



METROPOLITAN REALTOR®

GMAOnline.com

AUGUST 2020

Greater REALTORS® Vote Aug. 4th!

“ YOUR
- - V O T E - -
COUNTS ”



gmar



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 Greater Metropolitan
 Association of REALTORS®
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AUGUST 2020

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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

GMAR'S FIRST VIRTUAL AUCTION! TICKETS ARE NOW ON SALE!

GET YOUR TICKET TODAY:
GMARRPACAUTION.GIVESMART.COM

The virtual auction is jam-packed with incredible items such as a Dyson Hair Dryer, Outdoor Movie Package, St. Clair Shores Aloha Tiki Tour, Handy Hands Package, Selfie Ring Light, Stylist Session, and much more. Preview some of the auction items on the website!

MICHIGAN RPAC VIRTUAL AUCTION

Greater Metropolitan Association of REALTORS®

AUGUST 18TH-20TH, 2020
FINALE EVENT: AUGUST 20TH 7:00 - 8:30 PM

GENERAL BIDDER TICKETS AVAILABLE!

General Bidder Ticket includes: access to the auction and the Finale Event!

\$25

PURCHASE TICKETS:
www.GMARRPACaution.givesmart.com

Greater Metropolitan Association of REALTORS®

MEMBERSHIP PULSE

SURVEY 2020

TAKE THE MEMBERSHIP PULSE SURVEY

THANK YOU FOR PARTICIPATING IN THIS SURVEY!

We've created this survey to get a better understanding of what our members value most at GMAR and where we can improve in order to better serve our #GreaterRealtors. Your feedback is appreciated!



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

“Suffrage is the pivotal right!”

– Susan B. Anthony

We are a relatively young country founded on two of the greatest documents in human history. The Declaration of Independence and The US Constitution. Although these tools of liberation set free a new world for generations to come, they left out many people either by intent or simply by omission.

As a result of that, almost 150 years after the birth of our nation most women were rewarded for their crawl towards equality. On August 18, 1920, the 19th Amendment to the US Constitution was ratified into law, and women were finally given the right to vote. Now women could begin to participate and, in many cases, lead toward a better future.

On August 18, 2020, we will celebrate the 100th anniversary of the 19th amendment to the Constitution. As they say in *Mary Poppins* – “Well done sister suffragettes!”

However, while some women were able to walk right into a voting booth at the next election, many women were still unable to vote. Women of African American, Asian American, Hispanic American, and Native American heritage were still not officially allowed to vote and make their voices heard.

It took another 45 years when the Voting Rights Act was passed that women of color were allowed to exercise their right to vote.

But there’s more. Although all women now had the right to vote there were still inequities holding them back. A woman was not able to obtain a mortgage in her name, she could not get a credit card of her own and she would, therefore, be unable to purchase a home. The enactment of the Equal Credit Opportunity Act in 1974 made it illegal for lenders to deny loans to any person based on gender. This opened a world of credit to women for the first time. Credit cards, auto loans, and mortgages were available to any woman who could afford them.

It took almost 200 years since the founding of the United States to realize some sense of equality for women in this country. It was a new era of financial independence. And women were now off and running to positions of true power and leadership.

We still have a long way to go to achieve equal rights for all and equitable pay for women. However, thanks to the decades-long persistent fight and the perseverance of women like Susan B. Anthony, we celebrate a pivotal milestone in our history this month. The centennial anniversary of the 19th Amendment!

APPLY FOR FINANCIAL ASSISTANCE DUE TO COVID-19

The GRF is proud to announce that the Benevolent Fund program is now available, and applications are open online. Realtor® members who find themselves in troubling times are encouraged to seek assistance.

The Realtors® Helping Realtors® Benevolent Fund is designed to give assistance to any eligible individual, couple,

or family who is in need and fits the eligibility criteria. Economic strain can strike anyone for reasons outside of their control and we hope this fund will help to provide some relief.

[APPLY HERE](#)



Greater Realtors®
Foundation

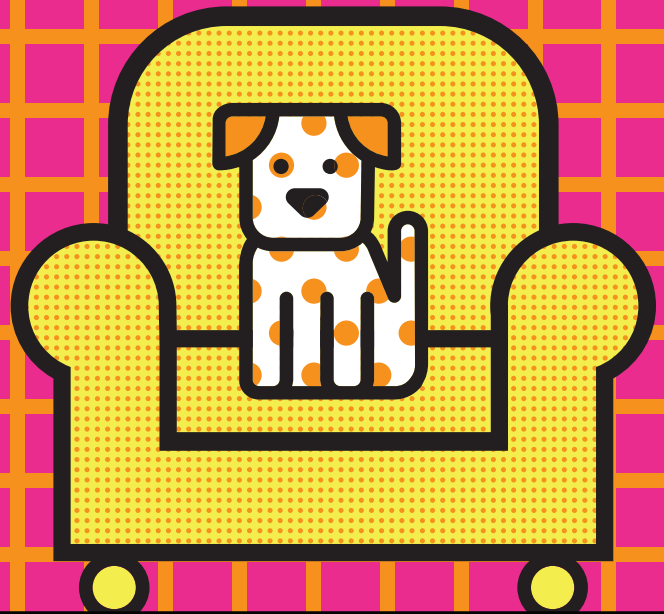
Benevolent Funds Program

Financial Assistance Available
for Members in Need

THAT'S WHO WE
REALTOR®

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

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





By VICKIE LIVERNOIS
Chief Executive Officer

Brief Update about Changes with LARA

- New licenses will not be issued from August 3-August 25, 2020
- LARA's online platform moving to MiPLUS beginning August 25, 2020
- Online services not available for real estate brokers, salespersons beginning August 3, 2020

As you may have heard by now, LARA will be implementing a new software system that promises to provide better search and reporting features, as well as ease of access for its users. To accommodate this switchover, they will be shutting down their current system between August 5-25, 2020. What does that mean for you?

For most, you may not even notice this has happened. However, for those who are wishing to enter the industry, reinstate a license, or transfer a brokerage, you will have to make some adjustments to your original plans.

With the system being shut down entirely during that time, new license applications (for both broker, salesperson, and reinstatements) will not be issued. Testing will continue through PSI Services, LLC, but again, licenses will not be issued between August 3 through August 25, 2020. LARA is encouraging brokers to continue to onboard during that time with some slight adjustments to the list of items that new team member is able to do. For example, they would be able to do anything an unlicensed assistant can do during the interim.

This will also impact anyone who is looking to transfer to another brokerage during that time, as they will not be accepting any transfer applications online either. What LARA has recommended is to use a paper process for any transfers during this time and to have the exiting broker sign the back of the individual's pocket card.

While LARA is in this transition, you will still be able to perform license verification between August 3 and August 25, however, the information on the site will only be current through August 3.

One other very important item to note with the switch to the new MiPLUS system is that when you renew your current license by October 31, 2021, for the first time in the MiPLUS system, your new license will have an expiration date that corresponds to the date you first received your professional license or the anniversary date of receiving your license. We will continue to send out more information as it becomes available, but it's good to get in the mindset now that all licenses will not expire on October 31st after this upcoming renewal.

Our staff has available all of the PDF documents from LARA in the event you need one, please let us know.

We are here to help! If you have any questions on this information please don't hesitate to reach out.

REALCOMP MONTHLY HOUSING STATISTICS REPORT NOW AVAILABLE ONLINE

To review the monthly housing statistical report provided by Realcomp, please visit our [Knowledge Library](#) and click the Tri-County Realcomp Monthly Statistics dropdown.

JUNE REAL ESTATE MARKET COMMENTARY (from Leads Sheet)

While much of the country was working on a phased reopening of the economy in June, real estate activity continued to strengthen – both from a month-over-month and year-over-year perspective, the former at dramatic levels.

Month-Over-Month: According to numbers tracked by ShowingTime, pent up demand by prospective home buyers fueled historic increases in June 2020 in a number of key areas including:

- Closed Sales: 114% increase M-O-M from low in May 2020
- Pending Sales: 29% increase M-O-M from May 2020; 316% increase from low in April 2020
- New Listings: 8% increase M-O-M from May 2020; 261% increase from low in April 2020
- Inventory of Homes for Sale: Remained virtually the same M-O-M as compared to May 2020; 9% increase from low in April 2020

JUNE 2020 QUICK TAKES

RESIDENTIAL PROPERTY

2,943
Homes Sold



31.5%
Inventory Decrease
since May

\$242,424
Average Sales Price

2.3 Months Supply of
Inventory

Year-Over-Year: Positive signs of recovery in June 2020 also extended to a comparison with June 2019. Those numbers included the following:

- Pending Sales: 14.9% increase Y-O-Y from June 2019 to 10,073
- Median Sales Price: 6.6% increase Y-O-Y from June 2019 to \$202,500
- Average Sales Price: 2.8% increase Y-O-Y from June 2019 to \$234,563
- Average Showings per Home: 11, 52% increase Y-O-Y from June 2019



OAKLAND, WAYNE & MACOMB

JUNE 2020 RESIDENTIAL PROPERTY QUICK TAKES

OAKLAND

1,215
Homes Sold

\$329,473
Average Sales Price

WAYNE

1,192
Homes Sold

\$190,421
Average Sales Price

MACOMB

916
Homes Sold

\$192,000
Average Sales Price



By TRAVIS GREER
GMAR Director of Realtor®
and Community Affairs

Greater REALTORS® Vote!

Contested primary elections in local races are often decided by incredibly small margins—so it’s very important that your voice is heard in the election on August 4th!

In May, GMAR’s Candidate Endorsement Task Force met 21 times totaling 72 hours conducting interviews of 140 candidates running for federal, state, and local office. Each of those candidates were asked about why they’re running for office, why they sought our endorsement, and tough questions on issues impacting the way we do business.

It’s important to note that while GMAR’s Endorsements are listed by party, it was done for ease of use! Michigan law prohibits voters from voting for candidates from both parties in the August Primary Election. Meaning,

those who vote in the Republican primary can only vote for Republicans, and vice versa for Democrats. When you vote in the coming weeks, be sure to consider supporting GMAR’s Endorsed Candidates with respect to the party primary you are voting in!

It’s also important to note that you do not have to go to the polls to vote! Consider voting with an Absentee Ballot, which you can now request online by visiting mvic.sos.state.mi.us/application. Voting from the safety and convenience of home has never been easier!



MACOMB

Democratic Primary Endorsements

US Senate - Gary Peters (I)
Congressional Dist. 9 - Andy Levin (I)
Michigan House Dist. 22 - Richard Steenland
Michigan House Dist. 25 - Nate Shannon (I)
Michigan House Dist. 28 - Lori Stone (I)
Michigan House Dist. 31 - William Soverby (I)
County Commission Dist. 1 - Andrey Duzjy (I)
County Commission Dist. 5 - Robert Mijac (I)
County Commission Dist. 9 - Antoinette Wallace (I)
County Commission Dist. 10 - Robert Leonetti (I)
County Commission Dist. 11 - Harold Haugh (I)
County Commission Dist. 12 - Pamela David
County Commission Dist. 12 - Julie Matuzak

Republican Primary Endorsements

Congressional Dist. 10 - Gen. Doug Slocum (ret.)
Michigan House Dist. 24 - Steven Marino (I)
Michigan House Dist. 30 - Diana Farrington (I)
Michigan House Dist. 32 - Pamela Hornberger (I)
Michigan House Dist. 33 - Jeff Yaroch (I)
Michigan House Dist. 36 - Doug Wozniak (I)

Macomb County Treasurer - Lawrence Rocca (I)
County Commission Dist. 4 - Joseph Romano (I)
County Commission Dist. 6 - Jeff Farrington
County Commission Dist. 13 - Liz Roe
Bruce Twp Clerk - Alex Roncelli
Chesterfield Twp Supervisor - Dan Acciavatti (I)
Chesterfield Twp Clerk - Cindy Berry (I)
Chesterfield Twp Trustee - Kathy Vosburg (I)
Chesterfield Twp Trustee - David Joseph (I)
Harrison Twp Supervisor - Kenneth Verkest (I)
Harrison Twp Clerk - Adam Wit (I)
Harrison Twp Trustee - Zachary Eineman
Macomb Twp Supervisor - Frank Viviano
Macomb Twp Treasurer - Leon Drolett
Macomb Twp Trustee - Daniel Hickson
Macomb Twp Trustee - Peter Lucido III
Shelby Twp Treasurer - Michael Flynn (I)
Shelby Twp Trustee - John Vermeulen (I)
Shelby Twp Trustee - Darlene Doetzel
Washington Twp Supervisor - Dan O’Leary (I)
Washington Twp Clerk - Stanley Babinski

Non-Partisan Endorsements

Mount Clemens City Comm.: Kathleen Kelchner



Greater Realtors® Vote on AUGUST 4th

Michigan RPAC and GMAR Proudly Support
THESE CANDIDATES
In the August 2020 Primary Election

IR Indicates this person is a REALTOR® **(I)** Delimits current incumbent office holder.

OAKLAND

Democratic Primary Endorsements

US Senate - Gary Peters (I)
Congressional Dist. 8 - Elissa Slotkin (I)
Congressional Dist. 9 - Andy Levin (I)
Congressional Dist. 11 - Haley Stevens (I)
Congressional Dist. 14 - Brenda Lawrence (I)
Michigan House Dist. 26 - Jim Ellison (I)
Michigan House Dist. 27 - Regina Weiss
Michigan House Dist. 35 - Kyra Bolden (I)
Michigan House Dist. 37 - Samantha Steckloff
Michigan House Dist. 38 - Kelly Breen
Michigan House Dist. 40 - Mari Manoogian (I)
Michigan House Dist. 41 - Padma Kuppa (I)
County Commission Dist. 13 - Marcia Gershenson (I)
County Commission Dist. 14 - William Miller (I)
County Commission Dist. 17 - Yolanda Charles
County Commission Dist. 18 - Dan Cherrin
County Commission Dist. 19 - David Woodward (I)
County Commission Dist. 20 - Gary McGillivray (I)
County Commission Dist. 21 - Janet Jackson (I)
Bloomfield Twp Trustee - Linda Ulrey

Non-Partisan Endorsements

Troy City Council - Rebecca Chamberlain-Creanga (I)

Republican Primary Endorsements

Michigan House Dist. 39 - Ryan Berman (I)
Michigan House Dist. 44 - Matt Maddock (I)
Michigan House Dist. 45 - Mark Tisdell
Michigan House Dist. 46 - John Reilly (I)
County Commission Dist. 2 - Robert Hoffman (I)
County Commission Dist. 3 - Michael Spisz (I)
County Commission Dist. 6 - Eileen Kowall (I)
County Commission Dist. 8 - Phillip Weipert (I)
County Commission Dist. 15 - Adam Kochenderfer (I)
Bloomfield Twp Clerk - Tom Smyly **IR**
Bloomfield Twp Treasurer - Brian Kepes (I)
Bloomfield Twp Trustee - Michael Schostak (I)
Lyon Township Trustee - Lise Blades (I)
Lyon Township Trustee - Kristofer Enlow (I)
Lyon Township Trustee - Sean O'Neil (I)
Lyon Township Trustee - Robert Swain
Oakland Township Trustee - Lana Mangiapane (I) **IR**
White Lake Township Clerk - Anthony Noble
White Lake Township Trustee - Liz Fessler Smith (I)
White Lake Township Trustee - Michael Powell (I)

WAYNE

Democratic Primary Endorsements

US Senate - Gary Peters (I)
Congressional Dist. 11 - Haley Stevens (I)
Congressional Dist. 13 - Rashida Taib (I)
Congressional Dist. 14 - Brenda Lawrence (I)
Michigan House Dist. 10 - Marcus Cummings
Michigan House Dist. 21 - Ranjeev Puri
Michigan House Dist. 11 - Jewell Jones (I)
Michigan House Dist. 12 - Alex Garza (I)
Michigan House Dist. 16 - Kevin Coleman (I)
Michigan House Dist. 19 - Laurie Pohutsky (I)
Michigan House Dist. 20 - Matt Koleszar (I)
County Treasurer - Eric Sabree (I)
County Register of Deeds - Bernard Youngblood (I)
County Commission Dist. 8 - David Knezek (I)
County Commission Dist. 12 - Glenn Anderson (I) **IR**
Redford Township Supervisor - Patrick McRae
Redford Township Trustee - Lynn Ellyn
Redford Township Trustee - Linda Jackson (I)
Redford Township Trustee - Elizabeth Kangas (I)

Republican Primary Endorsements

Michigan House Dist. 17 - Joe Bellino (I)
Plymouth Township Supervisor - Kurt Heise (I)
Plymouth Township Clerk - Jerry Vorva (I) **IR**
Plymouth Township Trustee - Bob Doroshewitz (I)
Plymouth Township Trustee - Charles Curmi (I)
Plymouth Township Trustee - John Stewart
Northville Township Supervisor - Robert Nix (I)
Northville Township Treasurer - Fred Shadko (I)
Northville Township Trustee - Mindy Herrmann (I)
Northville Township Trustee - Kevin Johnston **IR**
Northville Township Trustee - Christopher Rousen (I)
Sumpter Township Trustee - Don LaPorte (I)
Van Buren Township Clerk - Leon Wright (I)



By MELISSA BOTSFORD
GMAR RPAC Chair

Who doesn't think that 2020 has been an interesting year?

We're all doing our best to adjust and find different ways to connect despite our "new normal." To that end, we're planning our first-ever virtual RPAC Auction. The virtual auction will be held August 18 - August 20. On the evening of Thursday, August 20th, we'll host an online event to close out the auction and celebrate together! The Finale Event will include cocktail and mocktail recipes, music, an auction countdown, featured items, a VIP giveaway, a keynote speaker from NAR, and more. Just go here to get in on the fun! www.gmarrpacauction.givesmart.com/

The REALTOR® Political Action Committee exists solely to further issues important to REALTORS®. The committee will remain steadfast working on behalf of our industry while being creative with events to keep everyone safe. Stay tuned for details on further events this Fall.

When REALTORS® join together, we have a very powerful voice that is heard loud and clear. It's the only political action committee in the country that is organized by REALTORS® to promote and protect the dream of homeownership in America. RPAC works every day on behalf of REALTORS® so that you can practice real estate with the assurance that someone is fighting for you and the real estate industry. It's my honor to serve as the 2020 RPAC Chair alongside Gordon McCann as Vice-Chair.

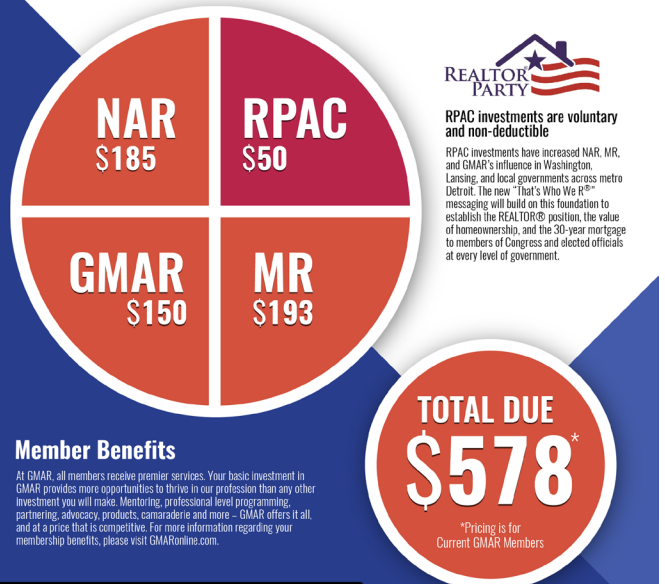
If you are not an investor in RPAC, please invest today! Investments are collected through MemberMax Opt-in, Dues, Major Investor Luncheons, and fun events. Please consider investing \$50 or more in RPAC in 2020. For MemberMax Members, you can invest \$15 in RPAC at no additional cost to you! Just visit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

2021 Dues Renewal

Choose MemberMax™ for only \$54.83 /month



2021 Total Dues



REALTOR PARTY

RPAC investments are voluntary and non-deductible

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

Member Benefits

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

Pay Online
by Logging into Your Member Account at GMAROnline.com

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 July 2020.

Joseph Anderson	Rebecca Cunningham	Lawrence Henney	Cecile Massey	Mary Skwieria
Ronnie Antoon	Christopher Daggy	Greg Holman	David Mathieu	Devon Smith
Michell Apati	Bernadine Davis	Jennifer Hoover	David Maurice	Linda Spindura
Marcus Askew	Deborah Davis	Laura Houghton	Roger McDaid	Patricia Straub
Phillip Ausman	Emily Day	Nancy Howell	Alan Millard	Michael Swanberg
Kathleen Barker	Melissa Degen	Kevin Hultgren	Mohsen Mohamed	Ronnie Targanski
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Justin Bercheny	Margaret Dresser	Connie Isbell	Jennifer Moore	Stephanie Taylor
Karen Betzing	Courtney Drew	Ronald Jasgur	David Morgan	Ryan Teahan
Angela Bingham	Michael Dunn	Kevin Jentz	Cara Mossington	Erika Thomas
Roseanna Biondo	Jon Eckerly	Elizabeth Johnson	Sheraz Mughal	Breana Wallace
Austin Black	Alonzo Edwards	Gordon Johnson	Cheryl Nahas	Christopher Waring
Nathalie Bochet	Cathy Elias	Sherri Johnson	Joseph Nannini	Catherine Waun
Nathan Boji	Nedda Elisha	Meriem Kadi	Marc Nocera	Katie Weaver
Sharon Bonner	Anthony Facione	Kevin Kajy	Clara Norris	Misty Weisenberger
Jason Borregard	Jeffery Fanto	Vicken Kalaydjian	Melissa Owens	Denise Wesselmann
Lori Boushelle	Michael Fazio	Steph Kaye	Charles Pickering	Vicki Whitt
Brenda Brosnan	Kevin Ferguson	Susan Kelke	Christopher Plummer	Claire Williams
Althea Brown	Sarah Foster	Bonnie Kerman	Katrina Porter-Rollins	Jonathan Williams
Cecelia Brown	Cloteal Fowler	Pam King	Aaron Pringle	Sheila Williams
Paula Burin	Sherry Frazier	Bill Kokenos	Eric Raymo	Wanda Williams
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Sarah Cameron	Ellen Frink	Shelly Kovach	Heidi Rhome	Michael Workman
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Lila Casenave Pappal	Lisa Hafezi	Mark Lagana	Sabrina Rumph	Jonathan Zaia
Donna Caumartin	Adam Hammons	Sheilah Lemanski	Frederick Ryckman	Geoff Zurowski
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Matthew Cheplicki	Michael Hannah	Vincenzo LoCricchio	Adrienne Sain	
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Debby Clinesmith	Elizabeth Harris	Yvonne Marks	Rutha Sharpe	
James Courtney	Richard Harrison	Diane Martin	Adam Shepherd	
Lisa Cox	Elaine Hart	Roger Martin	Alicia Shepherd	
Todd Craft	Jason Heilig	Timothy Martin	Saif Siddiqui	

*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



KAREN GREENWOOD

2018 Michigan Realtor® of the Year
Coldwell Banker Weir Manuel



I'm thankful for finding true passion in what I do each and every day as a Realtor®. Whether helping clients buy or sell their home or being an advocate for homeownership, I love the career I have chosen. I'm honored and humbled to be such a big part of making homeownership a reality."



With Our Deepest Sympathy



VIRGINIA FITZPATRICK

We are sad to inform you of the passing of Virginia Fitzpatrick of Remerica Heritage Homes

[Click here to read Virginia's obituary online.](#)

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



SUSAN CRIDER

We are sad to inform you of the passing of Susan Crider of Coldwell Banker Preferred

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

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.



Welcome, New Members!

Adams, Ebonie–Global Real Estate Consulting LLC
 Alzeheri, Iman–Network Realty LLC
 Apati, Michell–Quest Realty LLC
 Askew, Marcus–Johnson Premier Realty
 Attisha, Jason–JNA REALTY LLC
 Azo, Chrstine–Michigan Homes Realty Group
 Batey, Jennifer–Keller Williams Paint Creek
 Beal, Beth–Silveri Realty
 Benjamin, Cortney–EXP Realty, LLC
 Bercheny, Justin–Max Broock Realtors
 Bollo, Carol–Carol Bollo and Assoc, G.I.
 Buna, Jeffrey–KW Professionals
 Bush, Darrell–G.S. Inc.
 Calleja, Makayla–Woodward Square Realty, LLC
 Campbell, Joshua–EXP Realty, LLC
 Capone, Matthew–Realty Executives Home Towne Shelby
 Chami, Emad–Keller Williams Metro
 Chen, Taoqu–Crown Properties International
 Christo, Costi–Clients First, Realtors®
 Clark, Nadine–EXP Realty -Trenton
 Coker, Clara–KW Home Realty
 Coleman, Kimberly–The Ethical Experts
 Conflitti, Carmela–Horizon Real Estate Group, Inc
 Cowart, Aukury–Remerica Hometown
 Cox, Lisa–Real Living Kee Realty Troy
 Davis, Deborah–20th Century Real Estate
 DeCapua, Daniel–Re/Max Platinum
 Dixon, Lawan–Key Realty
 Dixon, Tonya–Key Realty
 Eberline, Joy–3DX Real Estate, LLC
 Echols, Kristin–KW Professionals
 Ervans, Kimberley–Coldwell Banker Preferred, Realtors®
 Espinal, Jose–Century 21 Dynamic
 Ess, Jesse–Social Realty, LLC
 Ewing, Laura–EXP Realty, LLC
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 Finley, Arleathia–National Realty Centers
 Gadola, Jill–Crown Real Estate Group
 Gasso, Nick–Level Plus Realty
 Gimby, Mary–Key Realty
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 Hafezi, Lisa–Clients First, Realtors®
 Hamilton, Misha–Trust Realty LLC
 Hanna, Merna–EXP Realty, LLC
 Harland, Sarah–Woodward Square Realty, LLC
 Hellebuyck, Matthew–Brookstone, Realtors
 Ho, Alexander–Berkshire Hathaway HomeServices
 Hohl, Stephen–Coldwell Banker Preferred, Realtors®
 Holbrook, Jenitta–Trust Realty LLC
 Holman, Greg–Denovo Real Estate
 Hood, Nicole–Re/Max Dream Properties
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 Kind, Christina–Remerica United Realty
 Klavitter, Joseph–KW Showcase Realty-Commerce
 Laderach, Elissa–EXP Realty, LLC
 Laderach, Timothy–EXP Realty, LLC
 Lamerson, Cynthia–EXP Realty -Trenton
 Layton, Marymargaret–EXP Realty, LLC
 Leach, Carol–Move MI Realty
 Lenard, Shana–Trust Realty LLC
 Lew, Jake–L&S Appraisals, INC
 LoCricchio, Vincenzo–New Michigan Realty LLC
 Lontscharitsch, Juan Pablo–Keystone Realty LLC
 Louis, Kevin–Keller Williams Realty Central
 Manson, Juanita–On Point R.E. Solutions, Inc.
 Martin, Nicholas–Nextpointe Real Estate Service
 Martin, Timothy–Keller Williams Realty
 Mathis, Angela–Slater Signature Homes
 McCarthy, Melissa–Keller Williams Central
 McCloud, Aaron–New Michigan Realty LLC
 McTaggart, Adam–EXP Realty, LLC
 Michael, Shereen–Community Choice Realty
 Mohamed, Mohsen–X1 Realty
 Mossington, Cara–Expert Realty Solutions Inc.
 Mughal, Sheraz–Vylla Homes
 Murphy, Sheryl–RE/MAX Home Sale Service
 Nisan, John–EXP Realty, LLC
 Ouellette, Nicole–Vision Realty Centers, LLC
 Pilgrim, Antwoine–Keller Williams Realty Central
 Porter-Rollins, Katrina–Keller Williams Metro
 Prieskorn, Vicki–KW Advantage
 Randall, Brittany–The Ethical Experts
 Ransome, Megan–Real Estate One
 Reault, Kristen–Century 21 Row
 Reid, Dawn–Woodward Square Realty, LLC
 Ridgell, Joan–BPO Pros LLC
 Ross, Michelle–KW Home Realty
 Rucker, Brandon–Keller Williams Metro
 Russell, Charles–National Realty Centers Northv
 Salem, Charles–Braven Enterprises LLC
 Shariff, Nadar–RE/MAX Leading Edge
 Shook, Jason–Real Living Kee Realty
 Sieb, Denise–KW Professionals
 Sims, Marcus–Bowers Realty & Investments
 Small, Carl–Re/Max Dream Properties
 Spencer, Jevon–B.U. Realty Services
 Squire, Timothy–KW Advantage
 Sraj, Ihab–The Signature Group Realty, LLC
 Stefanovski, Dimitar–Select R.E. Professionals Inc.
 Stroud, Keyotta–NREMG Realty
 Swinton, Rachel–EXP Realty, LLC
 Teahan, Ryan–Hall & Hunter
 Thomas, Erika–Trust Realty Group, LLC
 Turner, Lawanda–The Ethical Experts
 Tutas, Kimberly–Century 21 Curran & Oberski
 Wallace, Breana–Trust Realty LLC
 Whitworth, Philip–Grant and Main, LLC
 Williams, Jonathan–EXP Realty, LLC
 Winkel, Luana–EXP Realty, LLC
 Worth, Kimberly–Keller Williams Central
 Zurowski, Geoff–EXP Realty, LLC

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Do It Without
You

THANK YOU
ORIENTATION
SPONSORS FOR THE
MONTH OF JULY 2020:

NICOLE VANSTRIEN
American Home Shield



Future Guardian Angels Medical Service Dog Named by Michigan Residents Begins Life-Changing Training



TUEBOR, A FUTURE SERVICE DOG



Training Fully Sponsored by the Greater Metropolitan Association of REALTORS® and the Michigan State Police

WILLISTON, FLA (July 10, 2020) – This past March, Michigan residents voted to name a future [Guardian Angels Medical Service Dog](#) sponsored by the Greater Metropolitan Association of REALTORS® (GMAR) and the Michigan State Police's 135th Trooper Recruit School. In overwhelming numbers, the public chose the name Tuebor – taken from the Michigan state seal meaning “I will defend.” Tuebor garnered nearly 60 percent of online votes in the naming contest. When the name was chosen, Tuebor was yet to be born, but Guardian Angels is thrilled now to introduce future super service dog Tuebor!

Tuebor will be trained by Guardian Angels Medical Service Dogs in Williston, Florida. Guardian Angels is a national 501(c)3 nonprofit organization that exists to rescue, raise, train and donate medical service dogs to veterans, first responders and individuals with both visible and invisible disabilities, and has placed more than 25 dogs with deserving recipients in Michigan alone, with more than 330 paired in 26 states nationally.

Since little Tuebor is only a few months old now, he's learning just the basics – potty training; commands such as “heel, sit, down and come;” as well as an exercise called “paws.” Paws is a very important command for service dogs. They place their front legs up on a chair and stay. This makes it easy for recipients who may have mobility or balance issues to put on their service dog's vest, without having to bend all the way over. Tuebor is also working on audio desensitization, socialization, enrichment exercises and building his confidence. At this point in his training, all of his time in Guardian Angels' exclusively positive reinforcement “school” is without a leash or collar - that training will come later. You can follow his journey to becoming a Service Dog by visiting: <https://www.medicalservicedogs.org/tuebor-journey-to-service/>.

In the future, Tuebor will go on to support his handler by mitigating symptoms of a variety of visible and invisible disabilities. These could include PTSD, traumatic brain

injury, seizure and diabetic disorders, mobility issues, or any number of other disorders. Unfortunately, on average 22 veterans in the United States succumb to suicide each day. After being paired with a Guardian Angels' medical service dog, that rate has dropped to zero amongst recipients. Divorce rates and medication use also dramatically decrease with the pairing of a medical service dog. Among combat veteran families who have received a medical service dog from Guardian Angels the divorce rate is less than two percent.

Fundraising for Tuebor began when recruits from Michigan State Police's 135th Trooper Recruit School met a Guardian Angels' recipient at a local gym and decided to dedicate their “Workout of the Day” to raise funds for a service dog to support a disabled veteran. In total, the recruits raised more than \$9,200 with GMAR stepping in to donate the remaining balance for a total of \$25,000, the full cost of training one dog.

In 2015, GMAR started its ongoing “[5 Years, 5 Dogs, 5 Lives Saved](#)” campaign, in which they will donate funds for five service dogs. Since starting the campaign, the Association has sponsored the training for Cobalt REALTOR® Blue, Thor, Indy and Tuebor. Cobalt and Thor have since been paired with recipients, while Indy is currently in training at Guardian Angels' headquarters in Florida, but due to be paired with her recipient soon!

Guardian Angels have been previously recognized by the Academy of United States Veterans (AUSV) at its annual VETTYS awards; and the one of the nonprofit's service dogs, Alice, was named the top service dog in the United States as the 2019 American Humane Hero Dog of the Year.

Guardian Angels Medical Service Dogs is a 501(c)3 nonprofit organization based in Williston, Florida and has grown into a nationwide medical service dog organization. The organization rescues, raises, trains & then donates individually trained medical service dogs to veterans, first responders and others who suffer from disabilities including PTSD, Traumatic Brain Injury, diabetic and seizure disorders, mobility issues and more. Over the past 10 years, Guardian Angels has paired more than 325 individually trained medical service dogs with recipients in 24 states and trained the #1 Service Dog in the US and the top American Dog Hero. With your help, that number can continue to grow. Visit our website at: www.MedicalServiceDogs.org to get involved or learn more.

GMAR® Report

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

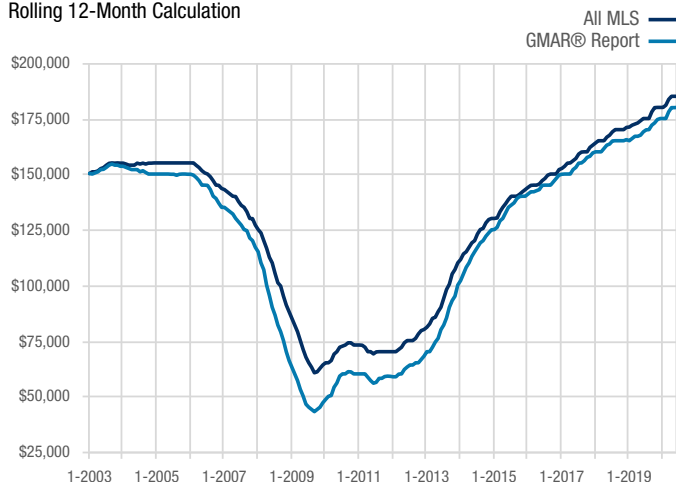
Residential Key Metrics	June			Year to Date		
	2019	2020	% Change	Thru 6-2019	Thru 6-2020	% Change
New Listings	7,051	6,151	- 12.8%	33,970	25,813	- 24.0%
Pending Sales	4,196	5,158	+ 22.9%	22,534	19,261	- 14.5%
Closed Sales	4,138	2,943	- 28.9%	20,381	14,990	- 26.5%
Days on Market Until Sale	30	38	+ 26.7%	38	44	+ 15.8%
Median Sales Price*	\$190,000	\$205,000	+ 7.9%	\$168,000	\$180,000	+ 7.1%
Average Sales Price*	\$235,160	\$242,424	+ 3.1%	\$212,620	\$220,320	+ 3.6%
Percent of List Price Received*	97.9%	98.1%	+ 0.2%	97.3%	97.1%	- 0.2%
Inventory of Homes for Sale	11,439	7,840	- 31.5%	—	—	—
Months Supply of Inventory	3.2	2.3	- 28.1%	—	—	—

Condo Key Metrics	June			Year to Date		
	2019	2020	% Change	Thru 6-2019	Thru 6-2020	% Change
New Listings	1,157	1,169	+ 1.0%	6,026	5,043	- 16.3%
Pending Sales	785	928	+ 18.2%	4,205	3,561	- 15.3%
Closed Sales	811	499	- 38.5%	3,843	2,885	- 24.9%
Days on Market Until Sale	28	50	+ 78.6%	36	47	+ 30.6%
Median Sales Price*	\$170,150	\$173,750	+ 2.1%	\$165,000	\$169,000	+ 2.4%
Average Sales Price*	\$209,560	\$194,637	- 7.1%	\$199,847	\$198,108	- 0.9%
Percent of List Price Received*	97.8%	97.2%	- 0.6%	97.5%	97.3%	- 0.2%
Inventory of Homes for Sale	1,886	1,822	- 3.4%	—	—	—
Months Supply of Inventory	2.8	2.9	+ 3.6%	—	—	—

* 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.

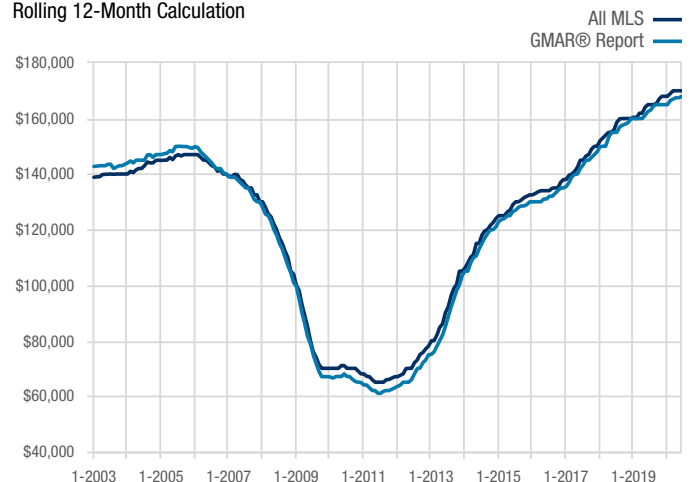
Median Sales Price - Residential

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 July 1, 2020. All data from Realcomp II Ltd. Report © 2020 ShowingTime.

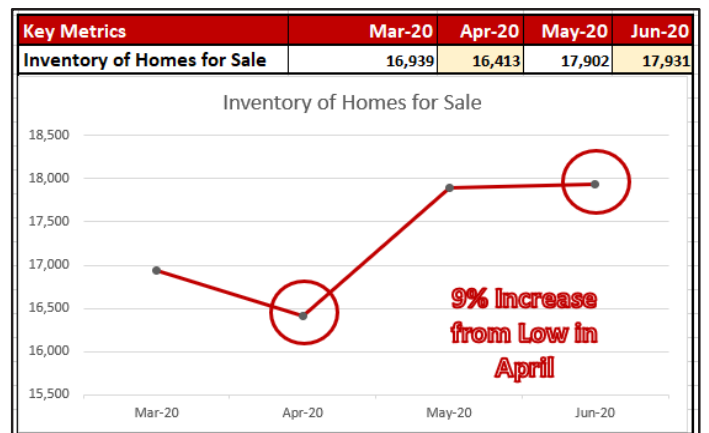
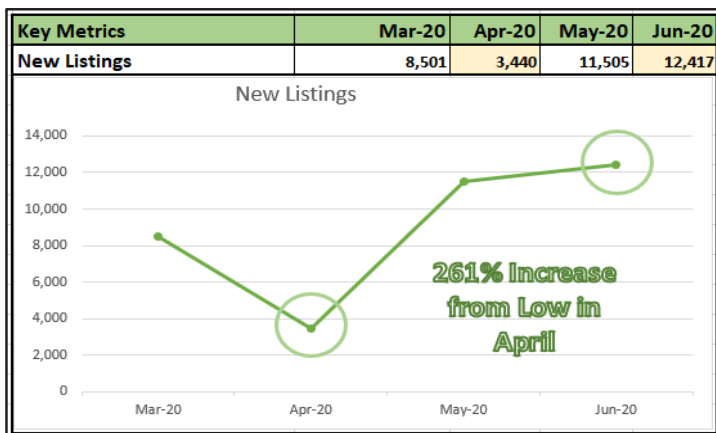
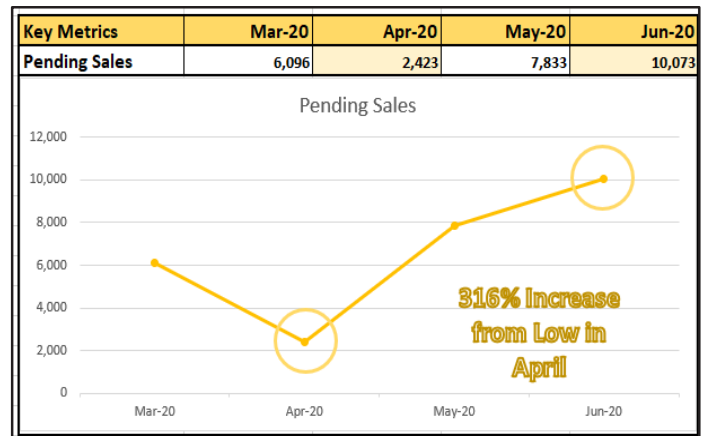
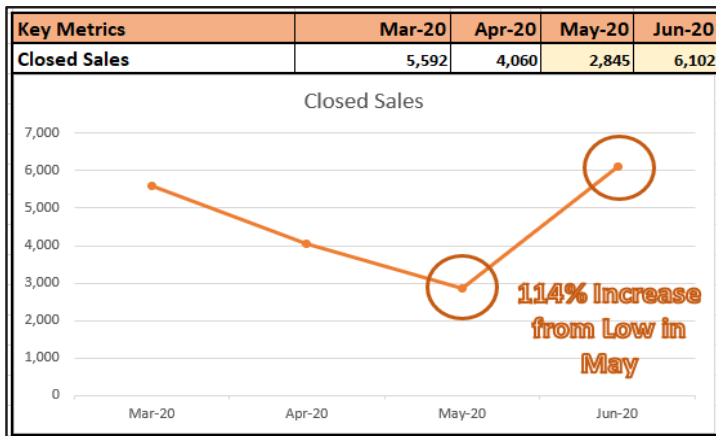
Single-Family Real Estate Market Statistics

FOR IMMEDIATE RELEASE

Statistics Contact:

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

June 2020 Numbers Demonstrate Dramatic Real Estate Recovery Amid Easing of Pandemic Restrictions



June Real Estate Market Commentary

While much of the country was working on a phased reopening of the economy in June, real estate activity continued to strengthen – both from a month-over-month and year-over-year perspective, the former at dramatic levels.



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

All Residential and Condos Combined Overview



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

Key Metrics	Historical Sparkbars	6-2019	6-2020	Percent Change	YTD 2019	YTD 2020	Percent Change
New Listings		14,072	12,417	- 11.8%	67,954	52,516	- 22.7%
Pending Sales		8,763	10,073	+ 14.9%	46,251	39,386	- 14.8%
Closed Sales		8,648	6,102	- 29.4%	41,552	31,265	- 24.8%
Days on Market Until Sale		35	45	+ 28.6%	44	51	+ 15.9%
Median Sales Price		\$190,000	\$202,500	+ 6.6%	\$174,450	\$183,500	+ 5.2%
Average Sales Price		\$228,073	\$234,563	+ 2.8%	\$211,750	\$219,298	+ 3.6%
Percent of List Price Received		98.1%	98.1%	0.0%	97.5%	97.3%	- 0.2%
Housing Affordability Index		160	157	- 1.9%	175	173	- 1.1%
Inventory of Homes for Sale		24,362	17,931	- 26.4%	--	--	--
Months Supply of Inventory		3.3	2.6	- 21.2%	--	--	--

Current as of July 1, 2020. All data from Realcomp II Ltd. Report © 2020 ShowingTime. | 15

Listing and Sales Summary Report June 2020



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Jun-20	Jun-19	% Change	Jun-20	Jun-19	% Change	Jun-20	Jun-19	% Change	Jun-20	Jun-19	% Change
All MLS (All Inclusive)	6,102	8,648	-29.4%	\$202,500	\$190,000	+6.6%	45	35	+28.6%	17,931	24,362	-26.4%
City of Detroit*	246	391	-37.1%	\$47,500	\$45,750	+3.8%	61	56	+8.9%	1,782	2,336	-23.7%
Dearborn/Dearborn Heights*	149	217	-31.3%	\$150,000	\$139,900	+7.2%	27	27	0.0%	297	488	-39.1%
Genesee County	355	560	-36.6%	\$167,545	\$152,750	+9.7%	46	40	+15.0%	833	1,473	-43.4%
Greater Wayne*	1,080	1,505	-28.2%	\$180,000	\$165,000	+9.1%	34	26	+30.8%	2,354	3,434	-31.5%
Grosse Pointe Areas*	69	84	-17.9%	\$319,900	\$303,500	+5.4%	44	28	+57.1%	188	269	-30.1%
Hillsdale County	38	46	-17.4%	\$148,000	\$128,875	+14.8%	79	78	+1.3%	182	219	-16.9%
Huron County	14	12	+16.7%	\$160,000	\$95,500	+67.5%	92	149	-38.3%	63	96	-34.4%
Jackson County	158	208	-24.0%	\$150,000	\$162,250	-7.6%	77	62	+24.2%	628	562	+11.7%
Lapeer County	83	120	-30.8%	\$205,000	\$186,000	+10.2%	58	37	+56.8%	267	434	-38.5%
Lenawee County	107	161	-33.5%	\$166,000	\$159,900	+3.8%	87	66	+31.8%	389	389	0.0%
Livingston County	235	318	-26.1%	\$290,000	\$265,550	+9.2%	43	31	+38.7%	650	835	-22.2%
Macomb County	916	1,294	-29.2%	\$192,000	\$181,700	+5.7%	41	26	+57.7%	1,844	2,837	-35.0%
Metro Detroit Area*	3,867	5,464	-29.2%	\$216,145	\$205,000	+5.4%	39	29	+34.5%	10,524	15,147	-30.5%
Monroe County	136	198	-31.3%	\$192,000	\$174,075	+10.3%	42	59	-28.8%	367	520	-29.4%
Montcalm County	11	14	-21.4%	\$152,500	\$101,500	+50.2%	18	58	-69.0%	34	57	-40.4%
Oakland County	1,390	1,956	-28.9%	\$265,000	\$264,450	+0.2%	36	27	+33.3%	3,894	5,705	-31.7%
Saginaw County	146	178	-18.0%	\$99,900	\$128,500	-22.3%	67	47	+42.6%	209	488	-57.2%
Sanilac County	28	38	-26.3%	\$139,000	\$135,450	+2.6%	64	110	-41.8%	144	237	-39.2%
Shiawassee County	60	82	-26.8%	\$125,000	\$121,000	+3.3%	75	44	+70.5%	162	203	-20.2%
St. Clair County	186	193	-3.6%	\$174,950	\$159,900	+9.4%	50	41	+22.0%	434	614	-29.3%
Tuscola County	26	34	-23.5%	\$119,500	\$125,000	-4.4%	55	32	+71.9%	44	119	-63.0%
Washtenaw County	382	520	-26.5%	\$302,751	\$306,000	-1.1%	45	34	+32.4%	1,552	1,582	-1.9%
Wayne County	1,326	1,896	-30.1%	\$160,000	\$146,650	+9.1%	39	32	+21.9%	4,136	5,770	-28.3%

* Included in county numbers.



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

Hello Friends & Colleagues

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

After real estate services were deemed essential and now being back in full swing, we're continuing to take all of our in-person meetings to zoom and/or Facebook Messenger for the safety of our members and the general public. With the use of the Zoom platform on June 20th, we hosted our very first Family Feud Night with over 70 members in attendance. On July 18th we hosted a very successful virtual fun day with over 50 members in attendance and awesome activities for everyone. These were fun and innovative ways to stay connected with our colleagues! All upcoming in-person events are going virtual and/or canceled until it's deemed safe enough for our members and the general public. Please visit gmaronline.com for up-to-date information.

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

Please stay safe and stay informed on the status of the virus and how it's affecting everyone around the globe. Remember to wash your hands constantly, cough in your cough cave (dad of a 3-year-old), and stay home at the slightest sign of sickness.

AUGUST 2020

GMAR STANDARD CONTINUING EDUCATION

CE Credits: 3 standard/ 3 legal

August 10

9:00 a.m. – 3:00 p.m.

VIRTUAL

Instructor: Dennis Kozak

FREE, Membermax & EduPass

FREE, Members

\$35, Non-Members

SELLER REPRESENTATIVE SPECIALIST – 3 DAYS

CE Credits: 13 standard, 2 legal

Must attend all three days!

August 11, 12 & 13

9:00 a.m. – 1:00 p.m.

VIRTUAL

Instructor: Rick Conley

FREE, Membermax & EduPass

\$99, Members

\$115 Non-Member

FEMA & FLOOD ZONE

CE Credits: 2 legal

August 12

10:00 a.m.-12:00 p.m.

Instructor: Karol Grove

FREE

SHORT SALE & FORECLOSURE CERTIFICATION

(SFR)- 2 Days

CE Credits: 6 standard, 2 legal

August 18 & 19

9:00 p.m. – 12:30 p.m.

VIRTUAL

Instructor: Brent Belesky

FREE, Membermax & EduPass

\$39, Members

\$49, Non-Member

BASIC EXCEL

NO CON-ED

August 19th

2:30 p.m.- 4:30 p.m.

VIRTUAL

Instructor: Bart Patterson

PRICING STRATEGY ADVISOR- 2 DAYS

(Mastering the CMA)

CE Credits: 7 standard

August 20 & 21

11:30 a.m. – 3:30 p.m.

VIRTUAL

Instructor: Bartley Patterson

FREE, Membermax & EduPass

\$49, Members

\$59, Non- Members

REAL ESTATE NEGOTIATION EXPERT- 2 DAYS!

CE Credits: 16 standard

Must attend both days

August 25 & 26

9:00 a.m. – 4:00 p.m.

VIRTUAL

Instructor: Adorna Carroll

FREE, Membermax & EduPass

\$125, Members

\$200 Non- Members

GMAR STANDARD CONTINUING EDUCATION

CE Credits: 3 standard/ 3 legal

August 27

9:00 a.m. – 3:00 p.m.

VIRTUAL

Instructor: Dennis Kozak

FREE, Membermax & EduPass

FREE, Members

\$35, Non-Members

AT HOME WITH DIVERSITY- 2 DAYS

CE Credits: 6 standard and 2 legal

Must attend both days!

August 27 & 28

10:00 a.m. – 2:00 p.m.

VIRTUAL

Instructor: Furhad Waquad

FREE, Membermax & EduPass

\$39, Members

\$49, Non- Members

Knowing your Instructor

“

Education is imperative to your success. Education is reading the fine print, experience is what you get when you don't.”



Bart Patterson

GMAR Instructor

Register for upcoming GMAR Education Courses:
www.gmaronline.com/education

PROTECT YOUR CREDIT

Understanding the CARES Act & Your Credit



If you are facing financial difficulties because of the COVID-19 pandemic, act now to protect your credit. The **CARES Act** implemented provisions to protect consumers' credit scores from January 30, through July 25, 2020, or after the coronavirus national emergency is declared over, whichever is later.

KNOW YOUR RIGHTS

If your accounts were current as of February 1, and you are making payments, or made arrangements not to make payments, your creditors, including landlords, must report you as being current on your payments. If you were previously delinquent, but were able to make a repayment plan with the creditor and you are now current on that plan, then your account must be reported as current.



However, you **MUST** reach out to your creditor (the servicer, bank or credit card company that gave you the loan or extended credit to you) to arrange for forbearance or a payment alternative if you are having trouble making your payments. It is only after making arrangements for repayment that you will be given this protection.

CHECK YOUR CREDIT REPORT

You are entitled to a free credit report every 12 months from each of the three major credit reporting companies; TransUnion, Equifax, and Experian. You can request and review your free report by visiting annualcreditreport.com or calling 1-877-322-8228. You may opt to request all three reports at one time. However, if you request a report from just one of the companies every four months, you can check your credit throughout the year, as most of the same information is reported with all three organizations.



FIX INACCURATE INFORMATION

To dispute an error on your credit report, you should contact both the credit reporting company and your creditor – the company that provided the information.

The dispute processes are similar for credit reporting companies and creditors. You must explain in writing what you think is wrong, why, and provide copies of documents that support your claim.

The Consumer Financial Protection Bureau (CFPB) provides resources at cfpb.gov to help consumers dispute an error on their credit report.

- » [Instructions](#) and [template](#) letter for a dispute with credit reporting company
- » [Instructions](#) and [template](#) letter to dispute a record with a creditor or lender

continued on page 22

Credit reporting companies (CRC) are required to investigate your dispute, contact the creditor who provided the information, and report the results back to you unless they determine your claim is frivolous. If they believe your claim is frivolous, the CRC must send you a notice within five days of receiving the claim, saying that it has made such a determination, and that it will not investigate.

If the creditor corrects your information after your dispute, it must notify all of the credit reporting companies to which it sent the inaccurate information, so that they can correct their reports. That way you only have to contest the inaccurate information once, and not with each individual credit reporting company.

DEFINITIONS

CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY (CARES) ACT:

The CARES Act provides support to individuals and businesses affected by the coronavirus pandemic and economic downturn.

CREDIT SCORE:

A credit score predicts how likely you are to pay back a loan on time. A scoring model uses information from your credit report to create a credit score.

CREDIT REPORT:

A credit report is a statement that has information about your credit activity and current credit situation such as loan paying history and the status of your credit accounts.

CREDIT REPORTING COMPANIES:

Credit reporting companies, also known as credit bureaus or consumer reporting agencies, are companies that compile credit reports.



ADDITIONAL INFORMATION



The National Association of REALTORS® has up-to-date information for property owners about the federal government's response to COVID-19. Visit the Coronavirus Resources for Property Owners section of [nar.realtor/coronavirus](https://www.nar.realtor/coronavirus) for details about how federal agencies, lenders, and bank regulators are working to help to homeowners protect their investment.

TOOLSHOP MONTHLY SALE

Visit us online!

gmaronline.com/toolshop

248-478-1700



6470- REALTOR Silo Bottles

Comes in Colors: Red, Pink, Blue and Purple

REGULAR MEMBER PRICE: \$14.00

August Sale Price: \$11.50



3324- Small Guest Register

Choose from Blue, Black, Red, Silver and Burgundy

REGULAR MEMBER PRICE: \$29.95

August Sale Price: \$24.95



6100- Note Cards

Great to keep in contact with clients or potential clients. 25 cards and envelopes

REGULAR MEMBER PRICE: \$9.00

July Sale Price: \$8.00

REALTOR® STORE CURBSIDE PICK-UP NOW AVAILABLE

GMAR is now offering Curbside Pickup as a new option for the ToolShop. Orders can be placed online, by calling or texting 248-478-1700, or email Pauline@gmaronline.com

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

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

[SHOP NOW!](#)





Making home owning simpler for over 45 years

American Home Shield® founded the home warranty industry in 1971 and has been committed to making homeownership easier ever since. For more than 45 years, the company has been helping protect members' budgets from unexpected, covered breakdowns and the high costs that can come with them.

American Home Shield is America's most preferred home warranty, servicing over 1.8 million members, with a nationwide network of over 17,000 contractors. Members can easily submit service requests online or by phone 24/7 – nearly 4 million service requests were dispatched in 2019. And as the largest home warranty company, American Home Shield has paid more home warranty claims than any other company in the nation, more than \$2 billion in the last five years alone.

The affordable, flexible Real Estate Edition Home Warranty Plans offered by American Home Shield were designed with input from real estate professionals and homeowners alike. The plans cover many common home system components and appliances that often break down due to normal wear and tear over time. In addition to the advantages to homeowners, American Home Shield Home Warranty Plans can be helpful in keeping real estate transactions on track.

For questions or more information about American Home Shield Home Warranty Plans, contact your dedicated Account Manager, visit [ahs.com/realestate](https://www.ahs.com/realestate), or call 800.735.4663.



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

A 2-PART ONLINE ZOOM CLASS!

August 4th & 5th | 1pm – 3pm

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

Free for all members!

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



 **GMAR VIRTUAL EDUCATION**



FEMA & Flood Zone

AN ONLINE ZOOM CLASS!

August 12th – 10:00am – 12:00pm

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

Free for all members!

GMARonline.com/**calendar**
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**THIS AD
WON'T END
DISCRIMINATION
IN REAL ESTATE.**

PEOPLE WILL

If recent events have taught us anything, it's this: we have more work to do. Racism is real, tragically so. Discrimination, in all its forms, still casts a long shadow in this country, and too many are being denied the opportunities that all Americans deserve. Our commitment to the diverse communities we serve starts with a Code of Ethics. Our code sets a higher standard for fairness in housing than any federal law, it's backed by a culture of member accountability, and it extends to our work on Capitol Hill, where we continue to advocate for meaningful change.

At the National Association of REALTORS® we believe that fairness is worth fighting for, and we won't stop until the fight is won. Because that's who we are.

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Visit [hud.gov/fairhousing](https://www.hud.gov/fairhousing) to file a complaint with the Department of Housing and Urban Development.



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