

# METROPOLITAN REALTOR®

GMARonline.com

OCTOBER 2020

*Congratulations*  
**to Maureen Francis**  
**on being named**  
**the 2020**  
**GMAR REALTOR®**  
**Active in Politics**





**VOLUME 17, NUMBER 10**  
 the official publication of the  
 Greater Metropolitan  
 Association of REALTORS®  
 24725 W Twelve Mile Rd, Ste 100,  
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 248-478-1700  
 www.GMARonline.com

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OCTOBER 2020

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Michigan State Housing Development Authority ..... 3

# Thank You

2020 President,  
James Cristbrook!

WATCH GMAR'S 2020 NAR PRESIDENT APPRECIATION VIDEO:

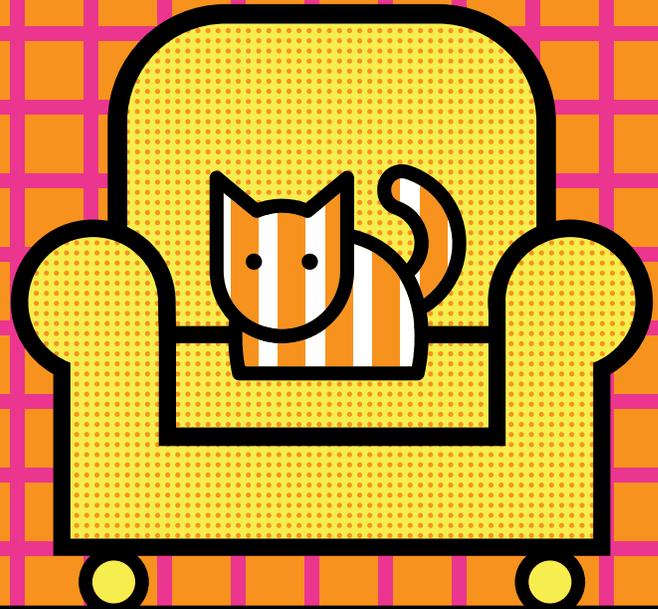
# WE THANK YOU

2020 GMAR President  
James Cristbrook



**You've got clients.  
We've got  
home loans.**

Our \$7,500 Down Payment Assistance loan  
makes our Conventional, Rural Development,  
or FHA home loans \$7,500 better.  
More at [Michigan.gov/Homeownership](http://Michigan.gov/Homeownership).





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

Tuesday,  
November 3

# VOTE

Show that you're a  
#GreaterRealtor



DRIVE-IN



# NOVEMBER 5<sup>TH</sup>

9:30 A.M - 12:00 P.M.

REGISTER ONLINE:  
[GMARONLINE.COM/EVENTS](http://GMARONLINE.COM/EVENTS)

ANNUAL  
MEMBERSHIP  
MEETING 2020  
A VIRTUAL EVENT



## EXCLUSIVE GIFT!

Those who register before October 19th will  
receive an exclusive gift in the mail!

# TOOLSHOP MONTHLY SALE

Visit us online!

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

248-478-1700



### 3359- Home Portfolio

Choose from Colors: Black, Blue, Red or Burgundy or choose logos Re/Max or Keller Williams

REGULAR MEMBER PRICE: \$20.00

**October Sale Price: \$17.00**



### 5962- Shoecover Basket

Choose from Black, Blue, Red, Green

REGULAR MEMBER PRICE: \$12.50

**October Sale Price: \$10.50**



### 6141- Double Wall Acrylic Tumbler

16oz. comes in the following colors: Black, Blue, Red, Grey, White, Purple, Blue, Green or Orange

REGULAR MEMBER PRICE: \$10.99

**October Sale Price: \$8.99**

## 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](mailto: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.

[SHOP NOW!](#)





By VICKIE LIVERNOIS  
Chief Executive Officer

## Are You Making the Most of Your Career?

Maybe you have been licensed for just a year, maybe it's been 30. Either way, you will only get out as much as you put in. Being a Realtor® means more than just selling homes, it's about a sense of community. Whether it is the community you live in or your Realtor® community, the opportunities are endless and life-changing.

As a Realtor® it's important to be involved. When you volunteer, you make a difference. Not only in the area you are volunteering in, but also in your own life, your relationships, and your career. You meet new people with like minds, you share ideas and collaborate, you create everlasting friendships, you expand your networking group, and although you may go to bed exhausted and even overwhelmed at times, you also go to bed each night with a sense of accomplishment knowing that you're making a difference.

Real estate is a unique business where you work together with your competitors. Whether to help create legislation to protect private property rights; to raise funds to support candidates and issues for the communities, to plan events, or to raise money for a charity, the point is we work together to make a difference. The National Association of Realtors, 1.4 million members strong,

couldn't exist, couldn't have accomplished so much without you, the Realtor® members, volunteering in whatever capacity best suits your skills and interests.

So not only do I want to say thank you to all of our members who volunteer on local, State, and National positions but to also encourage anyone reading this who isn't involved, who thinks they don't have time, who wants to do something but doesn't know where to start, to give me a call or send me an email. A great place to start is to simply fill out a Committee Application, we have something to fit everyone's interest.

Applications are only being accepted until October 31st, so if you're considering, just take the leap and help us to become even #GreaterRealtors!

We have an amazing group of volunteers at GMAR and a variety of opportunities for you to get involved. Be an active member; take the leap to make a difference in your career and your industry!

Greater Metropolitan Association of REALTORS

Want to **LEVEL UP**  
**YOUR CAREER?**

Getting involved with your association by participating in a GMAR committee is a great way to **LEVEL UP**. We have something for everyone and are currently accepting applications. Apply today and accept the challenge to be a #GreaterRealtor.

Applications Open: **September 1st - October 30th**

**APPLY ONLINE:** <http://bit.ly/GMARCommitteeApp>



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®.

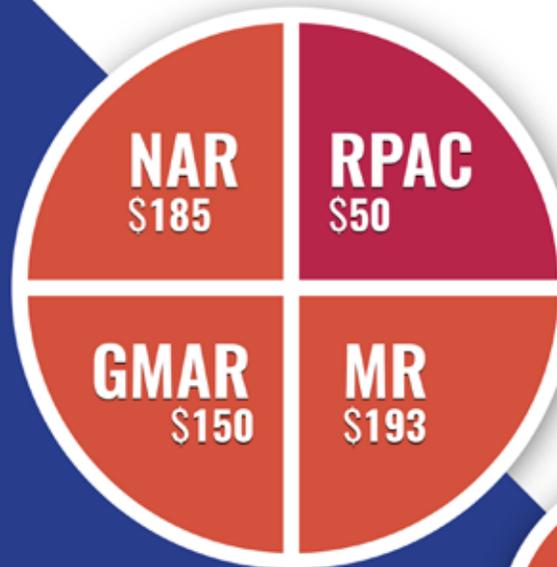
Make a habit of paying the full invoice! By investing those \$50 with your dues, \$33 of those dollars will stay right here in Michigan to help elect candidates who will protect private property rights and keep you at the center of the real estate transaction.

# 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](http://GMARonline.com).

### Pay Online

by Logging into Your Member Account at [GMARonline.com](http://GMARonline.com)



By CHRISTOPHER AYERS / Shain Park, REALTORS®  
 ABR, AHWD REALTOR® | Ayers/Heilig Team  
 At Home with Diversity - Certified Specialist  
 2020 Committee Chair, GMAR Young Professionals Network  
 2020 Chapter President - NAGLREP Greater Detroit, Founding Member  
 2020 YPN Advisory Board Member - National Association of REALTORS®

## Hello Friends & Colleagues

I'd like to start again by saying thank you for your continued patience, understanding, diligence, and fortitude during these unprecedented times. We've experienced many challenges in our industry over the years that we continue to overcome. This challenge, however, takes us into uncharted territory. Realtors® have always been quick to learn and adapt to changes in the market with passion, integrity, and ethical protection of our clients' needs and private property rights.

We're continuing to take all of our in-person meetings to zoom and/or Facebook Messenger for the safety of our members and the general public. With the use of the Zoom platform on August 18th - 20th, we partnered with RPAC for our very first virtual auction with fantastic attendance and raising \$24,000.00. On October 29th we're hosting our first-ever Halloween Happy Hour, as calibration with YPN's across the country. This will be a fun and innovative way to stay connected with our colleagues from afar! All upcoming in-person events are going virtual and/or canceled until it's deemed safe enough for our members and the general public. Please visit [gmaronline.com](http://gmaronline.com) for up-to-date information.

As your 2020 YPN Chairperson and NAR-YPN Advisory Board Member, I'm staying in the loop with NAR communications and doing my best to keep everyone up-to-date and virtually connected. I strongly encourage you to stay connected through GMAR, MR, and also informed on a national level as well. <https://www.nar.realtor> and <https://www.nar.realtor/coronavirus> are loaded with a wealth of information and resources to help navigate through these unique times.

Please stay safe and stay informed on the status of the virus and how it's affecting everyone around the globe. Please remember to wear your mask, wash your hands constantly, cough in your cough cave (dad of a 3.5-year-old), and stay home at the slightest sign of sickness.



# Welcome, New Members!

Abdallah, Mohammed–Own It Realty  
 Aguwa, Godfrey–Century 21 Premier  
 Anton, Lisa–National Realty Centers  
 Asmar, Summer–Creative Real Estate Agency  
 Bains, Jagandeep–Real Estate One, Inc.  
 Barnette, Bryan–KW Advantage  
 Baydoun, Belal–W Realty  
 Bell, Sean–National Realty Centers, Inc.  
 Bernier, Ellen–Moceri Development Corporation  
 Bohn, Michelle–GEM Realty & Development  
 Briley, Kimberly–Moceri Development Corporation  
 Brincat, William–Mitten Realty Group  
 Brown, Mark–Hall & Hunter REALTORS®  
 Brown, Martin–Hall & Hunter REALTORS®  
 Brown, Thomas–Real Estate One Livonia  
 Buchanan, Michael–Keller Williams Rly W Blmf MC  
 Burn, Jennifer–KW Professionals  
 Burr, Vicki–RE/MAX Classic  
 Capote, Gregory–GEM Realty & Development  
 Cataldo, Russell–ION Real Estate  
 Cocroft, Brie–Max Broock, REALTORS, Brmngmth  
 Coffin, Maria–Carrington Real Estate Service  
 Collins, Daniel–Elite Realty  
 Dandrea, John–RE/MAX First - Clinton Twp  
 Darak, Sara–Coldwell Banker Weir Manuel  
 Davidson, Laura–Remerica Hometown III  
 Davis, Jason–EXP Realty LLC  
 Davis, Melvin–Great Lakes Real Estate Agency  
 Dedaj, Dritan–Keller Williams Central  
 Dhondt, Paul–Foster Real Estate, Inc.  
 Dick, Samantha–Alexander Real Estate Services  
 Dillard, Cecelia–Keller Williams Rly W Blmf MC  
 Duffiney, Trista–3DX Real Estate, LLC.  
 Eastman, Lisa–Nation Wide Realty  
 Ebert, Andrew–Hall & Hunter REALTORS®  
 Edmonson, Anthony–Real Estate One Livonia  
 ElShazley, Salwa–KW Advantage  
 Elzaghir, Zeinab–Empire Realty Group  
 Ervin, Kristin–Berkshire Hathaway Home Servc  
 Faulkner, Nicole–Coldwell Banker Preferred, Rea  
 Faulkner, Wesley–Clients First, Realtors®  
 Fofana, Zainab–Keller Williams Rly W Blmf MC  
 Fox, Patrick–Visible Homes, LLC  
 France, Lucinda–Century 21 Premier  
 Franklin, Danah–RE/MAX Vision  
 Gardner, Krysti–Keller Williams Royal Oak Mkt.  
 Garner, J Louis–All-Pro Realty LLC  
 George, Donnahue–Keller Williams Royal Oak Mkt.  
 George, Dominic–Keller Williams Realty Central  
 George, Cheri–CMS Realty LLC  
 Gilleran, Sarah–Real Living Kee Realty Clinton  
 Graham, Robert–IPS Realty, LLC  
 Gray, Erik–Help-U-Sell of Metro Detroit  
 Griggs, Nicole–Keller Williams Rly W Blmf MC  
 Grimaldi-Groulx, Wendy–Sine & Monaghan Real Living RO  
 Grogan, Sean–KW Realty Fowlerville  
 Gutelli, Danielle–Berkshire Hathaway HomeService  
 Hackworth, Kimett–Biggs Group, Realtors  
 Hanke, Angela–RE/MAX Nexus  
 Hayes, Shannon–Real Estate One, Inc.  
 Henderson, Dwayne–Clients First, Realtors®

Henderson, Christopher–Stewart Realty Group LLC  
 Hewitt, Jacob–Key Realty One LLC  
 Hirai, Tatsuki–Relo Redac Inc.  
 Holland, Tina–BellaBay Realty Tri-Counties  
 Hosang, Kelly–KW Advantage  
 Huntsman, Erika–Great Lakes Real Estate Agency  
 Itin, Thomas–Kiminaia & Associates  
 Ivezaj, Gjon–Keller Williams Rly W Blmf MC  
 Jaber, Buthyan–Clients First, Realtors®  
 Jabro, Constance–EXP Realty LLC  
 Jackson, Alex–RE/MAX Classic  
 Jacobs, Kimberly–Key Realty One LLC  
 Johnson, Taneasha–Keller Williams Royal Oak Mkt.  
 Johnson, Blake–Oakland Real Estate Group, Inc  
 Johnson, Thamar–Keller Williams Rly W Blmf MC  
 Johnston, Michele–Remerica Hometown One  
 Jones, Selena–Landmark Realty  
 Kapernick, Jason–Lakeside Property Shop LLC  
 Killeen, Brooke–Century 21 Curran & Christie  
 Kitchen, Satira–Market Elite Inc.  
 Korol, Cynthia–Sun Wave Realty  
 Krynen, Tessa–Coldwell Banker Weir Manuel Bi  
 Kurkierewicz, Michelle–CMS Realty LLC  
 LaBelle, Jaime–Remerica United Realty  
 Lawson, Candace–Key Realty One LLC  
 Leone, Kelly–Marketplace Homes  
 Leone, Flippo–Arterra Realty LLC  
 Lewan, Lauren–Keller Williams Realty Troy  
 Livingston, Kalena–Golden Real Estate LLC  
 Londeau, Erin–EXP Realty LLC  
 Matti, Steven–Keller Williams Realty Central  
 McKinnon, Nataki–Keller Williams Central  
 McKinnon, Cheryl–3DX Real Estate, LLC.  
 Merbach, Michelle–Red Star Equities, LLC  
 Michaud, Tyler–Springview Realty, LLC  
 Millerwise, Jessica–MI Choice Realty, LLC  
 Mittler, Jason–Vanguard Realty Group LLC  
 Morris, Mario–Community Choice Realty AA  
 Movalson, Kelli–Red Star Equities, LLC  
 Muller, Michael–Van Esley Real Estate  
 Murphy, Joseph–McGrath Real Estate Group  
 Myers, Julia–Stars Realty LLC  
 Nessel, Patricia–RE/MAX Classic  
 Norton, Kevin–Stress Free Realty  
 Orman, Peter–Andrews Realty Group  
 Overley, Wendy–Crown Real Estate Group  
 Pauline, Lisa Marie–Encore Real Estate Group  
 Pearson, Vetrice–EXP Realty LLC  
 Petrovski, Novica–Property Marketplace  
 Quail, Rita–Market Elite Inc.  
 Quinn, William–Market Elite Inc.  
 Redding, Sarah–C Miles Realty LLC  
 Reed, Tanesha–Veronica Todd  
 Richards, Jennifer–Remerica Hometown III  
 Ritzert, Ryan–KNE Realty 360  
 Rockentine, Patricia–Max Broock, Inc. Blmfld Hills  
 Rogers, Stanley–Re/Max Dynamic  
 Russell, Brad–M 1 Realty Inc..  
 Ryckman, Andrea–Keller Williams Realty Troy  
 Sacilotto, Kristina–Shain Park, REALTORS  
 Saleh, Azzeaz–Century 21 Curran & Christie

Sam, Lianna–Real Living Kee Realty Troy  
 Schrock, Nicholas–NextHome All Pro Realty  
 Simmons-Jones, Ada–EXP Realty LLC  
 Smith, Melissa–iTech Realtor  
 Smith, Sydrena–Century 21 Curran & Christie  
 Spigiel, Erin–RNR Real Estate LLC  
 Stack, Brent–Coldwell Banker Preferred, Rea  
 Steele, Craig–Coldwell Banker Preferred, Rea  
 Stenger, Shelley–Coldwell Banker Weir Manuel Bi  
 Strachan, Diane–Coldwell Banker Weir Manuel  
 Sulabelle, Bharathi–Real Living Kee Realty Roch.  
 Szott, Laura–Remerica Integrity II  
 Terry, Matthew–A2Realty Group LLC  
 Thomas, Luther–Charlene Little  
 Thomas, David–Transnet Real Estate, LLC  
 Thompson, Charmaine–Vision Realty Centers, LLC  
 Toft, John–RE/MAX Classic  
 Tosto, Jennifer–Remerica Hometown III  
 Trudeau, Amanda–KW Advantage  
 Vavro, Rachel–Keller Williams Realty Troy  
 Verstraete, Julie–RE/MAX Metropolitan  
 Virgil, Carl–KW Advantage  
 Viviano, William–Market Elite Inc.  
 Voydanoff, Velko–Providence Realty Group  
 Walker, Tari–Trinity Real Estate Investment  
 Ward, Anne–Remerica United Realty  
 Washington, Autumn–Asia–Keller Williams Realty Troy  
 Welte, Mark–Berkshire Hathaway HomeService  
 Williams, Lakishia–Pro Realty, LLC  
 Willis, Amanda–Keller Williams Realty Central  
 Wilson, Jennifer–Encore Real Estate Group  
 Winborn, Notricia–Virtual Real Estate Services L  
 Woods, Kai–EXP Realty LLC  
 Yaksich, Emmett–Smarte Realty  
 Young, Sheryl–Property Management Experts  
 Yousef, Laith–Keller Williams Central

## We Couldn't Do It Without You

**THANK YOU ORIENTATION  
SPONSORS FOR THE MONTH OF  
AUGUST 2020:**

**JEFF FLETCHER**  
*Fletcher Inspections*

**SCOTT GALLOWAY**  
*Galloway & Collens*





By MELISSA BOTSFORD  
GMAR RPAC Chair

## What is RPAC?

Since 1969, the REALTORS® Political Action Committee (RPAC) has promoted the election of pro-REALTOR® candidates across the United States. The purpose of RPAC is clear: voluntary contributions made by REALTORS® are used to help elect candidates who understand and support their interests. These are not members' dues; this is money given freely by REALTORS® in recognition of the importance of the political process. The REALTORS® Political Action Committee and other political fundraising are the keys to protecting and promoting the real estate industry.

The whole point of RPAC is to protect our industry by helping candidates get elected to office that we can work with on our issues. We don't look at anyone's party—we are the REALTOR® Party, so we only look at real estate and homeownership issues.

For example, the City of Troy tried to prohibit 'For Sale' signs from being up longer than 60 days—how would that impact your business if the City where you listed your last house said you couldn't have a sign-up? RPAC provided the opportunity to be heard on how this would negatively impact homeownership. We were heard loud and clear as the ordinance was voted down!

Regardless of where you are in your career, it's important that REALTORS® have a seat at the table when it comes to issues in politics or government that affect the way we do business. The REALTORS® Political Action Committee is key to protecting and promoting the real estate industry. We are protecting the rights of our clients and protecting our chosen profession.

If you are not an investor in RPAC, please invest today! Investments are collected through MemberMax Opt-in, Dues, Major Investor Luncheons, and fun events. Please consider investing \$50 or more in RPAC in 2020. For MemberMax Members, you can invest \$15 in RPAC at no additional cost to you! Visit [GMAOnline.com/optin](https://GMAOnline.com/optin).

# 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 September 2020.

- |   |   |  |   |  |  |  |  |  |
|---|---|--|---|--|--|--|--|--|
| <p>Scott Aaronson<br/>Nahla Abbo<br/>Michelle Abboud<br/>Hussien Abdallah<br/>Joseph Abdelnour<br/>Ken Abdul-Kareem<br/>Ayodeji Abejide<br/>Lucy Abernethy<br/>Contessa Abo<br/>Dayna Abraham<br/>Katelyn Abraham<br/>Ratai Aho<br/>Camille Adair<br/>Diane Adamick<br/>Devon Adams<br/>Ebony Adams<br/>George Adams<br/>Kimberly Adams<br/>Tarshaya Adams<br/>Judith Addis<br/>Anthony Adent<br/>Kelly Adkins<br/>Godfrey Agwuwa<br/>Ali Ahmed<br/>Antonio Aiello<br/>Michael Aiello<br/>Nic Aiello<br/>April Aisoa<br/>Ivan Ajo<br/>Nancy Ajoumy<br/>Mariama Akano<br/>Richard Akins<br/>Marieelaine Akleh<br/>Nader Alakari<br/>Lori Alcini<br/>Kristi Alcon<br/>Michael Aldini<br/>Elizabeth Aldridge<br/>Joyce Aldridge-Hunter<br/>Jeremy Alexander<br/>Shareece Alexander<br/>Zachary Alexander<br/>Michelle Alford<br/>Saif Alhusseiny<br/>Ammar Ali<br/>Matheno Ali Bey<br/>Jill Alicea<br/>Schacole Aliko<br/>Abdullatif Al-Jahmi<br/>Nadia Alkateeb<br/>Leann Alkateeb<br/>Amanda Allen<br/>Ed Allen<br/>Gary 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Anderson<br/>Terry Anderson<br/>Denise Andrews<br/>Sylvia Anode<br/>Jennifer Anthony<br/>Janan Anton<br/>Ashley Antoun<br/>Chad Apap<br/>Margeaux Appold<br/>Maki Arab<br/>May Aranki<br/>Dehay Araya<br/>Pietro Arciero<br/>Peter Argenta</p> | <p>Susan Berry<br/>Joseph Bertera<br/>Anthony Bertrand<br/>Duane Bethke<br/>Karen Betzing<br/>Katrina Beulah<br/>Glenda Bewick<br/>Hady Beydoun<br/>Tarlochan Bhullar<br/>Benjamin Bialek<br/>Lisa Bibbee<br/>Peggy Bica<br/>Marian Birkcom<br/>Christopher Bielewski<br/>Keith Biggs<br/>Tasia Bigler<br/>Devanshi Bilimoria<br/>Latisha Billy<br/>Daniel Binkowski<br/>Roseanna Biondo<br/>Louis Bitto<br/>Austin Black<br/>Sharon Black<br/>Loretta Blackburn<br/>Garrett Blair<br/>Lori Blair<br/>Anthony Blaszyk<br/>Bill Blevins<br/>Alfred Block<br/>Haden Block<br/>Monique Blocker<br/>Leslie Blodgett-Evanoff<br/>Jessica Blue<br/>Richard Bluth<br/>Ingrid Boatner<br/>Shannon Bobbish<br/>Stephen Bobek<br/>Steve Bockmann<br/>William Boddazi<br/>Marsha Bogardus<br/>Erica Bogedin<br/>Karla Boggs<br/>Amy Bohanon<br/>Cheryl Boike<br/>Nathan Boji<br/>Cathleen Boles<br/>Hayley Bonafede<br/>Dana Bond<br/>Celena Bonner<br/>Michelle Bonner<br/>Sharon Bonner<br/>Pansie Booker<br/>Tarita Boone<br/>Mark Borchtard<br/>Cassie Borders<br/>Marcia Borgdorff<br/>Darryl Boris<br/>Jason Borregard<br/>Sandra Borregard<br/>Wayne Bossory<br/>Alicia Bostick<br/>Joshua Boswell<br/>Frida Botelho<br/>Melissa Botsford<br/>Aaron Boudreau<br/>Robert Boudreau<br/>Andrew Bourland<br/>Darell Bush<br/>Zina Busell<br/>James Butcher<br/>Jill Buterbaugh<br/>Edgar Butler<br/>Nelson Butler<br/>Joshua Byars<br/>James Bynum<br/>Lana Byrne<br/>Mohamad Bzeih<br/>Eleanor Caddell<br/>Sameshia Cade<br/>Wendy Cade<br/>Robert Calderon<br/>Paula Calloway<br/>Amber Cal<br/>Kait Cameron<br/>Kimberly Cameron<br/>Sarah Cameron<br/>Leslie Camp<br/>Tammy Campbell<br/>Cynaira Canaday</p> | <p>Margaret Brannan<br/>Amy Braswell<br/>Robert Brewart<br/>Angela Brewer<br/>Nicola Brewer<br/>Alexandra Bricolas<br/>Jasmine Bridges<br/>Sandra Brincat<br/>William Brincat<br/>Thomas Brisoibo<br/>Barbara Jo Briscoe<br/>Felicia Britton<br/>Stacy Britton<br/>Lindsay Broadwell<br/>Eric Bromley<br/>Enisha Brooks<br/>Brenda Brosnan<br/>Monique Broussard<br/>Aaron Brown<br/>Althea Brown<br/>Charese Brown<br/>Deanna Brown<br/>Donald Brown<br/>Jenina Brown<br/>Kreshona Brown<br/>Loretta Brown<br/>Lynn Brown<br/>Mia Brown<br/>Michael Brown<br/>Milton Brown<br/>Ray Brown<br/>Shirley Brown<br/>Stephanie Brown<br/>Sylvester Brown<br/>Tineya Brown<br/>Tre Brown<br/>Valerie Brown<br/>Jody Bruce<br/>Mark Brummitt<br/>Graziella Bruner<br/>James Bruney<br/>Angela Brunke<br/>Tiffany Bruno<br/>Adrienne Bryant<br/>Cheryl Buri<br/>Michael Buchanan<br/>Thomas Buchanan<br/>Melissa Buettner<br/>Christopher Bujaki<br/>Heather Bullock<br/>Valerie Bullock<br/>Robert Bulmer<br/>Erin Bundy<br/>Janice Burger<br/>Constance Burghardt<br/>Andrew Burke<br/>Malory Burkhalter<br/>Heather Burkheiser-Gregory<br/>Jennifer Burn<br/>Nathan Burns<br/>Vicki Burr<br/>Marianne Burrows<br/>Norbert Burrows<br/>Mathew Buzlaff<br/>Darell Bush<br/>Zina Busell<br/>James Butcher<br/>Jill Buterbaugh<br/>Edgar Butler<br/>Nelson Butler<br/>Joshua Byars<br/>James Bynum<br/>Lana Byrne<br/>Mohamad Bzeih<br/>Eleanor Caddell<br/>Sameshia Cade<br/>Wendy Cade<br/>Robert Calderon<br/>Paula Calloway<br/>Amber Cal<br/>Kait Cameron<br/>Kimberly Cameron<br/>Sarah Cameron<br/>Leslie Camp<br/>Tammy Campbell<br/>Cynaira Canaday</p> | <p>Barry Canner<br/>Diana Cannon<br/>Michael Cantrell<br/>Vincent Caouette<br/>Natafka Cap<br/>Thomas Capizzi<br/>James Cariera<br/>Larrissa Carlton<br/>Lora Carlton<br/>Shelby Carolan<br/>Dedric Carpenter<br/>Tammie Carras<br/>Kevin Carree<br/>Gretchen Carrier<br/>Arthur Carter<br/>Diane Carter<br/>Jessica Carter<br/>Kristie Carter<br/>Latwaine Carter<br/>Monique Carter<br/>Nicole Carter<br/>James Conklin<br/>Aron Conley<br/>Joseph Connelley<br/>Hannah Connelly<br/>Deborah Consiglio<br/>Andrea Cook<br/>Austin Cook<br/>Christie Cook<br/>Elijah Cook<br/>Rose Cook<br/>Ruth Cook<br/>Stefannie Cook<br/>Rhonda Cooke<br/>April Cooper<br/>Max Cope<br/>Nancy Coppage<br/>Jason cornthwaite<br/>David Corp<br/>Kristy Correll<br/>April Corrias<br/>Lanie Cosgrove<br/>Courtnee Cotton<br/>Juliet Couch<br/>James Courtney<br/>Jaquilyn Cousino<br/>Joshua Couvreur<br/>Heather Cowart<br/>Aukury Cowart<br/>Marcus Cowin<br/>Brian Cox<br/>Robert Cox<br/>Robert Cowford<br/>Todd Craft<br/>Janice Crafter<br/>Cristy Craig<br/>James Crawford<br/>Willard Crawford III<br/>Karin Creekmore<br/>Neicol Creighton<br/>Christine Cress<br/>James Cristbrook<br/>Kevin Cristbrook<br/>Hivensna Crockett<br/>Jeremiah Cross<br/>Lynn Cross<br/>Theodius Cross<br/>Clancy Cruz<br/>Renee Crynick<br/>Alex Culver<br/>Joshua Culver<br/>Kelly Cunningham<br/>Rebecca Cunningham<br/>Julius Curling<br/>Gary Cutting<br/>Maryann Czapiewski<br/>Jason Czarnik<br/>Frank Zech IV<br/>Diane Dabira<br/>Christina Dabish<br/>Majed Dabish<br/>Sonya Dabney<br/>Christopher Daggy<br/>Jill Daly<br/>Linda Daly<br/>Stuart Daly<br/>Thomas Daly<br/>Lisa Damon</p> | <p>Michael Coffindaffer<br/>Talisa Cohen<br/>Sakennia Coit<br/>Earl Colbert<br/>Trevor Colby<br/>Michelle Coleman<br/>Ronald Coleman<br/>Brodey Collier<br/>Aura Collins<br/>Peggy Collins<br/>Ryan Collins<br/>Scherita Collins<br/>Louis Collura<br/>Ricardo Colon<br/>Scott Colman<br/>Nicole Combs<br/>April Combs-Simpson<br/>Joan Conant<br/>Sheri Conder<br/>Abby Confer<br/>James Conklin<br/>Aron Conley<br/>Joseph Connelley<br/>Hannah Connelly<br/>Deborah Consiglio<br/>Andrea Cook<br/>Austin Cook<br/>Christie Cook<br/>Elijah Cook<br/>Rose Cook<br/>Ruth Cook<br/>Stefannie Cook<br/>Rhonda Cooke<br/>April Cooper<br/>Max Cope<br/>Nancy Coppage<br/>Jason cornthwaite<br/>David Corp<br/>Kristy Correll<br/>April Corrias<br/>Lanie Cosgrove<br/>Courtnee Cotton<br/>Juliet Couch<br/>James Courtney<br/>Jaquilyn Cousino<br/>Joshua Couvreur<br/>Heather Cowart<br/>Aukury Cowart<br/>Marcus Cowin<br/>Brian Cox<br/>Robert Cox<br/>Robert Cowford<br/>Todd Craft<br/>Janice Crafter<br/>Cristy Craig<br/>James Crawford<br/>Willard Crawford III<br/>Karin Creekmore<br/>Neicol Creighton<br/>Christine Cress<br/>James Cristbrook<br/>Kevin Cristbrook<br/>Hivensna Crockett<br/>Jeremiah Cross<br/>Lynn Cross<br/>Theodius Cross<br/>Clancy Cruz<br/>Renee Crynick<br/>Alex Culver<br/>Joshua Culver<br/>Kelly Cunningham<br/>Rebecca Cunningham<br/>Julius Curling<br/>Gary Cutting<br/>Maryann Czapiewski<br/>Jason Czarnik<br/>Frank Zech IV<br/>Diane Dabira<br/>Christina Dabish<br/>Majed Dabish<br/>Sonya Dabney<br/>Christopher Daggy<br/>Jill Daly<br/>Linda Daly<br/>Stuart Daly<br/>Thomas Daly<br/>Lisa Damon</p> | <p>Tasha Dane<br/>Dana Daniels<br/>Kenneth Daniels<br/>Nichelle Daniels<br/>Rebecca Daniels<br/>Laurie Danowski<br/>Ronaxna Dobooseru<br/>Patricia Darin<br/>Marliesha Darnell<br/>Garo Daryousef<br/>Elaine Davenport<br/>Christine David<br/>Jessica Davidson<br/>Bernadine Davis<br/>Brenda Davis<br/>Bryan Davis<br/>Dawn Davis<br/>Deborah Davis<br/>Jacob Davis<br/>Jessica Davis<br/>Kimberly Davis<br/>Melvin Davis<br/>Olivia Davis<br/>Roger Davis<br/>Susan Davis<br/>Willard Davis<br/>Willie Davis<br/>Samuel Dawwas<br/>Mahmoud Dawwas<br/>Emily Day<br/>Paytra Day<br/>Jacob De Golish<br/>Julia Dean<br/>Julie Dean<br/>Suzanne Dean<br/>Denise Deangellis<br/>Debra DeAngelo<br/>Valerie DeFour<br/>Daniel Degen<br/>Daren Degen<br/>Melissa Degen<br/>Samantha Degregory<br/>Taylor DeGregory<br/>Ryan Deisenroth<br/>Jennifer DeJohn<br/>Lynn DeJohn<br/>Lynn Delamieulleure<br/>Thomas Della<br/>Klaudia Dell<br/>Renzo Delzo<br/>Djeneba Dembele<br/>Mark Demers<br/>Kristy Demeo Waker<br/>Tiffany Demopolous<br/>Nicole Dempsey<br/>Malinda Demray<br/>Deshawn Dennard<br/>Carolyn Dennis<br/>Mytia Dent<br/>Judith Denys<br/>Deborah DePriest<br/>Ashley Derdierian<br/>Kashmira Desai<br/>Philip DesChryver<br/>John DesJardins<br/>Alice Detmer<br/>Brian DeVlore<br/>Sharnett Dhalival<br/>Renee Dial<br/>Janette Diamond<br/>Kelly Diaz<br/>Billy Dickenson<br/>Carmen Dickerson<br/>Stanley Dickson<br/>Stephanie DiClaudio<br/>Laura Diedrich<br/>Stacie DiGuisseppe-Catalano<br/>Janice Dillaha<br/>Cecelia Dillard<br/>James Dillard<br/>Marc DiMara<br/>Tarik Dinha<br/>Petrina DiNoto<br/>Nick DiStefano<br/>Arlisha Dixon<br/>Audre Dixon</p> | <p>Gerald Dixon<br/>Kimberly Dixon<br/>Robin Dixon<br/>Tanya Dixon<br/>Roxana Dobooseru<br/>Kelly Dobronski<br/>Martin Dobson<br/>David Dockhorn<br/>Renato Dodani<br/>Mary Jane Doherty<br/>Lori Dolman<br/>Ryan Dolman<br/>Marie Domanski<br/>Kristaps Dombrovskis<br/>Christians Donahue<br/>Ryan Donahue<br/>Kimberly Dondzila<br/>Sandra Doner<br/>Wilfredo Dongon<br/>Adam Donlon<br/>Thomas Dooley<br/>Trisha Dorr<br/>Nicole Doss<br/>Brittany Douglas<br/>Susan Douglas<br/>Martt Drabing<br/>Christian Draheim<br/>Ashley Drake<br/>Kimberly Draper<br/>Thomas Drealan<br/>Margaret Dresser<br/>Courtney Drew<br/>Julia Dean<br/>Julie Dean<br/>Suzanne Dean<br/>Denise Deangellis<br/>Debra DeAngelo<br/>Valerie DeFour<br/>Daniel Degen<br/>Daren Degen<br/>Melissa Degen<br/>Samantha Degregory<br/>Taylor DeGregory<br/>Ryan Deisenroth<br/>Jennifer DeJohn<br/>Lynn DeJohn<br/>Lynn Delamieulleure<br/>Thomas Della<br/>Klaudia Dell<br/>Renzo Delzo<br/>Djeneba Dembele<br/>Mark Demers<br/>Kristy Demeo Waker<br/>Tiffany Demopolous<br/>Nicole Dempsey<br/>Malinda Demray<br/>Deshawn Dennard<br/>Carolyn Dennis<br/>Mytia Dent<br/>Judith Denys<br/>Deborah DePriest<br/>Ashley Derdierian<br/>Kashmira Desai<br/>Philip DesChryver<br/>John DesJardins<br/>Alice Detmer<br/>Brian DeVlore<br/>Sharnett Dhalival<br/>Renee Dial<br/>Janette Diamond<br/>Kelly Diaz<br/>Billy Dickenson<br/>Carmen Dickerson<br/>Stanley Dickson<br/>Stephanie DiClaudio<br/>Laura Diedrich<br/>Stacie DiGuisseppe-Catalano<br/>Janice Dillaha<br/>Cecelia Dillard<br/>James Dillard<br/>Marc DiMara<br/>Tarik Dinha<br/>Petrina DiNoto<br/>Nick DiStefano<br/>Arlisha Dixon<br/>Audre Dixon</p> | <p>Helena Elslia<br/>Perrin Emanuel<br/>Robert Embree<br/>Natalia Emelianov<br/>Rebecca Emmer<br/>Anita Emerson<br/>John Emerson<br/>Lori Emma<br/>Leigh Emmett<br/>Michael Emrick<br/>Tyler Ensing<br/>Loren Entsuah<br/>Bryan Epstein<br/>Kimberly Erdman-McGue<br/>Kristaps Dombrovskis<br/>Christians Donahue<br/>Ryan Donahue<br/>Kimberly Dondzila<br/>Sandra Doner<br/>Wilfredo Dongon<br/>Adam Donlon<br/>Thomas Dooley<br/>Trisha Dorr<br/>Nicole Doss<br/>Brittany Douglas<br/>Susan Douglas<br/>Martt Drabing<br/>Christian Draheim<br/>Ashley Drake<br/>Kimberly Draper<br/>Thomas Drealan<br/>Margaret Dresser<br/>Courtney Drew<br/>Julia Dean<br/>Julie Dean<br/>Suzanne Dean<br/>Denise Deangellis<br/>Debra DeAngelo<br/>Valerie DeFour<br/>Daniel Degen<br/>Daren Degen<br/>Melissa Degen<br/>Samantha Degregory<br/>Taylor DeGregory<br/>Ryan Deisenroth<br/>Jennifer DeJohn<br/>Lynn DeJohn<br/>Lynn Delamieulleure<br/>Thomas Della<br/>Klaudia Dell<br/>Renzo Delzo<br/>Djeneba Dembele<br/>Mark Demers<br/>Kristy Demeo Waker<br/>Tiffany Demopolous<br/>Nicole Dempsey<br/>Malinda Demray<br/>Deshawn Dennard<br/>Carolyn Dennis<br/>Mytia Dent<br/>Judith Denys<br/>Deborah DePriest<br/>Ashley Derdierian<br/>Kashmira Desai<br/>Philip DesChryver<br/>John DesJardins<br/>Alice Detmer<br/>Brian DeVlore<br/>Sharnett Dhalival<br/>Renee Dial<br/>Janette Diamond<br/>Kelly Diaz<br/>Billy Dickenson<br/>Carmen Dickerson<br/>Stanley Dickson<br/>Stephanie DiClaudio<br/>Laura Diedrich<br/>Stacie DiGuisseppe-Catalano<br/>Janice Dillaha<br/>Cecelia Dillard<br/>James Dillard<br/>Marc DiMara<br/>Tarik Dinha<br/>Petrina DiNoto<br/>Nick DiStefano<br/>Arlisha Dixon<br/>Audre Dixon</p> |
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Jackie Foster	Kathleen Gorski	Brianna Harris	Cheryl Hozdich	Matthew Jones	Lian Kollin	Jessica Lintecum	Angela McBroom	Kathleen Mooradian
Sarah Foster	Larry Gotcher	Brittany Harris	Derrick Hudson	Miranda Jones	James Koltunchik	Sara Lipnitz	Mary McCabe	Jennifer Moore
TaQuan Foster	Catherine Gothro	Cynthia Harris	Nathaniel Hudson	Sanchez Jones	Abigail Konefke	Shanali Liss	Alix McCaig	Sharnan Moore
Thomas Foster	Dianne Gouin	DyLawn Harris	Kevin Hultgren	Selena Jones	Katelyn Kontry	Michael Liby	Matthew McCall-	Ursula Moore
Basheir Fouani	Georgia Gouin	Elizabeth Harris	Thomas Humes	Shirley Jones	Maria Kopicki	Kathi Litten	Stullman	Sherita Moorer
Courtney Fournier	Michael Gould	Gregory Harris	Steven Hung	Susan Jones	Michael Korona	Melissa Little	Christopher McCarthy	Wanda Moorer
Georgette Fournier	India Gragg	Julius Harris	Robert Hunter	Tanesha Jones	Stephanie Kort	James Littlepage	Melissa McCarthy	Meissa Morabito
Jeremy Fournier	Adam Graham	Selena Harris	Brian Hunter	Tiffany Jones	Tricia Kort	DeWane Lively	Jewuan McClaine	Timothy Morabito
Cloateal Fowler	Pamela Graham	Tamasha Harris	Cynthia Hunter	Daniel Jones-Frierson	Maureen Kortas	Vickey Livorno	Michael McClanaghan	Julie Moraitis
Edgar Fowler	Andrew Granberry	Tamika Harris	Andrew Huska	Diane Jorah	Wanda Koscielny	Kristina Ljucovic	Antisha McClelland	Lee Moraitis
Devin Fox	Donald Grant	Terrance Harris	LaKiesha Hutcherson	Brad Jordan	Kaylie Koss	Sharon Llewellyn	Henry McClelland Jr.	Ronald Morales
Lolita Fox	Jay Grant	Yeyoune Harris	RaShunda Hutcherson	Jonathan Jordan	Sharon Kots	Lisa Lloyd	Teresa McCollum	Juan Moran
Patrick Fox	Sherri Grant	Zoe Harris	Rachel Hyland	Tiffany Jordan	Alexandria Kotlarek	Vincenzo LoCricchio	Karie McCollum	Zina Morgan
Ronald Fox	Tanji Grant	Darrin Harrison	Charlotte Hypes	Catarina Jordansson	Shelly Kovach	Jametta Logan	LaVell McCree	David Moran
Nicole Fraley	Nicole Grantham	Diane Harrison	Blayr Hytower	Luke Joseph	Dennis Kozak	Lisa Loggins	Ashley McCullough	Raymond Morgis
Andrea Francavilla	Mark Grasso	Mark Harrison	Kingsley Ifezue	Secella Joseph	Thomas Kozler	Erin Loudeau	Roger McDaid	Anne Morrell
Toni Francesconi	Amber Gray	Richard Harrison	Eva Ili	Jennifer Jozwick-Adams	Patricia Kraft	Jabari Long	Mary McDermott	Charity Morris
Krista Franchi	Kaunda Gray	Tamia Harrison	James Iodice	Megan Judge	Raymond Krakowski	Jesse Long	Linda McDonald	Michael Morris
Maureen Francis	LaToya Gray	Arliya Harvey	James Iodice	Maria Judson	Diane Kroll	Tammy Long	Connie McDowell	Stephen Morris
Michael Francis	Lawrence Gray	Cody Harvey	Leticia Irvin	Cynthia Juliano	Kenneth Kroll	Ryan Long	Jeffrey McDowell	James Morrison
Christine Frank	Tiffany Gray	Sonecahary Harvin	William Irving	Ruth Jump	Bryan Krygier	Tammy Long	Linda McFarland	Nina Morrison
Danah Franklin	Krystal Grayson	Mordechai Hatanian	Connie Isbell	William Irving	Thomas Kuhn	Ryan Lonsway	Kathleen McGowan	Britney Morrow
Rebecca Franklin	Brian Green	Esther Haugabook	Jeffrey Issett	Carlos Kachal	Susan Kumpula	Susan Loto	Robert McGraw	Marino Mota
Carlos Frazier	LaToya Green	Nadia Hawatmeh	Monica Iskra	Mary Kachowski	Gregory Kunath	Michael Lopriccolo	Elizabeth McGuire	Shawnte Mosby-
Michelle Frazier	Latrice Green	Darnella Hawkins	Staver Ismail	Marlene Kadi	Scott Kunath	Meridith Lorde Cole	Trevor McIlwaine	Johnson
Sherry Frazier	Stacey Green	Juanita Hawkins	Thomas Itin	Meriem Kadi	Lonnie Kupras	Kevin Louis	Brittany Moscone	Linda Monaco
Gayle Freel	Loren Greene	Donna Hawthorne	Antonev Iverson	Ryan Kain	Kelly Kuptz	Judith Lovrinca	April McKie	Mersedeh Moshfeghi
Sade Freeman	Karen Greenwood	Eveest Haxhi	Christopher Ivey	Christopher Kajj	Cassie Kurovicki	Jane Lowell	Cheryl McKinnon	Aevin Mosley
Kristian Freiwald	Warren Greenwood	Fady Hayali	Daniel Izzo	Kevin Kajj	Britney Kurzyniec	Shuangshuang Lu	Dan McKnight	Arif Motorwala
Angela French	Travis Greer	Antoine Hayes	Anthony Jablonski	Lauren Kalkish	Austin Kurzynski	Nikkia Luckett	Jeff McLaughlin	Mary Motowski
Tonya Friday	Brian Gregory	Erika Hayes	Anthony Jablonski	Kenny Kalos	Abby Kustner	Carol Lukity	Jamifer McLean	Blake Moussa
Jeri Friedberg	Alvin Grier	Raynell Hayes	Rami Jabro	Oliver Kalasho	Jordan Kutek	Eric Lundwall	Tamika McLean	Aaron Mouton
David Frigerio	Deonta Griffin	Adrienne Hazel	Angela Jackson	Christina Kalfaian	Debra Labadie	Natalie Lupo	Denise McKallen	Sharon Moxham
Ellen Frink	Melody Griffin	Youshi He	Antonio Jackson	Teresa Kalli	Constance LaBarge	Haroldella Lynch	Jerome McKellan	Herman Moxley
Patricia Fritz-Saenz	Pamela Griffin	Tracey Heard	Barbara Jackson	Lynda Kallabat	Thomas	Kathryn Lyons	Jasmine McMorris	Robert Mroz
Laurence Frow	Melinda Griffith	Jessica Heath	Jamila Jackson	Nicholas Kallabat	Jonathan LaBarre	Shane Lyons	Emily McNamee	Dawn Mueller
Corey Fuller	David Griffor	Aileen Heck	Kevin Jackson	Steven Kallabat	Jaime LaBelle	Justin Machak	Andrew McNeil	Sam Mufarreh
Julie Fuller	Nicole Griggs	Holly Heeringa	Rhonda Jackson	Brendan Kalosky	Kristina Lacy	Stuart Macheske	Anthony McNeil	Maria Muhammad
Douglas Funk	Rhiannon Griggs	Jason Heilig	Shelley Jackson	Kathleen Kaly	Paul Lacy	Denise Mack	Kelly McRee	Vlada Mukaiyama
Gregory Gagnon	Alexandra Grigoryan	Mark Hein	Toni Jackson	Alekha Kamjula	Elissa Laderach	Robert MacKenzie	Robert McTavish	Pauline Mukhtar
Sha-Wanna Gajewski	David Grodzicki	Edward Heitchoe	Jolene Jacobs	Gaylord Kanoyton	Timothy Laderach	Stephen MacKenzie	Janette McWilliams	Lauren Mulder
Laurie Galeas	Sean Grogan	Evan Helfrich	Mark Jacobs	Jason Kapernick	Dominique Lafond	Tim Maxcody	Adam Meadows	Patricia Mullin
T. Scott Galloway	Jacquelyn Grooms	Karen Henderson	Robert Jacobs	Brandon Kappelier	Mackenzie Laforest	Justin Maddox	Alyasia Means	Benjamin Mungai
Tracy Galloway	Christopher Gross	Prince Henderson	David Jacobson	Jeffrey Karam	Sharon LaFrance	Deseree Madlock	Arian Meca	Leonard Mungo
Sharon Gambin	Joseph Gross	Santey Henderson	Diana Jaeger	Ali Karem	Mark Lagana	Henry Madson	Cheryl Medeiros-	Danelle Munro
Fabian Gammio	Allia Grove	Sydney Henderson	Karun Jala	April Karm	Jennifer Lahiff	Donna Magliulo	Nothnagel	James Munson
Scott Ganger	William Grove	Wynona Henderson	Chavon Jameel	Lauren Kartje	Angela Lamb	Hayder Mahbuba	Erika Medina	Matthew Munyan
Samuel Gant	Heatherly Grove	Nina Henderson-Myers	Courtney James	Patricia Kassis	Lance Lambdin	Sam Mahdi	Sydnie Medina	Timothy Murad
Andy Gappy	Harriet Grove	Benjamin Hendricks	David Amos James	Jeffrey Katzen	Cynthia Lamerson	Sarah Maingi	Sushella Mehta	Ilya Murkis
Joel Garcia	Steven Grove	Emestine Hendricks	Della James	Jacob Kaufman	Patricia Lampley-	Shana Maitland	Kelly Mell	Christopher Murphy
Jerry Gardner	Zina Gulla	Lawrence Henney	Jalen James	Steph Kaye	Gambrell	Greg Majewski	Greg Majewski	Christy Murphy
Krysti Gardner	Verdonna Gullede	Michael Hepburn	Lorraine James	Trent Kayne	Jeanell Land	Shahid Majid	Frank Menaromo	Madeline Menaromo
William Gardner, Jr	Valerie Gunn	Antwan Herman	Patrick James	Veronica Keating	Joseph Landis	Deana Major	Scott Merian	Michael Murphy
Roelisha Garland	Brandon Guoan	Michael Hemiz	Marybeth Jamieson	Veronica Keating	Shanice Landon	Sharon Makaj	Jacob Merritt	Samira Murphy
John Garmo	Melissa Gurchiek	Claudia Hernandez	James Jamil	John Kee	Lisa Bree Lane	Robert Makaj	Barbara Meskin	Lee Ann Murray
Jeffrey Garner	Danielle Gutelli	Jose Hernandez	Sadeer Jamil	Kathy Keenon	Porchia Lane	Catherine Malcom	Ann Meyou	Muhammad Mustafa
Jessica Garner	Leah Guy	Mariette Herrick	Duraid Jamou	Amanda Keith	Rachael Lane	Magan Malkiewicz	Richard Michaels	Alisha Myers
Kimberly Garner-Lucas	Monica Guza	Dominic Herron	Mazin Janbou	Rhonda Keibou	Edward Lang	Williams	Jeffrey Michon	Faith Myers
Joan Garretson	Kelly Gwisdala	Maureen Herron	Audra Jancic	Brandon Kekich	Philip Lang	J. Juanita Mallmann	Sherry Mifsud	Brandon Myrick
Sigrid Garrick	Kimett Hackworth	Deborah Hershey	Erlinda Jandoc	Kenneth Kelley	Lynne Lang	Aftan Malone	Leslie Mihalak	Sarah Myszkier
Tanisha Garris	Christina Haddad	Michael Hesse	Sarmad Jarwa-Yousuf	Stella Kelsey	Audrey Langewicz	Deborah Malone	Hazim Mikhak	Bill Nabers
Bryant Gary	Adam Haffajee	Damian Hickman	Cortney Jarug	Liana Kelso	Vernisa Lanier	Nicole Malow	Bradley Mikon	Ashley Najarian
Gail Gates	Olivia Hahn	Melinda Hickman	Ronald Jaugur	Richard Kempkens	April Lapierie	Frank Mancina	Nicoleta Mila	Daniel Namany
Brian Gaughan	Eddie Haidar	Alexander Hicks	Steve Jaugur	Claude Kendrick	Marina LaRocca	Jean Mancos	Mike Mileti	Joseph Namini
Robert Gehly	Lyndsay Hale	Autumn Hicks	David Jay	Felecia Kennedy	Tiffany Larabee	Jacqueline Mancuso	Lea Millard	Cynthia Nardecchia
Charles Gellasch	Linda Halford	Bardette Hicks	Victoria Jefferson	Justin Kennedy	Raymond Lash	Tom Mandapatil	Christina Manley	Nadine Nasrallah
Xin Geng	Bella Hall	Mackenzie Hicks	Kimberly Jenkins	Rolanda Kennedy	Jill Laskey	Christina Manninen	Matthew Manninen	Radha Nath
Jennifer Genord	Charles Hall	Costello Hickson	Darroll Jenkins	Janeisha Kennedy	Laury Laszczak	Lauren Mannor	Lauren Mannor	Justine Navarre
Audra Genova	John Higgins	Jeffrey Higgins	Eric Jenkins	Joyce Kennedy-	Amber Lauer	Kelli Mans	William Mansour	Anna Nawrocki
Julie Genson	Leonard Hall	Nevin Hill	S. Toni Jennings	Torgerson	Rusty Lavoy	David Miller	Tatiana Manuel	Barbara Nawrot
Joseph Gentilini	Margaret Hall	Roberta Hill	Fawn Jerome	Tricia Kerchhof	Daniel Law	Roger Marable	Roger Marable	Erjon Ndoka
Derrick George	Nathan Hall	Tharoon Hill	Chad Jishi	Douglas Kerry	Elizabeth Law	Genevieve Marheineke	Hope Marhofer	Alvin Neal
Dominic George	Shannon Hall	Wanda Hinkley	Alina Johnson	Roger Khani	Joseph Lawrence-Shakoor	Joseph Layne	Brett Markham	Richard Nehasil
Kyle George	Steven Hall	Patrick Hixson	Andrew Johnson	Humera Khan	Olesya Khorysheva	Marymargaret Layton	Michelle Markoz	Alisa Nelson
Patrick George	Christopher Halverson	Amal Hmeidan	Ashura Johnson	Joseph Kher	Monique Khoury	Lisa Leapheart	Alton Marks	Caroline Nelson
Veronica George	Irfan Hameedi	Brittany Hobbs	Charlene Johnson	Monique Khoury	Sharon Khouakoun	Krista Leavens	Yvonne Marks	Dawn Nelson
Rosalind Gereidine	Barry Hamilton	Jacquelyn Hobson-Pon	Cheyl Johnson	Sharon Khouakoun	Andrea Kidder	Tara Ledgerwood	Michelle Marks	James Nelson
Lorraine Gerich	Misha Hamilton	Casimir Hodges	Christopher Johnson	Tatiana Kibata	Christine Kilpatrick	Danell Ledin	Tanica Miller	Mary Beth Nelson
Michael Gervais	Shomtel Hamilton	Dean Hodges	Dean Johnson	Linzee Kimber	Lionee Kimber	Angela Lee	Vanessa Miller	Sheri Nelson-Jones
Karmelo Gezhilli	Tiana Hamilton	Hadi Hamka	Edwank Johnson	Chaven Kimbrough	Angela Lee	Arianna Lee	Dale Millererwise	Lora Neto
George Ghanam	Joseph Hammel	Joseph Hoekstra	Elizabeth Johnson	Kasandra Kind	Clifford Lee	Reva Lee	Anne Mills	Aurelia Nettles
Gena Giannuzzi	Martin Hammer	Mark Hoffman	Frances Johnson	Beverly King	Rea Lee	Noel Leeland	Matthew Mills	Michael Newton
Jodee Gibson	Jessica Hammond	Holly Hofess	Gordon Johnson	Jerami King	Rea Lee	Aaron Leffel	Misty Mink	Michael Nguyen
Taylor Gielow	Adam Hammons	Stephenn Hohli	Jerry Johnson	Pam King	Rea Lee	Michael Leffell	Diane Martin	Tuyet Nguyen
Andria Giet	Ali Hamouch	Khalil Hojeji	Katherine Johnson	Sean King	Rea Lee	Roger Martin	Kathleen Martin	Kerbi Niang
Christopher Gilland	Jewel Hampton	Ronda Holcomb	Liaola Johnson	Karen Kinney	Rea Lee	Timothy Martin	Ernestine Mitchell	Nicole Nice
Jordan Gilliam	Terence Hampton	Aaron Holland	Markita Johnson	Gerald Kirkland	Rea Lee	Juan Martinez III	Erin Mitchell	Alethea Nichol
Regina Gilliam	Monika Hana	Carrie Holliday	Rashida Johnson	Reginald Kirkland	Rea Lee	Dominic Marzicola	Gwendolyn Mitchell	Victoria Nichols
Thomas Gilliam	Adam Hollier	Michelle Hollins	Redento Johnson	Deborah Kita	Rea Lee	Marco Masciullo	LaKeita Mitchell	Robert Nicklowitz
Michael Gingras	Maya Hanks Jones	Janet Holm	Renee Johnson	Dennis Leland	Rea Lee	Jeffrey Mason	Melanie Mitchell	Michael Nickola
Shirley Gintaras	Davena Hanna	Adrena Holman	Samantha Johnson	Shellah Lemanski	Rea Lee	Robert Mason	Rhonda Mitchell	Paul Nicotia
Cheri Givens	Kal Hanna	Y Renee Holman	Sellina Johnson	Melanie Kitchen	Rea Lee	Cecil Massey	Sandra Mitchelltree	Karin Nihiis
Nina Gjonaj	Merna Hanna	Thomas Holmes	Sherril Johnson	Paul Kizer	Rea Lee	Brittany Mathena	Jason Mitchell	Zolykha Niskimae
Erion Gjysina	Taghreed Hanna	Thomas Holmes	Shyante Johnson	Michael Klaiber	Rea Lee	Lauren Matheny	Robert Mocer	Patel Nimesh
Nancy Gladstone	Cynthia Hannah	Christophor Holt	Stephanie Holt	Tyler Klausinger	Rea Lee	David Mathieu	Mariano Mocer	Marc Nischan
Julian Glass	Michael Hannah	Stephanie Holt	Thomas Holtzer	Werner Klein	Rea Lee	Howard Mathis	Joann Mocer	Yelena Nisnevich
Laurie Glass	Norma Hammenmann	Ann Honeycutt	Taylor Johnson	Alexander Klonowski	Rea Lee	Debbie Matic	Brittany Mathena	Denice Nixon
Amanda Gleason	Christine Hanish	Jennifer Hoover	Theresa Johnson	Dulcey Knight	Rea Lee	Angela Matina	Lauren Matheny	Darryl Nobles
Jan Gleba	Mark Hanoush	Stephanie Hopsen	Timeka Johnson	Ryan Knight	Rea Lee	Nicole Matsamakis	David Mathieu	Marc Nocera
Thomas Glenfield	Summer Hanoush	Steven Hoptman	Vickie Johnson	Marquetta Knott	Rea Lee	Casey Matteson	Howard Martell	Marc Nocera
Faira Glenn	Kathryn Hansen	Nanessa Hoptman	Kristi Johnson-Stepp	Jill Knox	Rea Lee	Michael Mauck	Diane Martin	Qaimari
Octamecia Glenn	Jeffrey Harb	Kimberly Hosner	Michele Johnston	Kimberly Knox	Rea Lee	Brent Maxwell	Kathleen Martin	Cory Noecker
John Goci	George Harb	Jerry Hotchkinn	Alan Jones	Kummell Knox	Rea Lee	David Maurice	Leslie Martin	Maryann Nofar
Janette Godlesky	Chandresh Harbola	Laura Houghton	Anthony Jones	Funnalayo Knuth	Rea Lee	Brent Maxwell	Michael Martin	Rochelle Nofar
Lindsay Gold	Paula Housley	Annette Hovious	Crystal Jones	Elizabeth Kochan	Rea Lee	David Maurice	Timothy Martin	Kelly Noonan
Jermaine Golden	Wesley Hardnett	Darryl Howard	Damon Jones	Karen Koening	Rea Lee	Brent Maxwell	Juan Martinez III	Kristy Noonan
Virgea Golden	Sharita Hardy	Tracey Howard	Damel Jones	Eric Kohler	Rea Lee	Brittany Mathena	Dominic Marzicola	Kelly Norber
Danylo Gonda	Karen Harlin	Rebecca Howe	Eddie Jones	Bill Kokonos	Rea Lee	Lauren Matheny	Marco Masciullo	Ralph Monko
Kathy Goodaker	Jerry Harpole	Jasmine Howell	Jaime Jones	Heather Kolbe	Rea Lee	David Mathieu	Jeffrey Mason	Levell Montgomery
Chana Goodman	Anthony Harrell	LaTonya Howell	Kennedy Jones	Paul Kolby	Rea Lee	Howard Mathis	Robert Mason	Levell Montgomery
Alexander Goodney	Eboni Harrington	Nancy Howell	Lamont Jones	Latricia Jones	Rea Lee	Debbie Matic	Cecil Massey	Malissa Montgomery
Bruce Goel	Michael Harrington				Rea Lee	Angela Matina	Frank Mastroianni	Kristin Montgomery-
La Nita Gordy-Pulliam					Rea Lee	Nicole Matsamakis	Brittany Mathena	Crump
Allison Gorman					Rea Lee	Casey Matteson	Lauren Matheny	Rebecca Montroy
Wissam Goro					Rea Lee	Kristine Monday	David Mathieu	Cynthia Monzon

Nicole Nowell	Paula Piccinini	Paul Reschke	Edward Scalice	Mary Slowik	David Swinton	Amanda Vanderlinden	Aziza White	Jie Yang
Gina Marie Nuhn	Charles Pickering	Maria Reyes	Joseph Scalice	Timothy Slusser	Rachel Swinton	Christopher	Christie White	Nhia Yang
Iv Nyburg	Nissi Pickett	Eileen Reynolds	Sean Scanlan	Edward Smafield	Elena Szabo	Vanlitesur	Christopher White	Kyra Yarber
John O'Brien	Kris Pierovich	Lisa Reynolds	Sheila Scates	Margaret Smafield	Brenda Szlachta	Amy VanMeerbeek	Cynthia White	Danielle Yarbrough
Karen O'Connell	Ashley Pierson	Robert Reynolds	Gordon Schaeffler	Carl Small	Paul Szostek	Jennifer Vanorman	James White	Rami Yasi
Kate O'Connell	Brooke Pietruszka	Heidi Rhome	Katherine	Richard Small	Laura Scott	Kristine Vanoyen	Jessica White	Jerry Yataoma
Patricia O'Curran	Suzan Pietrzyk	Iana Riback	Schaumburg	Danielle Smith	Patrick Szuba	Adriana Vasquez	Kimberly White	Rachel Yeargin
Erin O'Donnell	Chantel Piggee	Rita Ribat	Dennis Scheinfeld	Debra Smith	Angela Szydlowski	Brian Vasquez	Lydia White	Jill Yee
Lynn O'Donohue	Abigail Pilarski	Timothy Rice	Jennifer Schip	Devon Smith	Rodney Tackett	Darrell Vaught	Lynette White	Jennifer Yengulalp
Thomas Ogle	Antwoine Pilgrim	David Richards	Matthew Schindler	Gloria Smith	Hareh Taleja	Kelly Vaught	Michael White	Stephanie Yema
Mirjana Ognjanovski	Nicole Pilgrim	Natasha Richards	Anthony Schippa	Jennifer Smith	Nedal Tamer	Deanne Vecellio	Tamia White	Pamela Yerman
Hani Oh	Christine Pittman	Cindy Richardson	Angela Schmidt	Kellie Smith	Sara Tank	Gregory Vella	Tonya White	Theresa Yoder
Lynn O'Hagan	Evangeline Pitts	Santanna Richardson	Michael Schmitt	Ken Smith	Natasha Tao	Alexa Venezia	Brandon Whitehead	Kimberly Young
Delight Okogeri	Ted Pleisch	Anitra Riddle	Ruby Schmitt	Lea Smith	Frank Tarala	Mary Verbelun	William Whitehouse	Marcus Young
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Nicole Oliver	Jeffery Podschline	Andree Riley	Shelley Schoenherr	Melissa Smith	Priscilla Tatum	Kirsten Verissimo	Vicki Whitt	Rhonda Young
Victor Ojorta	Melissa Poirier	Lisabeth Riopelle	Ken Schofield	Michelle Smith	Fateh Tawil	Eva Vermeesch	Shantonna Whitty	Tammy Young
E'toile O'Rear-Libbett	Mark Polcyn	Nancy Ritter	Carol Schrauben	Pamela Smith	Brian Taylor	Dean Vest	Tara Wiecek	Treada Young
William Orlewicz	Michael Pompei	Nancy Rivers	Barbara Schultz	Rachel Smith	Greg Taylor	Janice Vici	Trudi Wickler	Rose Young-Davis
John Orsey	Ruby Pooler	Lakeshia Roach	Michael Schultz	Robert Smith	Jamil Taylor	Pamela Vines-Selley	Dan Wickler III	Martha Youngs
Dianne Osogood	Janee Pope	Deborah Robbins	Stephen Schumacher	Sharlene Smith	Jeamine Taylor	Joe Vitello	Nathan Wickland	John Youisf
Robert Ostrompke	Ana Poplar	Jeremiah Roberts	Linda Schwartz	Sophie Smith	Megan Taylor	Deepak Vittaldevara	Lisa Wierzbang	Laith Youisf
Philip Oumanian	Lena Popovski	Jimmy Roberts	Lisa Schwartz	Stacie Smith	Robert Taylor	Edwin Vivian	Jeremy Wise	Lina Youisf
Melissa Oursler	Katrina Porter-Rollins	Bridget Robidoux	Steven Schwern	Starbina Smith	Stephanie Taylor	Tina Vivian	Casandra Wignal	James Yugovich
Samer Owaid	Kristel Powell	Alexa Robinson	Amanda Schofield	Tiffany Smith	Tracey Taylor	William Viviano	Russell Wilcox	Jonathan Zaia
Pamela Owen	Vivian Powell	Anjanette Robinson	Felicia Scotland	Jerome Smutek	Jennifer Taylor Boykins	Amanda Vizzini	Nicholas Wiley	Debbie Zaleski
William Owens	Summur Powers	Crystal Robinson	Ashley Scott	Andrew Smyk	Daniel Teahan	Kaleigh Vogel	Lauren Wilhide	Moad Zandani
Milton Owens-Crawford	Rhonda Pratt	Dorothy Robinson	Kyle Scott	Michael Sncarly	Jalesa Teasley-Daniel	Ryan Vojtkofsky	Monica Wilks	Lawrence Zane
Carlos Oxholm	Mike Anthony Presnail	Jason Robinson	Wartinez Scott	Jeffery Snyder	Nicole Temple	Damian Volante	Antwann Williams	John Zangara
Bradley Oyster	Casey Preston	Karen Robinson	Mattie Scott	Mouhamad Sobh	Sean Tempest	Rikki Vroom	Armeace Williams	Hannah Zantop
Jeffrey Packer	Troy Prince	Kimberly Robinson	Mattie Scott	Waseem Sobh	Jenny Terry	Yalbona Ulaj	Brittani Williams	Michelle Zarghami
Anika Page	Aaron Pringle	LuQuandra Robinson	Nicole Scott	Garland Solomon	Matthew Terry	Derica Wade	Cara Williams	Kristina Zecman
Stephen Palms	Jacob Probe	Marcie Robinson	Tasha Scott	Andrew Soper	Verita Terry	Robert Wadeson	Laire Williams	Paige Zelenick
Jeff Papsdorf	Graylon Prophet	Nancy Robinson	Steph Seaver	Carrie Sosa	Lavern Theoford	Mary Wale	Darryl Williams	Dustin Zentz
Stacey Pardikes	Emily Proulx	Nesahn Robinson	Brendan Seguin	Ninos Souresho	Aisha Thomas	Joseph Wagener	David Williams	Marielle Zerba
Lauriel Pardo	Jeffrey Prowse	Tamara Robinson	Paul Seguin	Jason Sousa	Brenda Thomas	Amy Wagner	Eddie Williams	Dongie Zhao
Cornie Parham	Demarian Pruitt	Andrea Rockstad	Jaimie Seley	Stephen Soviar II	Cheryl Thomas	Abeer Waldan	Gwendolyn Williams	Craig Ziecina
Cheryl Parisi	John Pruitt	Andrea Roddy	Douglas Seley	Lama Sowdian	David Thomas	Wambui Wainaina	Hope Williams	Brian Ziemmer
Melvin Parker	Stephany Pruitt	Anna Rodgers	Joseph Sesi	Candice Sparkes	Donna Thomas	Nakiya Walker	Julius Williams	Amy Zimmer
Shannon Parker	Sonia Pryor	Louie Rodriguez	Robert Sexton	Nancy Spector	Erika Thomas	Regina Walker	Karen Williams	Hiba Zoya
Kelly Parnos	Cooper Przekop	Lawrence Roels	William Sey	Chad Speller	Felicia Thomas	Rochelle Walker	Laurie Williams	Joseph Zrenchik
Jason Parrott	Tierra Pugh	Elizabeth Rogers	Pamela Seymour	Valerie Spellman	Karen Thomas	Tari Walker	Louis Williams	Katheryn Zubor
Joel Parrott	Richard Purchiss	Erin Rogers	Shelly Stafez	Jacqueline Spencer	Lila Thomas	Tegest Walker	Michael Williams	Pamela Zyski
Howard Pascoe	Malika Puri	Latoya Rogers	Shrenik Shah	Jevon Spencer	Randall Thomas	Alvin Wallace	Nicholas Williams	
Cherish Passeno	Taylor Puryczak	April Roland	Mussab Shahid	Michelle Spencer	Rene Thomas	Antoinette Wallace	Pastella Williams	
Carrie Paster	Blerta Puto	Mary Sheila Roma	William Shamoun	Linda Spindura	Terry Thomas	Breana Wallace	Richard Williams	
Gina Patchell	Natalie Pylczynski	Brittney Ross	Mirnal Sharma	Theresa Spirio	Renita Thomas-Small	Joseph Wallace	Sandra Williams	
Noor Paton	Sherry Pyszczynski	Mary Ross	Sunil Sharma	Alexis Sprankle	Charmaine Thompson	Salaina Waller	Shauna Williams	
Christine Patrick	Amer Qaqish	Philip Ross	Walton	Justin Spreer	Christina Thompson	Christopher Wallington	Sheila Williams	
Johnathan Patrick	Noor Qarana	John Rossi	Kimberly Sharp	Riggers Staez	Glynis Thornhill	Eric Walls	Theresa Williams	
Ryan Patrick	Kevin Quaglia	Whisam Roumaya	Raven Sharp	Robert Steenbergh	Tanya Thornton	Karen Walls	Wanda Williams	
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Tiffany Pattenauade	Deborah Querro	Sara Roy	Rutha Sharpe	Denise Stempion	Amanda Thirwai	Barbara Ward	Mark Williamson	
Bart Patterson	Jaehang Qureshi	Thomas Rubin	Shirley Shaver	Heidi Stenphens	Tiffany Tibbs	Carole Ward	Rebecca Williamson	
Luma Patto	Sajjad Qureshi	Brandon Rucker	Amanda Shay	Lynn Stephens	Candis Ticoni	Deborah Ward	Michelle Willibey	
James Paulin	Anne Raba	Samuel Rucker	Christopher Shaya	AnMarie Stevens	Christopher Tikkanen	Jennifer Ward	James Willis	
Thomas Pauli	Thomas Racette	Tina Rudolph	Amber Shekoski	Veranique Stevens	Tiffany Tilley	Taneisha Wardlow	Bradley Wilson	
Christopher Paulsen	Nicholas Radden	Anita Ruiz	Herman Shelton	Samuel Stevenson	Brett Tillison	Lori Ware	Darnell Wilson	
Ellen Paulson	Ariel Raddler	Claudia Ruloff	Rodney Shelton	Michelle Stewart	John Timko	Meredith Ware	Christina Wilson	
Marlene Paulson	Sarah Rademacher	Keith Ruloff	Gary Shemko	Taigehanna Stewart	Jared Titus	Susan Warnke	Kelly Wilson	
Jasmine Pavlich	Katherine Russell	Sabrina Rumph	Adam Shepherd	Jeffery Stillwagon	Nancy Tochanan	Susan Warren	Nicole Wilson	
Karen Paytas	Dennis Rutowski	Olga Rumsas	Alicia Shepherd	Harry Stinson	Veronica Todd	Timothy Warren	Tommy Wilson	
Lynn Pazdziora	Charles Ryan	Rebecca Runyon	Deric Shepherd	Demetrius Stinson	Rita Tohme	Brittany Washington	Christine Winans	
Alice Peabody	Frederick Ryckman	Brad Russell	Vernetta Sheppard	Timothy Stinson	Noah Tolwin	Florence Washington	Brian Wines	
Angela Pearson	Karen Ryckman	Katherine Russell	Joyce Sherman	Sarah Stites	Zahid Toma	Judy Washington	Dwight Winfrey	
Saran Peasley	Andy Sabbagh	Dennis Russell	Melissa Sherry	Rosemarie Stith	Jonathan Tomlanovich	Kristy Wassenaar	Lucas Winkler	
Anthony Pedrotte	Andy Sabbagh	Dennis Russell	Susan Shields	Colleen Stocker	Nicholas Tong	Lisa	Hali Winowski	
Lori Pedrotte	Bilal Sabbagh	Dennis Russell	Jeffrey Shipp	Darrul Stocks	Michael Tooson	Watkins	Latonda Winston	
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Nicole Pelton	Lauren Sadaj	Dennis Russell	Alex Shozda	Miroslav Stojceviski	Jessica Torok	Kathleen Watson	Guy Winter	
Allison Pendo	Suzanne Sadek	Dennis Russell	Marilaine Stone	Traci Torrell	Farida Touma	Keith Watson	David Wintermyer	
Heaven Penymmon	Franka Sadler	Dennis Russell	Diane Strachan	Garret Stone	Nicole Toure	Jean Watts	Lori Wistie	
Latryce Peoples	Steven Safran	Dennis Russell	Craig Straky	Hillary Stone	Dylan Towler	Victoria Witherspoon	Celeste Wlitzky	
Toni Pepin	Stephanie Sacco	Dennis Russell	David Sichterman	Marielaine Stone	Brian Traxler	Catherine Waun	Stefanie Wofford	
Michael Perales	Lauren Sadaj	Dennis Russell	Moe Siddique	Marilaine Stone	Amanda Trudeau	Mark Wayne	Timothy Wojtala	
Sophia Perales	Franka Sadler	Dennis Russell	Saif Siddique	Craig Straky	Timothy Trujillo	Myron Weathers	Jonathan Wojtowicz	
Manaelana Perkins	Steven Safran	Dennis Russell	Nicole Sieb	Bradley Strange	Calvin Truvillon	Alicia Weaver	Daniel Wolan	
Cindy Perks	Anne Sagan	Dennis Russell	Amy Simkins	Ashley Straw	Natalia Tsarkouskaya	Antoinette Weaver	Gregory Wolfe	
Christopher Perry	Nicole Sahouriyeh	Dennis Russell	Angela Simkus	Jason Strayhorn	Wendy Tucker	Katie Weaver	Mary Wolfe	
Judy Perry	Shariil Said	Dennis Russell	Angela Simmons	Linda Streeter	Carlos Turner	Bruce Webb	Joel Wood	
Melvia Perry	Adrienne Sain	Dennis Russell	Cathy Simmons	Brenda Stringer	Christian Turner	Lauren Webb	Carol Woodard	
Selma Pesch	Andre Salamy	Dennis Russell	Jennifer Simmons	Dorian Stroud	Jason Turner	Rose Webb	Russel Woodruff	
Kelly Petcou	Mark Salchow	Dennis Russell	Jennifer Simmons	Keyotta Stroud	Lance Turner	Roger Webster	Eric Weems	
Surur Peter	Mohammad Saleem	Dennis Russell	Dana Simone	Timothy Struble	Lawanda Turner	Roger Webster	Sheryllyn Wegela	
Sara Peters	Senan Saleh	Dennis Russell	Linda Simpson	Lisa Sturdevant	Lennon Turner	Roger Webster	Christine Wegrzyn	
Teresa Petersen	Lynda Sallee	Dennis Russell	Tommy Simpson	Robert Sukkar	Robert Turner	Roger Webster	Michael Weinraub	
Nancy Petrucelli	James Salman	Dennis Russell	Vincent Simpson	Elizabeth Sullivan	Lance Turner	Roger Webster	Misty Weisenberger	
Crystal Pettway	Lauren Salome	Dennis Russell	Elaina Sims	Mary Sullivan	Lawanda Turner	Roger Webster	Colton Weisenstein	
Janet Pettway	Abdus Samad	Dennis Russell	Shellie Sims	Aretha Summers	Lennon Turner	Roger Webster	Michael Weisner	
Mason Petty	Martin Samarco	Dennis Russell	Tinaeisha Sims	Daniel Summers	Kent Tyrnell	Roger Webster	Sheryllyn Wegela	
Lance Petway	Farouk Samona	Dennis Russell	Kenneth Singleton	Juanita Summers	Haya Tzipori	Roger Webster	Christine Wegrzyn	
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Renee Pfeil	Micki Sanders	Dennis Russell	Jacob Skarber	Serina Sutherland	Brittanie Ulrich	Roger Webster	Leslie Weith	
Dorene Phan	Harsimrat Sandhu	Dennis Russell	Michael Skinner	Belinda Swain	Rositta Underwood	Roger Webster	Mark Wells	
Fahad Philip	Diane Sandler	Dennis Russell	Mary Skwiera	Michael Swanberg	William Upshaw	Roger Webster	Brian Wendell	
Chad Phillips	Yolanda Sanford	Dennis Russell	Jessica Slaga	Angela Swanson	Alyse Urban	Roger Webster	Alex Wendene	
Cass Phillips	Rajiv Sanghvi	Dennis Russell	Nathaniel Slappey	Lynette Swanson	Julian Urban	Roger Webster	Anthony West	
Christine Phillips	Jennifer Santora	Dennis Russell	David Slater	Susan Swasey	Christina Ursher	Roger Webster	Heather West	
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Phimsavanh	Michelle Seward	Dennis Russell		Hubbell	Angel Valerio	Roger Webster	Karen Western	
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By LUKE SASEK

## Obscurity: The Dirtiest Word in Sales

Obscurity is the only true problem faced by business owners today, and ubiquity is the only worthwhile solution. If you are a real estate professional then you likely work nonstop on behalf of your clients and even when your clients are satisfied with the result of a given transaction, their loyalty is hard to earn when considering future business and referrals. This is evidenced by a National Association of Realtors® report which indicates that while 90% of buyers would use their agent again or recommend their agent to others, only 27% of sellers used the agent they previously worked with to buy or sell a home (Copyright ©2018. "2019 Profile of Home Buyers and Sellers." National Association of Realtors®. All Rights Reserved. Reprinted with permission. September 27, 2019, <https://www.nar.realtor/research-and-statistics/quick-real-estate-statistics>).

We all know what it feels like immediately after learning a past client has chosen to work with someone else. Maybe while you were driving past a former buyer's house, your heart suddenly sank as you saw another listing agent's sign in the yard. As commissioned sales agents it is easy to cast blame on the client in situations such as these — emotions are high after calculating the cost in loss of potential business, and wishing clients would exhibit more loyalty is a common reaction. Yet the more empowering attitude to adopt is taking responsibility and ownership.

If you believe, as author and speech coach Patricia Fripp so wisely articulates, that "it is

not your clients' job to remember you. It is your obligation and responsibility to not let them forget you," then the appropriate response to the situation given is to reflect on the felt pain of losing the deal, and take steps today towards making sure that it doesn't happen again.

This approach puts us back in the driver's seat and gives us a sense of agency by keeping our focus on what we can control instead of wasting time and energy on the things we cannot control. The bottom line is that most people know more than one salesperson in any given industry, and their loyalty for future business and referrals will come to us only when they see us going above and beyond with follow-up by adding value after the transaction.

As we build our businesses with a long term vision to support our ideal lifestyle, let's consider how big of a role our past clients, the people who already know, like, and trust us, can play in that equation. The NAR statistics report indicates that simply doing a satisfactory job is no longer enough. If we are willing to settle with being adequate, then we risk losing out on over 75% of future earning potential from our book of business. Let's all make the commitment to create raving fans out of our clients — the only way we can do this is if they see us everywhere, coming from contribution even well after the closing has passed.

## GMAR® Report

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

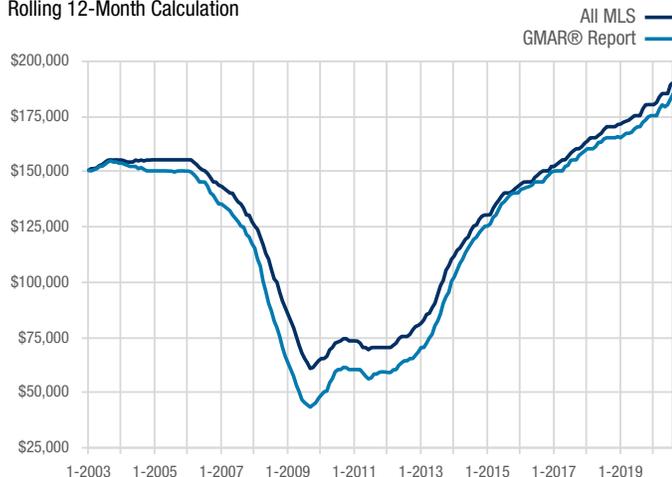
Residential Key Metrics	August			Year to Date		
	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change
New Listings	6,877	<b>5,869</b>	- 14.7%	47,907	<b>38,082</b>	- 20.5%
Pending Sales	4,065	<b>5,045</b>	+ 24.1%	30,793	<b>29,183</b>	- 5.2%
Closed Sales	4,387	<b>4,643</b>	+ 5.8%	29,169	<b>25,328</b>	- 13.2%
Days on Market Until Sale	30	<b>32</b>	+ 6.7%	36	<b>40</b>	+ 11.1%
Median Sales Price*	\$188,000	<b>\$215,000</b>	+ 14.4%	\$174,900	<b>\$191,000</b>	+ 9.2%
Average Sales Price*	\$233,736	<b>\$256,465</b>	+ 9.7%	\$219,165	<b>\$234,307</b>	+ 6.9%
Percent of List Price Received*	97.5%	<b>98.9%</b>	+ 1.4%	97.4%	<b>97.8%</b>	+ 0.4%
Inventory of Homes for Sale	12,927	<b>7,451</b>	- 42.4%	—	—	—
Months Supply of Inventory	3.6	<b>2.1</b>	- 41.7%	—	—	—

Condo Key Metrics	August			Year to Date		
	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change
New Listings	1,195	<b>1,173</b>	- 1.8%	8,464	<b>7,488</b>	- 11.5%
Pending Sales	741	<b>977</b>	+ 31.8%	5,728	<b>5,443</b>	- 5.0%
Closed Sales	827	<b>858</b>	+ 3.7%	5,499	<b>4,797</b>	- 12.8%
Days on Market Until Sale	33	<b>38</b>	+ 15.2%	35	<b>44</b>	+ 25.7%
Median Sales Price*	\$168,000	<b>\$180,000</b>	+ 7.1%	\$165,000	<b>\$172,000</b>	+ 4.2%
Average Sales Price*	\$200,442	<b>\$213,035</b>	+ 6.3%	\$199,929	<b>\$201,508</b>	+ 0.8%
Percent of List Price Received*	97.4%	<b>98.1%</b>	+ 0.7%	97.5%	<b>97.6%</b>	+ 0.1%
Inventory of Homes for Sale	2,194	<b>1,801</b>	- 17.9%	—	—	—
Months Supply of Inventory	3.3	<b>2.7</b>	- 18.2%	—	—	—

\* 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.

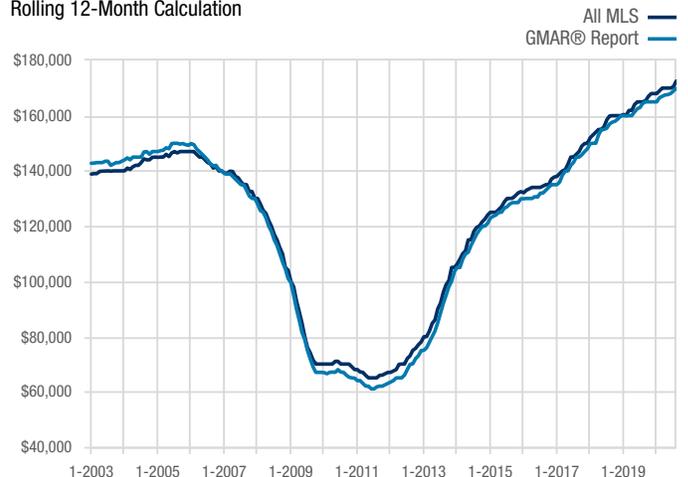
### Median Sales Price - Residential

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 September 14, 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](mailto:fgreen@corp.realcomp.com)

## Home Sales, Prices Remain Healthy As Pent Up Demand Continues

### Quick Facts

**+ 4.6%**

**+ 12.0%**

**- 38.5%**

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.

### August Real Estate Market Commentary

The housing and stock markets continue to be the leaders in the economy. In August, showings and pending sales remained at strong levels while housing inventory remained limited, continuing the competitive bidding market we have seen in recent months. With the stock indexes at or near record highs as mortgage rates remain near record lows, signs point to a busy fall housing market.

Closed Sales increased 4.5 percent for Residential homes and 5.4 percent for Condo homes. Pending Sales increased 17.1 percent for Residential homes and 27.1 percent for Condo homes. Inventory decreased 41.4 percent for Residential homes and 16.1 percent for Condo homes.

The Median Sales Price increased 13.2 percent to \$215,000 for Residential homes and 8.0 percent to \$182,250 for Condo homes. Days on Market increased 5.7 percent for Residential homes and 24.2 percent for Condo homes. Months Supply of Inventory decreased 40.5 percent for Residential homes and 15.2 percent for Condo homes.

As we look towards the fall, we normally see housing activity begin to slow a bit as the back-to-school season begins, but this year is far from normal. While uncertainty remains on what effects the upcoming elections and any seasonal resurgence of COVID-19 may have on the financial and housing markets, the healthy housing demand we see today will create significant tailwinds in the near term.



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	8-2019	8-2020	Percent Change	YTD 2019	YTD 2020	Percent Change
New Listings		13,739	12,003	-12.6%	95,687	77,441	-19.1%
Pending Sales		8,575	10,146	+18.3%	63,702	60,545	-5.0%
Closed Sales		9,262	9,692	+4.6%	59,942	53,097	-11.4%
Days on Market Until Sale		35	37	+5.7%	41	47	+14.6%
Median Sales Price		\$187,000	\$209,500	+12.0%	\$178,000	\$193,000	+8.4%
Average Sales Price		\$225,824	\$248,692	+10.1%	\$216,292	\$230,345	+6.5%
Percent of List Price Received		97.6%	98.9%	+1.3%	97.6%	97.9%	+0.3%
Housing Affordability Index		174	161	-7.5%	183	174	-4.9%
Inventory of Homes for Sale		27,214	16,725	-38.5%	--	--	--
Months Supply of Inventory		3.7	2.3	-37.8%	--	--	--

Current as of September 14, 2020. All data from Realcomp 5 Ltd. Report © 2020 ShowingTime. | 15

## Listing and Sales Summary Report August 2020



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Aug-20	Aug-19	% Change	Aug-20	Aug-19	% Change	Aug-20	Aug-19	% Change	Aug-20	Aug-19	% Change
<b>All MLS (All Inclusive)</b>	<b>9,692</b>	<b>9,262</b>	<b>+4.6%</b>	<b>\$209,500</b>	<b>\$187,000</b>	<b>+12.0%</b>	<b>37</b>	<b>35</b>	<b>+5.7%</b>	<b>16,725</b>	<b>27,214</b>	<b>-38.5%</b>
City of Detroit*	383	405	-5.4%	\$53,500	\$46,600	+14.8%	62	55	+12.7%	1,617	2,674	-39.5%
Dearborn/Dearborn Heights*	260	237	+9.7%	\$160,000	\$145,000	+10.3%	30	23	+30.4%	310	584	-46.9%
Downriver Area*	490	514	-4.7%	\$149,950	\$136,000	+10.3%	25	27	-7.4%	550	1,096	-49.8%
Genesee County	553	565	-2.1%	\$165,000	\$150,000	+10.0%	32	36	-11.1%	817	1,685	-51.5%
Greater Wayne*	1,762	1,645	+7.1%	\$183,000	\$160,000	+14.4%	27	25	+8.0%	2,318	3,995	-42.0%
Grosse Pointe Areas*	101	95	+6.3%	\$375,000	\$345,000	+8.7%	32	28	+14.3%	198	277	-28.5%
Hillsdale County	84	63	+33.3%	\$157,500	\$149,500	+5.4%	81	74	+9.5%	151	228	-33.8%
Huron County	17	17	0.0%	\$128,950	\$126,000	+2.3%	87	84	+3.6%	42	90	-53.3%
Jackson County	253	246	+2.8%	\$177,000	\$155,000	+14.2%	68	61	+11.5%	504	601	-16.1%
Lapeer County	124	130	-4.6%	\$205,000	\$198,000	+3.5%	50	39	+28.2%	253	496	-49.0%
Lenawee County	162	148	+9.5%	\$181,500	\$151,400	+19.9%	69	66	+4.5%	327	454	-28.0%
Livingston County	374	338	+10.7%	\$306,000	\$278,750	+9.8%	39	31	+25.8%	590	945	-37.6%
Macomb County	1,444	1,360	+6.2%	\$199,950	\$184,700	+8.3%	31	31	0.0%	1,864	3,348	-44.3%
Metro Detroit Area*	6,193	5,883	+5.3%	\$227,000	\$203,000	+11.8%	32	31	+3.2%	10,218	17,081	-40.2%
Monroe County	213	197	+8.1%	\$197,500	\$181,500	+8.8%	50	52	-3.8%	346	555	-37.7%
Montcalm County	17	17	0.0%	\$185,000	\$144,900	+27.7%	41	30	+36.7%	34	65	-47.7%
Oakland County	2,230	2,135	+4.4%	\$291,000	\$260,300	+11.8%	31	30	+3.3%	3,829	6,119	-37.4%
Saginaw County	209	189	+10.6%	\$134,275	\$118,700	+13.1%	34	36	-5.6%	240	586	-59.0%
Sanilac County	59	34	+73.5%	\$128,500	\$119,250	+7.8%	96	67	+43.3%	117	233	-49.8%
Shiawassee County	99	102	-2.9%	\$154,000	\$123,700	+24.5%	39	33	+18.2%	136	264	-48.5%
St. Clair County	283	237	+19.4%	\$185,000	\$165,000	+12.1%	44	40	+10.0%	415	715	-42.0%
Tuscola County	29	50	-42.0%	\$151,000	\$112,000	+34.8%	48	53	-9.4%	53	139	-61.9%
Washtenaw County	506	479	+5.6%	\$290,250	\$295,000	-1.6%	36	28	+28.6%	1,382	1,616	-14.5%
Wayne County	2,145	2,050	+4.6%	\$165,000	\$145,000	+13.8%	33	31	+6.5%	3,935	6,669	-41.0%

\* Included in county numbers.

## John McArdle of Remerica Hometown One Donates to Help Michigan Veteran



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 donation efforts starting in 2016 from John McArdle of Remerica Hometown One who graciously donated an incredible \$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."*



*John McArdle of Remerica Hometown One & Veteran Matthew with his Guardian Angel Medical Service Dog, Cobalt Realtor® Blue®*



*Indy, our 2018 dog, at 7 months old.*

# GMAR EDUCATION CALENDAR 2020

## OCTOBER 2020 - VIRTUAL!

### FEMA & FLOOD ZONE

CE Credits: 2 legal  
October 6, 2020  
10:00 a.m.-12:00 p.m.  
Instructor: Karol Grove  
FREE

### GUIDANCE TO COMPLIANCE

CE Credits: 2 legal  
October 7  
10:00 a.m.- 12:00 p.m.  
VIRTUAL  
Instructor: Deanna DuRussel  
FREE: Membermax & EduPass  
\$20, Non-Members

### PRICING STRATEGY ADVISOR- 2 DAYS

(Mastering the CMA)  
CE Credits: 7 standard  
October 7 & 8, 2020  
9:30 a.m. – 1:30 p.m.  
VIRTUAL  
Instructor: Rick Conley  
FREE, Membermax & EduPass  
\$49, Members  
\$59, Non- Members

### GMAR STANDARD CONTINUING EDUCATION

CE Credits: 3 standard/ 3 legal  
October 9  
9:00 a.m. – 3:00 p.m.  
VIRTUAL  
Instructor: Bart Patterson  
FREE, Members  
\$35, Non-Members

### AGENT 101

\*Must attend both days\*  
CE Credits: 4 legal  
October 14 & 15  
1:00 p.m.-3:00 p.m.  
Virtual  
Instructor: Deanna DuRussel

### SUCCESSFULLY SELLING HUD HOMES

CE Credits: 3 standard  
October 15  
10:00 a.m. – 1:00 p.m.  
VIRTUAL  
Instructor: Steve Katsaros  
FREE, Membermax & EduPass  
\$20, Non- Members

### GMAR STANDARD CONTINUING EDUCATION

CE Credits: 3 standard/ 3 legal  
October 9  
9:00 a.m. – 3:00 p.m.  
VIRTUAL  
Instructor: Diane Kroll  
FREE, Members  
\$35, Non-Members

### DISCOVERING COMMERCIAL REAL ESTATE

CE Credits: 2 standard, 1 legal  
October 19  
9:00 a.m. - 12:00 p.m.  
VIRTUAL  
Instructor: Anthony Jablonski  
FREE, Membermax & EduPass  
\$25, Members  
\$35, Non-Member

### SENIOR REAL ESTATE

(SRS)- 3 Days  
CE Credits: 13 standard and 2 legal  
October 28, 29 & 30  
09:30 a.m. – 1:30 p.m.  
VIRTUAL  
Instructor: Brent Belesky  
FREE, Membermax & EduPass  
\$99, Members  
\$115, Non- Members

### VIDEO REALTOR® CODE OF ETHICS

NAT'L Ethics Day recording of Leigh Brown  
CE Credits: 3 standard  
October 20  
1:00 p.m. - 4:00 p.m.  
VIRTUAL  
FREE!

### GMAR STANDARD CONTINUING EDUCATION

CE Credits: 3 standard/ 3 legal  
October 21  
9:00 a.m. – 3:00 p.m.  
VIRTUAL  
Instructor: Diane Kroll  
FREE Members  
\$35, Non-Members

### CE CREDITS: 3 STANDARD/ 3 LEGAL

October 30  
9:00 a.m. – 3:00 p.m.  
VIRTUAL  
Instructor: Dennis Kozak  
FREE, Members  
\$35, Non-Members

### GMAR BROKER SHORTS- CONFLICT RESOLUTION

CE Credits: 1 standard  
October 22  
11:00 a.m. – 12:00 p.m.  
VIRTUAL  
Instructor: Brent Belesky  
FREE, Membermax & EduPass  
\$20, Members  
Brokers & Associate Brokers only!

### GUIDANCE TO COMPLIANCE

CE Credits: 2 legal  
October 26  
1:00 p.m.- 3:00 p.m.  
VIRTUAL  
Instructor: Deanna DuRussel  
FREE: Membermax & EduPass  
\$20, Non-Members

### SELLER REPRESENTATIVE SPECIALIST DESIGNATION

(SRS)- 3 Days  
CE Credits: 13 standard and 2 legal  
October 28, 29 & 30  
11:00 a.m. – 3:00 p.m.  
VIRTUAL  
Instructor: Rick Conley  
FREE, Membermax & EduPass  
\$99, Members  
\$115, Non- Members



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Community Financial Credit Union's mortgage experts are local lenders with years of experience helping Michigan homeowners into the "right" mortgage. Community Financial has created a mortgage program that serves the needs of both realtors and borrowers.

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- **Jumbo Loan Programs** that are ultra-competitive, with common sense underwriting and long-term fixed rates.

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- Qualifying for **membership** is easy and free.
- Our **processing and underwriting are located locally** in Plymouth, allowing us to get your loan to the closing table on time.

### CONTACT US

Contact us and see how our team can make a difference for your business!

Borrowers can apply online at [cfcu.org/mortgage](http://cfcu.org/mortgage), over the phone at **(877) 937-2328** or in person.

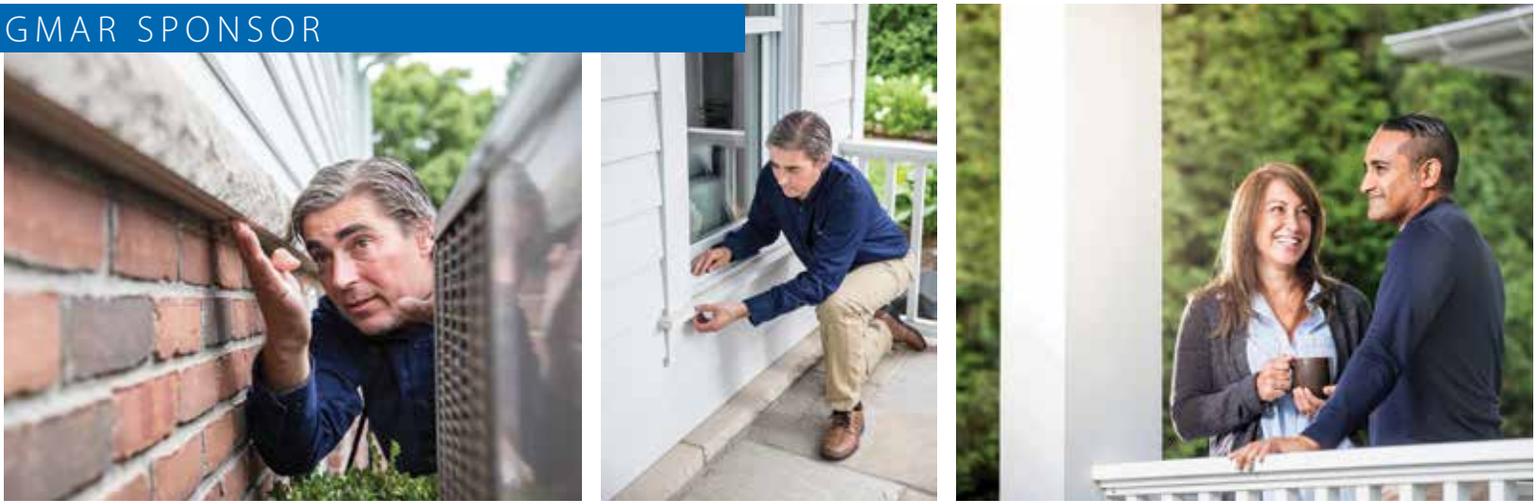


**Eric Esser**  
SVP/Chief Mortgage Lending Officer,  
NMLS#476771

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**Yung Chung Team**  
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yung.chung@pillartopost.com



**Eric Stidham Team**  
248-843-1991  
stidhamteam@pillartopost.com

[pillartopost.com](http://pillartopost.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](http://gmaronline.com/resources/library)

## AUGUST 2020 QUICK TAKES RESIDENTIAL PROPERTY

**4,643**  
Homes Sold

**42.4%**  
Inventory Decrease  
since July



**\$256,465**  
Average Sales Price

**2.1** Months Supply of  
Inventory



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

### OAKLAND

**1,847**  
Homes Sold

**\$364,362**  
Average Sales Price

### WAYNE

**1,914**  
Homes Sold

**\$205,033**  
Average Sales Price

### MACOMB

**1,444**  
Homes Sold

**\$199,950**  
Average Sales Price



# FEMA & Flood Zone

**AN ONLINE ZOOM CLASS!**

October 6<sup>th</sup> – 10:00am – 12:00pm

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

**Free for all members!**

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



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# Guidance to Compliance

**AN ONLINE ZOOM CLASS!**

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# Pricing Strategy Mastering the CMA

**A 2-PART ONLINE ZOOM CLASS!**

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# A Legal Prospective

**AN ONLINE ZOOM CLASS!**

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# STANDARD CON-ED

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This is GMAR'S standard continuing education class. The course will consist of Disclosures & Risk Management, Service Animals, Grievance & Arbitration, Legal Updates 2020 and Realtors of Michigan: a Marijuana Update. This course will count as 3 legal and 3 general education credits.



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

**NEXT CLASS:**

**Title of Class Goes Here**

**Friday, October 9<sup>th</sup>**

**9:00am – 3:00 p.m**

Presented online via



**REGISTER ONLINE!** [www.gmaronline.com](http://www.gmaronline.com)



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

**A 2-PART ONLINE ZOOM CLASS!**

October 14<sup>th</sup> & 15<sup>th</sup> - 1pm – 3pm

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# Successfully Selling HUD Homes

**AN ONLINE ZOOM CLASS!**

October 15<sup>th</sup> - 10am – 1pm

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

**Free for all Members!**

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

**NEXT CLASS:**

**Title of Class Goes Here**

**Friday, October 16<sup>th</sup>**

**9:00am – 3:00 p.m**

Presented online via

**zoom**

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# Discovering Commercial Real Estate

**AN ONLINE ZOOM CLASS!**

October 19<sup>th</sup> - 9am - 12pm

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to benefit:

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**OCTOBER 20TH | BROADCAST LIVE!**

**1PM-4PM EST (10AM-1PM PST)**

*Certified Participant Viewing Location*

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**GMARONLINE.COM/CALENDAR**

3 GENERAL CE CREDITS





AFFILIATE

# MORNING CHAT WITH YOUR AFFILIATES

A monthly virtual series featuring open conversation with GMAR Affiliates. Casual conversation with industry experts to find out the latest industry specific information!

**OCTOBER 20<sup>TH</sup>**  
9:00am – 10:00am

Register Online:  
**GMARONLINE.COM/CALENDAR**



# STANDARD CON-ED

**FREE FOR ALL MEMBER!**

Presented by the Greater  
Metropolitan Association  
of Realtors®

This is GMAR'S standard continuing education class. The course will consist of Disclosures & Risk Management, Service Animals, Grievance & Arbitration, Legal Updates 2020 and Realtors of Michigan: a Marijuana Update. This course will count as 3 legal and 3 general education credits.



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

**NEXT CLASS:**

**Title of Class Goes Here**  
**Wednesday, October 21<sup>st</sup>**  
9:00am – 3:00 p.m.

Presented online via

**zoom**

**REGISTER ONLINE!** [www.gmaronline.com](http://www.gmaronline.com)



# BROKER SHORTS

## CONFLICT RESOLUTION

Presented by the Greater Metropolitan Association of Realtors®

Broker short classes will help you hone your skills as a broker in the industry. Topics covered include safety procedures, policies, marketing, management & more!



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

## NEXT CLASS:

Thursday, October 22<sup>nd</sup>

11:00am – 12:00pm

Presented online via

**zoom**

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# Guidance to Compliance

**AN ONLINE ZOOM CLASS!**

October 26<sup>th</sup> - 1:00pm – 3:00pm

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October 28<sup>th</sup>, 29<sup>th</sup> and 30<sup>th</sup> | 9:30am – 1:30pm

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**Special Member Pricing!**

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# STANDARD CON-ED

**FREE FOR ALL MEMBER!**

## Presented by the Greater Metropolitan Association of Realtors®

This is GMAR'S standard continuing education class. The course will consist of Disclosures & Risk Management, Service Animals, Grievance & Arbitration, Legal Updates 2020 and Realtors of Michigan: a Marijuana Update. This course will count as 3 legal and 3 general education credits.



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

## NEXT CLASS:

**Title of Class Goes Here**

**Friday, October 30<sup>th</sup>**

**9:00am – 3:00 p.m**

Presented online via

**zoom**

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