

METROPOLITAN REALTOR®

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NOVEMBER 2020

• H A P P Y •

Thanksgiving





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the official publication of the
Greater Metropolitan
Association of REALTORS®
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NOVEMBER 2020

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following industry partners:*

Michigan State Housing Development Authority 3



ESSENTIAL YOGA EXPERIENCE WITH LUKE SASEK (VIRTUAL)

DATE: Thursday, November 12

TIME: 4 PM - 5 PM

[REGISTER HERE!](#)

Join other GMAR members as we follow Yogi and 2019 Affiliate of the Year, Luke Sasek, in an essential yoga virtual class where we can release stress, increase awareness, and EXHALE in more ways than one.

This one-hour special class is free and open to GMAR members



GLOBAL HOLIDAY PARTY (VIRTUAL)

DATE: Tuesday November 17 – Thursday, November 19

[REGISTER HERE!](#)

Join us as we raise funds to go towards Guardian Angels Medical Service Dogs through the Greater Realtor Foundation's 5-5-5 Campaign! Our goal is to bring in \$25,000 to sponsor another dog. This Global Holiday Party is not only a chance for you to support a great cause, but also a chance to take a small trip around the world without leaving your home. 2020 has caused us all to stay in and stay home much more, so why not explore and experience something different to kick off this holiday season?

We will be honoring five holidays from around the world in our global celebration. Christmas, Diwali, Hanukkah, Kwanzaa, and Las Posadas. We will share recipes, music, and more with you, and during our fundraiser, we will peek in on an artist who will be creating a unique piece to fit our theme.

Our exclusive GMAR holiday shopping mall is FULL of gift items - whether you are shopping for loved ones or yourself! From unique and exotic experiences, to decorative items, to a family meal that gives back to another family in need, you can kick off your shopping here and help a good cause while you're at it.

Your ticket to join us will include access to a fun global holiday party event on November 19th, access to our exclusive global holiday shopping mall for three days, and entry into our Ugly Sweater Contest. All proceeds from the shopping purchases and donations will go directly to the cause. Get ready to have some holiday fun with us!



We are excited to welcome you to visit the new GMAR Events hub where you can locate and register for any of our upcoming events by visiting gmaronline.com/events. Coming soon, download the GMAR Event Mobile App by visiting your mobile app store.

www.gmaronline.com/events



Don't miss out on the fun and join us on November 19th for our **Global Holiday Celebration** as we raise funds to benefit the Guardian Angels Medical Service Dogs, Inc.

WATCH THIS TUTORIAL on how to easily register for an account for the new GMAR Events hub. Download the GMAR Events app and learn how easy and simple it is to register and stay up to date with GMAR events!





By JAMES CRISTBROOK - 2020 GMAR President
President@gmaronline.com

I am Grateful For...

“
ONLY IN THE **DARKNESS**
CAN YOU SEE THE
STARS”

- Dr. Martin Luther King, Jr.

During this month of Thanksgiving I am grateful for my brothers and sisters who show true compassion, kindness, hope, peace and love.

I am grateful for our first responders, nurses, doctors, public safety personnel, teachers and all people who have continued to serve throughout the pandemic.

I am grateful for our government leaders who have bravely made decisions to keep us all safe and healthy. Even when those decisions have put the lives of themselves and their families in jeopardy.

I am grateful for peaceful protestors who have courageously raised their voices in the name of justice and equality.

I am grateful for the countless volunteers who have given of themselves selflessly sharing their time, treasure and talent.

They are the stars that I see shining brightly in the darkness. They inspire me with hope for a better tomorrow for us all.



Congratulate GMAR Member, **Sarah Maiga**, On Being Named Realtor® Magazine's 30 Under 30

The Business of Service

Growing up, Sarah Maiga aspired to be an international human rights lawyer. When she hit a logistical speed bump, she pursued real estate as another way to have an impact. Maiga specializes in "moving coordination" to help people who must sell and buy at the same time. Her Maiga Moves Concierge Program connects clients to a list of contractors who offer discounts and a stress-free moving experience. Maiga, 29, has also hosted monthly real estate seminars, attended by more than 100 people, at a community college. Those led to eight transactions. She started a collection effort to gather furnishings and other household items to donate to smaller charities. Last year she joined the Government Affairs committee of her local REALTOR® association. "I try to be more than just an agent," Maiga says. "I want to do what I love, which is service."

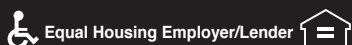
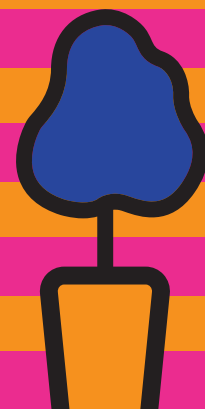
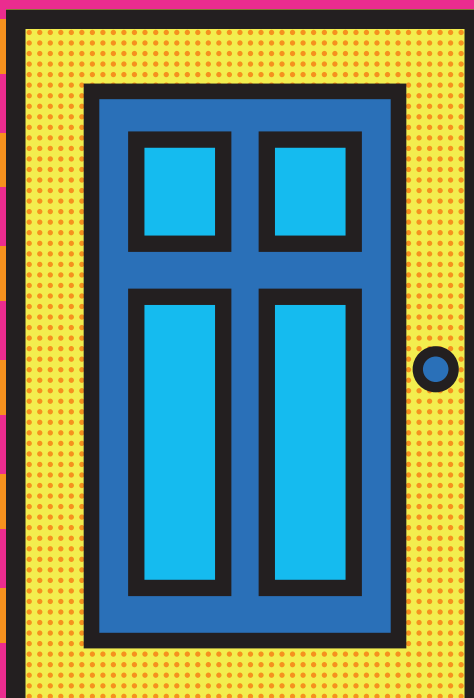


LEARN MORE:

<https://magazine.realtor/30-under-30/sarah-maiga>

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By VICKY LIVERNOIS
Chief Executive Officer

There is a lot to be Thankful for this Year!



Can you believe we are about to close out 2020? When we were all humming along with our daily tasks at the beginning of this year – who would have thought 2020 would have presented us with so many challenges and uncertainties.

When we look back this year – we have two options. We can either think of the good that came from this pandemic or we can focus on all of the bad things and let that continue to bleed into the world that is already in a state of dismay. People are angrier than usual; people are more stressed and unsure of what choice is the right decision. In my own life, I feel the same way, but I choose to focus on the good. To acknowledge that I have been able to spend more time with my husband and two young kids that I would never have had the opportunity to do otherwise. To spend more time outdoors, enjoying the simple things... more bike rides and walks, backyard campouts and movie nights, hiking through trails to see what treasures we can find. Far too often we take for granted the little things, those very things that memories are made of.

On the business side, while our staff is still working remotely, and yes, it has its challenges from time to time, we have adapted and are doing an outstanding job servicing our almost 10,000 members. Our classes are virtual, our events are virtual, and we have not skipped a beat.

While we do hear that some of our members prefer an in-classroom learning experience, we also hear that the virtual option saves on drive time, opens up more opportunities to hop on a class in between appointments, and you can do that from the comfort of your own home.

Our meetings continue to be virtual at least through the end of the year. This too has been very helpful to our leadership team to be able to still accomplish what we set out to do this year. My kids shoot me funny looks somedays because I usually have on sneakers and yoga pants, with a suit coat, when attending these virtual meetings.

While we miss the small talk before or after in-person meetings, we continue to take care of the business needs... and then some. With Zoom becoming a daily staple in our lives, we found that we meet more often.

It's very easy to say, "Hey let's hop on a Zoom call and discuss this face to face". We adapted, not just us as an Association, but our members, our families, and many other businesses along the way. Those who were able to be leaders and develop innovative ways to continue to service their members have shined this year. I want to personally thank our leadership who has pushed us to do more in 2020, our members who have helped us grow and showed patience while we too continue to learn, to those who have participated in our online events, to our Affiliates who have continued to support us this year, and to our staff who continues to be innovative, patient and helpful.

Last but not least, I want to thank our President, James Cristbrook who has pushed us to try new things, who promotes the value of GMAR in all he does, and who has given countless hours away from his family and his business to help lead our Association to accomplish all we have this year – we are Greater because of you – all of you!

Our number one goal at GMAR is to always ensure the safety of our staff, our members, and our families.

We will continue to provide new and innovative options to ensure that you have the tools you need to be successful.

We continue to be available for our members to answer questions, whether it is a phone call, an email, or a chat please never hesitate to reach out.

Again, here we are in November. While this year has not been easy for anyone, I encourage you to find the good and to remember all that we have to be thankful for.



Meet your **Affiliate**



“

I was in commercial and residential real estate for 16 years. As your insurance agent for Business, Life, Auto, cars, Home, Condo, Renters, Mobile Home and Health insurance, it is my job to protect your world and help you live without worry!

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PROMOTION ENDS 12/01/2020

TOOLSHOP MONTHLY SALE

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 gmaronline.com/toolshop

 **248-478-1700**



6100- Note Cards

Choose from many covers. Comes in 25 pack with envelopes and the inside is blank

REGULAR MEMBER PRICE: \$9.00

November Sale Price: \$8.00

5390- Photo Prop Signs

Choose from Black, Blue, Red, Pink, Orange, and Purple

REGULAR MEMBER PRICE: \$9.95

November Sale Price: \$10.50

3324- Small Guest Register

Choose from the colors Black, Blue, Red, Grey

REGULAR MEMBER PRICE: \$29.95

November Sale Price: \$24.95

REALTOR® STORE CURBSIDE PICK-UP AVAILABLE FOR ALL ONLINE ORDERS

Orders can be placed online, by calling or texting 248-478-1700, or email Pauline@gmaronline.com

We will offer curbside pickup by appointment only on Tuesdays and Thursdays between 9 am and 11am and on Wednesdays and Fridays between 12 pm and 2 pm.

Members will need to select their time slot when placing their order.

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Welcome, New Members!

Abdulnoor, Monte-EXP Realty, LLC
 Al-Haddi, Ameer-Empire Realty Group
 Alzookery, Assam-Elite Realty
 Amaker, Antonio-Woodward Square Realty, LLC
 Antrobis, Tricia-Metropolitan Real Estate Group
 Asmer, Ron-National Realty Centers Northv
 Bacall, Joseph-Level Plus Realty
 Baxter, James-Baxter Property Valuation
 Behrik, Ryan-Concept Realty Inc
 Bernard, Jason-EXP Realty, LLC
 Berringer, Abbie-Keller Williams Realty AA Mrkt
 Boyagian, Amara-RE/MAX Eclipse
 Brockman, Brian-Bang Realty-Michigan
 Brown, April-EXP Realty, LLC
 Brown, Christie-Bittinger Team, REALTORS
 Bugbee-Nunn, Melissa-Powell Real Estate
 Bullock, Heather-DOWNRIVER HOMES LLC
 Bunk, Beth-CAULEY KUHN REALTY LLC
 Burt, Sharon-Real Estate One Livonia
 Cameron, Ana-Century 21 Curran & Oberski
 Canaday, Cynaira-EXP Realty, LLC
 Cannon, Donna-I Heart Real Estate, LLC
 Carlisle, Austin-KW Advantage
 Chai, Rui-Brookstone, Realtors
 Charara, Ali-Key Realty One
 Chatman, Kevin-EXP Realty, LLC
 Cherian, Camilla-Clients First, Realtors®
 Clayton, Matt-EXP Realty, LLC
 Conger, Leanne-Diamond Realty & Associates
 Corder, Ann-Berger Realty Group, Inc.
 Cory, Aprielle-Michigan Power Brokers LLC
 Dahm, Leslie-Keller Williams Paint Creek
 Dalton, Michael-Keller Williams Metro
 Daly, Stuart-Good Company Realty
 Dangel, June-MI Choice Realty, LLC
 Daniels, Marcia-Keller Williams Realty Central
 DeYonker, Adam-EXP Realty, LLC
 Dixon, Jerome-Stukkie Real Estate
 Dyer, Sharriff-Carrington Rogers & Dyer Inc.
 Eason, Darryl-DeDe Properties
 Eberhardt, Micheal-EXP Realty, LLC
 Felker, Lynne-EXP Realty, LLC
 Fenech, Tammy-Century 21 Curran & Oberski
 Ferris, Derek-Sine & Monaghan Real Living RO
 Filar, John-Realty Solutions LLC
 Filyo, Christos-Jason Mitchell
 Fitzpatrick, Leo-Berkley Homes
 Fleming, Suzanne-Re/Max Defined
 Franklin, Marissa-Keller Williams Realty AA Mrkt
 Gabrielson, Erin-Elegant Homes
 Gambino, Timothy-Professional One Real Estate
 Gardner, Brittany-Keller Williams Metro
 Gazley, Brianna-Michigan Power Brokers LLC
 George, Stefanie-Keller Williams Metro
 Glassco, Sherry-Bittinger Team, REALTORS
 Goodman, Brian-M1 Brokerage, LLC
 Gordon, Charvis-Re/Max Platinum
 Gray, Krystin-Front Page Properties
 Greenhalgh, David-EXP Realty, LLC
 Griffin, Carletta-Expert Realty Solutions Inc.
 Grigg, Brenda-3DX Real Estate, LLC
 Grish, Emily-3DX Real Estate, LLC
 Gross, Zechariah-Superior Home Realty
 Grumblatt, Mariah-Signature Sotheby's Inter.
 Habbert, Nicholas-Elite Realty
 Haddad, Shady-Anthony Djon Luxury Real Estat
 Hammad ul Haque, Muhammad-EXP Realty, LLC
 Hamric, Kandralyn-Bowers Realty & Investments
 Hardecki, Jacob-Market Elite Inc.
 Harter, Jessica-KW Advantage
 Harter, Monica-KW Advantage
 Hartkopf, Alie-KW Advantage

Hauk, Jenna-RichRealty
 Hemond, Kristen-Keller Williams Metro
 Hendren, Erica-Thrive Realty Company
 Herron, Tracy-Unique Urban Real Estate, Inc
 Heyden, Scott-Great Lakes Real Estate Agency
 Hitchcock, Tamisha-Pretty Homes Realty, LLC
 HollidayMickens, Yvonne-Trust Realty Group, LLC
 Hourigan, Nicholas-KW Professionals
 House, Lynda-EXP Realty, LLC
 Hurd, Corey-Keller Williams Metro
 Iverson, Antonette-Berkshire Hathaway Home Servic
 James, Tonie-Elite Realty
 Jarbo, Triva-National Realty Centers
 Jarbo, Anthony-KW Advantage
 Jenrette, Charles-KW Professionals
 Johnson, Bradley-Woodward Square Realty, LLC
 Johnson-Stapp, Kristi-61 Houses Real Estate Brokerag
 Kaminski, Nicholas-Remerica United Realty
 Keith, Amanda-Re/Max Dynamic
 Khan, Huma-Propeller Property Management
 Kirkland, Brigitte-Trust Realty Group, LLC
 Kleiner, Brian-Great Lakes Real Estate Agency
 Koleski, Matthew-JCS Realty LLC
 Kramer, Jocelyn-KW Professionals
 Krupa, Maribel-KW Advantage
 Krygier, Bryan-True Realty LLC
 LaChance, Charlene-Century 21 Dynamic
 Leapheart, Lisa-EXP Realty, LLC
 Lee-Lemieux, Karen-Real Estate One Farm. Hills
 Lintz, Autumn-Real Estate One, Inc.
 Liu, Youmei-3DX Real Estate, LLC.
 Longuski, Linda-EXP Realty, LLC
 Lopez-Bryan, Angelina-Social House Group
 Lyles, Kimbly-Clients First, Realtors®
 Macielak, Amanda-Max Brook
 Mannor, Lauren-Brookstone, Realtors
 Martin, Shellie-Luxury Homes Properties
 Martin, Patricia-Keller Williams Somerset
 Mason, Ross-American Realty Network
 Mattingly, Kelly-EXP Realty, LLC
 McKevitz, Pamela-3DX Real Estate, LLC.
 Mclay, Ashley-Front Page Properties
 McNamara, Megan-Arterra Realty LLC
 McNamara, Tara-Crown Real Estate Group
 Merriweather, Angela-Real Estate One Farm. Hills
 Mills, Vernon-Brookview Realty
 Missentzis, Cole-Thrive Realty Company
 Moore, Cynthia-Realty Executives Home Towne
 Morrow, Matthew-KW Advantage
 Nelson, Nickolas-Nelson Property Management
 Nichols, John-Century 21 Curran & Oberski
 Novak, Michael-Keller Williams Somerset
 O'Driscoll, Alisia-Coldwell Banker Preferred, Rea
 O'Neil, Kelly-Clients First, Realtors®
 Otto, Ron-EXP Realty, LLC
 Palazzolo, Salvatore-EXP Realty, LLC
 Patel, Shrinai-Keller Williams Metro
 Patterson, Kevin-True Realty LLC
 Pemberton, Dennis-EXP Realty, LLC
 Pfeil, Terry-Max Brook
 Pierce, Brian-EXP Realty, LLC
 Pinkins, Vincent-EXP Realty, LLC
 Potter, James-Re/Max Dynamic
 Pougnet, Evan-Lasco Real Estate Group
 Pouncy, Nicole-Keller Williams Metro
 Powell Wiggins, Jessica-Jessica Powell Wiggins
 Profeta, Jeffrey-Downtown Realty
 Proulx, Emily-Brookstone, Realtors
 Qaqish, Amer-Keller Williams Somerset
 Rice, Latosha-Keller Williams Metro
 Rowley, Felicia-Brookview Realty
 Sabatini, Joe-Re/Max Diamond

Sandhu, Harsimrat-EXP Realty, LLC
 Sandow, Jennifer-Quest Realty LLC
 Sayles, Brittany-KW Advantage
 Schmidt, Drew-Bailey Schmidt, Inc
 Scott, Bruce-Keller Williams Metro
 Scott, Mercedes-Skyline Realty Group, LLC
 Scott, Demetrius-Expert Realty Solutions Inc.
 Scott, Timothy-3DX Real Estate, LLC
 Scott, Brogrik-Elite Realty
 Seitz, Jaimie-KW Advantage
 Shaoni, Nermin-EXP Realty, LLC
 Simkins, Elijah-MCP Brokerage, LLC
 Simons, Bonnie-EXP Realty, LLC
 Slaga, Jessica-Elite Realty
 Smith, Beyonca-Keller Williams Metro
 Smith, Robert-Brookstone, Realtors
 Smith, Stephen-Internet Real Estate, Inc.
 Snider, Joseph-KW Advantage
 Spellman, Valerie-Re/Max Cornerstone
 Spencer, D'Anjilo-Coldwell Banker Weir Manuel
 Stinfield, Maria-Keller Williams Somerset
 Stinson, Demetrius-KW Advantage
 Stoitsiades, Jimmy-Elite Hometown Realty
 Summers, Asonte-Urban Ridge Realty, LLC
 Sutorka, Shane-Anthony Djon Luxury Real Estat
 Thompson, Charmaine-Vision Realty Centers, LLC
 Timpo, Karen-Keller Williams Legacy
 Tringovski, Turgut-Moving The Mitten RE Group
 Vadrevu, Kamaraju-Internet Real Estate, Inc.
 Vitale, Denise-EXP Realty, LLC
 Wagel, Mary-Dwellings by Rudy & Hall
 Walker, Hanna-Arterra Realty LLC
 Wallace, Robert-EXP Realty, LLC
 West, Heather-KW Advantage
 West, Michael-KW Advantage
 Wheeler, Allante-KW Advantage
 White, Christopher-EXP Realty, LLC
 White, Terrance-Klutch Real Estate Group
 Williams, Michael-Maxim Properties
 Woods, Jack-Keller Williams Realty AA Mrkt
 Woods, Kai-Veronica Todd Realty
 Worsley, Douglas-KW Advantage
 Yassine, Jina-Real Living Kee Realty Roch.
 Yauch, Nathan-Jason Mitchell
 Yengulalp, Jennifer-Bittinger Team, REALTORS
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By MELISSA BOTSFORD
GMAR RPAC Chair



How does this all work?

Realtors® interview local candidates and allocate RPAC dollars to those who support private property rights and homeownership. RPAC is recognized as one of the most bipartisan PACs in the country, supporting both Democratic and Republican candidates. As we approach the 2020 Presidential election, it's important to recognize that RPAC gives ZERO dollars to United States Presidential Candidates. RPAC dollars are used for local Realtor® friendly candidates only.

The REALTORS® Political Action Committee (RPAC) is the best way a REALTOR® can protect their business. Think of it as your insurance policy. RPAC is the only grassroots and issues mobilizing force that exists to protect and promote homeownership and real estate investment.

By contributing to RPAC, you are able to support REALTOR®-friendly legislators who believe in our industry and believe in protecting private property rights, preserving the American dream of homeownership, and fighting for tax reforms and regulations on our business. Haven't taken the next vitally important step to invest in RPAC, PLEASE DO IT TODAY!

If you haven't made your 2020 investment in RPAC, it is not too late to do so.

Please consider investing a minimum of \$50 or more to RPAC for 2020. For Member- Max Members, you can invest \$15 in RPAC with no additional cost to you. Visit www.gmaronline.com/optin/ to have GMAR send \$15 of your August dues to RPAC on your behalf. To make a one-time investment to RPAC, visit www.gmaronline.com/invest/.

Thank You 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 October 2020.

Jacob Aboo	Mark Borchardt	Matthew Cowan	Joseph Farkas	Georgeann Griffin	Kimberly Jackson
Lila Abraham	Jeff Borg	Leonard Cox	Ruba Fauzan	Brenda Grigg	Jeffrey Jacob
Lauri Aepelbacher	Jason Borregard	Todd Craft	Anthony Fawaz	Emily Grish	David Jacobson
Auayd Aisar	Julie Bosek	Karen Cresap	Michael Fazio	Zechariah Gross	John Jaghab
Damon Ajlouny	Lori Boushelle	Karen Cross	James Feaheny	Kendall Gulbernati	Robert Jakowinicz
Richard Akins	Donna Bousson	Natalie Cruz	Tammy Fenech	Kimberly Guntzville	Lorraine James
Sarah Alexander	Amara Boyagian	Rebecca Cunningham	Mario Leo Ferrante	Mazen Haddad	Susan Jaracz
Monica Alkasmikha	Christin Bracken	Susan Curry	Derek Ferris	Shady Haddad	Elizabeth Jarvis
Matthew Allen	Debra Bridges	Christopher Daggy	John Filar	Lisa Hall	Sarmad Jarwa-Yousuf
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Valerie Anderson	Lori Brown	Gwen Daubenmeyer	Angela Fontair	Benjamin Handelsman	Charles Jenrette
Karen Ann	Robert Brown	Bernadine Davis	Sarah Foster	Angela Hanke	Kristina Jessop
Tricia Antrobis	Kate Browner	Donna Davis	Susan Foster	Michael Hannah	Becky Johnson
Frank Arcori	Ronald Bruce	Emily Day	Cleteal Fowler	Jacob Hardecki	David Johnson
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Valarie Arington	Paula Burin	Rocco Deciechi	Dean Fracassi	Karen Harlin	Gordon Johnson
Ehud Arzi	Jaime Burkhart	Valarie DeGarmo	Marissa Franklin	Cynthia Harris	Luke Johnson
Joseph Atto	Christine Burns	Deborah DeGuise	Lisa Fraske	Elizabeth Harris	Sherri Johnson
Jacqueline Aubuchon	Rose Burns	John Demeke	Sherry Frazier	Zoe Harris	Tamara Jonna
Phillip Ausman	Carla Butterly	Kelly Demeke	Gayle Freel	Richard Harrison	Joe Joseph
Christopher Ayers	James Bynum	John Denha	Michelle Freeman	Elaine Hart	Meriem Kadi
Fadl Badreddine	Ana Cameron	Tameka Dennis-Fluellen	Ellen Frink	Brad Haugk	Kenny Kakos
Sarmad Bahnam	Cynaira Canaday	Jonathan Dewindt	Gabriel Gabriel	Kim Hawes	Christina Kass
Niran Bahoora	Lixing Cao	Jan Dijkers	Erin Gabrielson	Joseph Hawthorne	Calvin Kassab
Barbara Bailey	Sandra Carland	Douglas Domas	Jill Gadola	Nicholas Hawthorne	Douglas Kassab
Vanessa Bailey	Gene Carlson	Curtis Dozier	Anna Gallo	Julie Heidt	Kay Kasshamoun
Samir Edward Baizel	Susan Carone	Gregory Drake	Leonard Gallo	Michael Helfant	Patricia Kassis
Klement Bardhi	Ingrid Cartwright	Kathleen Dreifus	Timothy Gambino	Chuck Hempel	Saba Katto
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Matthew Barker	Vito Castellana	Courtney Drew	Jerry Gardner	Allison Henning	Nashwa Thom Kattouah
Donna Barlow	Keena Catanzaro	Rebecca Drob	Kelly Gardner	Joshua Hepner	William Kaupas
Robbin Barnes	Donna Caumartin	Olena Drobot	Marlene Garland-Hill	Jean Herman	Nicholas Kawala
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Lindsay Baylis	Lori Chattinger	Jeffrey Duneske	Nicolas Gaudino	Craig Hickey	Allen Keller
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Keith Becker	David Chopp	Doriana Dzhumakova-	Richard Gibb	Chin Hom	Lynn Ketelhut
Stephanie Beer	Syed Chowdhury	Stafford	Orlando Gibson	Angela Hoops-Cossey	Nash Khraishi
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Mayco Bojaj	David Compo	Anthony Conrad	James Gostomski	Nahla Imseeh	Robert Kluck
Carlina Boji	Deborah Conrad	Geralyn Faehner	Dianne Gouin	James Iodice	Cynthia Knight
Nathan Boji	Richard Cook	Karen Fage	Russell Graham	Connie Isbell	Edward Knight
Denise Bondoni	Douglas Cope	Anthony Falletich	Sherri Gramlich	Clark Jabiro	Kelly Knight
Sharon Bonner	Lanie Cosgrove	Jeffrey Fanto	Karen Greenwood	Dany Jabrail	Elizabeth Kochan
Joyce Boor	Timothy Courtney		Donald Grieser	Darlene Jackson	Bill Kokenos

continued on page 12

Rrok Koleci	Patricia Martini	Rene Nunner	Stephanie Rodriguez	LeAnne Smits	Katie Weaver
Matthew Koleski	Dominic Marzicola	Ellen Obsum	Elizabeth Rogers	Sonia Smyk	Melissa Weaver
Jennifer Kompoltowicz	Robert Marzolf	Alisia O'Driscoll	Dominic Romano	Bilal Sobh	Keith Weber
Annamaria Koncz	Cecile Massey	Gary Ofiara	Deborah Ronayne	Thomas Sonk	Dennis Weese
Madhavi Kondapalli	David Mathieu	Dorothy Ohara Blizard	Louis Ronayne	Andrew Soper	Misty Weisenberger
Lindsay Konrad	David Maurice	Anna Marie O'Malley	Louis III Ronayne	Valerie Spellman	Jessica Weisman
Ryan KorZetz	Joseph Mazur	Erin O'Neill	Michael Ross	Linda Spindura	Jennifer Wells
Dennis Kozak	Vickie McAskin	E'toile O'Rear-Libbett	Caitlin Rosso	Theresa Spiro	David Welton
Jamey Kramer	Karen McBride	James Orr	Marilyn Rottner	James Sproul	Edmund Wertz
Jessica Kuhn	Gordon McCann	Richard Osos	Michael Rousseau	Maria Stanfield	Marylou West
Lonnie Kupras	Kendra McConnell Hurd	Josh Otting	Keith Ruloff	Corey Stanton	Mark Wheeler
Gregory Kurzahls	Colin McCoy	David Owens	Mark Rutkowski	Madeline Stechschulte	Brandon White
Constance LaBarge Thomas	Roger McDaid	Melissa Owens	Frederick Ryckman	Brian Stecker	Christopher White
Dana Labes	Carol McGarvey	Donald Page	Karen Ryckman	Margaret Steketee	Tonya White
Charlene LaChance	Linda McGonagle	Jan Page	Josi Ryke	Jo Ann Steuwe	Vicki Whitt
Jeff LaFleur	Colleen McGough	Sam Palazzolo	Nancy Sable	Jennifer Stewart	Donald Wieme
Mark Lagana	Maria McGuire	Jonathan Pan	Essa Sackllah	Paul Stewart	Eric Wierszewski
Christopher Lagoe	Kelly McKenna	Paul Panik	Justin Sadauskas	Kimberly Street	Melissa Wiley
Gregory Laikind	Pamela McKevitz	Jack Parr	C Michele Safford	Jodie Struebing	Eric Wilhelm
Michael LaLonde	Ashley McLay	Alvin Pattah	Adrienne Sain	Lori Strycharz	Erik Williams
Porchia Lane	Megan McNamara	Bartley Patterson	Mohammad Saleem	Lakshmi Subbiah	Lindsay Williams
Janice LaQuiere	Shirley Medved	Heather Patterson	Heather Salesin	Cory Sultana	Michael Williams
Jill Laskey	Jacob Meeseman	Karen Payne	Lianna Sam	Shane Sutorka	Shauna Williams
Katarzyna Laszczkowski	Rebecca Meisner	Gloria Pearson	C V Samuel	Michael Swanberg	Sheila Williams
Raymond Laurin	Robert Meldrum	Michael Perrotta	Connie Samuels	Jeff Tack	Stephen Williams
James Lawson	Tanisha Melson	Christine Peterson	Jaye Sanders	Amir Taha	Wanda Williams
Wendy Leach	Sharmaine Mendez	Dawn Pfaff	Harsimrat Sandhu	Charles Tamou	David Wilson
Lisa Leapheart	Kathleen Merlo	Dorene Phan	Jennifer Sandow	Ronnie Targanski	Jade Wimpey
Amy Lee	Angela Merrieweather	Brett Phillips	Ronald Saoud	Greg Taylor	Notricia Winborn
Sheilah Lemanski	Kevin Messier	Timothy Phillips	Leo Savoie	Stephanie Taylor	Jeffrey Wine
Ryan Lenahan	Michael Messier	Charles Pickering	Joseph Scalici	Wendy Thagard	Sharon Wither
Craig Lescoe	Ann Michael	John Pierce	Robert Scalici	Julie Thayer	D. Ryan Wolf
Randall LeVasseur	Karen Miles	Vincent Pinkins	Anthony Schippa	Marcie Theisen	J. Bradley Wolf
Steven Levett	Alan Millard	Vincent Pipitone	Katrin Schniedertoens	Christine Thibault	James Wolfe
Deborah Ley	Gerald Miller	Steven Piskorowski	James Schock	Matthew Thibeault	Carol Woodard
Rong Li	Karen Miller	Tressa Pitera	Shelley Schoenherr	Brian Thomas	Dolores Wright
Autumn Lintz	Herb Mills	Philip Pitters	Carol Schrauben	Candice Thompson	Warren Wynn
Janet Lippert	Kelly Milstein	Janice Plaskon	Ann Schroeder	Jacob Thompson	Firas Yaldo
Elizabeth Little	Sandra Misko	Kevin Plaskon	Sara Schubert	Joseph Tiseo	Raymen Yaldo
James Littlepage	Michael Mitchell	Christopher Plummer	Gwen Schultz-Ofiara	Mark Tlok	Nhia Yang
Chunyan Liu	Frank Moceri	Martina Polus	Brogrick Scott	Jill Tokarsky	Ronald Yarbrough
Vickey Livernois	Kristine Monday	Nicole Porter	Bruce Scott	Sandra Tomchick	Deborah Yatooma
Anthony Lombardo	Lemuel Montgomery	Steven Potocsky	Pharen Scott	Nikki Trombley	Nathan Yauch
Julie Longo	Levend Montgomery	Nicole Pouncy	Linda Seasons	Gail Turner	Jill Yee
Linda Longuski	Colleen Moore	Brian Powers	Deborah Sechrist	Rafique Uddin	Chelsey Yoder
Salvatore LoPiccolo	Jennifer Moore	Linda Prevost	Roy Sera	Brittanie Ulrich	Robert Yoder
Susan Loughrige	Michael Moore	Aaron Pringle	Arkan Sese	Renee Unger	Wesam Younis
Lynn Louton	Audrey Moosekian	Dawna Punnett	Robert Shaffer	Matthew Vale	David Yousif
Peggy Loverde	Julie Moraitis	Troy Puste	Nawal Shallal	Jean Van Oosterwyk	Debbie Zalewski
Judith Lovrince	Patricia Moran	Sahar Qaqish	Rutha Sharpe	Brian Vance	Virgil Zanolldelli
Zachary Lowe	David Morgan	Renee Ralsky	Judith Shaune	Darlene Vegh	Jennifer Zardus
Catherine Lu	Jamie Morici	Damiano Randazzo	Michael Shay	Eva Vermeesch	Michelle Zarghami
Carol Lukity	Michelle Morris-Mays	Eric Rasmussen	Adam Shepherd	Tina Vitale	Fadi Zarka
Michael Lund	Patti Mullen	Roberta Rasmussen	Diane Shires	Paul Viviano	Charlotte Zechmeister Stapp
Dean Lundberg	Gaspard Munaco	James Ray	Diana Shirey	Michelle Volckaert	Thomas Zibkowski
Kimbly Lyles	Marlyne Musleh	Eric Raymo	Saif Siddiqui	Kristine Wales	
Christine Lynn	Daryl Nafsu	Laurie Rea	Andrea Sims	Suzanne Walker	
Daniel MacLeish	Jacquelyn Nagle	E. Ann Redfield	Linda Singer	Alfred Wallace	
Daniel MacLeish	Cheryl Nahas	Cass Reed	Ziad Sitto	Furhad Waquad	
Teri Madigan	Michelle Naumovski	Joyce Reedy	Mary Skwiera	David Ward	
Kathleen Malczynski	Earl Newman	Dawn Reid	Jessica Slaga	Madelon Ward	
Magan Malkiewicz Williams	Bon Nguyen	Ted Reithel	Jeffrey Slomovitz	Taneisha Wardlow	
Van Mamula	David Nguyen	Mark Reling	Barbara Smith	Christopher Waring	
Michele Mancini	John Nichols	James Renberg	Beyonca Smith	Michael Warren	
James Mangiapane	Marilyn Niemi	Karen Rhea	Gloria Smith	Shelly Warren	
Lana Mangiapane	Bashar Nijem	Heidi Rhome	Jan Smith	Grant Warrington	
Yvonne Marks	Lidia Nikprelevic	Cheryl Riback	Julie Smith	Nancy Warson	
Anisa Marku	Landi Nito	Marie Riley	Lori Smith	Deborah Waschewski-Nelson	
Diane Martin	Marc Nocera	Wendy Rish	Mark Smith	Michael Watcke	
Patricia Martin	Clara Norris	Gaetano Rizzo	Rebecca Smith	Sandra Watson	
Roger Martin	John North	Jody Roberts	Richard Smith	Elizabeth Watts	
Shellie Martin	Daniel Novak	Tara Roberts	Jennifer Smitherman	Catherine Waun	

*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



What is RPAC? Why should I invest? By doing so, you are investing \$50 in the REALTOR Political Action Committee (RPAC). Investing in RPAC is something that you should never be forced or feel obligated to do. Many who have invested in RPAC for years will tell you, they do it because they've seen some of the ideas that public officials came up with to interfere in your business. I would be willing to bet if you heard about some of these ideas, you would invest double what you've ever invested, right now.

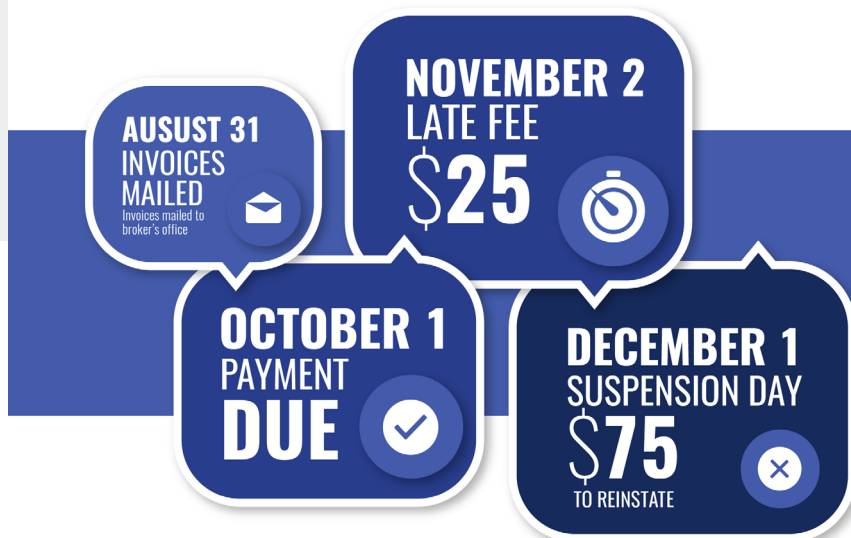
Below are just a couple reasons as to the level of importance of RPAC.

1. RPAC works with REALTOR Champions in government that defend you and your clients from bad policy, including sign ordinances, short term rental bans, and many other things that impact the industry as a whole.
2. RPAC saved the 30-year mortgage and defeated a sales tax on your services as a Realtor®.

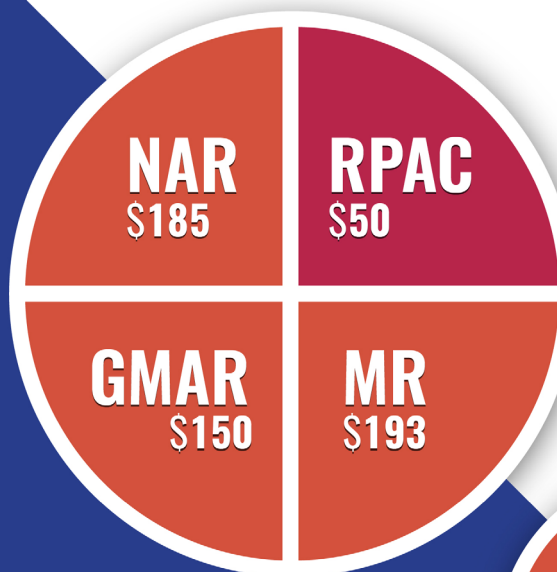
Make a habit of paying the full invoice! By investing those \$50 with your dues, \$33 of those dollars will stay right here in Michigan to help elect candidates who will protect private property rights and keep you at the center of the real estate transaction.

2021 Dues Renewal

Choose **MemberMax™** for only **\$54.83 /month**



2021 Total Dues



RPAC investments are voluntary and non-deductible

RPAC investments have increased NAR, MR, and GMAR's influence in Washington, Lansing, and local governments across metro Detroit. The new "That's Who We R" messaging will build on this foundation to establish the REALTOR® position, the value of homeownership, and the 30-year mortgage to members of Congress and elected officials at every level of government.



Member Benefits

At GMAR, all members receive premier services. Your basic investment in GMAR provides more opportunities to thrive in our profession than any other investment you will make. Mentoring, professional level programming, partnering, advocacy, products, camaraderie and more – GMAR offers it all, and at a price that is competitive. For more information regarding your membership benefits, please visit GMARonline.com.

Pay Online

by Logging into Your Member Account at GMARonline.com

REALCOMP MONTHLY HOUSING STATISTICS REPORT NOW AVAILABLE ONLINE

Here are the monthly real estate statistics for the month of August for the Tri-County area. The PDF of housing statistics can also be located in our knowledge library here: gmaronline.com/resources/library

SEPTEMBER 2020 **QUICK TAKES** RESIDENTIAL PROPERTY

4,470
Homes Sold

45.7%
Inventory Decrease
since August



\$256,465
Average Sales Price

2 Months Supply of
Inventory



OAKLAND, WAYNE & MACOMB AUGUST 2020 RESIDENTIAL PROPERTY **QUICK TAKES**

OAKLAND

1,803
Homes Sold

\$356,837
Average Sales Price

WAYNE

1,766
Homes Sold

\$199,775
Average Sales Price

MACOMB

1,480
Homes Sold

\$200,000
Average Sales Price

Local Market Update – September 2020

A Research Tool Provided by Realcomp



GMAR® Report

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

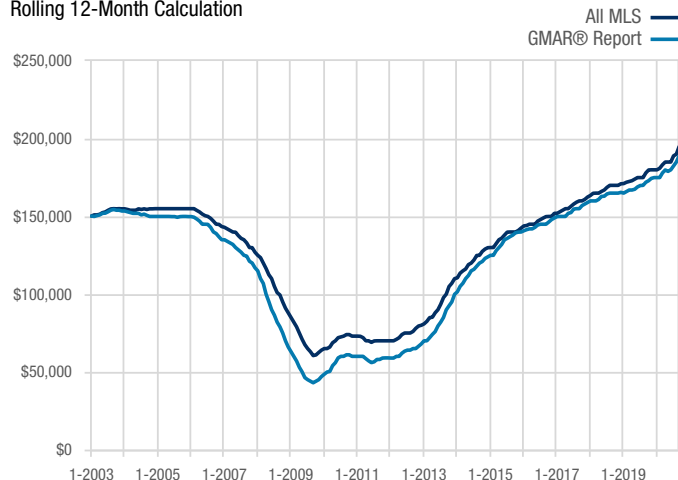
Residential	September			Year to Date		
Key Metrics	2019	2020	% Change	Thru 9-2019	Thru 9-2020	% Change
New Listings	6,031	5,554	- 7.9%	53,938	43,636	- 19.1%
Pending Sales	3,542	4,581	+ 29.3%	34,334	33,631	- 2.0%
Closed Sales	3,769	4,470	+ 18.6%	32,939	29,963	- 9.0%
Days on Market Until Sale	32	29	- 9.4%	35	39	+ 11.4%
Median Sales Price*	\$182,000	\$215,000	+ 18.1%	\$175,000	\$195,000	+ 11.4%
Average Sales Price*	\$222,605	\$255,195	+ 14.6%	\$219,552	\$237,195	+ 8.0%
Percent of List Price Received*	97.3%	99.2%	+ 2.0%	97.4%	98.0%	+ 0.6%
Inventory of Homes for Sale	13,177	7,153	- 45.7%	—	—	—
Months Supply of Inventory	3.6	2.0	- 44.4%	—	—	—

Condo	September			Year to Date		
Key Metrics	2019	2020	% Change	Thru 9-2019	Thru 9-2020	% Change
New Listings	1,159	1,060	- 8.5%	9,623	8,564	- 11.0%
Pending Sales	704	870	+ 23.6%	6,431	6,286	- 2.3%
Closed Sales	698	886	+ 26.9%	6,197	5,716	- 7.8%
Days on Market Until Sale	33	35	+ 6.1%	35	43	+ 22.9%
Median Sales Price*	\$169,000	\$183,000	+ 8.3%	\$166,250	\$174,000	+ 4.7%
Average Sales Price*	\$194,109	\$214,001	+ 10.2%	\$199,273	\$203,767	+ 2.3%
Percent of List Price Received*	97.8%	98.0%	+ 0.2%	97.6%	97.6%	0.0%
Inventory of Homes for Sale	2,335	1,727	- 26.0%	—	—	—
Months Supply of Inventory	3.5	2.6	- 25.7%	—	—	—

* 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.

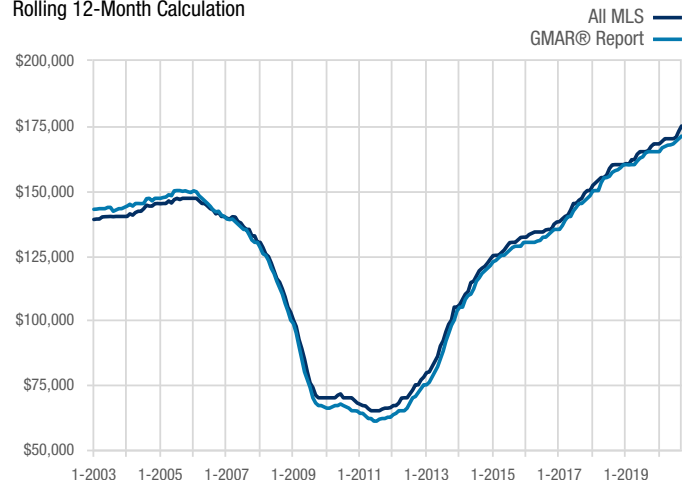
Median Sales Price - Residential

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 October 7, 2020. All data from Realcomp II Ltd. Report © 2020 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

SEPTEMBER'S STRONG SURGE:

Closed Sales Finish 19% Higher, Pending 21% Higher than 2019

Median Sales Price Continues Climb Amidst Lower Inventory

Quick Facts

+ 19.1%

Year-Over-Year Change in
Closed Sales
Residential and Condo

+ 13.4%

Year-Over-Year Change in
Median Sales Price
Residential and Condo

- 41.9%

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.

September Real Estate Market Commentary

Strong buyer activity has continued into the fall, which is normally the start of the seasonal slowing of the housing market. With stronger buyer activity in the market this year and the continued constrained supply of homes for sale, speedy sales and multiple offers are likely to remain a common occurrence and will keep the housing market hot even when the weather is cooling.

Closed Sales increased 18.1 percent for Residential homes and 26.5 percent for Condo homes. Pending Sales increased 21.4 percent for Residential homes and 23.9 percent for Condo homes. Inventory decreased 44.2 percent for Residential homes and 24.4 percent for Condo homes.

The Median Sales Price increased 13.2 percent to \$215,000 for Residential homes and 6.7 percent to \$182,000 for Condo homes. Days on Market decreased 5.4 percent for Residential homes but increased 11.4 percent for Condo homes. Month's Supply of Inventory decreased 43.2 percent for Residential homes and 20.6 percent for Condo homes.

While mortgage rates remain near record lows, The Mortgage Bankers Association reports that lending standards are tightening, which makes it a bit more difficult for some buyers to qualify. At the same time, unemployment remains substantially higher than a year ago due to COVID-19. Despite all this, buyers are out in full force this fall, showing amazing resilience in the middle of a pandemic.



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	9-2019	9-2020	Percent Change	YTD 2019	YTD 2020	Percent Change
New Listings		11,980	11,337	- 5.4%	107,666	88,827	- 17.5%
Pending Sales		7,541	9,176	+ 21.7%	71,242	69,868	- 1.9%
Closed Sales		7,883	9,392	+ 19.1%	67,830	62,835	- 7.4%
Days on Market Until Sale		37	35	- 5.4%	41	45	+ 9.8%
Median Sales Price		\$185,200	\$210,000	+ 13.4%	\$179,000	\$195,000	+ 8.9%
Average Sales Price		\$221,977	\$248,079	+ 11.8%	\$216,943	\$232,924	+ 7.4%
Percent of List Price Received		97.6%	99.1%	+ 1.5%	97.6%	98.1%	+ 0.5%
Housing Affordability Index		174	160	- 8.0%	180	173	- 3.9%
Inventory of Homes for Sale		27,660	16,083	- 41.9%	--	--	--
Months Supply of Inventory		3.7	2.2	- 40.5%	--	--	--

Listing and Sales Summary Report September 2020



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Sep-20	Sep-19	% Change	Sep-20	Sep-19	% Change	Sep-20	Sep-19	% Change	Sep-20	Sep-19	% Change
All MLS (All Inclusive)	9,392	7,883	+19.1%	\$210,000	\$185,200	+13.4%	35	37	-5.4%	16,083	27,660	-41.9%
City of Detroit*	377	317	+18.9%	\$55,000	\$49,950	+10.1%	54	45	+20.0%	1,528	2,781	-45.1%
Dearborn/Dearborn Heights*	240	214	+12.1%	\$171,250	\$145,550	+17.7%	25	26	-3.8%	324	610	-46.9%
Downriver Area*	454	432	+5.1%	\$150,000	\$134,500	+11.5%	24	27	-11.1%	562	1,166	-51.8%
Genesee County	577	486	+18.7%	\$168,000	\$150,000	+12.0%	33	35	-5.7%	790	1,682	-53.0%
Greater Wayne*	1,616	1,495	+8.1%	\$180,000	\$160,000	+12.5%	26	28	-7.1%	2,288	4,047	-43.5%
Grosse Pointe Areas*	78	70	+11.4%	\$342,750	\$302,450	+13.3%	30	38	-21.1%	179	270	-33.7%
Hillsdale County	67	40	+67.5%	\$143,500	\$130,000	+10.4%	73	72	+1.4%	146	239	-38.9%
Huron County	16	15	+6.7%	\$106,950	\$139,500	-23.3%	112	87	+28.7%	45	83	-45.8%
Jackson County	228	174	+31.0%	\$158,500	\$160,500	-1.2%	74	74	0.0%	538	605	-11.1%
Lapeer County	131	111	+18.0%	\$225,000	\$175,000	+28.6%	38	43	-11.6%	220	501	-56.1%
Lenawee County	154	118	+30.5%	\$173,250	\$163,500	+6.0%	69	66	+4.5%	320	458	-30.1%
Livingston County	349	279	+25.1%	\$300,000	\$279,000	+7.5%	37	35	+5.7%	510	950	-46.3%
Macomb County	1,480	1,211	+22.2%	\$200,000	\$180,000	+11.1%	24	30	-20.0%	1,814	3,463	-47.6%
Metro Detroit Area*	6,001	5,062	+18.5%	\$228,000	\$199,900	+14.1%	30	32	-6.3%	9,707	17,481	-44.5%
Monroe County	193	178	+8.4%	\$214,000	\$192,500	+11.2%	43	54	-20.4%	336	557	-39.7%
Montcalm County	19	19	0.0%	\$180,000	\$102,900	+74.9%	59	45	+31.1%	34	58	-41.4%
Oakland County	2,179	1,760	+23.8%	\$285,000	\$255,550	+11.5%	32	34	-5.9%	3,567	6,240	-42.8%
Saginaw County	196	171	+14.6%	\$130,000	\$103,000	+26.2%	37	43	-14.0%	282	582	-51.5%
Sanilac County	48	37	+29.7%	\$136,000	\$119,900	+13.4%	95	79	+20.3%	111	231	-51.9%
Shiawassee County	116	103	+12.6%	\$148,500	\$141,500	+4.9%	47	40	+17.5%	133	250	-46.8%
St. Clair County	254	207	+22.7%	\$190,500	\$180,000	+5.8%	37	40	-7.5%	371	735	-49.5%
Tuscola County	36	38	-5.3%	\$149,500	\$134,000	+11.6%	36	59	-39.0%	48	152	-68.4%
Washtenaw County	459	382	+20.2%	\$290,000	\$285,000	+1.8%	37	37	0.0%	1,284	1,596	-19.5%
Wayne County	1,993	1,812	+10.0%	\$168,000	\$145,000	+15.9%	31	31	0.0%	3,816	6,828	-44.1%

* Included in county numbers.

Michigan State Police & GMAR Come Together to Sponsor a Medical Service Dog



In February 2019, Sgt. McRae of the Michigan State Police Trooper Recruit School set a goal. To honor Michigan State Trooper Craig A. Scott; a military veteran who was killed in the line of duty after 7 years on the force in 1982.

Each recruit class creates a Hero WOD (workout of the day) for a fellow trooper and performs the Hero WOD at the gym. This 135th trooper recruit school added a fundraiser with an ambitious goal. To raise \$25,000 to sponsor the training of a medical service dog for a deserving recipient.

The members of the 135th Trooper Recruit School were well on their way to that goal, raising \$9,200 during a Hero WOD. That's when GMAR (The Greater Metropolitan Association of REALTORS®), reached out to help them complete their goal. GMAR has already been involved in raising funds for service dogs for several years, with their ["5 Years, 5 Dogs, 5 Lives Saved"](#) campaign and they have previously completed sponsorship of Service Dogs Cobalt REALTOR® Blue, and Thor, and have future Service Dog Independence, currently in training.

On Monday, August 12, 2019, the two came together, and GMAR presented a check to The Michigan State Police for \$15,725 – covering the balance of the Trooper Recruit School's sponsorship.

The funds raised and contributed will be sent to [Guardian Angels Medical Service Dogs](#), a 501(C)3 non-profit organization, that has raised and trained more than 320 service dogs for deserving individuals in need nationwide, predominantly for veterans and first-responders.

To date, Guardian Angels have paired more than 20 dogs in the State of Michigan. But the waiting list continues to grow. The number of both veterans and first-responders facing issues such as PTSD, Traumatic Brain Injury, Seizure, and Diabetic disorders and mobility issues is steadily increasing, and it is the hope of the Michigan State Police and GMAR that this individually-trained medical service dog, yet named will greatly improve life for its future recipient.

GMAR EDUCATION CALENDAR 2020

NOVEMBER 2020 - VIRTUAL!

ACCREDITED BUYER REPRESENTATIVE DESIGNATION (ABR)- 3 DAYS

CE Credits: 13 standard and 2 legal

Must attend all 3 days!

November 4, 5 & 6

11:00 a.m. – 3:00 p.m.

VIRTUAL

Instructor: Bart Patterson

FREE, Membermax & EduPass

\$99, Members

\$115, Non- Members

Register Here: <https://bit.ly/2HN82f6>

PRICING STRATEGY ADVISOR- 2 DAYS (MASTERING THE CMA)

CE Credits: 7 standard

Must attend both days!

November 10 & 11

10:00 a.m. – 2:00 p.m.

VIRTUAL

Instructor: Diane Kroll

FREE, Membermax & EduPass

\$49, Members

\$59, Non- Members

Register Here: <https://bit.ly/2TCTIZi>

MANAGING YOUR BUSINESS: REAL ESTATE & SUCCESSION PLANNING

CE Credits: 2 legal & 2 standard

November 13th

9:00 a.m. - 1:00 p.m.

VIRTUAL

FREE!

Register Here: <https://bit.ly/37T2CdK>

MANAGING YOUR BUSINESS: DOLLARS & SENSE

CE Credits: 3 standard

November 18th

9:00 a.m. - 12:00 p.m.

VIRTUAL

FREE!

Register Here: <https://bit.ly/31U1EKd>

GUIDANCE TO COMPLIANCE

CE Credits: 2 legal

November 19

10:00 a.m.- 2:00 p.m.

VIRTUAL

Instructor: Deanna DuRussel

FREE, Membermax & EduPass

\$20, Non-Members

Register Here: <https://bit.ly/34Gni6s>

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Greater Metropolitan Association of REALTORS®



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Diane Kroll
GMAR Instructor

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THE RIGHT PARTNER MAKES ALL THE DIFFERENCE



LET U.S. BANK BE YOUR TRUSTED PARTNER FOR YOUR CLIENT'S HOMEBUYING PROCESS. WE'LL HELP THEM FIND A MORTGAGE THAT SUPPORTS THEIR FINANCIAL GOALS AND FITS THEIR LONG-TERM STRATEGY.

U.S. Bancorp, with 74,000 employees and \$547 billion in assets as of June 30, 2020, is the parent company of U.S. Bank, the fifth-largest commercial bank in the United States. The bank blends its relationship teams, branches and ATM network with mobile and online tools that allow customers to bank how, when and where they prefer. U.S. Bank is committed to serving its millions of retail, business, wealth management, payment, commercial and corporate, and investment services customers across the country and around the world as a trusted financial partner, a commitment recognized by the Ethisphere Institute naming the bank a 2020 World's Most Ethical Company.

TRY OUR SMART, SIMPLE AND FAST DIGITAL TOOLS, DESIGNED TO MAKE FINDING AND APPLYING FOR YOUR MORTGAGE EASIER.

The U.S. Bank Loan Portal, is an innovative mortgage loan process that makes it easier for customers to gather the information they need to apply for a mortgage, while staying connected with a trusted loan officer throughout the process. With our secure online loan application, customers can:

- Apply for a mortgage eligibility letter or home loan online or through their local loan officer.
- Reduce the time and effort involved in gathering mortgage documentation by retrieving asset and income information electronically.
- Upload and view documents from multiple devices in one secure place.
- Find information about loan status and communicate with the loan officer and their support team all along the way, reducing time to close.

"Innovation has always been part of our culture at U.S. Bank," said Tom Wind, president of U.S. Bank Home Mortgage.

"The U.S. Bank Loan Portal combines the best of personal service offered by our mortgage loan officers with the latest technology to provide a seamless experience for our mortgage customers. It's good news for buyers and realtors alike, especially when housing inventories are tight and buyers need to move quickly to secure the home they want. The new portal makes that process faster and easier."

LOCAL MORTGAGE PROFESSIONALS AVAILABLE TO HELP YOUR CLIENTS:

U.S. Bank salutes its mortgage loan officers who place customer values first. We proudly recognize Ted Edginton for receiving the Legends of Possible Award, our highest recognition for U.S. Bank employees. Ted's dedication to turning homeownership dreams into reality – driven by a constant focus on customer care and ethical practices – shows that how we achieve is as important as what we achieve.

Ted Edginton

Cell: 248-866-9460

ted.edginton@usbank.com

NMLS #: 502442





Accredited Buyer's Representative Designation

AN ONLINE 3-DAY ZOOM CLASS!

November 4th, 5th, & 6th | 11am – 3pm

Register today for this upcoming virtual education course hosted on **ZOOM** exclusively from GMAR!

Special Member Pricing!

GMARonline.com/**calendar**
or call **248-478-1700**



GMAR VIRTUAL EDUCATION



Pricing Strategy Mastering the CMA

A 2-PART ONLINE ZOOM CLASS!

November 10th & 11th | 10:00am – 2:00pm

Register today for this upcoming virtual education course hosted on **ZOOM** exclusively from GMAR!

Special Member Pricing!

GMARonline.com/**calendar**
or call **248-478-1700**



GMAR VIRTUAL EDUCATION



A hand is shown placing a wooden block onto a tall, slightly wobbly tower of Jenga blocks. On top of the tower sits a small, white, two-story miniature house with a grey roof and several windows. The background is a blurred image of a person's face, suggesting a professional setting.

AFFILIATE



MANAGING YOUR BUSINESS:
**REAL ESTATE & SUCCESSION
PLANNING**



2 legal & 2 standard hours

Who needs an estate plan? Probate process. How much money will you need for retirement? Where to save your money? And so much more!

November 13
9am-1 pm



Guidance to Compliance



AN ONLINE ZOOM CLASS!

November 18th | 9:00am – 12:00pm

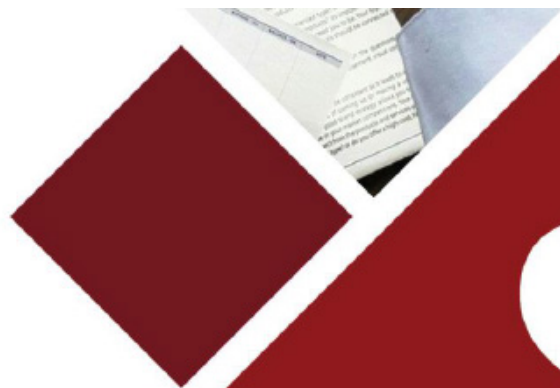
Register today for this upcoming virtual education course hosted on **ZOOM** exclusively from GMAR!

Free for all members!

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GMAR VIRTUAL EDUCATION



MANAGING YOUR BUSINESS:

DOLLARS & SENSE



3 General Con-ed

Preparing a budget for your business, Setting up your business, Cash flow expectations, Understanding the basics of marketing, and Miscellaneous components of business planning.

November 18th

9am-12pm