



# METROPOLITAN REALTOR®

GMARonline.com

OCTOBER 2022



## New Saving Tool for First-Time Homebuyers in Michigan!

MORE INFORMATION ON PAGE 9



**VOLUME 19, NUMBER 10**  
 the official publication of the  
 Greater Metropolitan  
 Association of REALTORS®  
 24725 W Twelve Mile Rd, Ste 100,  
 Southfield, MI 48034  
 248-478-1700  
 www.GMARonline.com

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OCTOBER 2022

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## SPONSORS

### SUPPORT THOSE WHO SUPPORT YOU

*This edition of the Metropolitan REALTOR® is made possible by the following industry partners:*

Michigan State Housing Development Authority ..... 5



# Coffee *with the* Candidates

You're  
**INVITED**

## Coffee with the Candidates

Join us for a complimentary hot breakfast and network with candidates in Macomb County that have received an endorsement in the 2022 General Election by the largest REALTOR® association serving the Macomb area.

**OCTOBER 19, 2022**

9:00am - 11:00am

Gazebo Banquet Center located at 31104 Mound Rd,  
Warren, MI 48092

**REGISTER**

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

Questions? Please contact Alex Haddad at [alex@gmaronline.com](mailto:alex@gmaronline.com)





By TERI SPIRO - 2022 GMAR President  
 President@gmaronline.com

## GMAR Represents REALTORS® of Michigan

A few facts: GMAR, in typical fashion, had a huge presence in Grand Rapids at the Michigan REALTOR® Convention held September 21-23. Our own Jamie Iodice, 2022 President of Michigan REALTORS® spoke at the Grand Assembly in the opening ceremonies and gave a "State of the State" update at the Delegate Body meeting on Friday. Jamie is a highly respected leader at GMAR and Michigan REALTORS® and represents everything that GMAR stands for... advocacy and professionalism. The State REALTOR® of the Year, chosen from all the candidates honored by their respected local associations, was none other than GMAR's Dr. E'toile O'Rear-Libbett. E'toile was the 2021 President of Michigan REALTORS® and led the State Board of Directors with grace and eloquence. To have two back-to-back State Presidents, both who have been honored as REALTOR® of the Year, certainly is a statement about the impact that GMAR makes in the leadership roles in Michigan. Karen Greenwood and Al Block, both former GMAR Presidents, were also elected to the Michigan REALTORS® Board of Directors. Nothing makes me prouder, as GMAR's 2022 President, than being a part of the GREATest Association in the state. We are the largest, offer the most services, and have incredibly engaged members and local leadership. We had a very large turnout of GMAR members, including most of our GMAR Board of Directors, attend the convention.

Networking with other local associations is a bonus to the informative sessions, continuing education opportunities and exceptional speakers.

### Save These Dates!

**Thursday, November 3rd, at 8:30 a.m.** This year has gone by so fast! It's hard to believe

that we will be having our Annual Membership Meeting in just a few weeks. If you have never attended an Annual Membership Meeting, this WILL be the meeting to attend. There are a lot of exciting highlights that GMAR leadership will be sharing with you. Looking back at everything that GMAR accomplished in 2022, meeting your 2023 leadership team, and plans for 2023 make this an important event for all members.

**Friday, November 4th,** GMAR Gives Back is your chance to celebrate! Always a fun party, this year is taking it to a new level at The Roostertail, located in Detroit. Look for updates soon. Live music, featuring the Killer Flamingos, great food, and an opportunity to see your fellow members...priceless! GMAR's charity this year (that's the "Gives Back") is Humble Design, a non-profit organization located in Pontiac. They change the lives and communities of families and veterans that are emerging from homelessness by furnishing the homes that are provided by a multitude of charities and government programs. Their statistics show that 50% of families return to homelessness unless this service is provided! Less than 1% of those families who receive the services of Humble Design return to homelessness. Their goal is to restore hope and dignity by offering personalized design services and furnishing the home from their huge warehouse of donated goods. Several of GMAR's members, staff and Directors visited this incredible warehouse in Pontiac earlier this year. Humble Designs changes lives every day and has furnished over 2,482 homes since 2009. Your support of our GMAR Gives Back celebration supports this incredibly important organization.

I look forward to seeing you in November! GMAR is so thankful to YOU, our members.

# HELP STRENGTHEN THE REALTOR® VOICE!

Sign up to receive short text messages to act on important real estate issues. On average, you will receive three to five calls for action per year. Text the word **"Realtor"** to **30644**.



# YOUR CLIENTS WILL LOVE YOU FOR IT.

Tell them about our **Down Payment Assistance loan of up to \$7,500.\***

Combined with a Conventional, Rural Development, or FHA loan, they can buy that home they've been eyeing. More at [Michigan.gov/Homeownership](http://Michigan.gov/Homeownership) or call 1.844.984.HOME

\*Terms and conditions apply.

DOWN PAYMENT ASSISTANCE LOANS





By VICKIE LIVERNOIS  
Chief Executive Officer

## Change of the Season

Fall has arrived! To most that means the trees are changing colors, sweater weather, pumpkin spice lattes' and cider mills. This change of seasons brings a different take for our staff and leadership as planning kicks into full force for our Annual Membership Meeting and Gives Back event, attending the State and National Conventions, and strategic planning for the following year.

While there may only be a few events left this year, we encourage you to take part in them! They are some of the biggest and the best GMAR has to offer! Our Annual Membership Meeting on November 3rd will take place at The Mint in Lathrup Village. Join us for breakfast as we review this years State of the Association and goals for the future, honor our members who have outstanding accomplishments, recognize our outgoing leadership and install our incoming leadership. It is also a great opportunity to meet up with friends old and new and hear our amazing keynote speaker, Wayne Fredrick, as he challenges you to increase success in your business in 2023.

GMAR Gives Back – this statement could not be more true! GMAR really does give back! Over the years, GMAR has committed to giving back to build stronger communities, to our members, to their families. Through our Placemaking Grants, Scholarships for our members and their children, as well as our partnerships with charitable organizations, we really do give back – and this is one more chance for you to join us!

On Friday, November 4th, join us at The Roostertail in Detroit (that takes me back to Prom! Who else is with me there?!) where the Killer Flamingos will perform while we raise funds to support Humble Design! Not heard of Humble Design? They are an amazing charity that helps to furnish homes for those who are coming out of homelessness. Some of our leadership were able to take a tour of their warehouse earlier this year in Pontiac and it was an amazing experience. All of their items are donated (yes, they can use more donations, especially twin mattresses) and the impact that furnishing these homes has makes such a huge difference. You can find out more on their website at [www.humbledesign.org/detroit](http://www.humbledesign.org/detroit) Tickets are on sale now and this event is open to everyone. It really is a great time, supporting a great cause!

I also never want to miss an opportunity to take a quick moment of your time to say thanks! Thank you to all our members! Thank you for being greater! Thank you for choosing GMAR as your local association, for furthering your education, for serving on a committee and helping us to be greater! Thank you for volunteering in your community! We are greater because of our amazing members!

We are here to help you be greater too! Please join us at these events, we would love to see you, or give us a call – or send us an email if you ever need anything.

# Annual Dues Renewal

Choose MemberMax™ for only \$55.66/month

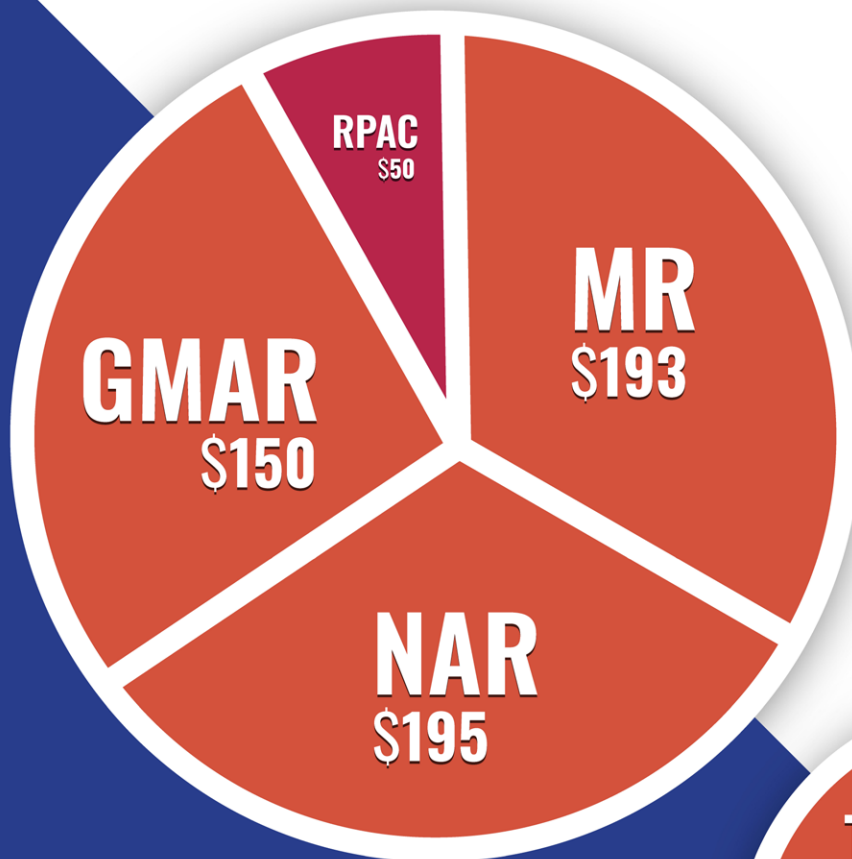
AUGUST 31  
INVOICES  
MAILED  
Invoices mailed to  
member's home

NOVEMBER 1  
LATE FEE  
\$25

OCTOBER 3  
PAYMENT  
DUE

DECEMBER 1  
SUSPENSION DAY  
\$75  
TO REINSTATE

## Total Annual Dues



**RPAC investments are voluntary and non-deductible**

RPAC investments have bolstered NAR, MR, and GMAR's influence in Washington, Lansing, and local governments across metro Detroit. RPAC works 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).

**TOTAL DUE**  
**\$588\***

\*Pricing is for  
Current GMAR Members

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



By GRANT MEADE  
 GMAR Director of Realtor® and Community Affairs

# Being an Advocate for the Real Estate Industry

I don't need to tell you that the real estate market has been "unpredictable" recently. In times of rising interest rates, lagging housing supply, and rampant NIMBYism, educating yourself on how to communicate about the industry is more important than ever.

The market is inextricably linked to the government and its actions. We need no further proof than the Federal Governments control over interest rates. When the housing market is not working for everyone, REALTORS® seem to be the first ones blamed for it. From high prices to low supply, we seem to be the first name mentioned if there is an issue in the market. While we are subject matter experts, the housing market is a complex, wide-reaching sector with many levers to pull, that all have varying effects. However, no one likes to hear that when it comes to the problems affecting us today.

Even with all the issues we seem to face, what we need to remember is that these are created by policies that have existed for decades. We didn't create a shortage of housing overnight, and that is where these issues are rooted. While you can't change the past, it matters what we do now. Being an effective advocate for our industry and your business starts with one simple fact.

To reduce the cost of housing, we need to build more of it.

The place where this change begins is in our own City Councils and Planning Commissions. Being engaged at this level allows us to proactively guide the communities we call home. If you ever have questions about interacting with local elected officials please feel free to call me.

## GENERAL ELECTION 2022 GMAR ENDORSED CANDIDATES

### OAKLAND ENDORSEMENTS

- Michigan Senate District 6 – Mary Cavanaugh
- Michigan Senate District 7 – Jeremy Moss (I)
- Michigan Senate District 9 – Michael Webber
- Michigan House District 18 – Jason Hoskins
- Michigan House District 19 – Samantha Steckloff (I)
- Michigan House District 20 – Noah Arbit
- Michigan House District 21 – Kelly Breen (I)
- Michigan House District 56 – Mark Gunn
- County Commission District 1 – Dave Woodward (I)
- County Commission District 2 – Penney Luebs (I)
- County Commission District 4 – Brendan Johnson
- County Commission District 5 – Michael Spisz (I)
- County Commission District 11 – Marcia Gershenson (I)
- County Commission District 13 – Phil Weipert (I)
- County Commission District 15 – Gwen Markham (I)
- County Commission District 16 – William Miller (I)
- County Commission District 17 – Yolanda Smith Charles (I) R\*
- County Commission District 18 – Charlie Cavell (I)

### MACOMB ENDORSEMENTS

- Michigan Senate District 9 – Michael Webber
- Michigan Senate District 11 – Michael MacDonald (I)
- Michigan House District 11 – Veronica Paiz
- Michigan House District 12 – Kimberly Edwards
- Michigan House District 13 – Lori Stone (I)
- Michigan House District 57 – Tom Kuhn
- Michigan House District 58 – Nate Shannon (I)
- Michigan House District 59 – Doug Wozniak (I) R\*
- Michigan House District 63 – Kelly Noland
- Michigan House District 65 – Jaime Greene
- County Commission District 1 – Don Brown (I) R\*
- County Commission District 2 – Phil Kraft (I)
- County Commission District 4 – Joe Sabatini (I) R\*
- County Commission District 5 – Don VanSyckel (I)
- County Commission District 6 – Joseph Romano (I)
- County Commission District 8 – Antoinette Wallace (I) R\*
- County Commission District 9 – Barbara Zinner (I)
- County Commission District 10 – Harold Hugh (I)
- County Commission District 13 – Sarah Lucido

### WAYNE ENDORSEMENTS

- Michigan Senate District 11 – Michael MacDonald (I)
- Michigan Senate District 6 – Mary Cavanaugh
- Michigan Senate District 7 – Jeremy Moss (I)
- Michigan House District 11 – Veronica Paiz
- Michigan House District 12 – Kimberly Edwards
- Michigan House District 13 – Lori Stone (I)
- Michigan House District 16 – Stephanie Young (I)
- Michigan House District 22 – Matt Koleszar (I)
- Michigan House District 24 – Ranjeev Puri (I)
- Michigan House District 25 – Kevin Coleman (I)
- County Commission District 9 – Terry Marecki (I)
- County Commission District 12 – Glenn Anderson (I) R\*

**R\* indicates a GMAR Member**  
**(I) Indicates an Incumbent**



For the first-time ever, Michiganders have a new tool to help them save for the purchase of a home. The First-Time Homebuyer Savings Account Program allows any qualified Michigan resident to open a savings account!

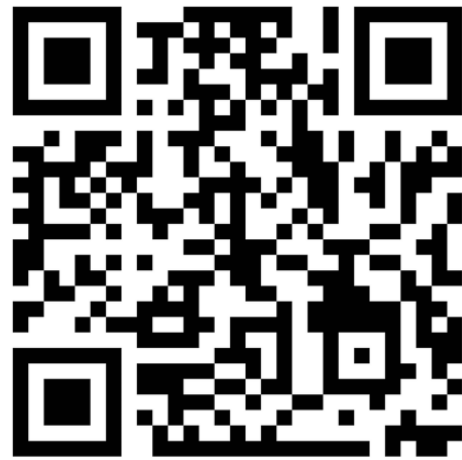
The First-Time Homebuyer Savings Account can be opened for yourself but also on behalf of a qualified beneficiary like a child, grandchild, niece, nephew, and more!

The program allows account holders to have tax-free gains on their savings!

# OPEN A FIRST-TIME HOMEBUYERS SAVINGS ACCOUNT

Now is your chance!

**OPEN AN ACCOUNT  
AT ANY FINANCIAL INSTITUTION**



**Visit: [GMAOnline.com/First-Home-Savings](https://GMAOnline.com/First-Home-Savings)**

Take this handout with you to your accountant, local brokerage, or credit union to discuss setting up your account. Hurry - the account must be set up by December 31, 2022 to claim on this year's taxes.



# GMAR GOLF OUTING

This past month we were thrilled to bring back the return of the GMAR Golf Outing after so many years. On a beautiful summer morning many GMAR members returned to Fox Hills Golf Course to raise money for Humble Design. Humble Design changes lives and communities by fully furnishing the homes of families and veterans emerging from homelessness. This incredible organization has furnished over 2,482 homes since 2009 and continues to grow. Thanks to the generosity of our golfers, we raised almost \$2,000

through 50/50 and Beat the Pro games. The success of our event wouldn't be possible without the support of our many sponsors and our primary sponsorships with Primary Title Agency, Pillar to Post Inspections, US Bank, Titlecity and Chase.

Continue to keep an eye out in the GMAR calendar for our upcoming events at [GMARonline.com/events](http://GMARonline.com/events).

We hope to see you soon!



# Annual Membership Meeting **2022**



Witness the Award  
Ceremony for

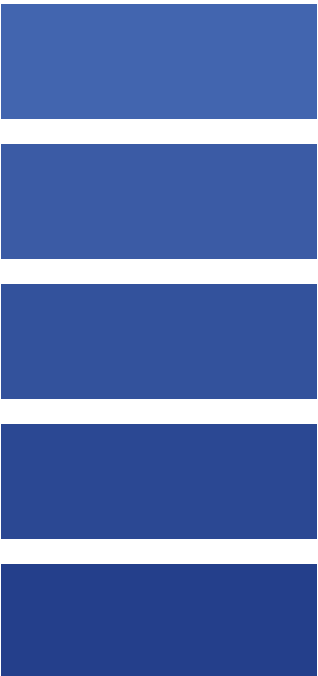
**Realtor® of the Year**

**Greater Neighbor**

**Strategic Partner of the Year**

and more!

“Success isn’t just about what you accomplish in your life, **it’s about what you inspire others to do.**”



**Thursday, November 3rd**

8:30am Registration | 9am-1pm Event

**The Mint**

27000 Evergreen Road | Lathrup Village, MI

Join us for our annual membership meeting to earn 1 Con Ed credit! Witness the changing of board members, award presentations, the State of the Association address and a presentation from our guest speaker Wayne Fredrick!

**Register**

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



Guest Speaker **Wayne Fredrick**

“The marketplace of the future will belong to those of you who are truly ready to turn pro.”

# Welcome New Members

Abdallah Ali – Keller Williams Legacy  
 Abdelwahab Etaf – Great Lakes Real Estate Agency  
 Adams DeSean – KW Advantage  
 Ali Ramzy – KW Home Realty  
 Antrobious Samantha – KW Advantage  
 Argyris Niko – EXP Realty, LLC  
 Balmarez Brett – Realtors In Michigan  
 Banks Jamie – Irongate Realty Group  
 Bass Brannon – Brookstone REALTORS®  
 Berghorn Christyn – Keller Williams Paint Creek  
 Berry Alexis – EXP Realty, LLC  
 Blazer Madison – Vision Realty Centers, LLC  
 Bond Kristin – Thrive Realty Company  
 Brown Jeff – Keller Williams Metro  
 Brown Marion – Berkshire Hathaway Home Service  
 Brown Christian – Oak and Stone Real Estate  
 Bush Jennifer – KW Advantage  
 Carlisle Trannie – KW Home Realty  
 Chavarria Delia – Brookstone REALTORS®  
 Chowdury Doulatunness – American Realty Network  
 Cobb Lauren – KW Advantage  
 Collins Angela – Irongate Realty Group  
 Cordova Teresa – Keller Williams Paint Creek  
 Crigler Jalen – Real Broker LLC  
 Cripe Tristen – Key Realty One  
 Cristbrook Aidan – Shain Park REALTORS®  
 Cunningham Samantha – Davis & Davis Realty  
 Day Joshua – 3DX Real Estate, LLC.  
 Decker Petersen – Select R.E. Professionals Inc.  
 DeFord Amanda – Crown Real Estate Group  
 Denha Julian – Level Plus Realty  
 DeSana Andrew – Key Realty One  
 Do San – Real Estate One  
 Doerr Joseph – Joseph Doerr  
 Echols Anthony – Max Broock REALTORS® - Royal Oak  
 Edwards Johnice – KW Professionals  
 Eighmey Kaylin – KW Professionals  
 England Casey – Keller Williams Paint Creek  
 Fandaqli Dhiaa – Realty Executives Home Towne  
 Fandaqli Zaid – Realty Executives Home Towne  
 Farhat Jenna – KW Professionals  
 Flowers Carol – Johnson Premier Realty  
 Fralick Justin – Max Broock REALTORS®- Birmingham  
 Frost Hanna – MV Realty of Michigan  
 Fryer Meagan – Century 21 Curran & Oberski  
 Gaddam Sai Manohar – KW Advantage  
 Gaffka Angela – Learn Smart Moves, LLC  
 Girbach Virginia – EXP Realty, LLC  
 Gokarn Anupama – Key Realty One  
 Gonzalez Karina – KW Advantage  
 Gould Cynthia – 3DX Real Estate LLC  
 Granger Deja – KW Home Realty  
 Greek Nadeen – KW Advantage  
 Green David – Exit United Realty Professional  
 Gregg Jill – Weichert REALTORS-Select  
 Gross Jennifer – Key Realty One  
 Hairston Samyah – Expert Realty Solutions Inc.  
 Hardison Tonette – Century 21 Curran & Oberski  
 Hart LaTanya – iTech Realty  
 Hazime Lena – Resolute Realty  
 Hightower Damario – KW Advantage  
 Holder Andrew – EXP Realty, LLC  
 Hoxha Julian – Irongate Realty Group  
 Hufnagel Ryan – Keller Williams Metro  
 Hurley Kaitlyn – 3DX Real Estate, LLC.  
 Hutchens Lulu – KW Advantage  
 Isak Masimo – Keller Williams Paint Creek  
 Ismail Randy – Real Estate One, Inc.  
 Ismail Steven – Real Estate One, Inc.  
 Ivezaj Joseph – RK Real Estate  
 Ivezaj Valentino – Level Plus Realty  
 Jameel Raghad – KW Advantage  
 James Alicia – Century 21 Hartford  
 Jayakumar Sachin – National Realty Centers  
 Jones Gideon – Select R.E. Professionals Inc.  
 Jones Bill – Great Lakes Real Estate Agency  
 Joubert Ileana – EXP Realty, LLC  
 Kakish Hilda – Keller Williams Legacy  
 Kakish Saed – EXP Realty, LLC  
 Keding Taylor – KW Advantage  
 Kerr Trevor – EXP Realty, LLC  
 Koleno Steven – 5P Realty  
 Krol Ashley – EXP Realty, LLC  
 Latour Mickaela – Remerica United Realty  
 Legg Anthony – EXP Realty, LLC  
 Lofits Elia – River Oaks Realty Company  
 Lopez Schmeka – GAP Realty Group  
 Martin Adelbert – TeamHarveyUSA Realty, Inc.  
 Mattice Ashley – Remerica Hometown One  
 McCatty Tenesa – EXP Realty, LLC  
 McGee-Flournoy April – Max Broock REALTORS®- Birmingham  
 McLane Brandon – Keller Williams Paint Creek

McNeil Rhonda – HomePointe Realty, LLC  
McNulty Collin – EXP Realty, LLC  
Menosky Mary – KW Advantage  
Mitchell Harold – Shain Park REALTORS®  
Mitchell Laura – River Oaks Realty Company  
Moldovan Karolyn – Oakland Real Estate Group, Inc  
Moore Javan – EXP Realty, LLC  
Morgan Kathy – Coldwell Banker Professionals  
Moss Megan – First Choice Realty, Inc.  
Nemecek Keri VanDyke – Crown Real Estate Group  
Nissu Mallory – Level Plus Realty  
Okono Dominic – Irongate Realty Group  
Onoja Michael – EXP Realty, LLC  
Owens Darian – Keller Williams Paint Creek  
Parker Armiesha – EXP Realty, LLC  
Patel Saiyami – KW Professionals  
Pathre Roshan – Michigan Power Brokers LLC  
Petcoff Hilary – Signature Sotheby's International  
Pitel John – KW Realty Livingston  
Plummer Crystal – Sam Sold LLC  
Poota Rafea – Keller Williams Lakeside  
Porter Nadia – KW Advantage  
Prude Domonic – Pinnacle Plus Realty, LLC  
Purpurra Tony – EXP Realty, LLC  
Reichling Samantha – Polka Dot Realty  
Remsey Julia – EXP Realty, LLC  
Rice JaQuan – Black Diamond Realty  
Rifai Mohamad – Coldwell Banker Professionals  
Rizk Sara – Century 21 Curran & Oberski  
Robinson Olivia – Thrive Realty Company  
Robinson Bri – KW Professionals  
Sakellis Stephanie – Keller Williams Realty Central  
Salazar Jaidyn – Anthony Djon Luxury Real Estate  
Santilli Christian – EXP REALTY LLC  
Scarpa John – RE/MAX Defined-Oakland  
Scheid Michael – Thomas Hospitality Group, Inc.  
Schultz Anne – Findlay Investments LLC  
Seba Lance – Brookstone REALTORS®  
Shafi Sayam – American Realty Network  
Shallal Salam – Level Plus Realty  
Sharp Amanda – Pressed Rose Real Estate  
Simmons Chavonne – KW Professionals  
Simpson Devin – EXP Realty, LLC  
Singh Rajinder – EXP Realty, LLC  
Sjogren Nathan – Century 21 Curran & Oberski  
Smith Melvina – Century 21 Curran & Oberski

Smith Larry – KW Professionals  
Spencer Billy – Century 21 Curran & Oberski  
Stabile MacKenzie – Home Realty Partners  
Stevens Melody – KW Advantage  
Straley Nicholas – Irongate Realty Group  
Symons Jeffrey – Grapevine Realty  
Talab Yahya – EXP Realty, LLC  
Thompson Sara – Keller Williams Lakeside  
Thotakuri Sreedhar – 3DX Real Estate, LLC.  
Tower Christopher – KW Advantage  
Traxler Jim – EXP Realty, LLC  
Trousdale Mary – Keller Williams Metro  
Turala Jennifer – Metropolitan Real Estate Group  
Turner Lamar – M1 Realty Inc.  
Tyszka Linda – EXP Realty, LLC  
Uddin Nayem – Home Pride Realty  
Vetterli Young Jun – Keller Williams Paint Creek  
Vincent Rebecca – Elite Realty  
Wade-Keilman Amie – New Home Star Michigan, LLC  
Walker Ramar – Opulent Realty Team  
Walton Erica – Match Realty LLC  
Watkins Christina – Vylla Home  
Webb Micah – Thrive Realty Company  
West Kelly – Key Realty One  
White LaToya – Coldwell Banker Professionals  
Whitson Monty – Mutual Realty, LLC  
Williams Jason – Keller Williams Paint Creek  
Yaeger Taylor – EXP Realty, LLC  
Yousif Sam – Real Estate Market Center, LLC

We Couldn't Do It  
Without You

THANK YOU ORIENTATION SPONSORS  
FOR THE MONTH OF SEPTEMBER 2022:

PRIMARY TITLE

# GMAR Announces Class of 2022 Scholarship Recipients



GMAR's commitment to its members has never been greater—and the Higher Education Scholarship is just another example of that continued commitment to our communities, to our REALTOR® members, and to their families.

Again, this year, GMAR was pleased to be able to provide \$25,000 in scholarships to the children of our REALTOR® members! To qualify, graduating seniors applied for the scholarship earlier this year and committed to attending a Michigan college or university.

“GMAR is grateful to be able to provide these scholarships again this year,” said Teri Spiro, 2022 President, “We started this program a few years ago as another way to give back to our members who have supported us throughout the years through volunteer efforts to build a stronger organization and stronger communities and we hope to continue this program for many years to come.”

This year's class of scholarship recipients are attending 20 of Michigan's universities and colleges. The list of schools includes the University of Michigan, Michigan State University, Adrian College, Kettering University, Grand Valley State University, Delta College, and more!

If your child or dependent will graduate from high school in 2023, mark your calendars for May 2023, when the 2023 GMAR Scholarship Application goes live! Be sure to check out [gmaronline.com/member-benefits](http://gmaronline.com/member-benefits) to learn more.

***Join us in celebrating the GMAR's Class of 2022 Scholarship Recipients!***

# GMAR EDUCATION CALENDAR 2022

## **SELLER REPRESENTATIVE SPECIALIST DESIGNATION (SRS) – 2 DAYS**

CE Credits: 13 Elective, 2 Legal

October 12 & 13, 2022

9:00 a.m. – 4:00 p.m.

VIRTUAL

Instructor: Bart Patterson

MemberMax™ & EduPass: FREE

GMAR Members: \$195

Non-Members: \$225

[REGISTER HERE](#)

## **THAT'S LEGAL ISN'T IT?**

CE Credits: 2 Legal

October 14, 2022

1:00 p.m. - 3:00 p.m.

VIRTUAL

Instructor: Deanna DuRussel

GMAR Members: FREE

Non-Members: \$20

[REGISTER HERE](#)

## **SENIOR REAL ESTATE SPECIALIST DESIGNATION**

(SRES) – 3 Days

CE Credits: 13 Elective, 2 Legal

October 17-19, 2022

9:00 a.m. - 12:30 p.m.

Virtual

Instructor: Brent Belesky

MemberMax™ & EduPass Members: FREE

GMAR Members: \$175

Non-Members: \$199

[REGISTER HERE](#)

## **NAR BIAS OVERRIDE TRAINING**

CE Credits: 3 Elective

October 19, 2022

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

VIRTUAL

Instructor: Furhad Waquad

GMAR Members: FREE

Non-Members: \$35

[REGISTER HERE](#)

## **GMAR STANDARD CONTINUING EDUCATION**

CE Credits: 2 Elective, 4 Legal

October 20, 2022

9:00 a.m. – 3:00 p.m.

VIRTUAL & In-House

Instructor: Dennis Kozak

MemberMax™ & EduPass: FREE

GMAR Members: FREE

Non-Members: \$35

[REGISTER HERE](#)

## **FEMA SEMINAR**

CE Credits: 2 Legal

October 21, 2022

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

VIRTUAL

Instructor: Karol Grove

GMAR Members: FREE

Non-Members: FREE

[REGISTER HERE](#)

## **MSHDA**

CE Credits: 1 Elective

October 24, 2022

10:00 a.m. – 11:00 a.m.

VIRTUAL

Instructor: Darren Montreuil

MemberMax™ & EduPass: FREE

GMAR Members: FREE

Non-Members: \$25

[REGISTER HERE](#)

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

CE Credits: 4 Legal

October 25 & 26, 2022

1:00 p.m. - 3:00 p.m.

VIRTUAL

Instructor: Deanna DuRussel

GMAR Members: FREE

Non-Members: \$20

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## **BROKER SHORTS-DOCUMENT RETENTION**

CE Credits: 1 Elective

October 27, 2022

10:00 a.m. – 11:00 a.m.

VIRTUAL

Instructor: Diane Kroll

GMAR Members: FREE

<<Broker and Associate Brokers only>>

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By JAMES CRISTBROOK  
GMAR RPAC Chair

## Election day is right around the corner and REALTOR® Champions are on the ballot!

Election day is right around the corner and REALTOR® Champions are on the ballot! Throughout the summer, GMAR volunteers sat on interview panels and reviewed written questionnaires from candidates hoping to earn GMAR's endorsement.

GMAR and RPAC support candidates based solely on issues and not their political party affiliation. A candidate that supports private property rights, the real estate industry, and has a strong campaign plan to win will usually get GMAR's endorsement.

This is one of the most important ways you can see your RPAC dollars at work and how they are allocated. While the process is intense and takes a great deal of time and attention, it is designed to be fair to all candidates and is critical to GMAR's advocacy efforts in support of private property rights.

By contributing to RPAC, you are able to support REALTOR®-friendly candidates who believe in our industry and believe in protecting private property rights, preserving the American dream of home ownership, and fighting for fair regulations on our business.

RPAC is incredibly effective because it allows us to speak with a collective voice. With every additional investor, RPAC's voice becomes even stronger. Last year, 52% of GMAR members invested in RPAC. This year, our Board of Directors has set a goal of reaching 60% participation. We need your help to reach this goal!

Election season is also dues billing season's for GMAR's Premier members. This provides a great opportunity for you to easily invest in RPAC by including it in your dues payment.

For our MemberMax™ members, GMAR can invest \$15 of your dues payment on your behalf, all you have to do is opt-in by visiting [gmaronline.com/optin](http://gmaronline.com/optin).

You can also make a one-time investment by visiting [gmaronline.com/invest](http://gmaronline.com/invest).

Thank you for your support!



# 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 2022.

Hawraa Al-Aridhi	Leslie Ciraulo	Stefanie George	Martin Kelmigian	Rose Mollicone	Alexander Rittner	Charles Tamou
Sarah Alexander	Charles Clegg	Brian Ghesquiere	Mary Anne Kennedy	Kathryn Moore	Gaetano Rizzo	Christine Thibault
Wendy Amstutz	David Conselyea	Buolus Ghraib	Olesya Khorysheva	Frank Munaco	Dominic Romano	Jacob Thompson
Glenn Anderson	Jo Cook	Richard Gibb	Nidhal Kinaia	Michael Murphy	Cynthia Rose	Jill Tokarsky
Amy Attard	Ronald Cook	Colleen Glodich	Robert Kluck	Jacquelyn Nagle	Mary Ross	Kimberly Urkshus
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Jacqueline	Kathleen Coon	John Goodman	Lisa Krahel	Michelle Naumovski	Josi Ryke	Alina Valentine
Aubuchon	Lisa Cox	Randal Goodson	Cory Krajniak	Maynard Neal	C Michele Safford	Brian Vance
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Lori Beatty	James Cristbrook	Donald Grieser	Silvana Lako	George Nestor	Nadia Salmou	Tina Vitale
Ryan Behrik	Natalie Cruz	Sabrina Groshek	Darlene Lampe	Landi Nito	Jaye Sanders	Paul Viviano
Laura Beneicke-	Robert Cuffe	Mariah Grumblatt	Victoria Lange	Peter Noonan	Kimberly Sandoval	Kristin Waddell
Campbell	Susan Curry	Alex Haddad	Carol Laperriere	Terri O'Brien	Sandra Saroki	Amy Wagel
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Rabab Binno	Anthony Dambrosi	Robin Ham	Raymond Laurin	Blizard	Katrin	Madelon Ward
Salvatore Biondo	David Danforth	Kristi Hamed	Candace Lawson	Christopher Olson	Schniedertoens	Katie Weaver
Austin Black	John Darvis	Angela Hanke	Emily Lazenby	E'toile O'Rear-	James Schock	Mark Webberly
Nicole Blair	Debra DeAngelo	Cynthia Hannah	Wendy Leach	Libbett	Ralph-Rene Schreier	Melissa Webster
Alfred Block	Hartley Harris	Lawrence Hatfield	Geoffrey Leach	James Orr	Timothy Scott	Dennis Weese
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Nathan Boji	Jonathan Dewindt	Mae Herrmann	John Ligor	Santina Palazeti	Judith Shaune	Denise Wesselmann
Anthony Bonanni	Peter Dinoto	Achchima Hicks	Elizabeth Little	Jonathan Pan	Norma Sheena	Erik Williams
David Botsford	Mandy Dobrik	Kevin Higgins	Sherry Liu	Andrew Parent	Evan Shelline	Patricia Williams
Christin Bracken	Leah Dominick	Michael Hines	Wen Yu Liu	Vincent Parente	Jason Shook	Lindsay Williams
John Branka	Gokce Donat	Joan Honka	Vickey Livernois	Jack Parr	Cheryl Sibley	David Wilson
Debra Bridges	Nandish Doshi	Angela Hoops-	Lynn Louton	Christopher Pero	Robert Sikes	Christine Winans
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Gene Carlson	Paulina Faranso	Tamara Jonna	Christine McAlister	Steven Potocsky	Michelle Song	Jerry Yatooma
Susan Carone	Joseph Farkas	Jeahad Kadaf	Susan McFarland	Renee Potvin	Brian Stecker	Chelsey Yoder
Evan Carpenter	Neja Fedrigo	Christo Karapatsakis	J. Chris McLogan	Tyrone Powell	Brad Stefanko	Ammar Yousif
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Michele Chirco	Deborah Gannes	David Keefe	Sadeer Mikail	Cheryl Riback	Cory Sultana	
Michael Chirco	Mustafa Gardi		Gerald Miller	Carly Richards	Jennifer Swack	

*\*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*

# REALCOMP MONTHLY HOUSING STATISTICS REPORT NOW AVAILABLE ONLINE



AUGUST 2022

## QUICKTAKES RESIDENTIAL PROPERTIES



TOTAL NUMBER OF **HOMES SOLD**

**4,133**

INVENTORY INCREASE SINCE **JULY**

**5%**

AVERAGE SALES PRICE **OF A HOME**

**294,740**

TOTAL SUPPLY **OF HOME INVENTORY**

**8,293**



AUGUST 2022

## QUICKTAKES OAKLAND, WAYNE & MACOMB



### OAKLAND COUNTY

TOTAL NUMBER OF  
**HOMES SOLD**

**1,574**

AVERAGE SALES PRICE  
FOR **AUGUST**

**428,970**

### WAYNE COUNTY

TOTAL NUMBER OF  
**HOMES SOLD**

**1,553**

AVERAGE SALES PRICE  
FOR **AUGUST**

**232,663**

### MACOMB COUNTY

TOTAL NUMBER OF  
**HOMES SOLD**

**973**

AVERAGE SALES PRICE  
FOR **AUGUST**

**279,203**

# Local Market Update – August 2022

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.

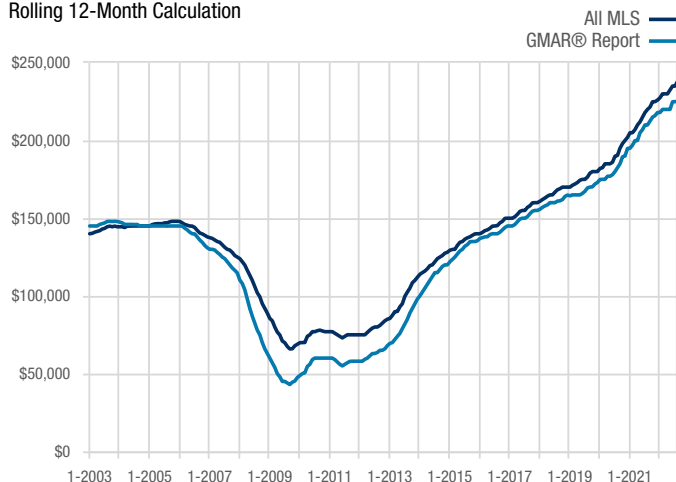
Residential	August			Year to Date		
	2021	2022	% Change	Thru 8-2021	Thru 8-2022	% Change
<b>Key Metrics</b>						
New Listings	6,861	<b>5,899</b>	- 14.0%	43,530	<b>42,907</b>	- 1.4%
Pending Sales	4,912	<b>4,296</b>	- 12.5%	33,921	<b>31,743</b>	- 6.4%
Closed Sales	4,772	<b>4,133</b>	- 13.4%	32,237	<b>30,237</b>	- 6.2%
Days on Market Until Sale	18	<b>20</b>	+ 11.1%	24	<b>23</b>	- 4.2%
Median Sales Price*	\$226,950	<b>\$240,000</b>	+ 5.8%	\$216,500	<b>\$230,000</b>	+ 6.2%
Average Sales Price*	\$276,355	<b>\$294,740</b>	+ 6.7%	\$268,859	<b>\$286,105</b>	+ 6.4%
Percent of List Price Received*	101.3%	<b>99.9%</b>	- 1.4%	101.4%	<b>101.4%</b>	0.0%
Inventory of Homes for Sale	8,367	<b>8,293</b>	- 0.9%	—	—	—
Months Supply of Inventory	2.0	<b>2.1</b>	+ 5.0%	—	—	—

Condo	August			Year to Date		
	2021	2022	% Change	Thru 8-2021	Thru 8-2022	% Change
<b>Key Metrics</b>						
New Listings	1,120	<b>990</b>	- 11.6%	8,220	<b>7,444</b>	- 9.4%
Pending Sales	902	<b>767</b>	- 15.0%	6,787	<b>6,008</b>	- 11.5%
Closed Sales	896	<b>786</b>	- 12.3%	6,493	<b>5,864</b>	- 9.7%
Days on Market Until Sale	26	<b>22</b>	- 15.4%	32	<b>23</b>	- 28.1%
Median Sales Price*	\$205,000	<b>\$224,000</b>	+ 9.3%	\$199,900	<b>\$225,000</b>	+ 12.6%
Average Sales Price*	\$235,483	<b>\$245,099</b>	+ 4.1%	\$234,245	<b>\$256,620</b>	+ 9.6%
Percent of List Price Received*	100.5%	<b>100.1%</b>	- 0.4%	100.0%	<b>101.2%</b>	+ 1.2%
Inventory of Homes for Sale	1,500	<b>1,270</b>	- 15.3%	—	—	—
Months Supply of Inventory	1.8	<b>1.7</b>	- 5.6%	—	—	—

\* 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.

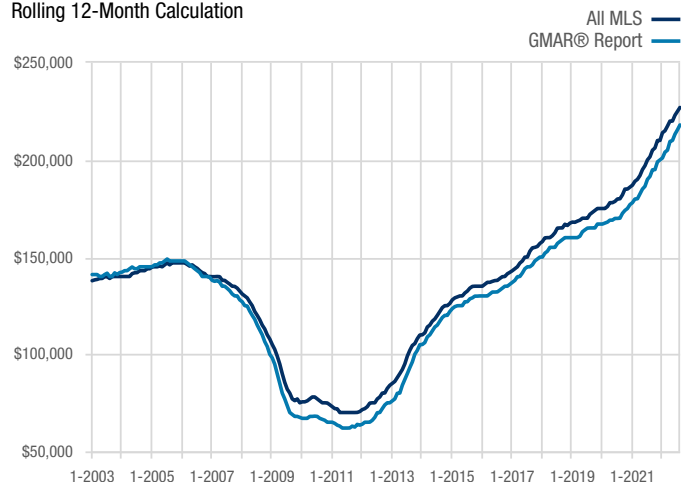
### Median Sales Price - Residential

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 8, 2022. All data from Realcomp II Ltd. Report © 2022 ShowingTime.

# Single-Family Real Estate Market Statistics

**FOR IMMEDIATE RELEASE**

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

## Realcomp Quick Facts-August 2022



This information, provided by Realcomp, represents the single-family real estate market for primarily the southern half of the Michigan mitten.

## Market Calms Yet Remains Robust

*Inventory Up 11%, Median Sales Price See Slight Uptick*

### August – National Real Estate Commentary

Summer 2022 has been a season of change for the U.S. real estate market. With housing affordability at a 33-year low, existing-home sales have continued to soften nationwide, falling 5.9% month-to-month and 20.9% year-over-year as of last measure, according to the National Association of REALTORS® (NAR). Pending home sales have also continued to decline, while new listings have steadily increased, with unsold inventory reaching 3.3 months' supply at the start of August. The pullback in demand has been particularly hard on homebuilders, causing new-home sales and construction to slow.



Realcomp II Ltd. is Michigan's largest Multiple Listing Service, now serving more than 18,000 valued broker, agent, and appraiser REALTOR® customers in over 2,700 offices across Michigan. Realcomp 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	8-2021	8-2022	Percent Change	YTD 2021	YTD 2022	Percent Change
		<b>New Listings</b>		16,864	14,717	-12.7%	110,123
<b>Pending Sales</b>		13,245	11,268	-14.9%	90,327	83,041	-8.1%
<b>Closed Sales</b>		12,774	11,386	-10.9%	85,158	79,309	-6.9%
<b>Days on Market Until Sale</b>		22	22	0.0%	30	25	-16.7%
<b>Median Sales Price</b>		\$235,000	\$250,000	+6.4%	\$225,000	\$242,000	+7.6%
<b>Average Sales Price</b>		\$277,123	\$298,259	+7.6%	\$268,339	\$291,012	+8.4%
<b>Percent of List Price Received</b>		101.2%	99.9%	-1.3%	101.1%	101.3%	+0.2%
<b>Housing Affordability Index</b>		168	124	-26.2%	175	128	-26.9%
<b>Inventory of Homes for Sale</b>		20,415	20,937	+2.6%	--	--	--
<b>Months Supply of Inventory</b>		1.8	2.0	+11.1%	--	--	--

## Listing and Sales Summary Report August 2022



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Aug-22	Aug-21	% Change	Aug-22	Aug-21	% Change	Aug-22	Aug-21	% Change	Aug-22	Aug-21	% Change
<b>All MLS (All Inclusive)</b>	11,386	12,774	-10.9%	\$250,000	\$235,000	+6.4%	22	22	0.0%	20,937	20,415	+2.6%
City of Detroit*	346	418	-17.2%	\$85,000	\$75,000	+13.3%	39	28	+39.3%	2,295	1,828	+25.5%
Dearborn/Dearborn Heights*	171	241	-29.0%	\$185,000	\$181,000	+2.2%	16	18	-11.1%	322	361	-10.8%
Downriver Area*	422	497	-15.1%	\$178,000	\$172,250	+3.3%	17	15	+13.3%	593	726	-18.3%
Genesee County	521	573	-9.1%	\$200,000	\$188,000	+6.4%	23	20	+15.0%	1,138	973	+17.0%
Greater Wayne*	1,417	1,694	-16.4%	\$215,000	\$205,000	+4.9%	17	17	0.0%	2,166	2,407	-10.0%
Grosse Pointe Areas*	76	70	+8.6%	\$342,250	\$342,500	-0.1%	22	25	-12.0%	172	175	-1.7%
Hillsdale County	65	72	-9.7%	\$181,000	\$182,920	-1.0%	42	45	-6.7%	146	106	+37.7%
Huron County	17	14	+21.4%	\$175,330	\$168,000	+4.4%	52	37	+40.5%	43	42	+2.4%
Jackson County	242	220	+10.0%	\$206,000	\$187,450	+9.9%	40	44	-9.1%	447	371	+20.5%
Lapeer County	116	128	-9.4%	\$276,500	\$248,500	+11.3%	29	25	+16.0%	258	263	-1.9%
Lenawee County	142	130	+9.2%	\$225,000	\$194,250	+15.8%	42	44	-4.5%	331	297	+11.4%
Livingston County	306	323	-5.3%	\$355,500	\$350,000	+1.6%	22	24	-8.3%	502	466	+7.7%
Macomb County	1,235	1,413	-12.6%	\$231,800	\$227,000	+2.1%	20	17	+17.6%	2,022	1,881	+7.5%
Metro Detroit Area*	5,185	5,913	-12.3%	\$259,990	\$249,000	+4.4%	20	19	+5.3%	10,150	10,157	-0.1%
Monroe County	175	198	-11.6%	\$240,000	\$225,000	+6.7%	26	27	-3.7%	320	382	-16.2%
Montcalm County	88	98	-10.2%	\$207,500	\$195,250	+6.3%	23	20	+15.0%	128	144	-11.1%
Oakland County	1,881	2,065	-8.9%	\$329,900	\$319,000	+3.4%	19	20	-5.0%	3,165	3,575	-11.5%
Saginaw County	174	182	-4.4%	\$166,000	\$135,000	+23.0%	21	22	-4.5%	313	335	-6.6%
Sanilac County	34	48	-29.2%	\$189,200	\$164,650	+14.9%	39	27	+44.4%	118	158	-25.3%
Shiawassee County	97	100	-3.0%	\$179,500	\$163,250	+10.0%	23	22	+4.5%	126	123	+2.4%
St. Clair County	205	257	-20.2%	\$215,500	\$209,500	+2.9%	27	25	+8.0%	410	414	-1.0%
Tuscola County	54	46	+17.4%	\$163,950	\$177,550	-7.7%	31	29	+6.9%	110	77	+42.9%
Washtenaw County	418	482	-13.3%	\$375,500	\$318,500	+17.9%	19	22	-13.6%	912	1,010	-9.7%
Wayne County	1,763	2,112	-16.5%	\$190,000	\$183,500	+3.5%	21	19	+10.5%	4,461	4,235	+5.3%

\* Included in county numbers.



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VIRTUAL

(Zoom link will be sent prior to course)

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**For questions contact:**

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**<https://gmaronline.com/event/2022-10-14/virtual-thats-legal-isnt-it>**



## BIAS OVERRIDE: OVERCOMING BARRIERS TO FAIR HOUSING

### CONTINUING EDUCATION

**OCTOBER 19, 2022**

**10:00 AM – 1:00 PM**

**VIRTUAL ZOOM MEETING**

Zoom link will be sent 1 day prior to class

**MemberMax™/EduPass: FREE**

**GMAR Members: FREE**

**Non-Members: \$35.00**

Officially certified for 3 Elective CE credits by:



Presented by

**JAMES CRISTBROOK | ABR, AHWD**

REALTORS® are committed to abiding by fair housing laws and the Code of Ethics. But sometimes, our brains take shortcuts that can lead us astray.

Bias Override: Overcoming Barriers to Fair Housing teaches you tactics to interrupt stereotypical thinking and avoid fair housing pitfalls. You'll learn about the mind science of identity and engage in exercises to help you foster business relationships with clients of all backgrounds.

**For questions contact:**

Traci Dean | Education Director

**248-522-0341 | [traci@gmaronline.com](mailto:traci@gmaronline.com)**

**Register today!**

<https://gmaronline.com/event/2022-10-19/bias-override-overcoming-barriers-fair-housing>



## 2022 GMAR CONTINUING EDUCATION

### CONTINUING EDUCATION

**OCTOBER 20, 2022**

**9:00 AM – 3:00 PM**

**VIRTUAL AND IN-HOUSE**

**GMAR**  
**24725 W 12 Mile, #100**  
**Southfield, MI 48034**

**MemberMax™/EduPass: FREE**  
**GMAR Members: FREE**  
**Non-Members: \$35.00**

Presented by  
**DENNIS KOZAK**

With so many demands on our time and a Real Estate market that is ever- changing, this class will give you the knowledge to conduct business safely and the right way in order to protect you and your client. Specific topics include:

- Real Estate Home Inspections
- Seller's Disclosure Statement
- Wire Fraud, Cyber Security, Leasing Agency
- EMD
- Legal Updates & Case Studies
- Meets NAR Code of Ethics Requirement

**For questions contact:**

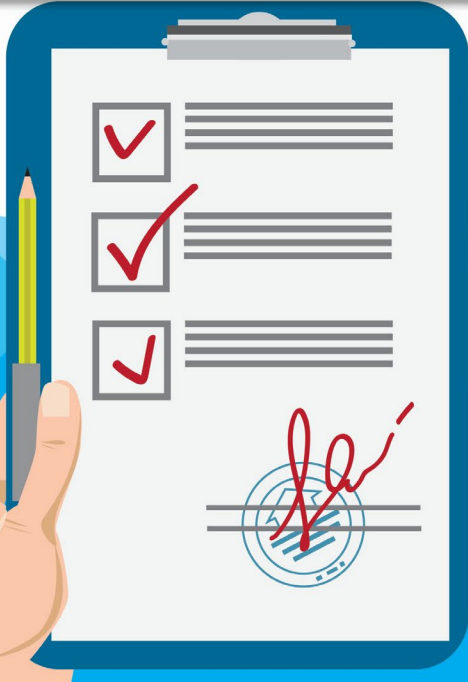
Traci Dean | Education Director

**248-522-0341 | [traci@gmaronline.com](mailto:traci@gmaronline.com)**



**Register today!**

**<https://gmaronline.com/calendar>**



## FEMA & FLOODZONE

## CONTINUING EDUCATION

**OCTOBER 21, 2022**

**10:00 AM – 12:00 PM**

**VIRTUAL ZOOM MEETING**

Zoom link will be sent 1 day prior to class

**MemberMax™/EduPass: FREE**

**GMAR Members: FREE**

**Non-Members: FREE**

Officially certified for 2 Legal CE credits by:



Presented by

**KAROL GROVE | PS, CFM**

Due to tougher regulations and revised Flood Zone Maps statewide, many homeowners are now being required by their lenders to obtain flood insurance. The properties most affected are those fronting on or near a body of water and, as we know, Michigan has a lot of water. Join us to learn more about:

- Flood insurance and laws that are in place
- Options available to assist the homeowner
- How to assist homeowner in processing refund back on premiums which may have already been paid

**For questions contact:**

Traci Dean | Education Director

**248-522-0341 | [traci@gmaronline.com](mailto:traci@gmaronline.com)**

**Register today!**

**<https://gmaronline.com/event/2022-10-21/virtual-fema-flood-zone>**



**MSHDA**

## CONTINUING EDUCATION

**OCTOBER 24, 2022**

**10:00 AM – 11:00 AM**

**VIRTUAL ZOOM MEETING**

Zoom link will be sent 1 day prior to class

**MemberMax™/EduPass: FREE**

**GMAR Members: FREE**

**Non-Members: \$25.00**

Officially certified for 1 CE credits by:



Presented by

**DARREN MONTREUIL**

In order to help more buyers, and help you sell more homes, MSHDA enhanced the Down Payment Assistance (DPA) program by increasing the asset limitation. This will help even more buyers purchase the home of their dreams. Attend this 1- hour virtual class to learn more about:

- Down Payment Assistance Program
- Mortgage Credit Certification Program
- How to make video a robust facet of your media campaign

**For questions contact:**

Traci Dean | Education Director

**248-522-0341 | [traci@gmaronline.com](mailto:traci@gmaronline.com)**

**Register today!**

**<https://gmaronline.com/event/2022-10-24/mshda-homeownership-programs-virtual>**



## BROKER SHORTS DOCUMENT RETENTION

### CONTINUING EDUCATION

**OCTOBER 27, 2022**

**10:00 AM –11:00 AM**

**VIRTUAL ZOOM MEETING**

Zoom link will be sent 1 day prior to class

**GMAR Members\*: FREE**

**\* Broker & Associate Brokers Only**

Officially certified for 1 CE credit by:



Presented by

**DIANE KROLL |**

**CRS, ABR, SRES, MRP  
PSA**

This Broker Shorts class, Document Retention, is a must attend! We'll identify documents you should be using and cover important information to enhance and safeguard your business practice as it relates to:

- Business Efficiency
- Protection of Documents
- Compliance with State and Federal Law
- How documents should be destroyed

**For questions contact:**

Traci Dean | Education Director

**248-522-0341 | [traci@gmaronline.com](mailto:traci@gmaronline.com)**

**Register today!**

**<https://gmaronline.com/event/2022-10-27/broker-shorts>**



# NEW MEMBER ORIENTATION

For questions contact:

MEMBERSHIP@GMARONLINE.COM

248-478-1700

Presented by  
**SHELLEY SCHOENHERR**

The GMAR New Member Orientation class is a great way to get acclimated with your new membership and is required for all new GMAR members to complete within the first 90-days of the membership. In this class, you will learn:

- What makes GMAR #Greater aka Member Benefits
- What is RPAC
- Industry tools and applications that will help you start your business
- NAR's Code of Ethics\*

\*Meets NAR Code of Ethics Requirement

## VIRTUAL CLASS SCHEDULE

Zoom link emailed to attendees 1 day prior to class

**October 11, 2022** 9:00 am – 12:30 pm

**October 25, 2022** 9:00 am – 12:30 pm



OFFICIALLY CERTIFIED BY

**CE Marketplace**

Michigan's Continuing Education  
Hub For Real Estate Professionals

3 Elective CE credits

## Register today!

[GMARonline.com/calendar](https://GMARonline.com/calendar)

# Get ready for the Boomers

Get up to speed with an SRES® designation

**October 17, 18, 19, 2022**

>>>Three Day Course>>>

9:00 a.m.- 12:30 p.m.

VIRTUAL

ZOOM link will be sent prior to course

**MemberMax™/ Edupass: FREE**

**GMAR Members: \$175.00**

**Non-Members: \$199.00**

**Register Today!**

Online: [GMARonline.com](http://GMARonline.com)



Presented by:  
**BRENT BELESKY**  
SRES, MRP, SFR

## They're not your average grandparents.

The largest and wealthiest buyer's group in the country is made up of Baby Boomers. Understand what motivates this mature demographic and make your business boom with an SRES® designation.

### The Seniors Real Estate Specialist Designation: Where the future takes shape

#### Designation Requirements:

Successful completion of the SRES® Designation course.

Maintain active membership in the National Association of REALTORS®.

Maintain an active membership in the SRES® Council. New Designees receive one-year membership in the Seniors Real Estate Council FREE. Annual dues are \$99 each year thereafter.





# REAL ESTATE **A to Z** TRANSACTIONS



1 LEGAL & 2 GENERAL CREDITS

**FRIDAY, OCTOBER 27**

This **FREE** informative program will arm you with the knowledge you need to master real estate transactions. Topics covered include:

- Staging
- Home Inspections
- Home Warranties
- Legal Issues
- Mortgage Financing
- Moving and Relocating
- Title Insurance
- Closing / Follow Up

**VIRTUAL CLASS | 9 a.m. - 12 p.m**

Zoom link to be emailed 1 day prior to class

Brought to you by **GMAR Strategic Partners**

**REGISTER NOW!**

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

## IT'S TIME TO BUILD A BETTER LEAD GENERATION STRATEGY



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Whether you're a new real estate agent or you've been in the industry for decades, building your book of business can be one of the most challenging parts of the job. That's why we partner with The CE Shop, the leading provider of online real estate education. Their award-winning curriculum and expansive library of career resources will help you develop the industry skills needed to generate and convert new leads into clients.

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