Price Received*	97.4%	<b>97.2%</b>	- 0.2%	97.9%	<b>97.5%</b>	- 0.4%
Inventory of Homes for Sale	1,685	<b>1,991</b>	+ 18.2%	—	—	—
Months Supply of Inventory	2.4	<b>2.9</b>	+ 20.8%	—	—	—

\* 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.

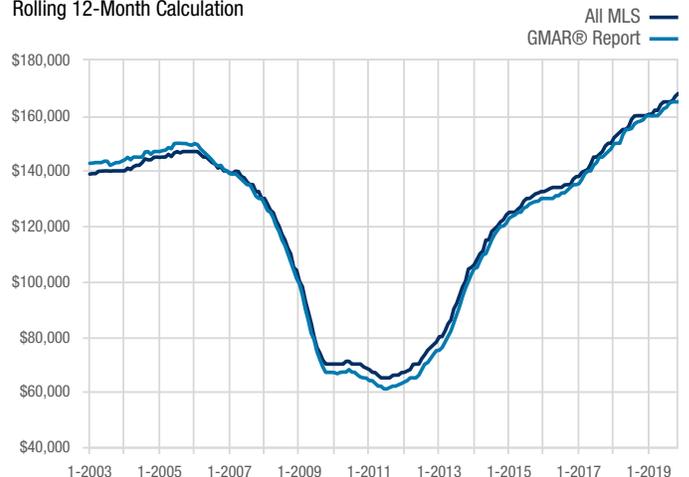
### Median Sales Price - Residential

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.

Current as of December 9, 2019. All data from Realcomp II Ltd. Report © 2019 ShowingTime.

# Single-Family Real Estate Market Statistics

## **FOR IMMEDIATE RELEASE**

### **Statistics Contact:**

Francine L. Green, Realcomp II Ltd. [248-553-3003, ext. 114], [fgreen@corp.realcomp.com](mailto:fgreen@corp.realcomp.com)

## **November Just Nifty for Sellers**

*Median Sale Price Up Nearly 20% in City of Detroit; 6% Area Wide*

### **Quick Facts**

<b>- 5.9%</b>	<b>+ 5.9%</b>	<b>- 3.1%</b>
Year-Over-Year Change in Closed Sales Residential and Condo	Year-Over-Year Change in Median Sales Price Residential and Condo	Year-Over-Year Change in Homes for Sale Residential and Condo

This research tool provided by Realcomp covers the residential real estate market in Southeast Michigan. Percent changes are calculated using rounded figures.

### **November Real Estate Market Commentary:**

In November, the Federal Reserve reduced its benchmark rate for the third time this year. This action was widely anticipated by the market. Mortgage rates have remained steady this month and are still down more than 1 percent from last year at this time. Residential new construction activity continues to rise nationally. The U.S. Commerce Department reports that new housing permits rose 5% in October to a new 12-year high of 1.46 million units.

Closed Sales decreased 4.9 percent for Residential homes and 13.0 percent for Condo homes. Pending Sales increased 0.4 percent for Residential homes and 1.9 percent for Condo homes. Inventory decreased 5.1 percent for Residential homes but increased 13.5 percent for Condo homes.

The Median Sales Price increased 7.3 percent to \$184,000 for Residential homes and 6.5 percent to \$164,000 for Condo homes. Days on Market increased 2.4 percent for Residential homes and 3.0 percent for Condo homes. Months Supply of Inventory decreased 6.3 percent for Residential homes but increased 16.0 percent for Condo homes.

While many economic signs are quite strong, total household debt has been rising for twenty-one consecutive quarters and is now \$1.3 trillion higher than the previous peak of \$12.68 trillion in 2008. While delinquency rates remain low across most debt types (including mortgages), higher consumer debt loads can limit future household spending capability and increase risk if the economy slows down.



Realcomp II Ltd. is Michigan's largest Multiple Listing Service, now serving more than 16,000 valued broker, agent, and appraiser customers in over 2,500 offices across Michigan. Realcomp II Ltd. is committed to providing the most reliable up-to-date real estate information using state-of-the-art delivery methods.

# All Residential and Condos Combined Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	11-2018	11-2019	Percent Change	YTD 2018	YTD 2019	Percent Change
		<b>New Listings</b>		8,514	7,620	-10.5%	125,221
<b>Pending Sales</b>		5,978	6,015	+0.6%	84,195	85,201	+1.2%
<b>Closed Sales</b>		7,073	6,656	-5.9%	83,025	82,410	-0.7%
<b>Days on Market Until Sale</b>		40	41	+2.5%	38	41	+7.9%
<b>Median Sales Price</b>		\$169,900	\$180,000	+5.9%	\$170,000	\$179,900	+5.8%
<b>Average Sales Price</b>		\$203,726	\$216,255	+6.1%	\$206,637	\$216,965	+5.0%
<b>Percent of List Price Received</b>		97.1%	97.1%	0.0%	97.7%	97.5%	-0.2%
<b>Housing Affordability Index</b>		161	165	+2.5%	161	165	+2.5%
<b>Inventory of Homes for Sale</b>		22,971	22,248	-3.1%	--	--	--
<b>Months Supply of Inventory</b>		3.1	3.0	-3.2%	--	--	--

Current as of December 9, 2019. All data from Realcomp II Ltd. Report © 2019 ShowingTime. | 15

## Listing and Sales Summary Report November 2019



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Nov-19	Nov-18	% Change	Nov-19	Nov-18	% Change	Nov-19	Nov-18	% Change	Nov-19	Nov-18	% Change
<b>All MLS (All Inclusive)</b>	6,656	7,073	-5.9%	\$180,000	\$169,900	+5.9%	41	40	+2.5%	22,248	22,971	-3.1%
City of Detroit*	314	409	-23.2%	\$47,000	\$39,375	+19.4%	47	46	+2.2%	2,324	2,236	+3.9%
Dearborn/Dearborn Heights*	163	161	+1.2%	\$144,999	\$145,000	-0.0%	28	30	-6.7%	426	546	-22.0%
Genesee County	416	442	-5.9%	\$155,000	\$138,450	+12.0%	40	38	+5.3%	1,322	1,555	-15.0%
Greater Wayne*	1,158	1,247	-7.1%	\$161,000	\$150,000	+7.3%	32	29	+10.3%	3,094	3,367	-8.1%
Grosse Pointe Areas*	50	56	-10.7%	\$350,000	\$289,000	+21.1%	50	40	+25.0%	202	200	+1.0%
Hillsdale County	50	59	-15.3%	\$127,000	\$94,900	+33.8%	98	84	+16.7%	216	201	+7.5%
Huron County	8	11	-27.3%	\$73,950	\$85,700	-13.7%	121	183	-33.9%	67	69	-2.9%
Jackson County	204	166	+22.9%	\$159,201	\$137,000	+16.2%	65	67	-3.0%	659	626	+5.3%
Lapeer County	92	95	-3.2%	\$217,000	\$189,900	+14.3%	49	49	0.0%	377	367	+2.7%
Lenawee County	108	114	-5.3%	\$167,450	\$144,000	+16.3%	70	90	-22.2%	425	372	+14.2%
Livingston County	242	226	+7.1%	\$262,500	\$248,000	+5.8%	45	38	+18.4%	766	819	-6.5%
Macomb County	1,100	1,082	+1.7%	\$170,750	\$168,000	+1.6%	35	33	+6.1%	2,720	2,736	-0.6%
Metro Detroit Area*	4,256	4,491	-5.2%	\$193,000	\$179,000	+7.8%	36	34	+5.9%	13,496	14,022	-3.8%
Monroe County	144	176	-18.2%	\$185,750	\$170,000	+9.3%	49	65	-24.6%	498	534	-6.7%
Montcalm County	14	12	+16.7%	\$116,700	\$139,500	-16.3%	51	67	-23.9%	55	62	-11.3%
Oakland County	1,442	1,527	-5.6%	\$250,000	\$240,000	+4.2%	37	35	+5.7%	4,592	4,864	-5.6%
Saginaw County	163	162	+0.6%	\$115,000	\$95,000	+21.1%	50	48	+4.2%	491	575	-14.6%
Sanilac County	25	23	+8.7%	\$140,000	\$120,000	+16.7%	111	70	+58.6%	180	194	-7.2%
Shiawassee County	67	92	-27.2%	\$124,000	\$117,500	+5.5%	50	52	-3.8%	196	242	-19.0%
St. Clair County	196	203	-3.4%	\$164,500	\$154,000	+6.8%	42	49	-14.3%	587	573	+2.4%
Tuscola County	27	33	-18.2%	\$142,500	\$105,000	+35.7%	37	43	-14.0%	118	136	-13.2%
Washtenaw County	282	365	-22.7%	\$273,000	\$272,878	+0.0%	35	40	-12.5%	1,289	1,147	+12.4%
Wayne County	1,472	1,656	-11.1%	\$145,000	\$129,000	+12.4%	35	33	+6.1%	5,418	5,603	-3.3%

\* Included in county numbers.

## NEW MEMBER ORIENTATION

CE Credits: 3 standard  
Tuesday, January 14  
9:00 a.m. - 12:30 p.m.  
GMAR Classroom  
No Charge

## AGENT 101 YOU DON'T KNOW WHAT YOU DON'T KNOW

CE Credits: 4 legal  
Wednesday, January 15  
10:00 a.m. – 2:00 p.m.  
GMAR Classroom  
Instructor: Deanna DuRussel  
FREE, Membermax & EduPass  
\$10, Members  
\$40, Non-Members

## MASTERING THE TRANSACTIONS FROM A-Z

CE Credits: 2 standard, 1 legal  
Thursday, January 16  
9:00 a.m. – 12:30 p.m.  
GMAR Classroom  
No Charge

## MARTIN LUTHER KING JR. DAY

Monday, January 20  
GMAR OFFICE CLOSED

## SUCCESSFULLY SELLING HUD HOMES

CE Credits: 3 standard  
Wednesday, January 22  
10:00 a.m. – 1:00 p.m.  
GMAR Classroom  
Instructor: Steve Katsaros  
FREE, Membermax & EduPass  
\$25, Non- Members

# Knowing your Instructor

“

From mortgage origination to negotiating short sales to negotiating a real estate transaction to generating a Title Commitment, understanding all aspects of the real estate transaction is critical for your success as a Professional Realtor!”



**Diane Kroll**  
GMAR Instructor

Register for upcoming GMAR Education Courses:  
[www.gmaronline.com/education](http://www.gmaronline.com/education)



# Welcome, New Members!

Sharron Barksdale–Marlene Garland Realty Inc

German Bautista–Keller Williams Central

Autumn Belhart–EXP Realty LLC

Tasia Bigler–Max Broock, REALTORS, Brmngm

Joan Boyea–Carlson–Keller Williams Metro

Rashida Bradley–5th Avenue Realty, Inc.

Amy Braswell–KW Home Realty

Sherrie Brindley–Clients First, Realtors®

Robert Brizel–Empire Realty Group

Tineya Brown–Millennial Realty LLC

Sam Brown–Bynum Ward & Associates

Jody Bruce–Realty Executives Home Towne

Marianne Burrows–Great Lakes Real Estate Agency

Helena Chen–RE/MAX Classic

Maria Chirco–Century 21 Riverpointe

Sheila Cohoon–EXP Realty LLC

Lynn Cross–iTech Realty

Kelly Cunningham–Clients First, Realtors®

Brittany Dillon–Keller Williams Somerset

Roxana Doboseru–Powell Real Estate

Renato Dodani–RK Real Estate

David Dubay–EXP Realty LLC

Peter Dushaj–Expert Realty Solutions Inc.

John Ebner–Real Living Kee Realty Troy

Rashad Elabed–Downtown Realty

Bahaa Elzein–Empire Realty Group

Connie Falmer–Keller Williams Lakeside

Kathleen Farrugia–Real Estate One Clinton

Tamara Flannigan–Nunally–EXP Realty LLC

Allison Foltz–EXP Realty LLC

Tonya Friday–Coldwell Banker Preferred, Rea

Robert Friedman–Max Broock Detroit

Julie Fuller–Bittinger Team, REALTORS

Joel Garcia–Key Realty

Jonathan Gay–Dreamstreet Realty, LLC

Fidel Gonzalez–Real Living Kee Realty Troy

William Grove–National Realty Centers, Inc.

Latrina Hall–Clients First, Realtors®

Souandrea Hardwick–Great Value Realty, Inc.

Sona Hassan–EXP Realty LLC

Robyn Heathcock–KW Advantage

Thomas Holzer–DOBI Realtors

Karneshia Irving–Expert Realty Solutions Inc.

Robert Jacobs–EXP Realty

John Jacobsen–Hale Realty

Justin Johnson–Expert Realty Solutions Inc.

Carman Jones–Keller Williams Somerset

Lamont Jones–Downtown Realty

Carlos Kachal–EXP Realty, LLC

Anna Kalinowski–Real Living Kee Realty Clinton

Mariam Khalaf–Sunflower Realty LLC

Ashlee Kitchings–Landmark Realty - Southgate

Sharon Kneshtel–Four Seasons Rlty The Dan Berr

Paul Kolby–Remerica United Realty

Maria Kopicki–Coldwell Banker Weir Manuel Bi

Alexandria Kotlarek–M 1 Realty Inc.

Alyssa Krenzer–Michael Chudnow Broker

Kelly Kuptz–Landmark Realty

Mechelle LeFleur–Clients First, Realtors®

Richard Maccani–Century 21 Curran & Oberski

Jennifer Mackinnon–Keller Williams Central

Teri Madigan–Century 21 Curran & Oberski

Krista Maggard–Keller Williams Realty Brighto

Chelsea Maloy–National Realty Centers, Inc.

Candice Maristela–Market Elite Inc.

Debbie Matic–RE/MAX Advisors

Salliece McCain–Robinson Realty & Mngmnt Grp

Allison McClintick–Arterra Realty LLC

Mary McDermott–Keller Williams Paint Creek

Nikki McNeil–EXP Realty LLC

Susan Mihalik–Real Estate One, Inc.

Juan Moran–Anderson Realty Investments

Stacie Mouser–Four Seasons Rlty The Dan Berr

Daniel Nanney–Arterra Realty LLC

Kylie Nickola–Real Living Kee Realty-Roch

Justin Oliver–Keller Williams Metro

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Rebekah Palaian–Keller Williams Paint Creek

Susan Partlo–EXP Realty LLC

Nicole Porter–River Oaks Realty Company

Amanda Puckett–KW Advantage

Rashanda Ramirez–Real Living Kee Realty Troy

Paul Reschke–Spartan Real Estate Group, LLC

Lisa Reynolds–Realty Executives Home Towne

Brian Ross–Homefront Real Estate

Leslie Saari–Michael Chudnow Broker

John Sanchez–RE/MAX Dream Properties

Jennifer Santora–EXP Realty LLC

William Scalabrino–Pristine Properties Group LLC

Joseph Sesi–EXP Realty LLC

Klotilda Shaho–NERG Real Estate Experts

Adam Shaughnessy–EXP Realty LLC

Brandi Shaw–Hinton Real Estate Group

Amanda Shay–EXP Realty, LLC

Melissa Sherry–AEGIS Properties

Linda Simpson–McCaskill Realty Inc

Michael Skinner–Key Realty

Karen Slater–Century 21 Curran & Oberski

Darryl Smith–EXP Realty LLC

Lisa Snay–Shain Park, REALTORS

Stephen Soviar II–Bergrand Realty

Robert Spinelli–AEGIS Properties

Michael Stefaniak–KW Advantage

Rosemarie Stith–National Realty Centers, Inc.

Fateh Tawil–KW Home Realty

Connie Tiberia–Coldwell Banker Town & Country

Nicholas Toma–KW Advantage

Laurie Trinch–Berkshire Hathaway Home Servic

William Upshaw–National Realty Centers

Liza Warra–Coldwell Banker Preferred, Rea

Eric Weems–Marlene Garland Realty Inc

Lori Wilhite–KW Home Realty

Shauna Williams–Real Living Kee Realty Clinton

Trista Williams–Keller Williams Realty AA Mrkt

Paige Zelenick–Coldwell Banker Preferred, Rea

## We Couldn't Do It Without You

### THANK YOU ORIENTATION SPONSORS FOR THE MONTH OF DECEMBER 2019:

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*VIS-Home Inc*

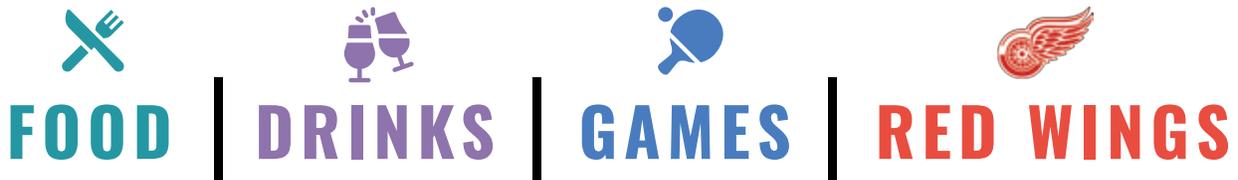
TED EDGINTON  
*US Bank*





# Winter Mingle

NETWORKING EVENT



TICKETS: \$25 or Register Online: [gmaronline.com/calendar](http://gmaronline.com/calendar)

Join us for a night of fun-filled networking with friends and professionals from across the industry! Enjoy food, drinks and games while developing and expanding your social network. And...the Red Wings are playing!

**THURSDAY, FEB 13<sup>TH</sup>**  
 **DETROIT SHIPPING COMPANY | 6:30-9:00PM**  
474 Peterboro, Detroit MI 48201

SPONSORED BY



# Agent 101: You Don't Know What You Don't Know



**January 15, 2020**  
**9:45 a.m. Registration**  
**10:00 a.m. - 2:00 p.m.**

**24725 W. 12 Mile Road #100**  
**Southfield, MI 48034**

**MemberMax/EduPass: FREE!**  
**GMAR Members: \$10.00**  
**Non-Members: \$40.00**

**Call (248) 478-1700**  
**Online at GMARonline.com**

*GMAR reserves the right to assess a \$10 fee for any registrant who does not cancel at least 24 hours prior or to those who do not attend the event.*



**Presented by:**  
**DEANNA DURUSSEL**  
**ABR, SRS, RENE, PSA, SFR**

## Agent Topics:

- Agent Referrals
- Car Insurance
- Checklists
- Commercial Property
- E & O Insurance
- Grievances
- Personalized Marketing Materials
- Presentations buyers/sellers
- Title Insurance & Title Companies
- Forms

## Seller Focus:

- Certificate of Occupancy
- Listing Package Paperwork
- Mortgage Payoff
- Open House
- Sellers Disclosure Stmt
- Transfer Taxes

## Both Parties of the Transaction:

- Appraisals
- Closing
- Traditional vs. Designated
- Escrow Accounts
- Final Walk-Through
- Home Warranties
- Closing Document
- Mutual Release
- Purchase Agreements
- Transaction Coordinator

## Buyer Focus:

- Bill of Sale
- Buyer Broker Agreements
- Closing Costs, Pre Pairs & Escrow
- EMD
- Home Inspection
- HUD Homes/Bank Owned
- New Construction
- Pre-Approval
- Preview Appointments
- PMI

# BROKER SHORTS

Stay a minute, **learn a lot!**

1 Standard  
CE CREDIT

Presented by the Greater  
Metropolitan Association of  
Realtors®

## Crisis Management

Odds are good that you will have to deal with a crisis at some point and when you do, you'll want to have an established plan.

- Cybersecurity
- Natural Disaster
- Data Outages
- What is a leader to do
- Frist 15 minute checklist

## Time & Location:

Wednesday, February 12, 2020: 10:00am-11:00am  
GMAR | 24725 W Twelve Mile Rd Suite 100,  
Southfield MI 48034



**For questions, contact:**  
Traci Dean | Education Coordinator  
**248-522-0341**

**REGISTER ONLINE!**

[www.gmaronline.com](http://www.gmaronline.com)

# BROKER SHORTS

Stay a minute, **learn a lot!**

1 Standard  
CE CREDIT

Presented by the Greater  
Metropolitan Association of  
Realtors®

## Standard Office Policies

Today's class will focus on some of the things that brokers should consider when putting together a policy and procedures manual.

- Harassment
- E-Communication
- Technology & Social Media
- Independent Contractor Agreements
- Safety Guidelines

## Time & Location:

Wednesday, February 12, 2020: 12:00pm-1:00pm  
GMAR | 24725 W Twelve Mile Rd Suite 100,  
Southfield MI 48034



**For questions, contact:**  
Traci Dean | Education Coordinator  
**248-522-0341**

**REGISTER ONLINE!**

[www.gmaronline.com](http://www.gmaronline.com)

# Successfully Selling HUD Homes in Michigan

January 22, 2020

10:00 a.m. - 1:00 p.m.

GMAR: 24725 Twelve Mile, Suite 100, Southfield, MI 48034



Presented by:



Steve Katsaros

Help your buyers take advantage of affordable HUD homes by attending this seminar.

Answer HUD-related questions, such as:

- What basic guidelines do you need to know?
- Who can buy and sell HUD homes?
- Where can you find HUD homes for sale?
- What documents are required to complete the sale?
- Get the latest contact information for the newest HUD Asst. Management Co Sage Acquisitions
- Find out how to handle HUD Private Home inspections , EMD's , and Title Companies in HUD Transactions

You will also learn about the new HUD website and Marketing and Management Asset Managers.

Presenter Steve Katsaros will walk you through the process from start to finish!



## Course Cost

Please fax completed form to:  
(248) 478-3150

**GMAR Members:**  
No Charge

**Non-Members:**  
\$25.00

Please call (248) 478-1700  
Online at GMARonline.com

**Approved for 3 elective credits of Michigan Continuing Credits.**

Name: \_\_\_\_\_ License #: \_\_\_\_\_

Office: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Visa  MasterCard  Discover  American Express: \_\_\_\_\_ CID: \_\_\_\_\_

**Edu-Pass™ / Member-Max™** Expiration Date: \_\_\_\_\_

Signature \_\_\_\_\_

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