Official Publication of the Greater Metropolitan Association of REALTORS®

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®

Take a Break to Prioritize!

MORE INFORMATION ON PAGE 6







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Table of Contents

- President's Report
- 6-7 **CEO's letter**

4

- 8-9 **Congrats to the ROTY and RAP**
- 10-11 GMAR Golf Outing 2019 Photos
- 12 **RPAC Report**
- 13 Thank You RPAC Investors
- 14 With Our Deepest Sympathy
- 15 GMAR Market Update June 2019
- 16-17 June 2019 Sales Summary
- 18 August ToolShop Sale
- 19 Welcome New Members
- 20 **555 Featured Donor**
- 21 GMAR Upcoming Events
- 22 Legislative Update
- 23 WCR Report
- 24 Featured Gold Sponsor
- 25-31 Continuing Education Flyers

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31 of realtors said their borrowers were concerned or confused by the paperwork required by a mortgage.*

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PRESIDENT'S REPORT



By AL BLOCK 2019 GMAR President President@gmaronline.com

GMAR President Golfs with a Medical Service Dog

Click here to view a video message from 2019 GMAR President Al Block!

Recently GMAR held our annual Charity Golf Outing and my foursome included a four-legged golfer! Cobalt REALTOR® Blue® joined me along with former Army Staff Sergeant/Veteran Matt McMurray and Realcomp Governor, Bart Patterson. We were graced with the most wonderful, mild summer day and the venue at Plum Hollow Country Club (Southfield) could not have been more pristine. Cobalt by far was the best golfer in our foursome and I was the worst – Bart and Matt are very good – The pictures say a thousand words.



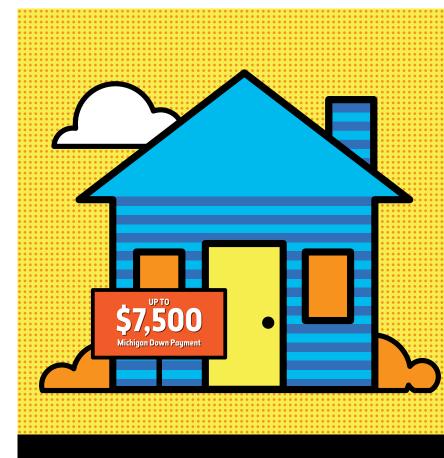
Having attended many of our past outings, this one will remain extremely special to me. Typically, I do not know who I will be paired with which means that at each outing I get to meet some amazing new people. This year, I was able to personally get to know Matt and the service dog GMAR was able to pay for through its <u>5 Years</u>, <u>5 Dogs</u>, <u>5 Lives</u>. <u>Saved Campaign</u>. Matt and Cobalt have the most fantastic relationship and Cobalt is the best-behaved animal I have ever seen. With great certainty, Matt told me Cobalt has changed his life for the better. Matt suffers from PTSD from his military service. Daily life, crowded places, and even employment was a struggle. But Cobalt has truly changed his life and Matt is now an IT Auditor for a major company here in Metro Detroit.

The day of the outing I posted a picture of Matt and I golfing on Facebook. A friend of mine commented that she met Matt and Cobalt when he was at her company conducting an audit. So, when GMAR raises the \$25,000 needed to train and sponsor one of these service dogs, the benefits go well beyond just helping the veteran or first responder. It changes and benefits numerous people in our communities.



The funds raised through the golf outing will be used to sponsor another service dog for a veteran in need. GMAR partnered with Guardian Angels Medical Service Dogs a few years back. Our commitment is <u>5 Years</u>, <u>5 Dogs</u>, <u>5</u> <u>Lives Saved</u>! We are still far from this year's goal. However, you will have another opportunity to help GMAR fulfill its commitment this fall at our annual GMAR Gives Back event at Punch Bowl Social in Detroit. Join me for a fantastic, fun evening. Sponsorship opportunities will also be available.

Thank you to all that attended the golf outing and all the companies/people who sponsored various portions of the day! Special thanks to our Member Engagement Committee for all they do to make sure our events are well done!



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By VICKEY LIVERNOIS Chief Executive Officer

Take a Break to Prioritize!

With the busy summer selling season in full swing, along with the other items that fill our calendars, sometimes we lose track of time and before we know it...we are scraping ice off our windows and preparing for the holidays. We pack our calendars full of items that, at one point in time, we had to complete, and we forget to take time for ourselves, our families, and to prioritize what time we have for our careers.

Since having my two boys, who are now 7 and 4 years old, it seems that I am more aware of time. We overpack our schedules, running through our days, and before you know it, we are off to bed to recharge for tomorrow. Often, I find myself wondering, "what did I even do today?" Of course, I accomplished plenty, but was there a purpose, a bigger picture? It's important to make sure that what we are spending our days doing is something that will add to the bigger picture.

I try to make time to review and prioritize my "to-do" list to ensure I am only spending time on items that need my attention and that are truly important. I have even gone as far as to schedule blocks of time to review my priorities or to just spend time with my family. Although this is probably easier for me to do with my schedule, everyone has a calendar. An appointment is an appointment, regardless of what you are doing, so try to stick to it!

I recently read an article from John Smaby, 2019 NAR President, who has a schedule, that I would venture to say, is WAY more packed than most. Though this is, he is still able to be a successful Broker, run the largest trade association in the country, while also being able to spend time in the middle of North Star Lake in Minnesota on his pontoon boat. His article highlights that he maintains his healthy and happy life by making time to enjoy the things he loves to do. He stresses that as Realtors®, the technologies that are available to allow you to work and serve your clients remotely are endless. The opportunity is also there to partner and work with a colleague to help ensure your client's needs are taken care of while you are away. But the point is, make sure you have an opportunity to "get away," whether emotionally or physically, to help recharge and reenergize.

Scheduling your day, weeks, a month might



sound like a big chore, but once you get started, you will find that it will help simplify your life and your schedule. For example, if you plan on increasing your social media presence, schedule some time at the end of the month, get your ideas together for posts, and schedule them out. If you maintain multiple social media accounts such as Facebook, Twitter, LinkedIn, etc., you can sign up to post to one platform and it will automatically post, based on the schedule you choose, to all your accounts. This helps to maintain your online presence, even if you don't have the time to go online.

There are a lot of different technologies available to help you plan your days, weeks, months and year to ensure you are making the most of your time. The key is to find the right tools to help you become more productive and ensure you aren't spending time on tasks that aren't increasing your bottom line and adding unnecessary stress to your life.

The GMAR Technology Committee is hosting the <u>NAR Tech</u> <u>Edge Event</u> this August at VisTaTech Center at Schoolcraft College in Livonia. This event has national speakers who will touch on items like productivity, data security, increasing leads, and social media marketing. These items could be what you have been waiting for to help better plan your time. All GMAR members can attend for a discounted price, but seating is limited, so make sure you make your <u>reservation</u> soon!

As always, the staff and leadership of GMAR are here to help make you a Greater Realtor[®]! If you need assistance or ideas, attend a <u>class</u> or one of our <u>networking events</u>. It's very helpful to hear what others are doing to plan and prioritize. Hope you enjoy the rest of your summer and that we will see you soon!

GMAR - REALTOR® Scholarship Awardees 2019



The GMAR Realtor[®] Scholarship is a great membership benefit. The graduating high school seniors of GMAR members are capable of earning up to \$1000 to assist in their pursuit of higher education through seeking to attend a Michigan university or school. Congratulations to the 2019 GMAR Realtor[®] Scholarship Awardees.



Congratulations to our **2019 Realtor**® of the Year

Recognized by his peers for his exemplary dedication to the betterment of the Realtor® Organization, the Real Estate Profession, and the Community.

James lodice

Coldwell Banker 🛙

REALTOR

WEIR MANUEL

Named GMAR REALTOR® of the YEAR

Congratulations to James lodice on being named the GMAR REALTOR® of the Year.

Each year, GMAR members nominate Realtors[®] whom they believe should be recognized for their contributions to the industry. This year, the selection committee chose James lodice as the GMAR REALTOR[®] of the Year.

In making the selection, the ROTY Committee noted James' extensive work at the local, state, and national levels. Along with his substantial industry volunteer work, James has worked diligently in his community and with nonprofit organizations. James also consistently invests at the Crystal R, Presidents Circle RPAC Major Investor level; and uses every opportunity to educate REALTORS® on the importance of advocacy and investing in RPAC. He was also recently elected by his peers to serve as Treasurer-Elect of Michigan REALTORS®, where he will assume the presidency in 2022.

By being recognized as the GMAR Realtor[®] of the Year, James will be considered for the statewide REALTOR[®] of the Year Award.



Congratulations to our **2019 Realtor**® Active in **Politics**

Recognized by her peers for her leadership in the political arena by generously providing her time and resources to further political causes that support the real estate profession.

Shelley Schoenherr



Named GMAR REALTOR® Active in Politics

REALTOR

Please join us in congratulating Shelley Schoenherr on being named the GMAR REALTOR® Active in Politics for her years of service and advocacy for Realtors®.

In making the selection, the RAP Committee noted Shelley's long-standing dedication on matters of public policy at the local, state, and federal levels of government. Her commitment to promoting the industry has never wavered.

Shelley has been actively involved on various government affairs and RPAC Committees for the last 20 years. She has

also traveled to Washington, D.C. to participate in the NAR Midyear Conferences and met with members of Congress to advocate on behalf of the industry.

For the last 23 years, Shelley has invested in the REALTORS® Political Action Committee and is currently a Sterling R Major Investor.

By being recognized as the GMAR Realtor[®] Active in Politics, Shelley will be considered for the statewide REALTOR[®] Active in Politics Award.

GMAR ANNUAL CHARITY GOLF OUTING to Support Guardian Angels Medical Service Dogs































By DENNIS KOZAK GMAR RPAC Chair



Pay Your Dues Monthly? Read on...

The benefits of being on GMAR's MemberMax™ Dues Program are endless and make you a *Greater Realtor!*

But did you know that you can invest in the REALTOR® Political Action Committee (RPAC)—at no additional cost to you?! Yes, you read that right. By texting the word "RPAC" to (844)-787-7391, GMAR will send \$15 from your monthly payment in August to RPAC.

Why should you "opt-in"? Aside from participation doesn't raise your payment; investing in RPAC is about protecting your wallet and private property rights.

There is a lot of government in this industry, and you must invest in RPAC to help elect candidates for public office that will consider our perspective when developing policies that affect our families, our business, and our clients. Did you know Royal Oak tried implementing an unnecessary and daunting Certificate of Occupancy process? RPAC helped candidates run for the Royal Oak Commission that defeated the proposal.

Did you know that Troy tried prohibiting For Sale/Lease Signs from being up longer than 30 days? RPAC helped candidates run for the City Council that defeated the proposal.

Your investments in RPAC are critical to protecting your business. Take action today by texting the word **"RPAC" to (844)-787-7391** or by visiting <u>www.gmaronline.com/optin/</u>.

If you want to make an additional investment in RPAC out of pocket, please visit <u>www.</u> <u>gmaronline.com/invest/</u> to make a one-time or monthly investment in RPAC.



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Gmar Exclusive Member Benefit	Other Associations	GUAR Presider	GMAR MonderM
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Namerous networking opportunities throughout the year.	Y ?		
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The Largest Real Estate stars in Michigan - the G164R ToolShop			
Young Peoleccionals Notwork			
Full-Erne Director of Realtan and Community Affairs on staff.			
Gaent access to the Commercial Baard of Realitors.			
Fall-time Certified Professional Standards Administrator on staff.			
Handweds of courses to choose from including designations and cortifi	cations.		
Placenoiking grant apportunities to strengthen communities.			
Scholarships for Realtors and their children.			
Over \$500 in tailer-made education.			
2 Designation Courses (ABR, SFR, SRES, CREEN, MRP, SRS, oPRO, REO	HE		
30 options for continuing education courses			
Multiple Legal Update courses to choose from			
Early Access to New Educational Programming			8
Easy Monthly Payments			

Thank You RPAC Investors GMAR RPAC Investors



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

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

Abdelnour, Joseph Adkins, Earl Ayers, Christopher Bahoura, Ed Bankston, Ron Betzing, Karen Bluth, Richard Boji, Nathan Brown, Michael Cameron, Sarah Capizzi, Thomas Caumartin, Donna Chen, Yu Cobler, Rebecca Courtney, James Curry, Susan

DeAngelo, Debra Delange, Colleen Dishop, Christine Dolman, Lori Epstein, Bryan Fischer, Heather Foster, TaQuan Freels, Robert Galloway, T. Scott Gorguis, Theresa Harrison, Richard Hawthorne, John Heilig, Jason Henney, Lawrence Hewlett, Edward Hibbs, Roy

Holbrook, Angel Holt, Christopher James, Lorraine Jasgur, Ronald Kadi, Meriem Kallabat, Nicholas Khachatrian, Gevork Lattuca, Martha Lewis, Ottilie Littlepage, James Luff, Mary Lukity, Carol Maitland, Shana Nowaske, Tara Preston, Christopher Raymo, Eric

Rehfield, Kelly Richards, Neil Roach, Jr, Richard Showalter, Kale Smafield, Edward Smith, Devon Szlachta, Brenda Szydlowski, Angela Thompson, Dawn Tong, Nicholas Ulrich, Brittnie Vagnini, Adriano Weaver, Katie Williams, Claire Yatooma, Jerry Zaia, Jonathon

*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. All amounts forwarded to the National Association of REALTORS® RPAC are charged against the applicable contribution limits under 2 U.S.C. 441a

Thank You Offices Who Have 40% or Greater Participation Rate!

We also recognize these offices that have a 40% or greater participation rate amongst their REALTORS[®]. Congratulations and keep up the great support of the profession!

ALJ Development LLC Changing Places Moving Chirco Title Agency Inc. Cross Country Mortgage Elizabeth Ross- State Farm Epiphany Reality Fidelity National Title Guaranteed Rate Inc. Home Builders Association Kemp Klein Law Firm Linnell & Associates, LLC Mature Real Estate Services McCann Realty LLC Michigan First Mortgage Mortgage 1, Inc. Mortgage One Mortgage Resource Plus, Inc Nextpointe Real Estate Service Owners Choice Realty Inc. Parks Title Proliant Settlement Systems Real Estate One Blm.Hills Real Living Kee Realty Remerica Hometown One Royal Realty Starlite Properties Suburban Home Inspections LLS Talmer Bank and Trust Tammy Deane Insurance Agency The Luxe Agency Titleocity, LLC US Bank Home Mortgage Valle Realty Shain Park, REALTORS GMAR American Home Shield Galloway & Collens, PLLC James Curtis Realty, LLC Jim Hess & Associates Nation Wide Realty Pillar to Post Primary Title Agency, LLC Residential Real Estate US Bank Home Mortgage

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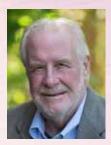
\$975,000 \$272/sq ft Hinds RVM®: \$983,000 RVM details*

5 beds • 4 baths • 3,584 soft 14,955 soft lot . 21 days on RPR

Listing Details

· Active: 10/1/2014

With Our Deepest Sympathy



ROBERT GAVEY

We are sad to inform you of the July 4th death of Robert Gavey of Howard Hanna Birmingham.

GMAR staff, leadership and membership extend warm condolences to the family and friends of Bob.



RAY PATRICK TAYLOR

We are sad to inform you of the July 8th death of Ray Patrick Taylor.

GMAR staff, leadership and membership extend warm condolences to the family and friends of Ray.

If you would like to let your fellow REALTORS® know about the recent passing of another member, please submit the information to stacie@GMARonline.com.

Local Market Update – June 2019 A Research Tool Provided by Realcomp



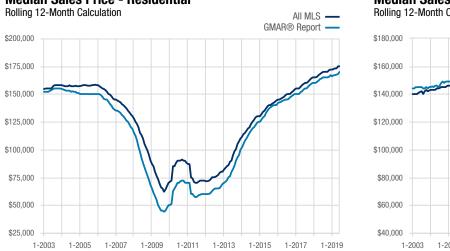
GMAR® Report

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

Residential		June			Year to Date	
Key Metrics	2018	2019	% Change	Thru 6-2018	Thru 6-2019	% Change
New Listings	6,997	6,979	- 0.3%	32,458	33,919	+ 4.5%
Pending Sales	4,378	4,523	+ 3.3%	22,300	23,222	+ 4.1%
Closed Sales	4,235	4,106	- 3.0%	19,956	20,392	+ 2.2%
Days on Market Until Sale	26	30	+ 15.4%	36	39	+ 8.3%
Median Sales Price*	\$180,000	\$190,000	+ 5.6%	\$164,000	\$167,000	+ 1.8%
Average Sales Price*	\$223,381	\$236,917	+ 6.1%	\$207,534	\$211,416	+ 1.9%
Percent of List Price Received*	98.5%	98.0%	- 0.5%	97.6%	97.2%	- 0.4%
Inventory of Homes for Sale	12,015	10,679	- 11.1%			_
Months Supply of Inventory	3.3	2.9	- 12.1%			

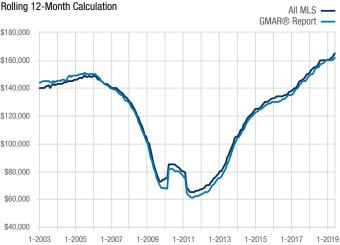
Condo		June			Year to Date	
Key Metrics	2018	2019	% Change	Thru 6-2018	Thru 6-2019	% Change
New Listings	1,176	1,144	- 2.7%	5,884	6,018	+ 2.3%
Pending Sales	817	837	+ 2.4%	4,325	4,308	- 0.4%
Closed Sales	822	810	- 1.5%	3,830	3,831	+ 0.0%
Days on Market Until Sale	22	28	+ 27.3%	31	36	+ 16.1%
Median Sales Price*	\$160,000	\$170,000	+ 6.3%	\$157,600	\$164,839	+ 4.6%
Average Sales Price*	\$182,822	\$209,198	+ 14.4%	\$183,789	\$198,605	+ 8.1%
Percent of List Price Received*	98.3%	98.0%	- 0.3%	97.9%	97.5%	- 0.4%
Inventory of Homes for Sale	1,778	1,749	- 1.6%			
Months Supply of Inventory	2.6	2.5	- 3.8%			

* Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.



Median Sales Price - Residential

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 July 1, 2019. All data from Realcomp II Ltd. Report © 2019 ShowingTime.

Single-Family Real Estate Market Statistics

FOR IMMEDIATE RELEASE

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

Summer in the City: Median Home Sale Prices Up 5.6% in June

Sales down 2.9% with 10.2% reduction in inventory (Y-O-Y)



Real Estate Market Commentary for June 2019:

As was widely expected, the Federal Reserve did not change the target range for the federal funds rate – currently set at 2.25 to 2.5 percent – during their June meeting. Although the economy is still performing well due to factors such as low unemployment and solid retail sales, uncertainty remains regarding trade tensions, slowed manufacturing and meek business investments.

Closed Sales decreased 3.0 percent for Residential homes and 1.9 percent for Condo homes. Pending Sales decreased 3.4 percent for Residential homes and 0.9 percent for Condo homes. Inventory decreased 11.1 percent for Residential homes and 2.0 percent for Condo homes.

The Median Sales Price increased 4.3 percent to \$193,000 for Residential homes and 3.7 percent to \$173,000 for Condo homes. Days on Market increased 9.1 percent for Residential homes and 23.1 percent for Condo homes. Months Supply of Inventory decreased 11.1 percent for Residential homes but remained flat for Condo homes.

In terms of relative balance between buyer and seller interests, residential real estate markets across the country are performing well within an economic expansion that will become the longest in U.S. history in July. However, there are signs of a slowing economy. The Federal Reserve considers 2.0 percent a healthy inflation rate, but the U.S. is expected to remain below that this year.

The Fed has received pressure from the White House to cut rates in order to spur further economic activity, and the possibility of a rate reduction in 2019 is definitely in play following a string of increases over the last several years.



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All Residential and Condos Combined Overview





Key Metrics	Historical Sparkbars	6-2018	6-2019	Percent Change	YTD 2018	YTD 2019	Percent Change
New Listings		14,054	13,816	- 1.7%	65,253	67,514	+ 3.5%
Pending Sales	6.017 12.0077 6.0018 12.0018 6.0019	9,106	8,826	- 3.1%	45,745	46,539	+ 1.7%
Closed Sales		8,903	8,645	- 2.9%	40,809	41,415	+ 1.5%
Days on Market Until Sale	6-2017 12-2014 (-2016) 12-2016 (-2016)	33	36	+ 9.1%	42	45	+ 7.1%
Median Sales Price	6-2017 13-2017 6-2014 13-2014 6-2016	\$180,000	\$190,000	+ 5.6%	\$167,000	\$173,000	+ 3.6%
Average Sales Price	1000 - 11000 - 11000 - 11000 - 11000 - 1100 - 1100 - 1100 - 1100 - 1100	\$215,977	\$227,885	+ 5.5%	\$203,857	\$210,750	+ 3.4%
Percent of List Price Received		98.5%	98.2%	- 0.3%	97.8%	97.5%	- 0.3%
Housing Affordability Index	6-2017 12-2017 6-2016 12-2018 6-2016	164	156	- 4.9%	177	171	- 3.4%
Inventory of Homes for Sale	0-2017 10-2017 2-2016 0-2016 10-2017 2-2017 0-2017	25,911	23,274	- 10.2%			
Months Supply of Inventory	6-2017 12-2017 6-2016 12-2018 6-2019	3.5	3.1	- 11.4%			
			Current as of	July 1, 2019. All dat	a from Realcomp II LI	ld. Report © 2019 SI	owingTime.

Listing and Sales Summary Report

June 2019



	Tot	al Sales ((Units)	Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Jun-19	Jun-18	% Change	Jun-19	Jun-18	% Change	Jun-19	Jun-18	% Change	Jun-19	Jun-18	% Change
All MLS (All Inclusive)	8,645	8,903	-2.9%	\$190,000	\$180,000	+5.6%	36	33	+9.1%	23,274	25,911	-10.2%
City of Detroit*	377	401	-6.0%	\$48,750	\$38,500	+26.6%	56	38	+47.4%	2,110	2,240	-5.8%
Dearborn/Dearborn Heights*	200	212	-5.7%	\$143,500	\$138,200	+3.8%	27	19	+42.1%	450	529	-14.9%
Genesee County	545	574	-5.1%	\$150,000	\$153,700	-2.4%	43	34	+26.5%	1,327	2,311	-42.6%
Greater Wayne*	1,500	1,574	-4.7%	\$165,000	\$155,000	+6.5%	26	24	+8.3%	3,126	3,496	-10.6%
Grosse Pointe Areas*	93	86	+8.1%	\$296,000	\$340,000	-12.9%	33	31	+6.5%	289	256	+12.9%
Hillsdale County	54	58	-6.9%	\$137,450	\$124,900	+10.0%	77	80	-3.8%	220	146	+50.7%
Huron County	13	7	+85.7%	\$92,500	\$220,000	-58.0%	155	156	-0.6%	95	76	+25.0%
Jackson County	214	251	-14.7%	\$158,500	\$155,000	+2.3%	62	65	-4.6%	760	594	+27.9%
Lapeer County	119	112	+6.3%	\$192,000	\$180,000	+6.7%	36	38	-5.3%	393	449	-12.5%
Lenawee County	153	139	+10.1%	\$157,000	\$147,000	+6.8%	66	72	-8.3%	457	475	-3.8%
Livingston County	299	335	-10.7%	\$265,000	\$270,000	-1.9%	31	33	-6.1%	783	929	-15.7%
Macomb County	1,293	1,371	-5.7%	\$182,000	\$169,000	+7.7%	26	25	+4.0%	2,599	2,777	-6.4%
Metro Detroit Area*	5,441	5,689	-4.4%	\$207,000	\$194,250	+6.6%	29	25	+16.0%	13,895	15,010	-7.4%
Monroe County	198	194	+2.1%	\$171,250	\$169,000	+1.3%	53	74	-28.4%	513	1,180	-56.5%
Montcalm County	14	10	+40.0%	\$112,500	\$105,775	+6.4%	38	65	-41.5%	49	33	+48.5%
Oakland County	1,972	2,008	-1.8%	\$263,750	\$258,000	+2.2%	28	24	+16.7%	5,277	5,568	-5.2%
Saginaw County	203	188	+8.0%	\$128,500	\$104,500	+23.0%	51	44	+15.9%	445	614	-27.5%
Sanilac County	39	42	-7.1%	\$135,450	\$125,000	+8.4%	97	79	+22.8%	226	243	-7.0%
Shiawassee County	77	94	-18.1%	\$125,000	\$108,900	+14.8%	43	31	+38.7%	200	313	-36.1%
St. Clair County	200	224	-10.7%	\$161,500	\$155,500	+3.9%	46	47	-2.1%	579	667	-13.2%
Tuscola County	29	27	+7.4%	\$123,750	\$138,000	-10.3%	26	37	-29.7%	114	109	+4.6%
Washtenaw County	517	517	0.0%	\$300,000	\$286,200	+4.8%	35	26	+34.6%	1,557	1,407	+10.7%
Wayne County	1,877	1,975	-5.0%	\$147,250	\$139,900	+5.3%	32	26	+23.1%	5,236	5,736	-8.7%

* Included in county numbers.









6279- LASER DIM. 130

REGULAR MEMBER PRICE: \$89.95

AUGUST SALE PRICE: \$79.95

6121- PADFOLIO

CHOOSE FROM: Grey stripe, Red stripe or Blue Stripe. **REGULAR MEMBER PRICE: \$18.95**

AUGUST SALE PRICE: \$14.95

3359- HOME PORTFOLIO

CHOOSE FROM: BLACK, BLUE, BURGUNDY, AND RED REGULAR MEMBER PRICE: \$20.00

AUGUST SALE PRICE: \$17.00

Welcome, New Members!

Abraham, Katelin-NextHome Suburan Realty Adams, Susan-Elite Realty Aiello, Antonio-Keller Williams Realty Central Arab, Maki-Franklin Addison Bahoura, Ed-LighthouseReal Estate Group Bakshi, Krishan-Remerica Hometown III Bankston, Ron-National Realty Centers, Inc. Basford, Michelle-Coldwell Banker Weir Manuel Beaubien, Jacob-Century 21 Riverpointe Bedogne, Giachinno-Janis Degreory & Associates Berro, Jamal-Mitten Realty Group Blache, Jamie-Rondo Investments LLC Blade, Dwayne-Keller Williams Metro Blakeney, Caharri-Remerica United Realty Bluth, Richard–Dwellings by Rudy & Hall Bokani, Behzad-RE/MAX Dream Properties Borgen, Kasey-NERG Real Estate Experts Boumaroun, Matthew-Advanced Realty Professionals Bowers, Dustin-Remerica Integrity II Bowman, Qionna-Vylla Homes Brock, Latonya-Landmark Realty Cade, Sarneshia-Real Estate One, Inc Central Capizzi, Thomas-Real Estate One Clinton Branch Chen, Yu-Keller Williams Rlty W Blmf MC Chidiac, Joseph-Keller Williams Metro Clark, Carmen-Keller Williams Metro Cooper, April-Coldwell Banker Weir Manuel D'Aiuto, Joseph-Metro Investments Realty, INC Daly, Jill-EXP Realty LLC Davis, Jessica-Keller Williams Somerset Dawes, Samuel-Real Living Kee Realty Dishop, Christine-Realty IQ Dobronski, Kelly-X1 Realty Dukarski-French, Ronald-KW Professionals Epstein, Bryan-National Realty Centers, Inc. Fischer, Heather-Moving The Mitten RE Group Fleming, Elenor-Keller Williams Rlty W Blmf MC Foster, TaQuan-Front Page Properties Fowler, Edgar-Jason Pruitt Fox, Devin–Woodward Square Realty, LLC Fusik, Christian-KW Professionals Glover, Marina-Brookstone Realtors Golden, Tara-Remerica Integrity II Goodlow, Josie–Woodward Square Realty, LLC Grice, Diana-Mitten Realty Group Gryspeerd, Kevin-EXP Realty LLC Habash, Ali-Mitten Realty Group Hahn, Mary Jo-Keller Williams Realty AA Mrkt Haidar, Eman-Keller Williams Paint Creek Hanna, Christina–Max Broock

Hanna, Stevan-Keller Williams Realty Central Hawthorne, John-Woodward Square Realty, LLC Hibbs, Roy-Remerica Hometown One Hogan, Dominic-Real Living Kee Realty Roch. Holt, Christopher–Coldwell Banker Preferred, Rea Hummel, Karin-Real Living Kee Realty Clinton Igbal, Adil-National Realty Centers Northy Isbell, Phillip-Remerica United Realty Jaafar, Hussein-Devonshire Realty LLC Jaafar-Chami, Zainab-RE/MAX Classic Johnson, Thamar–Front Page Properties Jones, Susan-iTech Realty Jones-Chance, Brian-Hinton Real Estate Group Kallabat, Nicholas-KW Advantage Kelly, Jeanette-Ralph R. Roberts Realty Khachatrian, Gevork-Hall & Hunter Kurzyniec, Britney-EXP Realty LLC Kutek, Jordan-Pepper Park Realty, LLC Lacev, Leanisa-Keller Williams Metro LaLonde, Michael-Millennium III Realty, Inc. Landon, Shanice-Hale Realty Lattuca, Martha-Keller Williams Central Lewis, Peter-Keller Williams Paint Creek Luff, Mary-Vylla Homes MacKenzie, Stephen-KW Professionals Magni, Allison-Keller Williams Realty Central Malczynski, Kathleen-Real Living Kee Realty Roch. Manuel, Tabatha-KW Advantage Martinelli, Alicia-Howard Hanna Birmingham McDonald, Linda-Keller Williams Metro Meadows, Holly-Real Living Kee Realty Roch. Mechigian, Drake-Signature Sotheby Internationa Meeks, Markita-Keller Williams Rlty W Blmf MC Miller, Kristina-Century 21 Riverpointe Millinder, Curtis-WeichertRealtors-BHM Preferred Morrison, James-Remerica Hometown One Murphy, Samira-Keller Williams Metro Nehasil, Richard-KW Professionals Paquette, Clinton-Paquette Realty Pardo, Gal-Taubman Residential, LLC Paul, Jeremy-Metro Realty Group, Inc. Petersen, Steven-Alexander Real Estate Services Powell, Jim-Powell Real Estate Pruitt, Jason-Jason Pruitt Rasmussen, Gretchen-KW Advantage Rehfield, Kelly-Mutual Realty, LLC Reis, Ricardo-Great Lakes Real Estate Agency Richards, Chynita-EXP Realty LLC Richards, Neil-Real Estate One Farm, Hills Roach, Jr, Richard-Market Street Realtors



Rosochacki, Melissa-Pepper Park Realty, LLC Rushe, Kallie-Soaring Eagle Realty, LLC Rustile, Robbie-RE/MAX Eclipse Schuerman, Katherine–Max Broock, REALTORS, Brmnghm Schultz, Shelley–CMS Realty LLC Scott, Trevor-Berkshire Hathaway Northville Shi, Laura-Alexander Real Estate Detroit, Shore, Michael-Coldwell Banker Weir Manuel Showalter, Kale-Keller Williams Paint Creek Smith, Tiffany-EXP Realty LLC Smith, Jeffrey-Island Realty Inc. Smith, Jacqueline-McCaskill Realty Inc Stylianou, Andrew-EXP Realty Szydlowski, Angela-EXP Realty LLC Taubman, Alison-Taubman Residential, LLC Taubman, Richard–Taubman Residential, LLC Theisen, Marcie-HM Homes - Signature Collectio Tomlanovich, Jonathan-St. Aubin Real Estate Tong, Nicholas–Coldwell Banker Preferred, Rea Truss, Stephanie-Pearl Real Estate Ulrich, Brittnie-Real Living Kee Realty Roch. Urban, Alyse-Keller Williams Realty Central Warren, Natasha-Family Housing Realty, LLC Whaley, Nathan-KW Professionals White, Tracie-KW Professionals White, Aziza-Keller Williams Realty Central Williams, Lamar-KW Advantage Wilson, Tommy-Shain Park, REALTORS Wojtowicz, Jonathan-National Realty Centers Northv Wymer, Mitchell-KW Professionals Yousif, John-Great Lakes Real Estate Agency

Robert, Wayne-EXP Realty

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FEATURED DONOR

James, Kevin, & Aidan Cristbrook, Christopher Ayers, and Jason Helig of Shain Park Realtors® Donate 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 <u>5 years</u>, <u>5 dogs</u>, <u>5 lives save</u>d campaign in partnership with <u>Guardian Angels Medical Service Dogs</u>, <u>Inc.</u> 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.

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 <u>5 years, 5 dogs, 5 lives saved</u> campaign to present them with a lifesize 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."



Indy, our 2018 dog, at 7 months old.



Due to donation efforts starting in 2016 from Shain Park Realtors® such as James, Kevin, & Aidan Cristbrook as well as Christopher Ayers and Jason Helig who together have graciously donated an incredible \$8400, Independence (Indy) is currently being trained and will find her new home with another Michigan veteran in need.

UPCOMING EVENTS AUGUST 2019

REGISTER HERE

ACCREDITED BUYER'S REPRESENTATIVE DESIGNATION (ABR)

CE Credits: 13 standard and 2 legal Tue. & Wed., August 6 & 7 9:00 a.m. – 5:00 p.m. GMAR Classroom Instructor: Furhad Waquad FREE, Membermax & EduPass \$195, Members \$225, Non-Member

NEW MEMBER ORIENTATION

CE Credits: 3 standard Tuesday, August 13 9:00 a.m. - 12:30 p.m. GMAR Classroom

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

CE Credits: 4 legal Wednesday, August 14 10:00 a.m. – 2:00 p.m. GMAR Classroom Instructor: Deanna DuRussel FREE, Membermax & EduPass \$10, Members \$40, Non-Members

MILITARY RELOCATION PROFESSIONAL CERTIFICATION (MRP)

CE Credits: 8 standard Tuesday, August 20 9:00 a.m. – 5:00 p.m. GMAR Classroom Instructor: Leslie L. Ashford FREE, Membermax & EduPass \$99, Members \$119, Non-Members

SHORT SALE & FORECLOSURE RESOURCE CERTIFICATION (SFR)

CE Credits: 6 standard, 2 legal Thursday, August 22 9:00 a.m. – 5:00 p.m. GMAR Classroom Instructor: Brent Belesky FREE, Membermax & EduPass \$79, Members \$99, Non-Members

NEW MEMBER ORIENTATION

CE Credits: 3 standard Tuesday, August 27 9:00 a.m. - 12:30 p.m. GMAR Classroom

REAL ESTATE NEGOTIATION EXPERT (RENE) CERTIFICATION

CE Credits: 16 standard Wed. & Thurs., August 28 & 29 9:00 a.m. – 5:00 p.m. GMAR Classroom Instructor: Rick Conley FREE, Membermax & EduPass \$249, Members \$299, Non- Members

LEGISLATIVE UPDATE



By TRAVIS GREER GMAR Director of Realtor[®] and Community Affairs

Are You Registered to Vote?

While Michigan Realtors[®] continue to cultivate excellent working relationships with elected officials on the state and federal levels, it is equally important to foster relationships with local elected officials. Although there are not any state and federal elections in 2019, local elections are still taking place in several communities. It is vital to the real estate industry to elect and retain those who support Realtor[®] efforts, and the first step in doing that is to be registered to vote! The link below provides all the necessary information on how to register to vote in your area! <u>http://www.michigan.gov/sos</u>.

The Secretary of State's website contains a wealth of information regarding registering to vote, polling sites, candidates running in your area, and absentee ballots. Please visit them at <u>http://www.michigan.gov/sos</u>. You can also register to vote by simply visiting any Secretary of State branch in Michigan. It is an easy and pain-free process!

So, you've recently moved and can't recall if you registered to vote in your new neighborhood? To find out, visit the Michigan Voter Information Center at <u>www.</u> <u>michigan.gov/vote</u>. This website will tell you if you are registered, and where to go to cast your ballot. It is also a very helpful website of which to inform homebuyers, especially if they are new to the area. Statewide, 90% of Realtors[®] are registered to vote. Let's continue to make our voice heard at the local level, Lansing and in Washington D.C.! Remember to vote Realtor[®] Party!

GMAR Endorses Candidates in Livonia, Rochester Hills, and Inkster

The GMAR Board of Directors announced its endorsements in three primary elections.

"Realtors® have a long history of working diligently at all levels of government to protect the American Dream of homeownership and private property rights," said Al Block, President of the GMAR Board of Directors. "These candidates have all displayed their support and commitment to protecting those rights from excessive government regulation and overreach."

Livonia Mayor: Maureen Miller Brosnan Livonia City Council: Scott Bahr, Robert Donovic Rochester Hills At-Large: Theresa Mungioli Inkster City Council District 4: Rebecca Daniels

WCR REPORT



By SHANA MAITLAND WCR Treasurer

Women's Council of REALTORS[®]

#LeadersMadeHere

Every year our local networks take a summer hiatus from hosting mixers, community events and meetings and in turn switch to a season of amazing and successful golf outings. As our local networks wrap up all the outings, and begin to ramp up for the fall, we're reminded of what an amazing network of support, strength and fun the Women's Council of Realtors is. While our five (5) local networks prepare for their awesome events to kick off our fall there's still time for you to come see what it's all about. Women's Council of REALTORS[®] -#LeadersMadeHere. Come and see why. We look forward to seeing you soon.



Opportunity Zones - A Tax Benefit for Real Estate Professionals?

The far-reaching new tax law passed at the end of 2017 included a concept called Opportunity Zones. These have garnered little fanfare and like many areas of tax law are very complicated. However, we briefly present highlights here as this may be a significant tax savings opportunity for you or your clients.

Benefits

- Temporary deferral of inclusion in gross income for capital gains reinvested in a Qualified Opportunity Fund (QOF)
- 10% original capital gains tax reduction if investment in the QOF is held for five years
- Additional 5% original capital gains tax reduction if investment in the QOF is held for seven years
- Permanent exclusion of future capital gains tax on the sale of the investment in the QOF, if held for ten years

A Few Details

- Almost anyone is eligible to invest in a QOF
- Any property that is sold and generates a capital gain in the current year qualifies, as long as the gain is invested in the QOF within 180 days of sale
- The capital gain must be invested in a QOF, which is an entity specifically defined by the new law
- Currently, there are thousands of QOF's that have been organized around the country
- The tax on the original capital gain is deferred until the investment in the QOF is sold or December 31, 2026, whichever occurs first

• The permanent tax exclusion is available for the capital gain accruing after the date of the investment in the QOF

Example

To show you how this works, let's take an individual that (a) invests a \$1 million capital gain in a QOF in 2019, (b) holds the investment at the end of 2026, and (c) sells the investment in 2029. Assuming a 20% capital gains tax rate and 5% annual appreciation on the investment, the total tax savings is a whopping \$130,000 over ten years! This individual's tax returns would report the above as follows-

- 2019 capital gains tax of \$200,000 is deferred
- 2026 capital gains tax of \$170,000 is due (original deferred capital gains tax reduced by 15% benefit for holding the QOF investment seven years)
- 2029 capital gains tax of \$0 is due on the \$500,000 in appreciation of the QOF investment

Finally, please note that while most of the tax benefits of an Opportunity Zone relies on an increase in the value of the investment, we find few other tax incentives that could result in comparable substantial savings!

Tedder Whitlock Consulting is a full-service CPA firm with over 30 years of experience helping people with their tax and accounting needs. We provide general accounting, auditing, tax and consulting services to a broad range of businesses. We have a significant practice in the real estate industry, where we represent brokerage firms, agents, professional managers, investors, and landlords. Our experience also includes many industries such as manufacturing/distribution, health care, law, information technology, nonprofit, and specialized services.



Michelle D Morris Mays

Real Estate Agent Keller Williams

I found my purpose in my own community by becoming a Realtor[®]. Because I love transforming renters into homeowners. It's that moment when they get the keys to their dream home and they glance at me with tears...that's my reason why!"





Greater REALTORS STANDARD GON-ED Exclusive, On-Site. Only at GMAR



Presented by the Greater Metropolitan Association of Realtors®

Real Estate Standard Con-Ed

Description of the class goes here. The GMAR Real Estate Quick Takes course is a combination of our standard continuing education class and code of ethics training. The course will consist of Goal Setting; Social Media touch points, NAR Realtor® Trademark Law, Advertising Rules, Fair Housing Act, Real Estate Safety Tips, Legal Updates, Disclosures and Risk Management as well as NAR Code of Ethics training. This course will count as **3 legal and 3 general education credits.**

Wednesday, August 21, 2019 9:00am-3:00pm GMAR | 24725 W Twelve Mile Rd Suite 100, Southfield MI 48034



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

REGISTER ONLINE! www.gmaronline.com

Accredited Buyer's Representative Designation

officially certified by

Marketplace

13 Elective, 2 Legal CE Credits Meets NAR Code of Ethics requirement of 2.5 hours



August 6 & 7, 2019 8:45 a.m. Registration 9:00 a.m. - 5:00 p.m. Class

24725 Twelve Mile, Suite 100, Southfield, MI

MemberMax/EduPass: FREE! GMAR Members: \$195.00 Non-Members: \$225.00

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



Presented by: FURHAD WAQUAD

CIPS, ABR, CRS, GRI, SFR BPOR, TRC, AHWD The Accredited Buyer's Representative (ABR®) designation is the benchmark of excellence in buyer representation.

The overall goals of the ABR® Designation Course are to:

- Prepare real estate professionals to thoroughly represent buyer-clients in real estate transactions and provide the quality of service and degree of fidelity to buyers that sellers have customarily enjoyed.
- Offer ideas and methods for building a buyer representation business.
- Develop a self-customized tool for conducting a buyer counseling session.

DESIGNATION REQUIREMENTS:

Successful completion of the two-day ABR Course, including an 80% passing grade
 on the exam.

After you complete this course you will have three (3) years in which to complete the other requirements.

- Successful completion of one of the ABR® elective courses,
 Documentation verifying five (5) completed transactions in which you acted solely as a buyer representative (no dual agency). Any transactions closed prior or closed within three years after completing the ABR Course are eligible for credit.
- Maintain active membership with REBAC((\$110.00/year) and NAR.

Newly licensed members are not eligible to attend designation courses included with the MemberMax_™ program during the first 6-months of membership

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





August 14, 2019 9:45 a.m. Registration 10:00 a.m. - 2:00 p.m.

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

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

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

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

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

Agent Topics:

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

Seller Focus:

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

Both Parties of the Transaction:

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

Buyer Focus:

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



8 elective credits Meets NAR Code of Ethics requirement of 2.5 hours

officially certified by

SERVE THOSE WHO SERVE OUR COUNTRY

Sign up for NAR's Military Relocation Professional (MRP) Certification Course.

When military staff and their families relocate, the services of a real estate professional who understands their needs and timetables makes the transfer easier, faster, and less stressful.

The Military Relocation Professional Certification Course educates REALTORS® about working with U.S. service members and their families and veterans to find the housing solutions that best suit their needs and to take full advantage of available benefits and support.

To earn the MRP certification, REALTORS® must complete a few basic requirements:

- 1. Be in good standing with NAR:
- Complete pre-class readings to learn military background information and better understand military culture;
- 3. Complete the one-day MRP certification course;
- 4. Complete two one-hour webinars, and;
- 5. Submit certification application and one-time fee of \$195.

Greater iation of REALTORS

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

TAKE THE COURSE!

August 20, 2019 8:45 a.m. Registration 9:00 a.m. - 5:00 p.m. Class

24725 W. 12 Mile, Suite 100, Southfield, MI

MemberMax/EduPass: FREE! GMAR Members: \$99.00



Presented by:

LESLIE ASHFORD ARB, MRP, SRS





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The FIRST and ONLY negotiation certification recognized by the National Association of REALTORS[®].

achieve more WITHYOUR certification



RENE

Real Estate NEGOTIATION EXPERT

GMAR reserves the right to assess a \$10 fee for any registrant who does not cancel at least 24 hours prior



August 28 & 29, 2019 8:45 a.m. registration 9:00 a.m.- 5:00 p.m.

24725 Twelve Mile, Suite 100, Southfield, MI

MemberMax/EduPass: FREE! GMAR Members: \$249.00 Non-Members: \$299.00

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



Presented by: RICK CONLEY

SRES, ePRO, ABR, GREEN, SFR, GRI, SRS



16 Elective CE credits

Meets NAR Code of Ethics requirement of 2.5 hours

The RENE Certification is designed to elevate and enhance negotiating skills so that today's real estate professionals can play the game to win.

WHAT TO EXPECT _____



Craft a strategy for negotiation and learn when and how to negotiate



Adjust your communication style to achieve optimum results with any party in the transaction



Negotiate effectively face-to-face, on the phone or through e-mail and other media

Visit REBInstitute.com to learn how to earn the RENE certification and for a list of all course offerings!



Learn the ins and outs of short sales and foreclosures

Serve your clients' interests by taking the Short Sales and Foreclosures: What Real Estate Professionals Need to Know Course.

For many real estate professionals, short sales and foreclosures are the new "traditional" real estate transaction. Knowing how to help sellers maneuver the complexities of short sales as well as help buyers pursue short sale and foreclosure opportunities are not merely good skills to have in today's market - they are critical.

And while short sales and foreclosures are not for the faint of heart, agents with the proper tools and training can use these specialty areas to build their business for the long term.

CERTIFICATION REQUIREMENTS:

officially certified by

Meets NAR Code of Ethics

requirement of 2.5 hours

Marketplace MICHIGAN'S CONTINUING EDUCATION HUB FOR REAL ESTATE PROFESSIONALS 6 Elective, 2 Legal CE Credits

- Be a member in good standing of the NAR.
- Complete this qualifying core course.
- View three 1-hour Webinars available free of charge.
- Submit application* to REBAC

*\$175 application fee payable to REBAC must be submitted with application. You may return the application to the SFR department via email, fax or direct mail. Please see the application for the contact information.

This one-day course is an approved elective for the Accredited Buyer's Representative (ABR®) designation and the Short Sales and Foreclosure Resource (SFR) certification.



August 22, 2019 8:45 a.m. Registration 9:00 a.m. - 5:00 p.m. Class

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24725 W. 12 Mile Rd., Suite 100 Southfield, MI 48034

MemberMax/EduPass: FREE! GMAR Members: \$79.00 Non-Members: \$99.00

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



Presented by:

BRENT BELESKY

MRP, SRES, SFR

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





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