

# METROPOLITAN REALTOR®

GMARonline.com

FEBRUARY 2020



Greater Metropolitan  
Association of REALTORS®

ELECTED OFFICIALS

## Breakfast

MORE INFORMATION ON PAGE 5

### Wayne County

Thursday, March 19, 2020

8:30-10:30 am

Schoolcraft College VistaTech  
Center | The DiPonio Room  
18600 Haggerty Rd  
Livonia, MI 48152

### Oakland County

Tuesday, March 24, 2020

8:30-10:30 am

GMAR (Greater Metropolitan  
Association of Realtors)  
24725 W. Twelve Mile Rd Ste. 100  
Southfield, MI 48034

### Macomb County

Thursday, March 26, 2020

8:30-10:30 am

The Gazebo  
31104 Mound Rd.  
Warren, Michigan 48092



**VOLUME 17, NUMBER 2**  
 the official publication of the  
 Greater Metropolitan  
 Association of REALTORS®  
 24725 W Twelve Mile Rd, Ste 100,  
 Southfield, MI 48034  
 248-478-1700  
 www.GMARonline.com

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 Past President: Al Block

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FEBRUARY 2020

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Michigan State Housing Development Authority ..... 5



# Winter Mingle

NETWORKING EVENT  
**SOLD OUT**

FOOD | DRINKS | GAMES | RED WINGS

TICKETS: \$25 or Register Online: [gmaronline.com/calendar](http://gmaronline.com/calendar)

Join us for a night of fun-filled networking with friends and professionals from across the industry! Enjoy food, drinks and games while developing and expanding your social network. And...the Red Wings are playing!

**THURSDAY, FEB 13<sup>TH</sup>**



DETROIT SHIPPING COMPANY | 6:30-9:00PM

474 Peterboro, Detroit MI 48201

SPONSORED BY





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

## I'm Inviting You to the Party!

As your 2020 GMAR president I am inviting you to the party and I am asking you to dance. I believe that you have skills, talents, thoughts and ideas that would be a benefit to our association. And I am absolutely certain that you will find fulfillment and personal and professional growth through your engagement and volunteerism at GMAR, too!

A new day is on the horizon at GMAR. And that new day includes everyone - not just some of us but all of us who want to make a difference and change the world! It is time that we recognize and celebrate our diversity as that is part of what makes us Greater Realtors®.

So, this is it – your invitation to the “party”! And once you’re here, I promise we’ll ask you to “dance”.

---

*“Diversity is being invited to the party;  
inclusion is being asked to dance.”*

*-Verna Myers-*



# ELECTED OFFICIALS Breakfast

Come discuss the importance of elected officials and REALTORS® working together to build a stronger Michigan economy!

## RSVP Online:

[gmaronline.com/breakfast](http://gmaronline.com/breakfast)  
or e-mail [august@GMARonline.com](mailto:august@GMARonline.com)

## Wayne

Thur, March 19, 2020  
8:30-10:30 am  
Schoolcraft College

## Oakland

Tue, March 24, 2020  
8:30-10:30 am  
GMAR

## Macomb

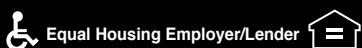
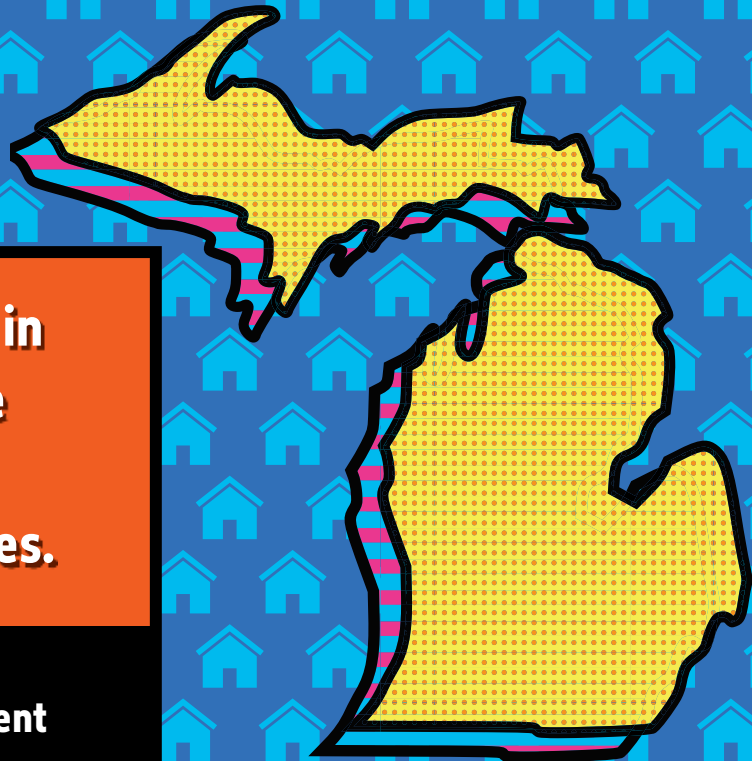
Thur, March 26, 2020  
8:30-10:30 am  
The Gazebo

This meet-and-greet style event was designed so that REALTORS® and elected or appointed government officials could interact and talk about the market and its challenges.

*By building stronger relationships, we can work together to build a stronger Michigan economy!*

**Homeownership in  
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**UP TO \$7,500  
Michigan Down Payment**



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By VICKIE LIVERNOIS  
Chief Executive Officer

## Let's Talk About Politics

I am going, to be honest; I was that person that was just annoyed by the campaign ads during my shows and that was about the extent of my knowledge.

Sometime over the last 10 years or so, I got it! That's not to say that I am not still annoyed by the overload of campaign commercials, but I get it now. If you are already an investor in RPAC you can stop reading now, maybe go and grab a cup of coffee while I stand here on my soapbox, because you already get it too! If you aren't an investor in RPAC, please loan me a few minutes of your time and keep reading.

I know a lot of you are thinking, here we go with the RPAC speech again... but hear me out, because I was there too not so long ago. I didn't fully understand why we pushed so hard and why we had hours and days and weeks of interviews with candidates and why we go to Washington DC each year to meet with legislators. This was part of my job, so I pushed it too, I sat through those meetings and did all the things we were supposed to do as an association. But then something happened. We started meeting with local community leaders, we were in the trenches trying to prevent them from telling a property owner what they can do with that property, we were talking with legislators and it all clicked.

I wish I knew why it didn't "click" for me previously so I could use that information when talking with members. I honestly have no idea what that one thing was for me, or even that my "one thing" would be the same for you.

I do know that the need for it grows more important every day. With ever-changing leaders in the different communities, as well as in the House and Senate, it's so important that we continue to educate them on our issues and continue to protect these rights.

At our last Annual Membership meeting, one of our Past Presidents made an excellent comparison about GMAR and "helicopter parents", which admittedly I am one of those too! What does that mean? The definition, according to Google is: "a parent who takes an overprotective or excessive interest in the life of their child or children". That is what RPAC does for you, for the industry and your clients.

RPAC supports candidates that are good for real estate that work to protect these rights. RPAC also supports those issues and works to remove barriers that are put up for a vote with legislators.

We will continue to do the work for you and your clients on local, state and even national levels so you can focus on delivering outstanding service to your clients, spending time with your families and whatever it is you enjoy doing. But we cannot do it alone... we need Realtors® to invest their fair share. Fair share is just \$50 per year, that's it! Of course, we welcome, and even challenge, any of our members to step up and become a major investor as well, but it's time for us to step up as an organization and continue to support the industry and the rights of property owners.

The next time you are meeting with a client who may ask about Short Term Rentals when you are explaining when the sign will go in the yard, tell them that YOUR association fought for these rights with community leaders and you helped to make that possible with your investment! That you truly are a leader and support the communities and their rights as a property owner.

If you have specific questions or would like more information, please reach out to us! We would love the opportunity to chat!

# FROM AN AFFILIATE

By TED EDGINTON

Here are a few  
“Ted’s Tips” for positive  
thinking in 2020:

Platinum Affiliate Sponsor  
GMAR Board of Directors Affiliate Director  
RPAC Hall of Fame, Golden R & Presidents Circle



- 1) Believe that you will succeed-** There is nothing like believing in yourself to create a successful reality. Give yourself the benefit of the doubt and believe that you will succeed at fulfilling your goals.
- 2) Do something nice-** Want to feel better? Try doing something nice for someone you care about. You’ll get to feel good for being nice and you just might make someone else’s day.
- 3) Relax and let things happen-** this does not mean letting someone else do your job in your profession. Things can often appear to be bigger than they really are, but sometimes letting things take their course, can result in clear thinking and positive directions. Using the “sleep on it” philosophy before saying something you may regret, always is the best plan.
- 4) Only use positive words when talking-** If you are constantly telling yourself “I can’t,” you are right! Replace these negative words with positive ones instead. Tell yourself you will do your best or that you will try your hardest instead. After all your clients are counting on you to be their positive resource for the home purchase or sale.
- 5) Look at the big picture-** Is that parking ticket, bad home inspection, or your clients offer not getting accepted the end of the world? At that moment sure, but a day, a week, or a month later is it? Not likely. Learn to let go of things that do not matter and move onto greater opportunities for your client and yourself.

Feel free to share any of your tips for staying focused and positive. Drop me a line: [ted.edginton@usbank.com](mailto:ted.edginton@usbank.com).  
Cheers!



# MEMBERS

**AFLAC is now available to you!**

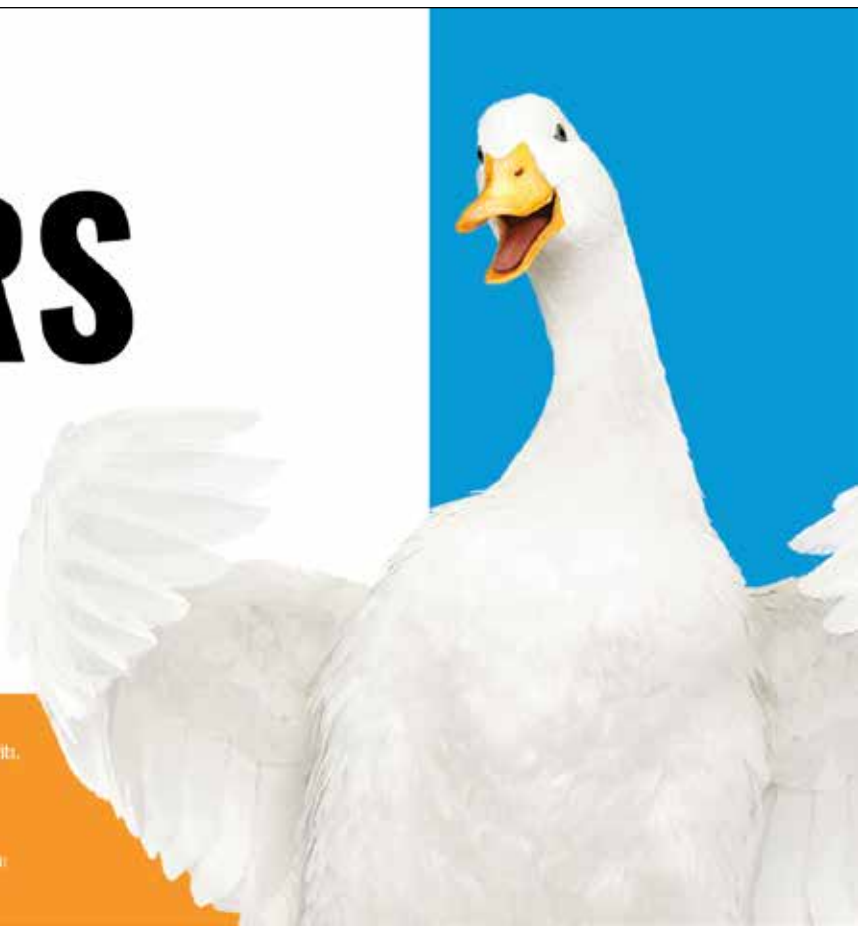
Greater Metropolitan Association of REALTORS® is now making the following Aflac insurance plans available to its active members:

Coverage for **Accident, Hospital, Cancer, Critical Illness and Life!!!**

**OPEN  
ENROLLMENT!**

For more information about applying, plan benefits, limitations and exclusions contact your Aflac insurance agent!

**Scott Davidson**  
313.720.9540 | [sj\\_benefits\\_inc@us.aflac.com](mailto:sj_benefits_inc@us.aflac.com)





By TRAVIS GREER  
GMAR Director of Realtor®  
and Community Affairs

## NAR Updates



### Congress Reauthorizes TRIA for 7 Years

On Thursday, December 19, the Senate passed a 7-year reauthorization of the Terrorism Risk Insurance Program (TRIP, or TRIA) as part of H.R. 1865, a year-end federal spending bill. The program was set to expire at the end of 2020 and is now reauthorized through 2027. It makes no substantive changes to the program but adds a requirement for a GAO study on cyber-terrorism.

TRIA, which provides a government backstop for insured losses as the result of a terrorist attack, was originally passed in 2002. It has allowed private insurers to keep terrorism coverage affordable and available in the U.S. since its creation. Terrorism insurance is often a necessity for commercial real estate to get financing and provides stability to the commercial real estate sector and the economy.

NAR has been a strong advocate in Congress for TRIA's long-term, early reauthorization to avoid disruptions to the market.

### Tax Extenders Included in Year-End Spending Bill

Also included in the year-end spending package were temporary extensions of three tax provisions directly impacting the real estate industry that NAR has been pushing: 1) the exclusion of forgiven mortgage debt from gross income, meaning that owners of primary residences who sold them short and had part of their mortgage debt written off, will not have to pay tax on the amount forgiven; 2) the deductibility of premiums for mortgage insurance; and 3) the deduction of the cost of improvements to commercial buildings that make them energy efficient. These provisions had all expired at the end of 2017. The bill

would extend them, retroactive to the beginning of 2018, and through the end of 2020.

### House Votes to Repeal SALT Cap, Senate Unlikely to Act

Late last month, the House voted to temporarily repeal the cap on the state and local tax (SALT) deduction from the 2017 tax law, a move NAR supports. Five Republican lawmakers joined 213 Democrats in supporting the measure. The legislation would repeal the \$10,000 cap in 2020 and 2021 and fix the marriage penalty by raising it to \$20,000 for married couples for 2019. The cost of the measure is offset by raising the top individual tax rate to 39.6% from 37%. Republicans, with Democratic support, amended the legislation at the last minute to prohibit those earning \$100 million or more a year from deducting their entire state and local tax bill. Despite the House action, Senate leaders do not intend to bring up the bill and the White House has threatened a veto. For the past year, NAR has lobbied Congress to reverse the marriage penalty and recently sent letters in support of the Democratic move to ease the cap.

### NAR Weighs in on Supreme Court Review of CFPB

NAR jointly filed a neutral amicus brief with the Mortgage Bankers Association (MBA) and the National Association of Homebuilders (NAHB) in the Supreme Court case examining the structure of the Consumer Financial Protection Bureau (CFPB). The issues before the Court are focused on whether the vesting of substantial executive authority in this independent agency led by a single director violates the separation of powers; and if so, whether the CFPB should be



# SPONSORSHIP PACKAGES

found unconstitutional. Should the Court find the CFPB unconstitutional, the arguments in the brief inform the Court on how to issue a decision that causes the least disruption to the nation's housing and real estate markets. Amici take no position on the constitutionality of the statute in question.

In this case, Seila Law LLC, a California debt relief services firm alleges the Bureau's director has too much power, violating the Constitution's separation of powers and therefore should not have to comply with a civil investigative demand. The course of action petitioned by Seila requests that the Court hold the statute at issue as unconstitutional, or in the alternative to strike down the statute in its entirety. The amicus brief argues that either of these approaches would result in immediate and severe disruption to the industry, causing significant harm to consumers and the economy at large. Should the Court need to decide how to remedy the unconstitutional statute, the brief advocates for severability of the problematic provision, and leave the remainder of the statute intact to avoid unnecessary disruption.

The Supreme Court will hear oral arguments in this case in March, with a decision to be issued by June of 2020. Stay tuned to <https://www.nar.realtor/real-estate-settlement-procedures-act-respa> for updates.

## With Support from Realtors® Across North America, NAR Applauds House Approval of USMCA

National Association of Realtors® President Vince Malta issued the following statement after the House of Representatives late last month voted to ratify the United States-Mexico-Canada Trade Agreement. In a letter to Speaker Pelosi and Minority Leader McCarthy sent last week, NAR, the Canadian Real Estate Association and the Asociacion Mexicana de Profesionales Inmobiliarios (Mexico's Realtor® Association) expressed their collective support of the USMCA. The associations represent more than 1.5 million Realtors® throughout North America.

"Realtors® from Canada, Mexico and the U.S. are aligned in our belief that effective trade agreements propel economies forward and help sustain mutually beneficial international relationships," said Malta, broker at Malta & Co., Inc., in San Francisco, CA. "This unity was on display last week when – for the first time – the Canadian, Mexican and U.S. Realtor® Associations expressed joint, public support for specific policy. We are pleased that the agreement was met with bipartisan support today, and by reinforcing cross-border investment opportunities we are confident USMCA will offer tremendous opportunity for our respective real estate industries."

MAIN EVENTS
Topgolf Fundraiser
Diversity Fun Run 5k
Summer in the Park
GMAR Gives Back

SMALL EVENTS
Winter Mingle
New Member Taco Tuesday
Diversity Shop & Learn
Dueling Pianos
City Scavenger Hunt
Trivia Night

For Ala Carte Menu or other sponsorship options please email: [August@GMARonline.com](mailto:August@GMARonline.com)

To find out more information and secure your sponsorship package, go to: [gmaronline.com/events](http://gmaronline.com/events)

PREMIER SPONSORSHIP PACKAGE \$3,500			
*Choose 3 Main Events			
Digital	Social Media	Pre-Event	• Logo FB Featured Post + Tag Featured in Event Description TW & LI Featured Post
Digital	Newsletter	Pre-Event	• Logo Placement in Event Specific Newsletter Communications
Digital	MLS Notification (Realcomp)	Pre-Event	• Featured in Event Description
Digital	Flyer	Pre-Event	• Logo Placement on Flyer
Digital	Sponsored Content	Pre-Event	• Featured Sponsored Content Post to SM (content must be provided by sponsor)
Print	Flyer	Pre-Event	• Logo Placement on Flyer
Print	Signage	Event	• Large Logo Placement
Other	Event Specific Opportunities	Event	• Marketing Sponsorship Opportunities Specific to Event
Other	GMAR Placement	Pre-Event	• Placement Opportunities at GMAR HQ (limited availability)

PARTNER SPONSORSHIP PACKAGE \$1,500			
*Choose 1 Main Event & 2 Small Events			
Digital	Social Media	Pre-Event	• Logo FB Post + Tag Featured in Event Description
Digital	Flyer	Pre-Event	• Medium to Small Logo Placement on Flyer
Digital	Newsletter	Pre-Event	• Medium to Small Logo Placement in Event Specific Newsletter Communications
Print	Flyer	Pre-Event	• Medium to Small Logo Placement on Flyer
Print	Signage	Event	• Medium to Small Logo Placement

SUPPORTER SPONSORSHIP PACKAGE \$1,100			
*Choose Any 3 Small Events			
Digital	Social Media	Pre-Event	• Featured in Event Description
Digital	Flyer	Pre-Event	• Medium to Small Logo Placement on Flyer (limited availability)
Print	Flyer	Pre-Event	• Medium to Small Logo Placement Logo Placement on Flyer
Print	Signage	Event	• Small Logo Placement

### Disclaimer

All promised sponsorships need to be paid within 30 days of invoice, or 60 days prior to the event (whichever comes first) or the sponsorship will be released and offered to other supporters. Sponsor benefits will only begin once the sponsorship is secured with payment.



By MELISSA BOTSFORD  
GMAR RPAC Chair

# The Market is Heating Up!

February is often described as the month of love! As we celebrate with flowers and chocolates, it's also the time when the real estate market begins heating up. Buyers and sellers alike, start getting things in order to begin their journey of buying and selling real estate. We as real estate professionals are ready!

As each of us are preparing for a busy and productive 2020, it's also important for us to hear about the successes of the REALTOR® Family from NAR, Michigan REALTORS®, and GMAR. As such, GMAR is excited to host four RPAC Major Investor Luncheons across the region. This is a great opportunity to learn more how your involvement and investments in RPAC protect the real estate industry. RPAC's Major Investors are an elite and passionate group of REALTORS® and Affiliates whose investments shape the political future of the real estate industry. We look forward to seeing you at one of the luncheons!

GMAR's RPAC Committee is made up of

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

Many of us attended the Michigan Realtors® RPAC Fundraising Forum on January 15th. The one-day event kicked-off the new year with information and tools we can use to strengthen our advocacy efforts. We heard from speakers on a variety of topics including advocacy, compliance and RPAC Event ideas. It was a great day of learning! We look forward to implementing some of the tips and tricks we learned at the Fundraising Forum in the exciting events and activities throughout the year!

**MICHIGAN RPAC MAJOR INVESTOR Luncheons**

**You're Invited!**

GMAR's Realtor Political Action Committee cordially invites you to join us at our Major Investor Luncheons to learn how your involvement and contributions to RPAC protect the real estate industry.

**Event Locations**

<b>Hyde Park Prime Steakhouse</b> Thursday, February 6th 11:30 am - 1:30 pm 1710 Haggerty Rd Northville, MI 48168 RSVP by January 20, 2020	<b>Testa Barra</b> Thursday, February 13th 11:30 am - 1:30 pm 48624 Rivero Plank Rd Macomb Township, MI 48044 RSVP by January 21, 2020
<b>Eddie V's Prime Seafood</b> Tuesday, February 11th 11:30 am - 1:30 pm 2100 W. Big Beaver Rd Troy, MI 48064 RSVP by January 22, 2020	<b>Bacco Ristorante</b> Tuesday, March 10th 11:30 am - 1:30 pm 29410 Northwestern Hwy Southfield, MI 48034 RSVP by February 24, 2020

Please RSVP to your preferred luncheon(s) by emailing August Soree at [august@CMARonline.com](mailto:august@CMARonline.com) or call (248) 522-0537

**Register Online:**  
<http://bit.ly/gmarinvestorluncheon>

# 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 month of January 2020.

- |                      |                          |                             |
|----------------------|--------------------------|-----------------------------|
| Phillip Ausman       | Ronald Jasgur            | Heidi Rhome                 |
| Christopher Ayers    | Gordon Johnson           | Keith Ruloff                |
| Kathleen Barker      | Brad Jordan              | Carol Schrauben             |
| Johnny Brikho        | Meriem Kadi              | Steven Schwerin             |
| Althea Brown         | Jeffrey Karam            | Rutha Sharpe                |
| Lila Casenave Pappal | Steve Katsaros           | Douglas Shaw                |
| Todd Craft           | Tabatha Kibat            | Pam Shaw                    |
| Carol Cranston       | Bill Kokenos             | Gretchen Solai              |
| James Cristbrook     | Gail Kosh                | Stephanie Taylor            |
| Katherine Culkeen    | Lonnie Kupras            | Christopher Van Hartesveldt |
| Rebecca Cunningham   | Constance LaBarge Thomas | Chris VanBelle              |
| David Dalfino        | Richard Linnell          | Jake Viilo-Mengel           |
| Emily Day            | Vickey Livernois         | Catherine Waun              |
| John DesJardins      | Jane Lowell              | Donald Waxer                |
| Margaret Dresser     | Yvonne Marks             | Katie Weaver                |
| Courtney Drew        | Diane Martin             | Retha Williams              |
| Alonzo Edwards       | John Meesseman           | Jim Willis                  |
| Cathy Elias          | Ann Michael              | Carol Woodard               |
| Anthony Facione      | Alan Millard             |                             |
| Cloteal Fowler       | Kristine Monday          |                             |
| Maureen Francis      | David Morgan             |                             |
| Sherry Frazier       | Adam Oberski             |                             |
| Dianne Gouin         | Anthony Pedrotte         |                             |
| Karen Greenwood      | Lori Pedrotte            |                             |
| Cynthia Harris       | Charles Pickering        |                             |

\*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

# Realtors® Donate to Help Save Lives of Michigan Veterans



*GMAR Sends Special Thanks to John Meesseman of Kee Realty*

The Greater Metropolitan Association of REALTORS® (GMAR), the largest local association of Realtors® in the state of Michigan, is currently on the fourth year of its [5 years, 5 dogs, 5 lives saved](#) campaign in partnership with [Guardian Angels Medical Service Dogs, Inc.](#) Over the past three years, the GMAR community has raised nearly \$100,000 which has gone towards the training of three medical service dogs that were paired with three Michigan veterans.

Guardian Angels Medical Service Dogs, Inc. trains medical service dogs to mitigate the challenges associated with several disabilities, including PTSD (Post Traumatic Stress Disorder), Traumatic Brain Injury, seizure disorders, glucose imbalance, mobility issues, and more. At Guardian Angels, no recipient is ever charged for their service dog. Since 2010, Guardian Angels is proud to have paired more than 200 individually trained medical service dogs with deserving recipients.

Over the last three years, with donations from our local Realtors® and Brokers, GMAR has been able to provide the necessary funds to adequately train three medical service dogs for placement with a veteran in need. In the campaign's first year, Matthew was able to welcome into his family Guardian Angel Medical Service Dog, Cobalt Realtor® Blue®. Year two, thanks to the kind donations totaling \$53,715, Dwayne welcomed Guardian Angel Medical Service Dog, Thor, to the family. Due to last year's donation efforts from people such as John Meesseman of Kee Realty who graciously donated \$1000, Independence (Indy) is currently being trained and will find her new home with another Michigan veteran in need.

Continuing GMAR's mission in its fourth year, CEO of Greater Metropolitan Association of Realtors®, Vickey Livernois, together with members of our Board of Directors, has been visiting various companies, brokers, and community members who have donated to [5 years, 5 dogs, 5 lives saved](#) campaign to present them with a life-size cut out of the medical service dog they helped to sponsor as well as a plaque to show our appreciation for their commitment to their communities.

GMAR CEO, Vickey Livernois, stated, *"We are extremely grateful for the generosity of our members, the Realtor® community, and all of the donors. We're pleased with the results of the campaign and look forward to continuing to create positive change in the lives of veterans."*

# TOOLSHOP

# MONTHLY SALE

Visit us online!

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

248-478-1700



6279- Laser Dimension 130

REGULAR MEMBER PRICE: \$89.95

**FEBRUARY SALE PRICE: \$74.95**



6141- Double Wall 16oz Tumbler

REGULAR MEMBER PRICE: \$10.99

**FEBRUARY SALE PRICE: \$8.99**



6355- Realtor® Pullover Hoodie

CHOOSE FROM: Black, Grey, Green, Pink and Purple  
Sizes s-XL

REGULAR MEMBER PRICE: \$20.00

**FEBRUARY SALE PRICE: \$18.00**

6356- Realtor® Pullover Hoodie

CHOOSE FROM: Black, Grey, Green, Pink and Purple  
Sizes XXL-XXL

REGULAR MEMBER PRICE: \$28.00

**FEBRUARY SALE PRICE: \$25.25**



By LUKE SASEK  
CutCo

## The Sharpest Guy You Know

Royal Oak, January 24, 2020 -- 2019 GMAR Affiliate of the Year, Luke Sasek, finished the year as top-selling representative in Michigan for Cutco. Luke's accomplishments with Cutco include "Sir Lancelot" Leadership Award winner, Hall of Fame member, Ultimate Club winner, Consistency Club winner, and "Big Pin" Closing Gift Consultant.

Luke is active in GMAR as the affiliate chair for 2020 and also serves on the Young Professionals Network. He is also a Women's Council of Realtors strategic partner, a NAGLREP member, and an RPAC investor.

"Cutco is such a high-quality and reputable brand name it makes my job really easy. I owe it all to the support from

the company and my customers" Luke stated. "I'm just lucky to represent such a phenomenal product and be able to work with people who I truly admire and respect, and are a pleasure to deal with."

One Cutco customer in GMAR described the Cutco gifting program as a "game-changer" for their business, allowing them to take money that was already being spent on consumable gifts and re-directing it towards a long-term branding solution to keep in front of clients in the most popular room in their homes.

Luke is also passionate about yoga and is an instructor for Citizen Yoga studios in Royal Oak, Bloomfield, and Detroit.

at your table for years to come.



## GMAR® Report

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

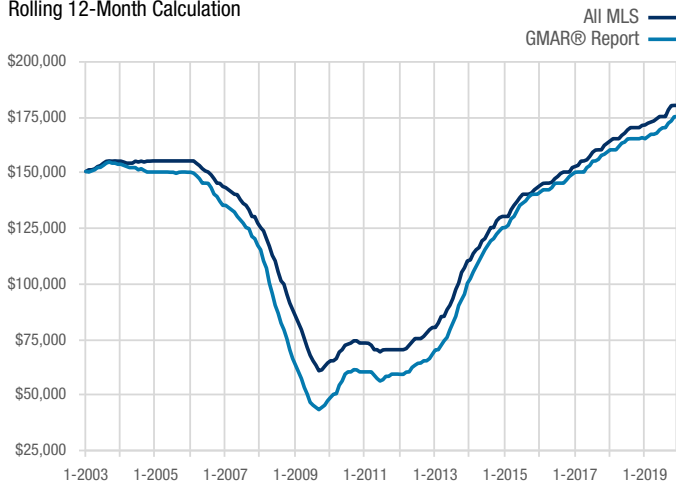
Residential Key Metrics	December			Year to Date		
	2018	2019	% Change	Thru 12-2018	Thru 12-2019	% Change
New Listings	3,078	<b>2,851</b>	- 7.4%	66,409	<b>66,629</b>	+ 0.3%
Pending Sales	2,402	<b>2,635</b>	+ 9.7%	43,130	<b>43,969</b>	+ 1.9%
Closed Sales	3,146	<b>2,979</b>	- 5.3%	43,282	<b>42,991</b>	- 0.7%
Days on Market Until Sale	38	<b>41</b>	+ 7.9%	33	<b>36</b>	+ 9.1%
Median Sales Price*	\$158,000	<b>\$170,000</b>	+ 7.6%	\$165,500	<b>\$175,000</b>	+ 5.7%
Average Sales Price*	\$200,026	<b>\$213,579</b>	+ 6.8%	\$209,329	<b>\$219,135</b>	+ 4.7%
Percent of List Price Received*	96.6%	<b>96.3%</b>	- 0.3%	97.5%	<b>97.2%</b>	- 0.3%
Inventory of Homes for Sale	9,708	<b>9,219</b>	- 5.0%	—	—	—
Months Supply of Inventory	2.7	<b>2.5</b>	- 7.4%	—	—	—

Condo Key Metrics	December			Year to Date		
	2018	2019	% Change	Thru 12-2018	Thru 12-2019	% Change
New Listings	535	<b>517</b>	- 3.4%	11,479	<b>12,011</b>	+ 4.6%
Pending Sales	454	<b>506</b>	+ 11.5%	8,334	<b>8,193</b>	- 1.7%
Closed Sales	532	<b>566</b>	+ 6.4%	8,265	<b>8,077</b>	- 2.3%
Days on Market Until Sale	33	<b>43</b>	+ 30.3%	28	<b>36</b>	+ 28.6%
Median Sales Price*	\$164,950	<b>\$162,750</b>	- 1.3%	\$159,900	<b>\$165,000</b>	+ 3.2%
Average Sales Price*	\$188,060	<b>\$188,092</b>	+ 0.0%	\$185,611	<b>\$197,382</b>	+ 6.3%
Percent of List Price Received*	97.0%	<b>97.0%</b>	0.0%	97.8%	<b>97.5%</b>	- 0.3%
Inventory of Homes for Sale	1,525	<b>1,779</b>	+ 16.7%	—	—	—
Months Supply of Inventory	2.2	<b>2.6</b>	+ 18.2%	—	—	—

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

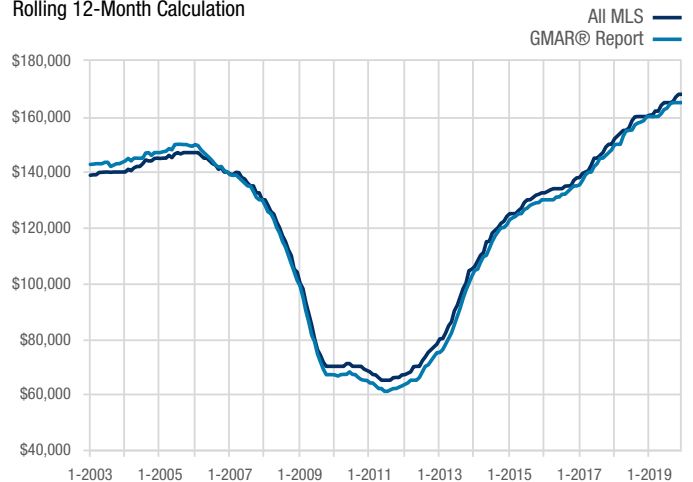
### Median Sales Price - Residential

Rolling 12-Month Calculation



### Median Sales Price - Condo

Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.

Current as of January 2, 2020. 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](mailto:fgreen@corp.realcomp.com)

## **Year-End Bonus: Median Sale Price Up 6.1% Across MLS**

*Detroit, Sterling Heights, Livonia, Royal Oak, & Macomb Township Make Top 5 List for Highest Sales in Month Combined with Median Sale Price Gains*

### **Quick Facts**

**- 3.0%**

**+ 6.1%**

**- 2.1%**

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

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

Year-Over-Year Change in  
Homes for Sale  
Residential and Condo

This research tool provided by Realcomp covers the residential real estate market in Southeast Michigan. Percent changes are calculated using rounded figures.

### **December Real Estate Market Commentary**

In 2019 home prices were up again in most markets. Buyer demand continues to be strong but with tepid seller activity still in many locations, total sales are lower than they would normally be in a more balanced market. While up from their recent lows a few months ago, mortgage rates end the year close to three-quarters of a percent lower than a year ago, helping to improve affordability and offset rising home prices.

Closed Sales decreased 3.4 percent for Residential homes and 0.3 percent for Condo homes. Pending Sales increased 4.4 percent for Residential homes and 9.9 percent for Condo homes. Inventory decreased 3.9 percent for Residential homes but increased 12.3 percent for Condo homes.

The Median Sales Price increased 6.1 percent to \$175,000 for Residential homes and 3.5 percent to \$169,000 for Condo homes. Days on Market increased 2.2 percent for Residential homes and 17.9 percent for Condo homes. Months Supply of Inventory decreased 7.1 percent for Residential homes but increased 13.0 percent for Condo homes.



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	12-2018	12-2019	Percent Change	YTD 2018	YTD 2019	Percent Change
		<b>New Listings</b>		5,851	5,400	- 7.7%	131,066
<b>Pending Sales</b>		4,794	5,037	+ 5.1%	88,984	90,204	+ 1.4%
<b>Closed Sales</b>		6,304	6,113	- 3.0%	89,327	88,738	- 0.7%
<b>Days on Market Until Sale</b>		44	46	+ 4.5%	39	41	+ 5.1%
<b>Median Sales Price</b>		\$165,000	\$175,000	+ 6.1%	\$170,000	\$179,000	+ 5.3%
<b>Average Sales Price</b>		\$200,124	\$211,966	+ 5.9%	\$206,177	\$216,525	+ 5.0%
<b>Percent of List Price Received</b>		96.8%	96.7%	- 0.1%	97.6%	97.5%	- 0.1%
<b>Housing Affordability Index</b>		180	169	- 6.1%	174	166	- 4.6%
<b>Inventory of Homes for Sale</b>		20,298	19,868	- 2.1%	--	--	--
<b>Months Supply of Inventory</b>		2.7	2.6	- 3.7%	--	--	--

Current as of January 2, 2020. All data from Realcomp II Ltd. Report © 2020 ShowingTime. | 15

## Listing and Sales Summary Report December 2019



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Dec-19	Dec-18	% Change	Dec-19	Dec-18	% Change	Dec-19	Dec-18	% Change	Dec-19	Dec-18	% Change
<b>All MLS (All Inclusive)</b>	6,113	6,304	-3.0%	\$175,000	\$165,000	+6.1%	46	44	+4.5%	19,868	20,298	-2.1%
City of Detroit*	323	347	-6.9%	\$45,517	\$40,000	+13.8%	50	48	+4.2%	2,289	2,155	+6.2%
Dearborn/Dearborn Heights*	173	141	+22.7%	\$139,000	\$129,000	+7.8%	33	30	+10.0%	398	448	-11.2%
Genesee County	371	435	-14.7%	\$145,000	\$140,000	+3.6%	50	50	0.0%	1,226	1,399	-12.4%
Greater Wayne*	1,084	1,176	-7.8%	\$159,000	\$141,500	+12.4%	36	34	+5.9%	2,832	2,979	-4.9%
Grosse Pointe Areas*	50	49	+2.0%	\$312,750	\$264,525	+18.2%	49	51	-3.9%	198	174	+13.8%
Hillsdale County	47	39	+20.5%	\$134,900	\$130,000	+3.8%	84	86	-2.3%	178	164	+8.5%
Huron County	6	10	-40.0%	\$169,750	\$76,200	+122.8%	167	129	+29.5%	61	57	+7.0%
Jackson County	186	221	-15.8%	\$132,500	\$157,000	-15.6%	77	67	+14.9%	606	561	+8.0%
Lapeer County	82	88	-6.8%	\$187,000	\$149,750	+24.9%	51	44	+15.9%	329	318	+3.5%
Lenawee County	113	102	+10.8%	\$147,000	\$153,048	-4.0%	75	86	-12.8%	358	339	+5.6%
Livingston County	208	203	+2.5%	\$269,950	\$247,500	+9.1%	50	49	+2.0%	657	650	+1.1%
Macomb County	966	960	+0.6%	\$170,000	\$160,000	+6.3%	40	34	+17.6%	2,355	2,423	-2.8%
Metro Detroit Area*	3,905	3,992	-2.2%	\$185,000	\$173,000	+6.9%	41	38	+7.9%	12,097	12,416	-2.6%
Monroe County	125	134	-6.7%	\$176,000	\$161,095	+9.3%	60	74	-18.9%	451	485	-7.0%
Montcalm County	6	8	-25.0%	\$137,500	\$99,950	+37.6%	15	63	-76.2%	56	55	+1.8%
Oakland County	1,324	1,306	+1.4%	\$243,000	\$240,000	+1.3%	41	39	+5.1%	3,964	4,209	-5.8%
Saginaw County	133	125	+6.4%	\$106,500	\$110,000	-3.2%	47	56	-16.1%	416	513	-18.9%
Sanilac County	26	32	-18.8%	\$135,750	\$116,200	+16.8%	54	65	-16.9%	161	176	-8.5%
Shiawassee County	71	63	+12.7%	\$130,000	\$129,900	+0.1%	39	53	-26.4%	174	211	-17.5%
St. Clair County	168	159	+5.7%	\$164,750	\$140,000	+17.7%	53	47	+12.8%	545	533	+2.3%
Tuscola County	36	24	+50.0%	\$132,000	\$124,700	+5.9%	69	75	-8.0%	108	117	-7.7%
Washtenaw County	300	317	-5.4%	\$277,000	\$259,950	+6.6%	50	42	+19.0%	1,018	978	+4.1%
Wayne County	1,407	1,523	-7.6%	\$139,900	\$125,000	+11.9%	39	37	+5.4%	5,121	5,134	-0.3%

\* Included in county numbers.

## ACCREDITED BUYER'S REPRESENTATIVE DESIGNATION (ABR) [SOLD OUT]

CE Credits: 13 standard, 2 legal  
Tue. & Wed., February 4 & 5  
9:00 a.m. – 5:00 p.m.  
GMAR Classroom  
Instructor: Bart Patterson  
FREE, Membermax & EduPass  
\$195, Members  
\$225, Non-Member

## DISCOVERING COMMERCIAL REAL ESTATE [SOLD OUT]

CE Credits: 2 standard, 1 legal  
Monday, February 10  
9:00 a.m. – 12:30 p.m.  
GMAR Classroom  
Instructor: Anthony Jablonski  
FREE, Membermax & EduPass  
\$50, Members  
\$65, Non-Members

## NEW MEMBER ORIENTATION

CE Credits: 3 standard  
Tuesday, February 11  
9:00 a.m. – 12:30 p.m.  
GMAR Classroom  
No Charge

## BROKER SHORTS

*\*Brokers & Associate Brokers Only*  
2 separate classes  
CE Credits: 1 standard  
CE Credits: 1 standard  
Wednesday, February 12  
10:00 a.m. – 11:00 a.m.  
12:00 p.m. – 1:00 p.m.  
GMAR Classroom  
\$25, Members  
\$40, Non-Members

## FROM PURCHASE AGREEMENT TO THE TITLE POLICY: A LEGAL PERSPECTIVE [SOLD OUT]

CE Credits: 3 legal  
Thursday, February 13  
9:00 a.m. – 12:00 p.m.  
GMAR Classroom  
No Charge

## PRICING STRATEGY: MASTERING THE CMA (PSA) (CERTIFICATION CLASS) [SOLD OUT]

CE Credits: 7 standard  
Tuesday, February 18  
8:30 a.m. – 5:00 p.m.  
GMAR Classroom  
Instructor: Rick Conley  
FREE, Membermax & EduPass  
\$99, Members  
\$119, Non-Members

## REAL ESTATE NEGOTIATION EXPERT (RENE) CERTIFICATION [SOLD OUT]

CE Credits: 16 standard  
Wed & Thurs., February 19 & 20  
8:30 a.m. – 5:00 p.m.  
GMAR Classroom  
Instructor: Rick Conley  
FREE, Membermax & EduPass  
\$249, Members  
\$299, Non-Members

## NEW MEMBER ORIENTATION

CE Credits: 3 standard  
Tuesday, February 25  
9:00 a.m. – 12:30 p.m.  
GMAR Classroom  
No Charge

## 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](http://www.gmaronline.com/education)



# Welcome, New Members!

Abbas, Zeinab –Real Estate One Livonia  
 Ali, Ammar –Empire Realty Group  
 Amato, Samuel –KW Professionals  
 Backos, Anthony –Century 21 Today, Inc.  
 Bahary, Noreen –Level Plus Realty  
 Baker, Destiny –KW Professionals  
 Baker, Katherine –RE/MAX Classic  
 Bally, Todd –Level Plus Realty  
 Barr, Susan –Principle Realty Group  
 Bayer, Alice –KW Professionals  
 Bazman, Stacy –Century 21 Curran & Christie  
 Benjamin, Cortney –Max Broock, REALTORS, Brmngm  
 Blevins, Bill –EXP Realty  
 Boles, Crystal –Keller Williams Central  
 Borders, Cassie –Real Living Kee Realty  
 Bossory, Wayne –Brookview Realty  
 Bowser, Deja –EXP Realty LLC  
 Bracken, Christin –Real Estate One, Inc.  
 Bracken, Marc –Real Estate One, Inc.  
 Bujaki, Christopher –EXP Realty  
 Burmeister, Jeanine –MI Choice Realty, LLC  
 Bush, Matthew –RE/MAX First  
 Cannon, Dawn –Front Page Properties  
 Carlson, Cody –KW Advantage  
 Carpenter, Dedic –Grant and Main, LLC  
 Castilla, Linda –Community Realty, LLC  
 Charbonneau, Keith –Keller Williams Metro  
 Cheng, Tsu –Re/Max Platinum  
 Clausen, Daniel –KNE Realty 360  
 Collura, Louis –Real Living Kee Realty  
 Connelley, Joseph –EXP Realty LLC  
 Cope, Lisa –Max Broock Detroit  
 Cope, Max –Max Broock Detroit  
 Corridore, Michael –Hall & Hunter  
 Culver, Joshua –Real Living Kee Realty SCS  
 Daniels, Rebecca –RE/MAX Classic Blm. Hills  
 Dilley, Jeanette –Coldwell Banker Weir Manuel  
 Eadeh, Joseph –Platinum Real Estate  
 Elya, David –Brookview Realty  
 Emmett, Leigh –KW Professionals  
 English, Danielle –EXP Realty LLC  
 Ergosu, Bogdan –Coldwell Banker Weir Manuel  
 Evers, Rachele –3DX Real Estate, LLC  
 Fadipe, Olutayo –EXP Realty LLC  
 Feaheny, James –Brookview Realty  
 Fenech, Diane –Keller Williams Legacy  
 Fergle, Donald –Keller Williams Paint Creek  
 Freeman, Michelle –RE/MAX Classic Blm. Hills  
 Frohn, Kristin –Berkshire Hathaway HomeService  
 Fuller, Corey –KW Professionals  
 Garner-Lucas, Kimberly –1st Realty Group LLC  
 Gentile, Jennie –Keller Williams Lakeside  
 Gilland, Christopher –EXP Realty  
 Gingras, Michael –Expert Realty Solutions Inc.  
 Godavarthi, Sridevi –Weichert, Realtors-Select  
 Gorman, Daniel –BPO Pros LLC  
 Grantham, Nicole –Keller Williams Metro  
 Gruber, Joe –My Home Group Real Estate LLC  
 Gunarta, Eudora –3DX Real Estate, LLC.  
 Hall, Leonard –Max Broock  
 Hall, Charles –Yylla Homes  
 Hamameh, John –Woodgate Realty  
 Hawthorne, Donna –Tyraa Nicole Properties, LLC  
 Hazel, Adrienne –First Harvest Real Estate Co  
 Herman, Antwan –Keller Williams Rlty  
 Hicks, David –Community Choice Realty  
 Hojeij, Khalil –Empire Realty Group  
 Jay, David –Brookview Realty  
 Johnson, Talya –Community Choice Realty  
 Johnson, Samantha –Brookview Realty  
 Jones, Tiffany –Encore Real Estate Group  
 Kabbani, Samia –Keller Williams Legacy  
 Kalosky, Brendan –Expert Realty Solutions Inc.  
 Karam, Jeffrey –Market Elite Inc.  
 Kassab, Zahiya –CRK Realty  
 Katchuba, Sean –Brookview Realty  
 Kent, Matthew –Real Estate One Farm. Hills  
 Kibat, Tabatha –EXP Realty  
 Kirkland, Reginald –Trust Realty Group, LLC  
 Knee, Mieke –RE/MAX New Trend  
 Koepf, Ashley –KW Professionals  
 Lambdin, Lance –EXP Realty  
 Larson, Keri –Back Home Realty LLC  
 Leach, Geoffrey –Century 21 Row-West Bloomfield  
 Lezotte, John –EXP Realty LLC  
 Lilly, Brittney –EXP Realty LLC  
 Lisby, Shanai –KW Domain  
 Logan, Jannetta –Re/Max Platinum  
 Lomuscio, Kathleen –Remerica Hometown One  
 Long, Tammy –MI Choice Realty, LLC  
 Lonsway, Ryan –Woodward Square Realty, LLC  
 Lu, Shuangshuang –1st. Michigan Realty LLC  
 Madak, Kyle –Woodward Square Realty, LLC  
 Madsen, Henry –3DX Real Estate, LLC.  
 Marheineke, Genevieve –Keller Williams Somerset  
 McKenzie, India –Keller Williams Metro  
 McKie, April –EXP Realty LLC  
 Medema, Trevor –KW Advantage  
 Mejia-Roji, Francisco –Keller Williams Metro  
 Michael, Ann –DOBI Realtors  
 Miller, Amelia –EXP Realty LLC  
 Miller, Vanessa –Clients First, Realtors®  
 Mosteller, Lynne –Coldwell Banker Weir Manuel  
 Munro, Alexander –Munro Real Estate & Developmen  
 Murray, Marcia –Century 21 Hartford  
 Nowak, Rebecca –Century 21 Curran & Oberski  
 Parsons, Amy –Max Broock, REALTORS, Brmngm  
 Pedrotte, Anthony –EXP Realty LLC  
 Pedrotte, Lori –EXP Realty LLC  
 Perales, Michael –Keller Williams Somerset  
 Perks, Cindy –RE/MAX Classic  
 Pezeshkian, Parviz –Coldwell Banker Town & Country  
 Pickett, Latanya –Real Living Kee Realty  
 Policicchio, Geno –Elegant Homes  
 Presley, Robert –KW Advantage  
 Primiciero Rincon, Edgar –EXP Realty LLC  
 Puto, Blerita –Keller Williams Rlty  
 Reedy, Joyce –River Oaks Realty Company  
 Riley, Megan –Max Broock, REALTORS, Brmngm  
 Roberts, Gale –Brookview Realty  
 Roslonski, Eric –Brookview Realty  
 Rubin, Thomas –Brookview Realty  
 Rusnell, Patricia –Century 21 Row-West Bloomfield  
 Russell, Diane –Re/Max Platinum  
 Salome, Lauren –Max Broock, Inc. Blmfd Hills  
 Sanchez, Julian –RE/MAX Eclipse

Sanford, Yolanda –Keller Williams W. Blm. MC  
 Sawosko, Barbara –M/I Homes of Michigan, LLC  
 Schmidt, Randi –Woodward Square Realty, LLC  
 Schoenherr, Kerra –Clients First, Realtors®  
 Schwemley, Allison –Max Broock Detroit  
 Schwerin, Steven –Mutual Realty, LLC  
 Shepherd, Allynn –Great Lakes Real Estate Agency  
 Smigiel, John –Select R.E. Professionals Inc.  
 Smith, Robert –Hall & Hunter  
 Smith, Deron –Keller Williams Metro  
 Smith, Sophie –Keller Williams Metro  
 Smith, Debra –Munro Real Estate & Developmen  
 Solomon, Tracey –Bittering Team, REALTORS  
 Spickenagel, Peter –Peter Spickenagel  
 Starkey, Maria –River Oaks Realty Company  
 Stolle, Traci –Brookview Realty  
 Szostek, Paul –Century 21 Curran & Christie  
 Taha, Samar –Weichert, Realtors-Select  
 Talreja, Hareesh –KW Professionals  
 Tamer, Nedal –Sunflower Realty LLC  
 Taube, Sara –Dwellings by Rudy & Hall  
 Theodore, Cody –Coldwell Banker Preferred, Rea  
 Thomas, Terah –Powell Real Estate  
 Titus, Jared –Expert Realty Solutions Inc.  
 Tocco, Rebecca –Brookview Realty  
 Toma, Daniel –New American Mark-1 Real Estat  
 Toureau, Nicole –RE/MAX Advisors  
 Turner, Lennon –EXP Realty LLC  
 Uebelacker, Michele –EXP Realty LLC  
 Valentine, Cole –Expert Realty Solutions Inc.  
 Viilo-Mengel, Jake –Lasco Real Estate Group  
 Walker, Tegest –KW Domain  
 Walker, David –Brookview Realty  
 White, Charles –KW Domain  
 White, Michael –EXP Realty LLC  
 Wicker III, Dan –National Realty Centers  
 Williams, Retha –Great Lakes Real Estate Agency  
 Wilson, Nicole –Key Realty  
 Wrubel, Karen –Brookview Realty  
 Zulewski, Paul –Source Realty

## We Couldn't Do It Without You

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

**DAVID DALFINO**  
*Pillar to Post*



AFFILIATE

## Saving the Deal

By Jeff Fletcher

Fletcher Inspections strives to make the home inspection process seamless for both the buyer and the buyer's agent. Communication is important throughout the entire process. Our inspectors have the experience to detect both the defects and positive points of any home. In reality there is no "perfect home", but anything can be fixed. Our inspectors are trained to be thorough in telling the buyer what to expect while using terminology that will not alarm them. The most intimidating part of the home inspection process for the buyer can be getting quotes. This situation kindles an opportunity between the realtor and our home

inspector to provide clients with the connections they need. The use of contacts between both parties alleviates some of the stress that the client might face during the home purchasing process. If the inspector or realtor demonstrates stress over a situation, the buyer will as well. Demonstrating a partnership by being helpful in finding solutions is often the difference between starting the house hunt again and moving forward with the current deal. Fletcher Inspections is here to provide a thorough inspection, an outstanding partnership, and a willingness to make sure the clients have what they need.



## *With Our Deepest Sympathy*



### ERNA WHITMIRE

We are sad to inform you of the passing of Erna Whitmire of Coldwell Banker Weir Manuel Birmingham.

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

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



### CHARLES ALEARDI

We are sad to inform you of the passing of Charles Aleardi of Aleardi Realty & Associates.

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

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

### NORMA PETERSON

We are sad to inform you of the passing of Norma Peterson.

Norma Peterson passed away, January 14th, 2020. She was 82 years old. She is survived by her husband Jim of 66 years, her daughters Karen and Kim, son Kirk. There will be a Celebration of Life in her honor sometime in the Spring.

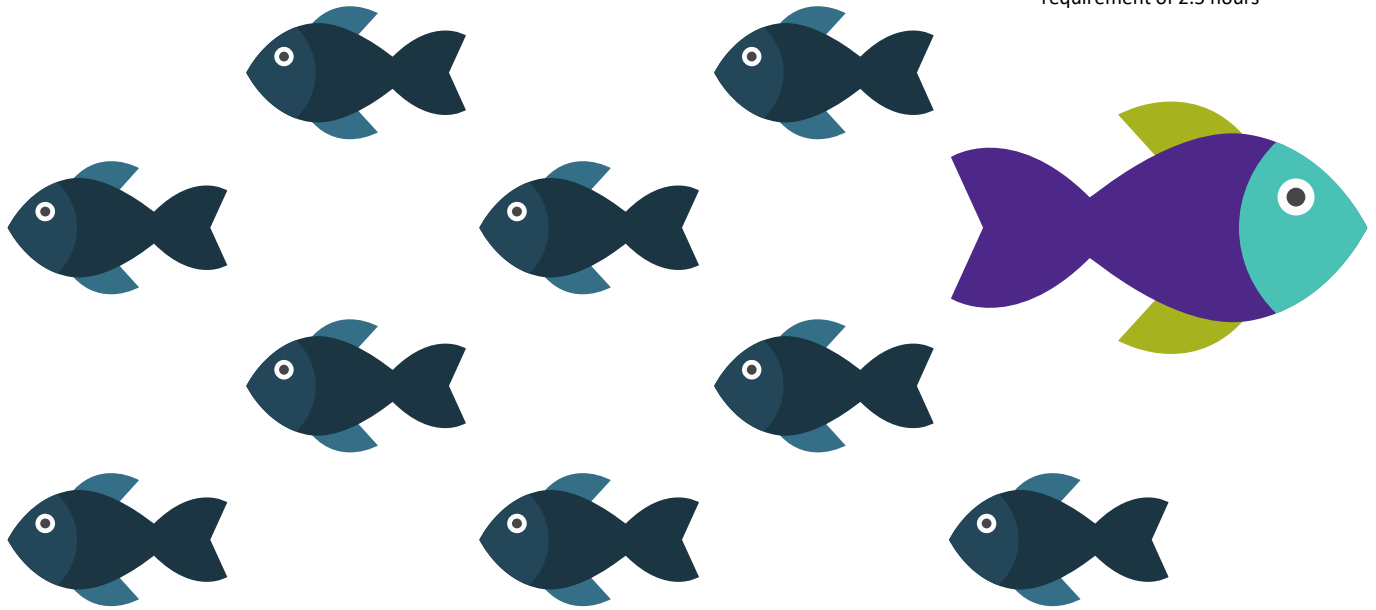
GMAR staff, leadership and membership extend warm condolences to the family and friends of Norma.

*If you would like to let your fellow REALTORS® know about the recent passing of another member, please submit the information to [Tim@GMARonline.com](mailto:Tim@GMARonline.com).*

Proud partner in NAR's REALTOR Benefits Program.



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



# Stand Out From the Rest

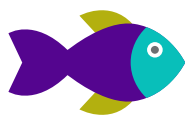
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*Presented by:*

**BART PATTERSON**  
ABR, ACP, CIAS, CRS, CDPE,  
GREEN, e-PRO, GRI, SRES,  
REO. RENE, PSA, MCNE

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GMAR Members: \$195.00  
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Online at [GMARonline.com](http://GMARonline.com)

Completion of the two-day ABR® Designation course is the first step in earning the designation. In order to obtain the ABR® designation you must also successfully complete one of the ABR® elective courses, submit documentation verifying five completed transactions in which you acted solely as a buyer's representative, and be a member in good standing with the National Association of REALTORS®.



NATIONAL ASSOCIATION of REALTORS®  
*Official Designation*



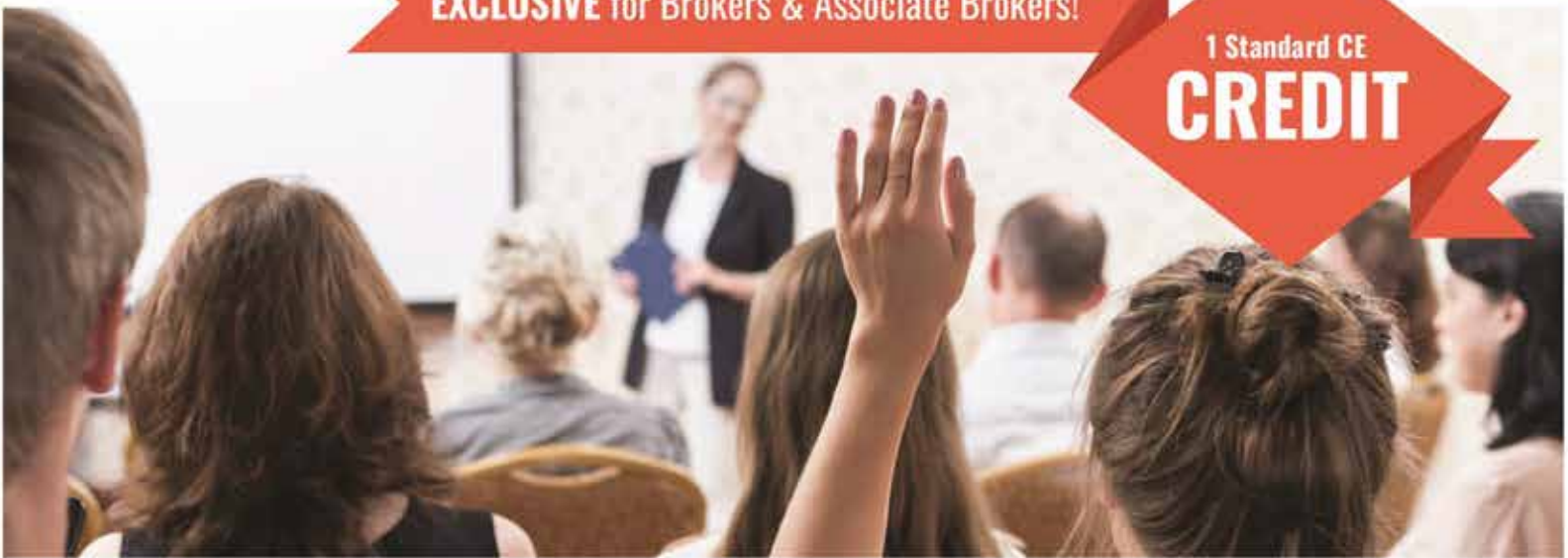
# BROKER SHORTS

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

- Cybersecurity
- Natural Disaster
- What is a leader to do
- Why craft a plan

**Wednesday, February 12th**

**12:00pm-1:00pm**

**GMAR Classroom**

GMAR | 24725 W. Twelve Mile Rd Ste. 100  
Southfield, MI 48034



**For questions, contact:**

Traci Dean | Education Coordinator

**248-522-0341**

**REGISTER ONLINE!**

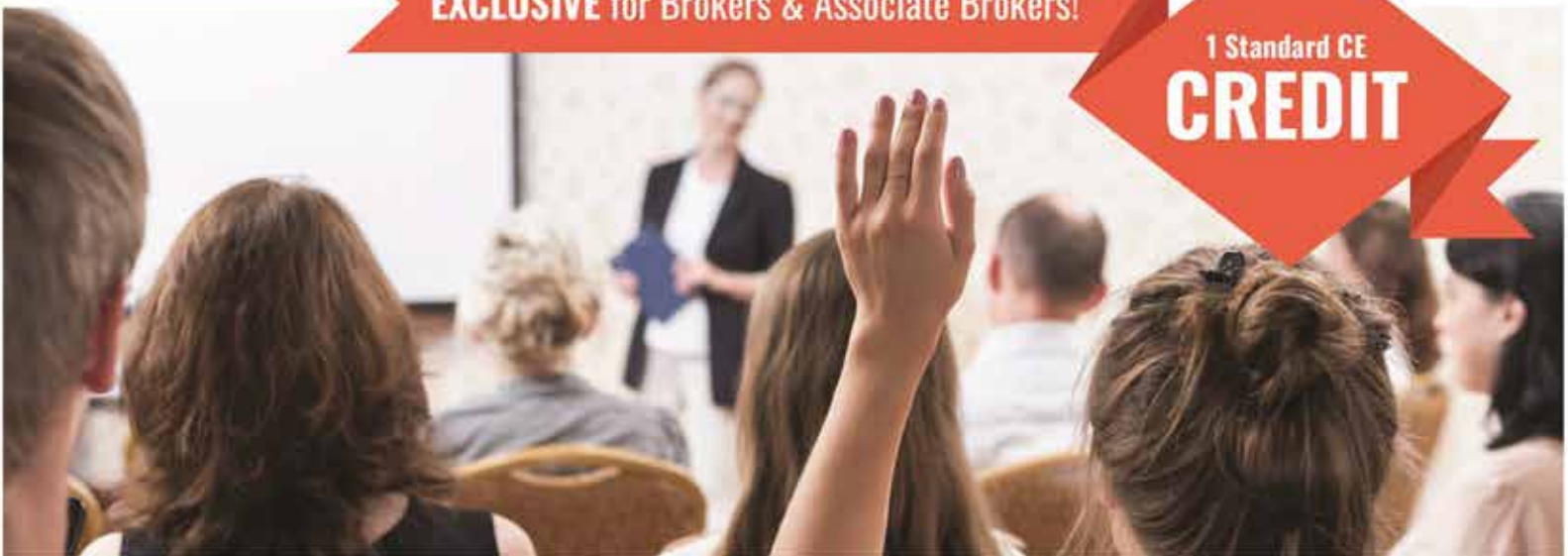
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# BROKER SHORTS

## Standard Office Policies

**EXCLUSIVE** for Brokers & Associate Brokers!

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

- Harassment
- E-Communications
- Technology & Social Media
- Independent Contractor Agreements

**Wednesday, February 12th**

**10:00am-11:00am**

**GMAR Classroom**

GMAR | 24725 W. Twelve Mile Rd Ste. 100  
Southfield, MI 48034



**For questions, contact:**

Traci Dean | Education Coordinator

**248-522-0341**

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THE NATIONAL ASSOCIATION OF REALTORS®

# Discovering Commercial Real Estate

## — COURSE —



This course offers a broad overview of the basics of commercial real estate and how it differs from residential real estate. Students will be able to understand the broker's role and discover the different types of commercial properties, terms, valuation methods, marketing and resources for further education. While it will not equip an agent with the needed tools to practice commercial real estate, it will explain the business and introduce many of the resources needed to pursue a commercial transaction or a career in commercial real estate. This is an ideal introductory course for those who are newly licensed and/or residential agents who want to learn more about commercial real estate.

### ATTEND THE COURSE

**February 10, 2020 | 9:00 a.m. – 12:30 p.m.**

**GMAR | 24725 Twelve Mile, Suite 100, Southfield, MI**

\$50 Premier Members | \$65 Non-Members

Included for MemberMax™ & EduPass

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to make your reservation today!

Presenter:  
**Anthony L. Jablonski**  
BS, SRES, CNE, GRI  
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**NATIONAL  
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*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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7 elective credits  
Meets NAR Code of Ethics  
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**As the core requirement for the Pricing Strategy Advisor (PSA) certification, this course will enable you to:**

- Determine the market-based value range of a home
- Choose the most appropriate comparables for a property
- Compile a CMA report for proper presentation
- Collaborate with appraisers

**Take the Pricing Strategies: Mastering the CMA course and become a recognized leader in home pricing.**



February 18, 2020  
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  
Non-Members: \$119.00

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Online at GMARonline.com

*Presented by:*

**RICK CONLEY**



SRES, ePRO, ABR, GREEN,  
SFR, GRI, SRS  
President, Real Estate Education Svcs.  
2014 REBAC Hall of Fame Inductee

Visit [PricingStrategyAdvisor.org](http://PricingStrategyAdvisor.org) to learn how to earn the PSA certification.



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CERTIFICATION

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February 19 & 20, 2020  
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MemberMax/ Edupass: **FREE!**  
GMAR Members: \$249.00  
Non-Members: \$299.00

Call (248) 478-1700  
Online: [GMARonline.com](http://GMARonline.com)



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**RICK CONLEY**  
SRES, ePRO, ABR, GREEN,  
SFR, GRI, SRS  
President, Real Estate Education  
Svcs.  
2014 REBAC Hall of Fame Inductee

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

**Bonus!** ABR, CRB & SRS elective



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 email and other media



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