Official Publication of the Greater Metropolitan Association of REALTORS®

METROPOLITAN

<u>BAUTROR</u>



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JULY 2019

GOLF OUTING 2019

MORE INFORMATION ON PAGE 9







VOLUME 16, NUMBER 7 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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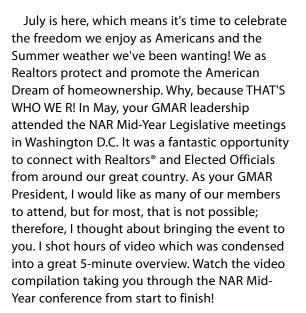
PRESIDENT'S REPORT



By AL BLOCK 2019 GMAR President President@gmaronline.com

July is Here!

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



There were numerous highlights of the trip starting with advocacy. GMAR has a big impact when we visit Capitol Hill and sit one-on-one with Senators and Representatives from our local areas and State. There is nothing like discussing detailed real estate issues with our elected officials but it's important to remember that they are not real estate experts; therefore, it is our job to remind them of the Realtor[®] point of view on topics like Opportunity Zones, Flood Insurance, Vacation Rental regulations, and various private property rights. Realtors[®] are in the politics of real estate whether we like it or not. #ThatsWhoWeR

For several days your GMAR leadership also attended NAR Committee meetings, forums, work groups, task forces, and panel discussions. Spending hours in these rooms provided us with the experience and knowledge to better serve you, our members on the local level.

The end of the week concluded with a meeting of the entire Board of Directors where we voted to extend the national ad campaign for 3 years along with zero increases on dues despite the raising of budgetary reserves.

Realtors[®] are at the front lines spending countless hours serving our Association, industry, clients, and colleagues for something worth much more than money. You are a Realtor[®]. I am a Realtor[®]. AND we do more than just sell real estate. We are fathers, mothers, sons, daughters, and simply neighbors who foster and promote the American Dream. THAT'S WHO WE R!





Strong Partnership, Strong Results!

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

LET US BE YOUR PARTNER IN SUCCESS by educating and empowering your clients to the closing table.

PARTNER WITH ROSS









By VICKEY LIVERNOIS Chief Executive Officer

It's hard to believe that its already July!

This year seems to be flying by. I wanted to provide a brief update on some of the items that GMAR Committees and staff have been working on this year.

In case you missed it, GMAR's Diversity and Inclusion Committee hosted an amazing event at The Mint in April. This event featured outstanding speakers, a beautiful venue and hosted over 150 of our members to hear stories and learn insights on some of the top issues. They didn't stop there though; the Committee is also hosting a free At Home with Diversity Certification program on July 19th that is available to ANYONE at no charge. This NAR Certification has been well received for many years, and we are certain that this course won't disappoint. Seating is limited to the GMAR classroom, so register early if you are interested.

Our RPAC Committee has been hard at work increasing our fundraising efforts to aid in protecting private property rights and encouraging the Realtor[®] party. To bring light to the efforts and successes of this Committee's hard work so far this year, it may be helpful to tell you that the Michigan Realtors® establishes goals for each local association annually, based on the number of active members. Our 2019 goal has been set at over \$300,000. As of last month, through the various fundraising efforts of our RPAC Committee members, we have raised over 25% of our goal, or just about \$76,000 dollars with only 322 investors. As part of President Al Block's goal this year (50% participation) we are still in need of your support of the Realtor® Political Action Committee. The Board of Directors issued a challenge to all of our Committees to complete 100% participation and I am proud to say that our Affiliate Committee

won that challenge. They were the first GMAR Committee to achieve 100% participation! That shows how passionate they are about this industry and they are helping to support our members who support them. So, congratulations and thank you to our Affiliate Committee!

Are you joining us for the Golf Outing in a few weeks? The Member Engagement Committee has selected Plum Hollow's private golf course as our venue this year. We are hopeful for beautiful weather, a great day of golf and a delicious dinner afterwards. Again, this year all proceeds from this event will go to benefit Guardian Angels Medical Service Dogs. Our 2017 sponsored dog, Cobalt Realtor® Blue (Cobalt for short) will be our special guest, along with Matthew (his person) and the CEO of GAMSD. We certainly hope that you will join us for this fun filled day – and support this amazing organization.

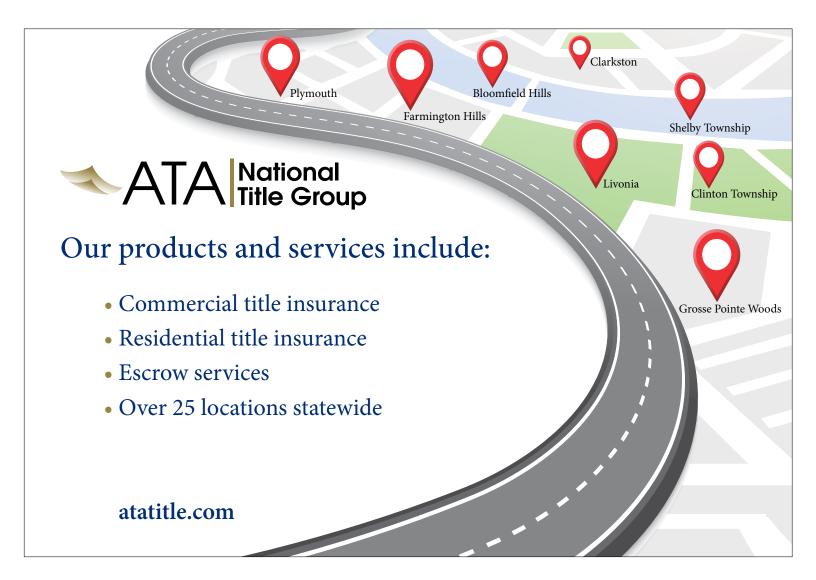
While we are still enjoying the start of the Summer season, our Member Engagement Committee is also hard at work planning our Gives Back event for this November, which also supports the Guardian Angels Medical Service Dogs. More details coming soon, but for now, mark your calendar for November 1st at Punch Bowl Social in Detroit.

Our Technology Committee is hosting the NAR Tech Edge on August 27th at VistaTech Center in Livonia. This event is to highlight some amazing technologies that can be used in the real estate business, there will be speakers, food, networking and more! GMAR members who catch the early bird special pricing pay only \$49 (regularly \$89) so be sure to secure your tickets on or before August 20th! Who doesn't love a night at the ballpark? Our Young Professionals Network is planning an evening at Comerica Park on September 26th! GMAR members, friends and family will enjoy tickets to the game, food and drink for a very reasonable price! More details coming soon!

While all of these "fun" events are planned, we don't lose sight of important Realtor[®] issues and the upcoming election. Members from both our Government Affairs and RPAC Committees have put in many hours interviewing candidates running in this year's local elections, these include members of City Councils in the areas that you live and work. We ensure that those candidates that receive our endorsement are supporting private property rights and the Realtor[®] Party.

Speaking of our communities, we have received numerous applications for Placemaking Grants. The submissions all feature amazing opportunities to improve areas within these communities. Our Placemaking Committee will be meeting later this month to determine who will receive grant funding this year from GMAR. We also have our Scholarship Task Force who is scheduled to meet this month as well to review the numerous applications received by GMAR Realtors[®] who have a child that will be attending a Michigan college in the Fall, or a member who is looking to further their own education and knowledge in the real estate industry. Each year, GMAR awards \$25,000 in scholarships to our members and their families! It is such an amazing opportunity to be able to present a check in the coming months! Watch for more information on the Scholarship recipients in just a few more weeks!

So, as you can see, we are keeping our staff and volunteers very busy! If you are interested in finding out how you can get involved, give us a call! Committee applications will be open in the coming months for 2020 appointments. We encourage you to get involved and help us continue to be #Greater Realtors!



RPAC POOLSIDE BBQ PHOTOS





















GOLF OUTING **2019**

MONDAY JULY 22nd

REGISTRATION & BREAKFAST

8:30 A.M. TEE OFF 10:00 A.M. REGISTER ONLINE WWW.GMARONLINE.COM



Plum Hollow Country Club 21631 Lahser Road Soutfield, MI 48033

\$150 PER PERSON REGISTER AS A FOURSOME, PARTIAL OR INDIVIDUAL

Includes: 18 holes of golf (with cart), continental breakfast, lunch at the turn, 2 drink tickets, plated dinner, and prize drawing

DINNER ONLY TICKET // \$35

Includes: plated dinner and prize drawing.

Cash only for 50/50 tickets, raffle tickets, and skill contests.





By DENNIS KOZAK GMAR RPAC Chair



RPAC & YPN had a BLAST at REALTOR[®] Park Grand Re-Opening!

Thank you to those who joined us at the Realtor[®] Park Grand Re-Opening in June! This GMAR sponsored event had an excellent turn out and was successfully executed and ended just before the heavy rains came later in the day. The Mayor of Royal Oak spoke during the ribbon cutting ceremony and dedication of the new playground equipment donated in 2018 by the Greater Realtors[®]!

We started the day with volunteers who put the finishing touches on the park by weeding and spreading new mulch. This was followed by arts and crafts for the kids and a delicious barbecue for all. In addition to Realtors[®] and their families, we had many guests and families from the surrounding neighborhood.

The day was capped off with a very successful and fun Water Gun Challenge. The size of your water gun was in direct proportion to your RPAC investment that day. Al Block, 2019 President of GMAR, won the auction and for his bid of \$900 got the biggest water gun. This event was a blast because everyone got wet—and we raised over \$2,000 for RPAC. Not bad for a lot of fun!!

The REALTORS® Political Action Committee (RPAC) is the best way a REALTOR® can protect their business. Think of it as your insurance policy. RPAC is the only grassroots and issues mobilizing force that exists to protect and promote home ownership and real estate investment.

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

If you haven't made your 2019 investment in RPAC, it is not too late to do so.

Please consider investing a minimum of \$50 or more to RPAC in 2019. For MemberMax[™] Members, you can invest \$15 in RPAC with no additional cost to you. Visit <u>www.gmaronline.com/optin/</u> to have GMAR send \$15 of your August dues to RPAC on your behalf.

To make a one-time investment to RPAC, visit www.gmaronline.com/invest/.

Thank You RPAC Investors GMAR RPAC Investors



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

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

Allen, Ed Alston, Shawnta Anderson, Joseph Ausman, Phillip Barber, Janel Barker, Kathleen Barratt, Anita Bartos, Patricia Bates, Sommer Beazley, Daniel Belesky, Brent Betzing, Karen Bitto, Louis Bloom, Terri Bodrie, Heather Boii. Nathan Bonner, Sharon Borregard, Jason Boushelle, Lori Brazile, Ayana Brown, Althea Bruner, Graziella Brvant, Adrienne Bynum, James Cameron, Sarah Carey, Zeola Carland, Sandra Casenave Pappal, Lila Chowdhury, Syed Clark, Joe Clinesmith, Debby Cobleigh, Sharon Cooke, Rhonda Courtney, James Craft, Todd Cunningham, Rebecca Daggy, Christopher Darin, Patricia

Dart, Julie Davis, Bernadine Day, Emily DeAngelo, Debra Deason, Patricia DeSchryver, Philip DesJardins, John Dolman, Lori Dresser, Margaret Drew, Courtney Drongowski, Debra Duncanson, Nancy Dunn, Michael Earl, Jon Eash, Krista Eckerly, Jon Edwards, Alonzo Flias Cathy Emelianov, Natalia Facione, Anthony Fanto, Jefferv Fazio, Michael Ferdon, Cathie Finneran, Kimberly Fowler, Cloteal Frazier, Sherry Freel, Gavle Frink, Fllen Galloway, T. Scott Gardner, Jerry Garrick, Sigrid Gilleran, Jeanne Golchuk, Jean Gouin, Dianne Gray, Marnie Haggerty, Richard Hamlet, Stephanie Hammons, Adam

Hannah, Michael Harding, Angela Harlin, Karen Harman, Christina Harris, Cynthia Harris, Elizabeth Harrison, Richard Henney, Lawrence Hicks, Autumn Hoke, Eric Holbrook, Angel Hoover, Jennifer Houghton, Laura llia. Eva Isbell, Connie Iwankowski, Karen Jackson, Darlene James, Lorraine Jardine, Kathleen Jasgur, Ronald Jennings, S. Toni Johnson, Elizabeth Johnson, Gordon Johnson, Sherri Jonas, Alan Jump, Ruth Kadi, Meriem Kallen, Criag Kappeler, Brandon Kekich, Brandon Khorysheva, Olesya Kilpatrick, Christine King, Pam King, Sean Kirkland, Gerald Kita, Deborah Kokenos, Bill Konefke, Abigail

Kosh, Gail Kupras, Lonnie LaBarge-Thomas, Constance LaFrance, Sharon Lavne, Joseph Lemanski, Sheilah Littlepage, James Louton, Lynn Lukity, Carol Maitland, Shana Malone, Deborah Mangiapane, Lana Marks, Yvonne Marku, Viktor Martin, Diane Massey, Cecile Mathieu, David Matthews, Michelle Matthews-Schumacher, Ruth Maurice, David Mayberry, Marilyn McBride, Joyce McCall, Bethanne McDaid, Roger Millard, Alan Miller, Patricia Minor, William Mitchell, Gwendolyn Mitchell, Rachel Monahan, Meghan Monday, Kristine Morgan, David Motowski, Mary Murphy, Cindy Napolitano, Jean Nobles, Darryl Nocera, Marc Norris, Clara

O'Brien, Edward O'Malley, Dorothy Packer, Jeffrey Parker, Horace Pickering, Charles Pickett, Nissi Plummer, Christopher Pompi, Renee Pringle, Aaron Rammler, Theresa Raymo, Eric Reyes, Maria Rhome, Heidi Richardson, Edith Ruloff, Keith Russo, Mary Anne Ryckman, Frederick Ryckman, Karen Sain, Adrienne Salamy, Andre Saleem, Mohammad Sam, Lianna Sandridge, Demetrius Sarkissian-Donigian, Tina Schippa, Anthony Scholl, Amy Schrauben, Carol Scott, Lisa Shannon, Katherine Sharpe, Rutha Shurmur, Kristin Siddiqui, Saif Simmons, Cathey Smith, Alva Smith, Devon Smith, Kellie Smith, Renee Solomon, Garland

Spindura, Linda Styla, Jazz Swanberg, Michael Szlachta, Brenda Talva, Diven Targanski, Ronnie Taylor, Greg Taylor, Stephanie Thomas, Chervl Tromblev, Nikki Urbanczyk, Georgette VanDam, Crystal Vermeesch, Eva Wade, Derica Waun, Catherine Waxer, Donald Wayne, Mark Weaver, Katie Webberly, Mark Weisenberger, Misty Weisenstein, Colton Whitt, Vicki Williams, Claire Williams, Sheila Williams, Wanda Wingert, Patricia Woodard, Carol Wygal, Grace Yaldoo, Brian Yang, Nhia Yatooma, Jerry Yee, Jill Zaia, Jonathon Zarghami, Michelle

*Contributions are not deductible for Federal income tax purposes. RPAC contributions are voluntary and used for political purposes. You may refuse to contribute without reprisal or otherwise impacting your membership rights. For individuals investing \$1,000.00 or greater, up to 30% of this total investment may be forwarded to the National Association of REALTORS® RPAC. All amounts forwarded to the National Association of REALTORS® RPAC. All amounts forwarded to the National Association of REALTORS® RPAC are charged against the applicable contribution limits under 2 U.S.C. 441a

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

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

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





THANK to GMAR Members & Staff Who've Earned their Commitment to Excellence Endorsement!

Traci Dean Karen Greenwood Pauline Olszewski **Porsha Hall James** Iodice **Vickey Livernois**

John O'Brien **Bart Patterson Katie Weaver**

With Our Deepest Sympathy



JAMES R. JONES

We are sad to inform you of the May 31st death of James R. Jones of Lynx CIR.

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



MARGE GJERNES

We are sad to inform you of the June 29th death of Marge Gjernes of Century 21 Row.

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

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

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



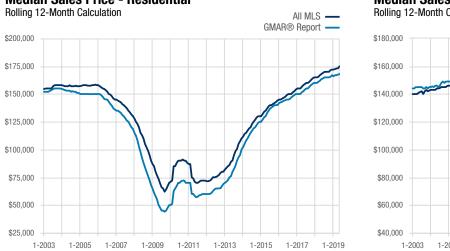
GMAR® Report

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

Residential		Мау				
Key Metrics	2018	2019	% Change	Thru 5-2018	Thru 5-2019	% Change
New Listings	6,898	7,132	+ 3.4%	25,457	26,835	+ 5.4%
Pending Sales	4,319	4,704	+ 8.9%	17,922	18,979	+ 5.9%
Closed Sales	4,128	4,170	+ 1.0%	15,721	16,292	+ 3.6%
Days on Market Until Sale	30	33	+ 10.0%	38	41	+ 7.9%
Median Sales Price*	\$178,000	\$180,000	+ 1.1%	\$159,900	\$162,000	+ 1.3%
Average Sales Price*	\$221,246	\$225,611	+ 2.0%	\$203,261	\$204,997	+ 0.9%
Percent of List Price Received*	98.3%	98.1%	- 0.2%	97.4%	97.0%	- 0.4%
Inventory of Homes for Sale	11,042	9,793	- 11.3%		_	_
Months Supply of Inventory	3.0	2.6	- 13.3%			

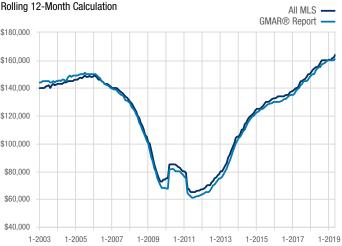
Condo		Мау			Year to Date	
Key Metrics	2018	2019	% Change	Thru 5-2018	Thru 5-2019	% Change
New Listings	1,205	1,210	+ 0.4%	4,708	4,859	+ 3.2%
Pending Sales	871	881	+ 1.1%	3,508	3,502	- 0.2%
Closed Sales	800	825	+ 3.1%	3,008	3,021	+ 0.4%
Days on Market Until Sale	27	32	+ 18.5%	33	38	+ 15.2%
Median Sales Price*	\$160,000	\$171,750	+ 7.3%	\$156,125	\$162,000	+ 3.8%
Average Sales Price*	\$186,753	\$202,587	+ 8.5%	\$184,053	\$195,771	+ 6.4%
Percent of List Price Received*	98.0%	98.1%	+ 0.1%	97.8%	97.4%	- 0.4%
Inventory of Homes for Sale	1,630	1,708	+ 4.8%	-		
Months Supply of Inventory	2.3	2.5	+ 8.7%			

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



Median Sales Price - Residential

Median Sales Price - Condo Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point. Current as of June 3, 2019. All data from Realcomp II Ltd. Report © 2019 ShowingTime.

Single-Family Real Estate Market Statistics

FOR IMMEDIATE RELEASE

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

Spring Sales: Median Home Sale Prices Rise in May, Up 5.7%



Real Estate Market Commentary for May 2019:

At this point in the year, we are getting a good sense for how the housing - 9.8% market is likely to perform for the foreseeable future. And although it is not a particularly exciting forecast, it is a desirable one. Markets across the country are regulating toward a middle ground between buyers and sellers. While it remains true that sales prices are running higher and that inventory options are relatively low, buyers are beginning to find wiggle room at some price points and geographies.

Closed Sales increased 0.2 percent for Residential homes but decreased 2.2 percent for Condo homes. Pending Sales increased 2.5 percent for Residential homes but decreased 2.7 percent for Condo homes. Inventory decreased 11.0 percent for Residential homes but increased 1.4 percent for Condo homes.

The Median Sales Price increased 3.9 percent to \$187,000 for Residential homes and 8.3 percent to \$174,900 for Condo homes. Days on Market increased 8.1 percent for Residential homes and 9.7 percent for Condo homes. Months Supply of Inventory decreased 12.1 percent for Residential homes but increased 4.0 percent for Condo homes.

An extended trend of low unemployment, higher wages and favorable mortgage rates has been a terrific driver of housing stability in recent years. What is different about this year so far is that prices are not rising as quickly. Some of the hottest Western markets are even cooling slightly, while some Northeast markets are achieving a state of recovery after a decade of battling back from recession. As a whole, the selling season is looking fairly stable across the nation.



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	Histori	cal Sparkb	ars			5-2018	5-2019	Percent Change	YTD 2018	YTD 2019	Percent Change
New Listings	D-2017	11-2017		11-2010		14,053	14,314	+ 1.9%	51,192	53,474	+ 4.59
Pending Sales	5-2017	11-2017	5-2018	11-2016	5-2019	8,956	9,113	+ 1.8%	36,639	37,730	+ 3.09
Closed Sales	B-2017	11-2017		11-2010		8,612	8,603	- 0.1%	31,904	32,781	+ 2.79
Days on Market Until Sale	5-2017	11-2017	5-2018	11-2016	5-2019	36	39	+ 8.3%	45	47	+ 4.49
Median Sales Price	5-2007	11-2017		11-2018	5-2019	\$175,000	\$185,000	+ 5.7%	\$164,000	\$169,900	+ 3.69
Average Sales Price	5-2017	11-2017	5-2018	11-2018	5-2019	\$213,914	\$222,693	+ 4.1%	\$200,471	\$206,246	+ 2.99
Percent of List Price Received	5-2017	11-2017	اللبد	11-2010	5-2019	98.4%	98.1%	- 0.3%	97.6%	97.3%	- 0.39
Housing Affordability Index	5-2017	11-2017	5-2018	11-2018	5-2019	167	160	- 4.2%	179	175	- 2.29
Inventory of Homes for Sale	5-2017	5-2017 1-2018	5-2018	9-2018 1-201	9 5-2019	23,893	21,561	- 9.8%			
Months Supply of Inventory	5-2017	11-2017	0-0018	11-2018	5-2019	3.2	2.9	- 9.4%			
							Current as of J	une 3, 2019. All dat	a from Realcomp II Lt	d. Report @ 2019 SP	owingTime.

Listing and Sales Summary Report

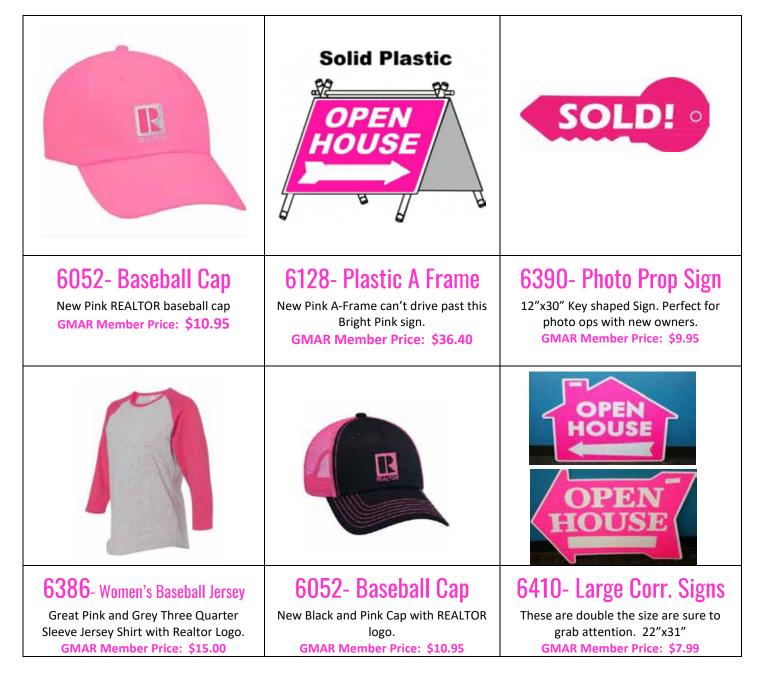
May 2019



	Tot	al Sales ((Units)	Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	May-19	May-18	% Change	May-19	May-18	% Change	May-19	May-18	% Change	May-19	May-18	% Change
All MLS (All Inclusive)	8,603	8,612	-0.1%	\$185,000	\$175,000	+5.7%	39	36	+8.3%	21,561	23,893	-9.8%
City of Detroit*	396	370	+7.0%	\$42,000	\$36,750	+14.3%	51	48	+6.3%	2,056	2,299	-10.6%
Dearborn/Dearborn Heights*	211	204	+3.4%	\$152,000	\$139,950	+8.6%	29	22	+31.8%	390	437	-10.8%
Genesee County	572	502	+13.9%	\$146,500	\$137,000	+6.9%	45	43	+4.7%	1,160	2,189	-47.0%
Greater Wayne*	1,547	1,524	+1.5%	\$160,000	\$150,000	+6.7%	30	26	+15.4%	2,805	3,066	-8.5%
Grosse Pointe Areas*	90	90	0.0%	\$326,950	\$289,700	+12.9%	43	28	+53.6%	242	230	+5.2%
Hillsdale County	56	39	+43.6%	\$129,000	\$125,000	+3.2%	105	81	+29.6%	204	132	+54.5%
Huron County	16	7	+128.6%	\$107,250	\$125,000	-14.2%	156	146	+6.8%	82	65	+26.2%
Jackson County	220	209	+5.3%	\$135,850	\$137,000	-0.8%	77	69	+11.6%	734	569	+29.0%
Lapeer County	127	96	+32.3%	\$189,000	\$175,000	+8.0%	49	45	+8.9%	368	442	-16.7%
Lenawee County	121	140	-13.6%	\$175,000	\$151,250	+15.7%	76	76	0.0%	457	446	+2.5%
Livingston County	350	311	+12.5%	\$290,000	\$259,110	+11.9%	40	27	+48.1%	762	817	-6.7%
Macomb County	1,323	1,332	-0.7%	\$176,000	\$170,000	+3.5%	29	27	+7.4%	2,403	2,503	-4.0%
Metro Detroit Area*	5,514	5,507	+0.1%	\$200,000	\$190,000	+5.3%	32	28	+14.3%	12,765	13,722	-7.0%
Monroe County	179	188	-4.8%	\$184,500	\$178,450	+3.4%	66	77	-14.3%	458	1,143	-59.9%
Montcalm County	19	7	+171.4%	\$142,000	\$140,000	+1.4%	68	70	-2.9%	38	33	+15.2%
Oakland County	1,898	1,970	-3.7%	\$260,000	\$260,000	0.0%	31	28	+10.7%	4,739	5,037	-5.9%
Saginaw County	176	216	-18.5%	\$107,001	\$88,750	+20.6%	41	60	-31.7%	436	588	-25.9%
Sanilac County	32	29	+10.3%	\$127,225	\$99,000	+28.5%	85	59	+44.1%	196	221	-11.3%
Shiawassee County	83	93	-10.8%	\$129,500	\$117,000	+10.7%	58	60	-3.3%	171	270	-36.7%
St. Clair County	180	208	-13.5%	\$169,500	\$152,000	+11.5%	55	46	+19.6%	509	583	-12.7%
Tuscola County	39	40	-2.5%	\$128,000	\$110,550	+15.8%	51	91	-44.0%	93	111	-16.2%
Washtenaw County	473	477	-0.8%	\$290,000	\$280,000	+3.6%	30	26	+15.4%	1,579	1,319	+19.7%
Wayne County	1,943	1,894	+2.6%	\$142,000	\$136,500	+4.0%	34	30	+13.3%	4,861	5,365	-9.4%

* Included in county numbers.





Welcome, New Members!

Agemy, Kimberly-Arterra Realty LLC Ahmed, Jubel-Keller Williams Realty Central Allen, Kim-Keller Williams Metro Amstutz, Wendy-Remerica United Realty Anderson, Geri-Majestic Homes & Investments Anderson, Chanta-Keller Williams Rlty W Blmf MC Anthony, Jessica-Woodward Square Realty, LLC Baker, Crystal-KNE Realty 360 Balutanski, Kim–Vanguard Realty Group LLC Banks, Samantha-Pearl Real Estate Bares-Kahler, Nycole-EXP Realty LLC Beer, Stephanie-HM Homes - Signature Collectio Benedetto, Anthony-Coldwell Banker Weir Manuel Bi Blaszyk, Anthony-Keller Williams Realty Central Boone, Tarita-EXP Realty LLC Brown, Cooper-EXP Realty Bryant, Cheryl-C Miles Realty LLC Carmona, Chrissy-Landmark Realty - Southgate Cartwright, Karla-EXP Realty LLC Chandoo, Krishshona-Keller Williams Metro Clippert, III, George–Vision Realty Centers, LLC Clore, Siegel–IPS Management LLC Cobaj, Damiano-Arterra Realty LLC Cobler, Rebecca-More Group Michigan, LLC Coppage, Nancy-Realty Executives Home Towne Couvreur, Joshua–Willow Realty Grove Craig, Robert-BPO Pros LLC Daschke, Stephanie–Visible Homes, LLC Davis, Olivia-Next Level Realty Investments Davis, Dawn-Keller Williams RIty W Blmf MC DeAnda, Margaret-Berkshire Hathaway HomeService DeEulis, Larry-Coldwell Banker Weir Manuel Detweiler, Jeffrey-Stonewater Real Estate Inc. Domanski, Marie-Keller Williams Metro Downey, Matthew-Clients First, Realtors® Elia, Edward-Home Sweet Home Realty, Inc English, Simone–Urban Ridge Realty, LLC Evans, Rene-Keller Williams Lakeside Fenwick, Justin-Real Estate One Farm. Hills France, Raven-Bittinger Team, REALTORS Fuhrman, David-RE/MAX First - Clinton Twp Gaskin, Sara-Keller Williams Realty Central Gibbs, Kimberly-Exit Realty 1st LLC Gilbert, Michael-Keller Williams RIty W Blmf MC Green, Dana-Keller Williams Metro Grenier, Sherrie-Keller Williams Metro Gumbus, Sally-Ann–Woodward Square Realty, LLC Haddad, Marleen-KW Professionals Hampton, Jewel-Keller Williams Somerset Henderson, Sydney-Keller Williams RIty W Blmf MC Henry, Chevetta-Michigan Premiere Realty Group Hildebrandt, Mitch-Berkshire Hathaway HomeService Hill, Danielle-Keller Williams Metro Hohenstern, John-Keller Williams Central

Holland, Meghan-Pellow Realty Group Hopson, Stephanie-Reach Realty Group LLC Jaafar, Nabil-Aress Realty, LLC Jablonski, Garv–Home Realty Partners James, Jalen-Front Page Properties Janosik, McKenzy–Berkshire Hathaway HomeService Jessop, Kristina-NextHome the Boulevard Joachim, Harry-Premier Properties Real Estate Johnson, Christopher-Keller Williams Metro Johnson, Katherine-Sine & Monaghan Real Living RO Joseph, Scott-Keller Williams Metro Kaczmarek, Lena-Key Realty One LLC Kalpin, Judith–Luxury Living Real Estate KasKorkis, Fadi-1st. Choice Realty Inc. Kassab, Heather–Vvlla Homes Kendrick, Claude-KW Professionals Kesler, Joshua–Lasco Real Estate Group Key, Jennifer–Jennifer Key Knight, Stephanie-Metropolitan Real Estate Group Krefman, Benjamin-M 1 Realty Inc.. Lahab, Regina-Real Estate One, Inc. Lamarand, David-EXP Realty - The Luxe Group Lamghari, Reda-Trust Realty LLC Larsen, Michael-Michael Larsen Leblanc, Louise-Remerica Hometown III Leffert, Vanessa-RE/MAX Home Sale Service Lindberg, Kristina-National Realty Centers Lindsay, Elma-Century 21 Affiliated Lintecum, Jessica-Coldwell Banker Professionals Lockwood, Samantha-Keller Williams Metro Longordo, Amanda-KW Professionals Lukas, Sarah-KW Advantage Lyons, Carissa-Century 21 AAA North Mamlouk, Jin-Encore Real Estate Group Matheney, Lauren-Metropolitan Real Estate Group Mayros, Amanda-EXP Realty LLC McEntire, Patrick-Keller Williams Somerset McGrier, Salamatu-Reach Realty Group LLC Miller, Breanne-Keller Williams Metro Moninger, Jill-Real Estate One, Southgate Moss, Jeffrey–Key Realty One LLC Okogeri, David-KW Advantage Parcha, Sharon-EXP Realty - Trenton Patel, Kamini-Clients First, Realtors® Patto, Luma-EXP Realty LLC Petersen, Teresa-Real Living Great Lakes W.Blm Pietruszka, Susan–National Realty Centers Northv Poirier, Amanda-EXP Realty LLC Raab, Jennifer-Hall & Hunter Rajasekaran, Sathish-Keller Williams Realty Central Reymond, Juanita-Great Lakes Real Estate Agency Richardson, Daniel-Berkshire Hathaway Home Servic Robinson, Alexa-Real Estate One, Inc. Runyon, Rebecca-KW Professionals



Safiedine, Ashley-Max Broock, REALTORS, Brmnghm Sanfilippo, Nichiole-Key Realty One LLC Schattler, Hunter-Real Living Kee Realty Roch. Schneider, Trevor–Keller Williams Paint Creek Scott, Paul-Downtown Realty Shamoieal, Zaya-Keller Williams Central Shekoski, Amber-Real Living Kee Realty Siu, Amy-HOA Professional Group, LLC Smith-Bey, Monique-Keller Williams Rlty W Blmf MC Smolarz, Jayme-Real Living Kee Realty SCS Souresho, Ninos-Keller Williams Realty Central Stachel, Brandon–Solo Commerical Real Estate Tatum, Priscilla-KW Advantage Taylor, Robert-Keller Williams Rlty W Blmf MC Taylor, Brian-EXP Realty LLC Tomlin-Cave, Helen-Century 21 Premier Trapp, Brandi–Keller Williams Somerset Truvillon, Calvin-Next Level Realty Investments Tubbs, Laura-Premier Properties Real Estate Tucker, Wendy–Downtown Realty Tutor, Steven–Signature Sotheby Internationa Vanderwiel, Daniel-RE/MAX Classic Vivian, Tina-Keller Williams Somerset Ward, Carole-Keller Williams Paint Creek Wells, Gregory-KW Professionals West II, Lawrence-B.U. Realty Services Williams, Jean-DOBI Realtors Wilson, Jainessa-BellaBay Realty Tri-Counties Woodson, Tim-Great Lakes Real Estate Agency Worsham, Conley-New Michigan Realty LLC Young, Darius-Keller Williams Metro Yugovich, James-Keller Williams Rlty W Blmf MC Zachary, Jennifer-KW Domain Zakharchushyn, Olha-Real Living Great Lakes Roch

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FEATURED DONOR

Maureen Francis & Dmitry Koublitsky of Coldwell Banker Weir Manuel Donate to Help Michigan Veteran



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

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

Over the last three years, with donations from our local Realtors® and Brokers, GMAR has been able to provide the necessary funds to adequately train three medical service dogs for placement with a veteran in need. In the campaign's first year, Matthew was able to welcome into his family Guardian Angel Medical Service Dog, Cobalt Realtor® Blue®. Year two, thanks to the kind donations totaling \$53,715, Dwayne welcomed Guardian Angel Medical Service Dog, Thor, to the family. Due to last year's donation efforts from people such as Maureen Francis & Dmitry Koublitsky of Coldwell Banker Weir Manuel who graciously donated \$2000, 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 <u>5 years</u>, <u>5 dogs</u>, <u>5 lives</u> <u>saved</u> 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."



Indy, our 2018 dog, at 7 months old.



Maurren Francis & Dmitry Koublitsky of Coldwell Banker Weir Manuel & Veteran Matthew with his Guardian Angel Medical Service Dog, Cobalt Realtor[®] Blue[®]

UPCOMING EVENTS JULY 2019

REGISTER HERE

INDEPENDENCE DAY THURSDAY, JULY 4TH GMAR OFFICE CLOSED

NEW MEMBER ORIENTATION

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

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

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

REAL ESTATE STANDARD CONTINUING EDUCATION

CE Credits: 6 standard Wednesday, July 16th 9:00 a.m. – 3:00 p.m. GMAR Classroom Instructor: Bart Patterson FREE, Membermax & EduPass \$60, Non-Members

PRICING STRATEGY: MASTERING THE CMA (PSA) (CERTIFICATION CLASS)

CE Credits: 7 standard Wednesday, July 17 9:00 a.m. – 5:00 p.m. GMAR Classroom Instructor: Deanna DuRussel FREE, Membermax & EduPass \$99, Members \$119, Non-Members

SUCCESSFULLY SELLING HUD HOMES

CE Credits: 3 standard Thursday, July 18 10:00 a.m. – 1:00 p.m. GMAR Classroom Instructor: Steve Katsaros FREE, Membermax & EduPass \$25, Non- Members

NEW MEMBER ORIENTATION

CE Credits: 3 standard Tuesday, July 23 9:00 a.m. - 12:30 p.m. GMAR Classroom

SENIOR REAL ESTATE SPECIALIST DESIGNATION (SRES)

CE Credits: 11 standard, 2 legal Wed. & Thurs., July 24 & 25 9:00 a.m. – 5:00 p.m. GMAR Classroom Instructor: Bart Patterson FREE, Membermax & EduPass \$350, Members \$399, Non-Members

MSHDA HOME OWNERSHIP PROGRAM

CE Credit: 1 standard Monday, July 29 10:00 a.m. - 11:00 a.m. GMAR Classroom Instructor: Darren Montreuil FREE, Membermax & EduPass \$25, Non- Members

SELLER REPRESENTATIVE SPECIALIST DESIGNATION (SRS)

CE Credits: 13 standard and 2 legal Tue. & Wed., July 30 & 31 9:00 a.m. – 5:00 p.m. GMAR Classroom Instructor: Bart Patterson FREE, Membermax & EduPass \$195, Members \$225, Non- Members

Who is American Home Shield?

American Home Shield

American Home Shield[®] is America's most preferred home warranty and the largest home warranty company in the nation. In fact, AHS[®] founded the home warranty industry in 1971 and has been committed to delivering customer service excellence and developing innovative products ever since. For more than 45 years, the company has strived to make home ownership easier by protecting customers' budgets from inevitable, unexpected repair costs on covered items.

Today, American Home Shield services over 1.8 million customers, employs more than 2,000 team members, and together with its wholly-owned subsidiaries has five call centers. Providing a valuable resource for homeowners, AHS has a nationwide network of over 15,000 independent professional contractors ready to diagnose and repair covered problems. Customers can submit service requests online or by phone 24/7.

While budget protection and repair access are the foundation of American Home Shield, service excellence has been and always will be the company's cornerstone. The

company dispatched more than 4 million service requests in 2018, and an independent professional contractor is assigned to a job within 15 minutes or less 93% of the time. As the largest home warranty company, American Home Shield is known for standing behind its promises, accepting and paying more service requests than any other home warranty company in the nation for a total of \$2 billion over the last five years.

The affordable, flexible Real Estate 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 for homeowners, AHS Home Warranty Plans can be helpful in streamlining real estate transactions.

For questions or more information about American Home Shield Home Warranty Plans, contact your dedicated AHS Account Executive, visit <u>ahs.com/realestate</u>, or call 800.735.4663.





Bart Patterson

VP & Gen Mgr, Realtor RE/MAX Classic

The greatest joy is to help families create a new home. I'm proud to be a Realtor[®]. I am committed to excellence in my professional services to my clients. I make sure I have all of the knowledge to educate and help guide my clients to make the best decisions possible for their new home."



Realtors[®], it's time to go INTERNATIONAL



Dee Dee Ohara Blizard

Managing Broker, CRS®, GRI®, CIPS®, AHWD®

95% of my business is now international--only a very small portion of my business is local/MLS work!



Introducing the GLOBAL BUSINESS NETWORK

Brought to you by the Greater Metropolitan

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





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

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

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

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

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



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

Agent Topics:

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

Seller Focus:

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

Both Parties of the Transaction:

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

Buyer Focus:

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

For Realcomp REALTORS® and Recipricol SentriLock Users:

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If you haven't done this already – take these 3 important steps:

1. Download the SentriSmart app! You'll need this app on your Smart device to access Realcomp's Bluetooth-compatible lockboxes.

2. Activate your Realcomp/SentriSmart account. If you no longer have any of the original emails from SentriLock that contained your personal activation link, call Realcomp at (866) 553-3430 or send an email to support@realcomp.com

3. Once you have requested a showing and it has been confirmed by the listing office or agent, login to the SentriSmart app using your Smart device and your Realcomp-issued SentriSmart credentials, your ID and PIN. Hint: Your ID begins with the letters "RC".

4. Then, use the following steps to access the Lockbox key compartment (from either your Android or iOS device):
a) Press ENT on the lockbox to wake it up.
b) Tap the listing/lockbox serial number you wish to access from the app.

c) Enter your PIN and tap on Open Key Compartment from the app.

Greater Metropolitan Standard Gonge G



Presented by the Greater Metropolitan Association of Realtors®

Real Estate Standard Con-Ed

The GMAR Real Estate Standard Con-Ed course is a combination of our standard continuing education class and code of ethics training. The course will consist of Goal Setting, Social Media touch points, NAR Realtor® Trademark Law, Advertising Rules, Fair Housing Act, Real Estate Safety Tips, Legal Updates, Disclosures and Risk Management as well as NAR Code of Ethics training. This course will count as **6 continuing education credits**.

Tuesday, July 16th 9:00am-3:00pm

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



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

REGISTER ONLINE! www.gmaronline.com

MSHDA **Homeownership Programs**

10:00 a.m. - 11:00 a.m. July 29, 2019 GMAR: 24725 W. 12 Mile, Suite 100, Southfield, MI 48034

GMAR_®

Presented by:



Eric Dusenbury

Eric is a business development representative with MSHDA Homeownership Division and has been covering Southeast Michigan since January 2009.

Down Payment Assistance Program: MI First Home & MI Next Home

In order to help more buyers, and help you sell more homes, MSHDA enhanced our Down Payment Assistance (DPA) program by increasing



the asset limitation. This will help even more buyers purchase the home of their dreams.

For more information visit: http://michigan.gov/mshda

Mortgage Credit Certificate Program

The MCC program is another tool to spur the sale of homes and enhance homeownership in the State of Michigan. MCC's operate as a federal income tax credit to assist low to moderate income homebuyers.

Homebuyers taking advantage of the MCC Program may qualify for 20% of their annual mortgage interest paid to be credited against their year-end tax liability. This is not a one-time tax credit, but continues each year until the original mortgage is paid in full. Borrowers must intend to occupy the property as their primary residence, and sales price/income limits apply.

Ouestions?

Contact Eric Dusenbury at (517) 242-8169 or email dusenburye@michigan.gov

MSHDA Course Fees:

Please fax completed form to: (248) 478-3150

	Marketplace
J	MICHIGAN'S CONTINUING EDUCATION

Approved for 1 Elective **Continuing Education Credits**

GMAR Members: FREE

Non-Members: \$25.00

Call or text: (248) 478-1700 www.GMARonline.com Fax to (248) 478-3150

REGISTRATION INFORMATION:								
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Office:	Phone:							
Email:								
□ Visa □ MasterCard □ Discover □ An	nerican Express:	_ CID:						
□ EduPass™ / MemberMax™	Expiration Date:							

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Sign	ature		
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IMITED SEATING AVAILABLE

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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Start Pricing Homes with Confidence.

officially certified by



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

Register for the Pricing Strategies: Mastering the CMA course.

The key to competitive home pricing is becoming proficient at comparative market analyses (CMAs). In the Pricing Strategies: Mastering the CMA course, you will learn how to evaluate the existing real estate market to take the guesswork out of pricing homes.

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.

Visit **PricingStrategyAdvisor.org** to learn how to earn the PSA certification.



July 17, 2019 8:45 a.m. Registration 9:00 a.m. – 5:00 p.m. Class

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

MemberMax/EduPass: FREE! GMAR Members: \$99.00 Non-Members: \$119.00

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



1

Presented by:

DEANNA DURUSSEL

ABR, SRS, RENE, PSA, SFR





Successfully Selling HUD Homes in Michigan

July 18, 201910:00 a.m. - 1:00 p.m.GMAR: 24725 Twelve Mile, Suite 100, Southfield, MI 48034

Greater Metropolitan Association of REALTORS	Help your buyers take advantage of affordable HUD homes by attending this seminar. Answer HUD-related questions, such as:
<section-header><image/></section-header>	 What basic guidelines do you need to know? Who can buy and sell HUD homes? Where can you find HUD homes for sale? What documents are required to complete the sale? Get the latest contact information for the newest HUD Asst. Management Co Sage Acquisitions Find out how to handle HUD Private Home inspections, EMD's, and Title Companies in HUD Transactions You will also learn about the new HUD website and Marketing and Management Asset Managers. Presenter Steve Katsaros will walk you through the process from start to finish!
Course Cost	Approved for 3 elective credits of Michigan Continuing Credits.
Please fax completed form to: (248) 478-3150 GMAR Members: No Charge Non-Members: \$25.00	Name: License #: Office: Phone: Email: Email: U Visa I MasterCard I Discover I American Express: CID:
Please call (248) 478-1700 Online at GMARonline.com	□ Edu-Pass™ / Member-Max™ Expiration Date: Signature
	LIMITED SEATING AVAILABLE!



Your Secret Weapon!

Earn your Seller Representative Specialist (SRS) Designation. Now recognized by the National Association of REALTORS®

Whether you are new to the industry or a seasoned veteran, the SRS Course will redefine your 'normal' and reinvent the way you represent sellers. Come learn tips and tools that will equip you to list in today's marketplace.

- Increase listings and grow your business
- Demonstrate and communicate your value package
- Understand and apply the Code of Ethics & Standards of Practice
- Understand and comply with state license laws
- Understand and apply methods, tools and techniques to provide support and services that sellers want and need

New agents and top producers from all over the US and Canada say this course exceeded expectations and provided them with cutting edge tools that leave their competition in the dust!



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.



July 30 & 31, 2019 8:45 a.m. Registration 9:00 a.m. – 5:00 p.m. Class 24725 W. 12 Mile, Suite 100, Southfield, MI

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

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



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