

METROPOLITAN REALTOR®

GMARonline.com

JULY 2020



VIRTUAL FUN DAY

SATURDAY JULY 18TH





VOLUME 17, NUMBER 7
 the official publication of the
 Greater Metropolitan
 Association of REALTORS®
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JULY 2020

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SPONSORS

SUPPORT THOSE WHO SUPPORT YOU

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

Michigan State Housing Development Authority 5



GMAR Presents: **KALEIDOSCOPE** **5k WALK/RUN** **& Hunt**

SATURDAY JULY 18TH

COLORING CONTEST

Entry Deadline 12:00 P.M. Courtesy of the Member Engagement Committee

KALEIDOSCOPE WALK/ RUN

Anytime Before 12:00 P.M. Hosted by the Diversity & Inclusion Committee

SCAVENGER HUNT

11:30 A.M. Hosted by the GMAR Young Professionals Network



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

The American Dream

For Realtors® the American Dream has meant the pride and joy of homeownership. After all, homeownership is the cornerstone of our economy and the livelihood of our families, colleagues, and friends.

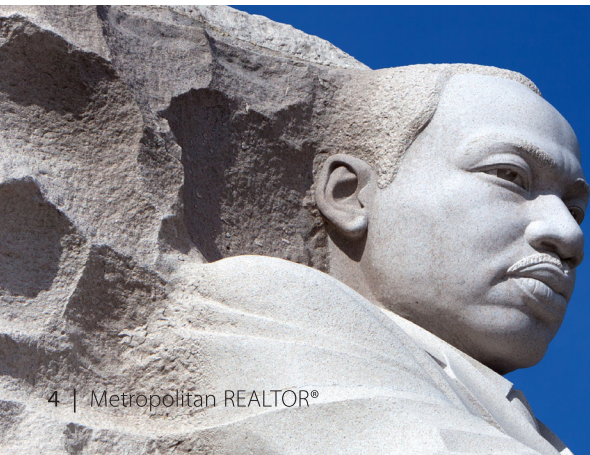
The American Dream can be defined as the ideal by which equality of opportunity is available to any and all Americans allowing the highest hopes and goals achievable. It is a cherished aspiration and ambition shared by millions of citizens across the country.

The big question that we must ask ourselves now is to whom the American Dream will be granted? Is the Dream within reach of all Americans or only those who were born into a position of perceived or actual privilege? When a segment of our society feel that they can't walk down the street without fear because of the color of their skin then we have failed in creating and sustaining a world of equality, equity and just plain fairness. The potential of the American Dream becoming an American Reality becomes more challenging and difficult to achieve for those that have been deemed unworthy simply because of who they were born to be.

During the month of July, Americans celebrate our freedom achieved through a revolution from tyranny. We do this amid a surreal time of extreme fear and unrest in our world. We fear a virus called COVID-19 that

has existed as a pandemic for only 6 months but has taken thousands of lives without discrimination. And we recognize and have become paralyzed by a plague called racism that has existed for hundreds of years and has taken millions of lives through ignorance and discrimination. We know that we will likely see a vaccine for the virus within the foreseeable future. Sadly, we have been unsuccessful in finding an effective cure for deep-seated racism and bigotry within our population. It is a persistent blemish on our society that is rooted in blatant hatred and a system that has nurtured an imbalance in our country.

Freedom is the power or right to act, speak, or think as one wants without hindrance or restraint. It is our time right now to breathe life and truth into those words. We do not have a moment to lose! We cannot bear the sorrow and shock of another George Floyd, Breonna Taylor, or any of the countless other black men and women who have died to a great extent simply because of the skin that they were born with. As Realtors® we must be committed to replacing the anger, hate, and divisiveness with love, peace, and the hope of turning the American Dream into a reality for all people. We attest and aspire to it in our Code of Ethics. It is not only who we should be. It is Who We "R".



"In the end, we will remember not the words of our enemies, but the silence of our friends."

- Dr. Martin Luther King

APPLY FOR FINANCIAL ASSISTANCE DUE TO COVID-19

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

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

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

[APPLY HERE](#)



Greater Realtors®
Foundation

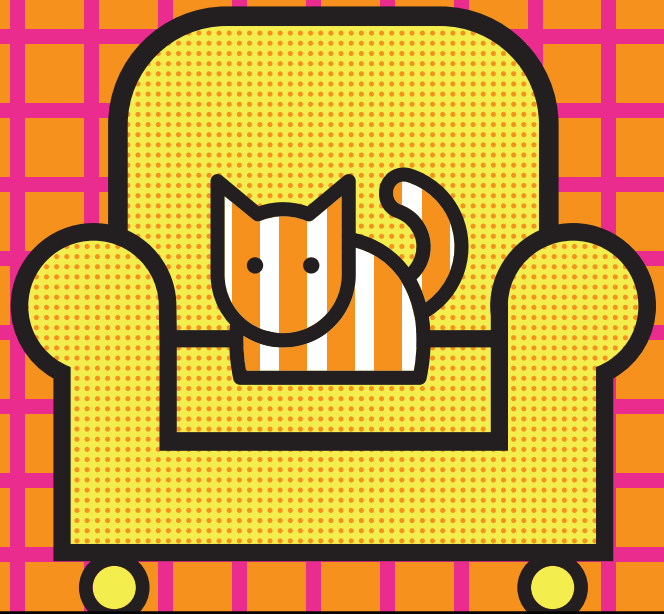
Benevolent Funds Program

Financial Assistance Available
for Members in Need



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

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





By VICKIE LIVERNOIS
Chief Executive Officer

Michigan's Economic Outlook

As we head into the busy Summer months, it's refreshing to hear some amazing statistics from Dr. Lawrence Yun, NAR's Chief Economist. Just earlier today, we had the honor of Dr. Yun presenting to many of our members on the outlook for Michigan as it relates to the real estate industry and share some encouraging news for the Metro Detroit area.

While he shows that unemployment rates are still high within our State, and we continue to have lower inventory available, buyers are out there and looking to make a purchase due to the lower interest rates. He also indicated that the number of sales could be better this summer than they were last year! He attributed some of this to the fact that many Americans were home over the last few months and, while online shopping continued for many, many were saving the additional funds received from the Government to help with down payments. He also stated that the middle market home prices will continue to remain solid because of both the inventory and the mortgage rates.

He also indicated an importance of maintaining social distancing, wearing masks and doing what we can to continue to be safe while out enjoying the warmer weather will all contribute to the comeback of the industry. The models he presented were assuming that we don't have another stay home order or shut down of the economy, which is why its important for us to continuing to lead the industry and the Realtors in Michigan to work within the best practices provided by the Michigan Realtors®.

While the Federal Budget is showing quite a deficit, the Federal Reserve is helping to alleviate some of the financial burden, which means that inflation will occur in the next 5-6 years and prices for everything will be on the rise, everything except mortgage finance payments that will be locked in at todays rates. So encourage your clients who may be unsure that now is a great time to buy!

Pending Contracts ... March and April Pandemic Impact ... Improve in May ... Even Better in Later Months



Early Phase of Home Buying Process
Mortgage Application to Buy a Home ... Worst is Over !



Annual Forecast

| | 2019 | 2020 Forecast | 2021 Forecast |
|-------------|-------------|---------------|---------------|
| GDP Growth | 2.3% | -4.5% | +3% |
| Job Gains | 2.2 million | - 4 million | + 2 million |
| Home Prices | 4.8% | 3% to 5% | 1% to 3% |
| Home Sales | 0% | -10% to -13% | +13 to +18% |

I wanted to personally thank all those who took part in this presentation – Dr. Yun is a full of knowledge and experience and helps to provide guidance for what the future of the industry holds. If you didn't have a chance to make the presentation, we have posted it on our social media and YouTube pages for viewing at a later time.

Thanks to all for being a #Greater Realtor. Looking forward to “seeing” everyone virtually at our Family Fun Event on July 18th!



Summer in the Park Coloring Contest

As part of our Summer Fun event, we are having a coloring contest! Coloring page templates, details, and more can be found at gmaronline.com/gmarColoringContest.

THERE ARE TWO CATEGORIES AND A \$100 PRIZE FOR EACH:

- Ages 10 and under
- Ages 11-17
- (Adults are welcome to color but will not be entered for the prize drawing.)

HERE'S HOW YOU ENTER:

1. Download and print any of the coloring pages
2. Color your best!
3. Snap a photo of your child holding their completed page
4. Load that photo onto Instagram and/or Facebook and be sure to tag GMAR with the hashtag #virtualfunday
5. Submissions can also be emailed to August@gmaronline.com
6. We will contact you to find out the age of your child before the drawing.

Deadline for entering the coloring contest: Saturday, July 18th by noon. Winners will be announced on July 21st.



Submission by Kyan





By TRAVIS GREER
GMAR Director of Realtor®
and Community Affairs

GMAR Announces Primary Election Endorsements

To say that June was a wild ride would simply be an understatement. GMAR's Candidate Endorsement Task Force met 21 times totaling 72 hours conducting interviews of 140 candidates running for federal, state, and local office.

Each of those 140 candidates were asked about why they're running for office, why they sought our endorsement, and tough questions on issues impacting the way we do business. GMAR is incredibly grateful to the 30 dedicated Greater REALTORS® who spent countless hours away from their business to ask tough questions of these candidates—and we will be greater because of your efforts!

As REALTORS®, we are all members of the REALTOR® Party, focused on real estate issues--nothing else. While the 2020 election may be one of the most partisan elections in recent history, it was inspiring to see so many of our REALTOR® members from different political perspectives focus solely on issues impacting the industry when deliberating endorsement recommendations.

It's important to note that while GMAR's Endorsements are listed by party, it was done for ease of use! Michigan law prohibits voters from voting for candidates from both parties in the August Primary Election. Meaning, those who vote in the Republican primary can only vote for Republicans, and vice versa for Democrats. When you vote in the coming weeks, be sure to consider supporting GMAR's Endorsed Candidates with respect to the party primary you are voting in!

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



MACOMB

Democratic Primary Endorsements

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

Republican Primary Endorsements

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

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

Non-Partisan Endorsements

- Mount Clemens City Comm.: Kathleen Kelchner



Greater Realtors® Vote on AUGUST 4th

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

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

OAKLAND

Democratic Primary Endorsements

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

Non-Partisan Endorsements

Troy City Council - Rebecca Chamberlain-Creanga (I)

Republican Primary Endorsements

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

WAYNE

Democratic Primary Endorsements

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

Republican Primary Endorsements

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



By MELISSA BOTSFORD
GMAR RPAC Chair

What a Year it has Been!

It's hard to believe we are halfway through 2020. And what a year it has been! 2020 has proven to challenge us in ways we never could have predicted. I'm proud of the steps our REALTOR® community has taken to keep each other safe and our clients safe.

The candidate interview process was a great success in the new virtual format. We were able to utilize virtual Zoom meetings to interview candidates from Macomb, Oakland and Wayne Counties. The format proved to be convenient and efficient as we were able interview more candidates than years previous. Thank you to all who took part in the interviews!

The RPAC Committee is excited to announce the annual RPAC Poolside BBQ, is a go! Final details are being worked out and will be announced soon. This is always a fabulous RPAC fundraising event with great food and drink while enjoying time with one another. Stay tuned for more details!

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 can 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 2020 investment in RPAC, it is not too late to do so.

Please consider investing a minimum of \$50 or more to RPAC for 2020. For MemberMax™ Members, you can invest \$15 in RPAC with no additional cost to you. Visit www.gmaronline.com/optin/ 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 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 June 2020.

| | | | |
|-----------------|------------------|-------------------|-------------------|
| Robbin Barnes | Andrea Esse | James Littlepage | Eva Vermeesch |
| Karen Betzing | Jane Evans | Lynn Louton | Katie Weaver |
| Austin Black | Geralyn Faehner | Carol Lukity | Claire Williams |
| Nathan Boji | Joanne Fairbanks | Shana Maitland | Michael Workman |
| Brenda Brosnan | Travis Greer | Dominic Marzicola | Brian Yaladoo |
| Sarah Cameron | Richard Harrison | Paula Myhrer | Jerry Yatooma |
| Lori Chattinger | Jason Heilig | Joseph Nannini | Jill Yee |
| James Courtney | Lawrence Henney | Dorene Phan | Jonathan Zaia |
| Emily Day | Kevin Hultgren | Mary Skwieria | Michelle Zarghami |
| Melissa Degen | Ronald Jasgur | Devon Smith | |
| Nancy Duncanson | Mark Lagana | Cornelia Stoian | |

**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*



At GMAR, all of our members receive premier services. Your basic investment in GMAR provides more opportunities to thrive in our profession than any other investment you will make.

Mentoring, professional level programming, partnering, advocacy, products, camaraderie and more – GMAR offers it all, and at a price that is more than competitive.

| | | | |
|---|---|---|----------------|
| Easy Monthly Payments | <div style="background-color: #0056b3; width: 100%; height: 100%;"></div> | | |
| Early Access to New Educational Programming | | | |
| Multiple Legal Update courses to choose from | | | |
| 30 options for continuing education courses | | | |
| 2 Designation/Certification Courses (ABR, SFR, SRES, GREEN, MRP, SRS, ePro) | | | |
| Over \$500 in tailor-made education. | | | |
| Scholarships for Realtors and their children. | | | |
| Placemaking grant opportunities to strengthen communities. | | | |
| Hundreds of courses to choose from including designations and certifications. | | | |
| Full-time Certified Professional Standards Administrator on staff. | | | |
| Guest access to the Commercial Board of Realtors. | | | |
| Full-time Director of Realtor and Community Affairs on staff. | | | |
| Young Professionals Network | | | |
| The largest Real Estate store in Michigan - the GMAR ToolShop | | | |
| Online Application for ease of access. | | | |
| Numerous networking opportunities throughout the year. | | | |
| Code of Ethics Training | | <div style="background-color: #cccccc; width: 100%; height: 100%;"></div> | |
| Access to MLS (RealComp II) | | | |
| Local, State, & National Dues | | | |
| Gmar Exclusive Member Benefit | Other Associations | GMAR Premier | GMAR MemberMax |



Welcome, New Members!

Akuezue, Justice–EXP Realty, LLC
 Al-Alawi, Hadeer–Weichert, Realtors-Select
 Alcini, Lori–Expert Realty Solutions Inc.
 Barnes, Justin–Keller Williams Metro
 Bennett, Patricia–Emerald Realty Group Inc.
 Bingham, Angela–TeamHarveyUSA! Realty, Inc.
 Boughton, Jennifer–iTech Realty
 Brown, Sylvester–Trust Realty LLC
 Brown, Lisa–Great Lakes Real Estate Agency
 Cain, Justin–EXP Realty
 Carey, Alexander–Clients First, Realtors®
 Colecchio, Lucas–NextHome All Pro Realty
 Crawley, Freda–KW Advantage
 Darnell, Marliesha–Exodus Realty Group, PLLC
 Dixon, Asha–Professional Realty Team, LLC
 Duplessis, Kevin–EXP Realty, LLC
 Edwards, Schakerra–Front Page Properties
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 Eskildsen, Suzanne–National Realty Centers Northv
 Fournier, Courtney–Expert Realty Solutions Inc.
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 Golson, James–Majestic Homes & Investments
 Green, Brian–KW Advantage
 Gregor, Lindsey–Maxine Smith Realty
 Guerra, Hacacia–Keller Williams Metro
 Hanna, Taghreed–Vision One Realty
 Heath, Jessica–Real Living Kee Realty Roch.
 Jackson, April–J and J Realty Co, LLC
 Jacoby, Suzanne–Nextpointe Real Estate Service
 Janbou, Mary–Home Sweet Home Realty, Inc
 Julet, Jeffrey–Coldwell Banker Town & Country
 Kassab, Calvin–VK Properties, LLC
 Kieliszewski, Clarissa–Signature Sotheby's Inter.
 Krieger, William–EXP Realty, LLC
 Lang, Edward–EXP Realty, LLC
 Lemke, Megan–JCS Enterprises II Inc
 Lewis, Elasha–Elasha Lewis
 Luberti, Ann–Community Choice Realty AA
 Mamo, Renee–CREATIVE REAL ESTATE AGENCY
 Mayfield, RoJetta–Century 21 Town & Country
 McMillan, Jerome–RE/MAX Eclipse
 McMorris, Jasmine–G.S. Inc.
 Mogdis, Steven–Steven Mogdis
 Monk, Daniel–Keller Williams Realty Central

Nowik, Kimberley–M 1 Realty Inc.
 Pearson, Rodney–The Ethical Experts
 Player, Tyrone–Nextpointe Real Estate Service
 Pruitt, Jason–Jason Pruitt
 Puzella, Timothy–Alexander Real Estate Detroit,
 Quiroz, Pedro–National Realty Centers Northv
 Robackouski, Jessica–Elite Realty
 Rodriguez, Daniel–KW Domain
 Rudolph, Tina–Coldwell Banker Professionals
 Schick, Victoria–Braven Enterprises LLC
 Schniedertoens, Katrin–KW Professionals
 Shah, Shrenik–Coldwell Banker Professionals
 Shepherd, Alicia–Real Living Kee Realty
 Shields, Dale–DRC Of Michigan Realty LLC
 Smith, Leslie–Carter And Associates Realty
 Sobh, Waseem–EXP Realty, LLC
 Stapleton, Jennifer–KW Professionals
 Strayhorn, Jason–EXP Realty, LLC
 Thompson, Alexis–Slater Signature Homes
 Tocco, Phillip–EXP Realty, LLC
 Tucker, Anthony–EXP Realty, LLC
 Turner, Jason–Vision Realty Centers, LLC
 Tyrell, Wendy–Real Living Kee Realty Roch.
 Vroom, Gary–Century 21 Curran & Oberski
 Warczak, Nicollett–Hall & Hunter
 White, Terrance–Keller Williams Metro
 Wiggins, Jazzmine–Front Page Properties
 Yeargin, Rachel–Luxury Homes Properties
 Young, Rhonda–Stonewater Real Estate Inc.
 Zecman, Kristina–RE/MAX Dream Properties
 Zimmerman, Jordan–Home Realty Partners

We Couldn't Do It Without You

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

TIMOTHY SMITH
Chemical Bank

ERIC ESSER
Community Financial



TOOLSHOP MONTHLY SALE

Visit us online!

gmaronline.com/toolshop

248-478-1700



6410- Large Corrugated Sign Only

Comes in Colors Red, Blue, Pink, Orange, and Purple

REGULAR MEMBER PRICE: \$7.99

July Sale Price: \$5.99



6300- Open House Today Sign Kit

Comes with Signs and Stakes

REGULAR MEMBER PRICE: \$27.95

July Sale Price: \$22.95



6432- Small A-Frame 22x12

Comes in Colors Red and Blue

REGULAR MEMBER PRICE: \$26.95

July Sale Price: \$21.95

REALTOR® STORE CURBSIDE PICK-UP NOW AVAILABLE

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

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

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

[SHOP NOW!](#)





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

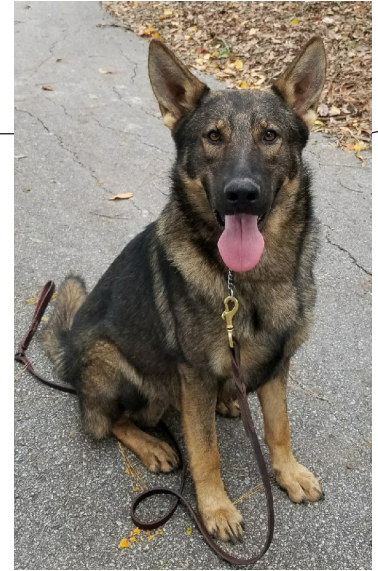
The Greater Metropolitan Association of REALTORS® (GMAR), the largest local association of Realtors® in the state of Michigan, is currently on the fourth year of its [5 years, 5 dogs, 5 lives saved](#) campaign in partnership with Guardian Angels Medical Service Dogs, Inc. Over the past three years, 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 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 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."



Indy, our 2018 dog, at 7 months old.



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

GMAR® Report

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

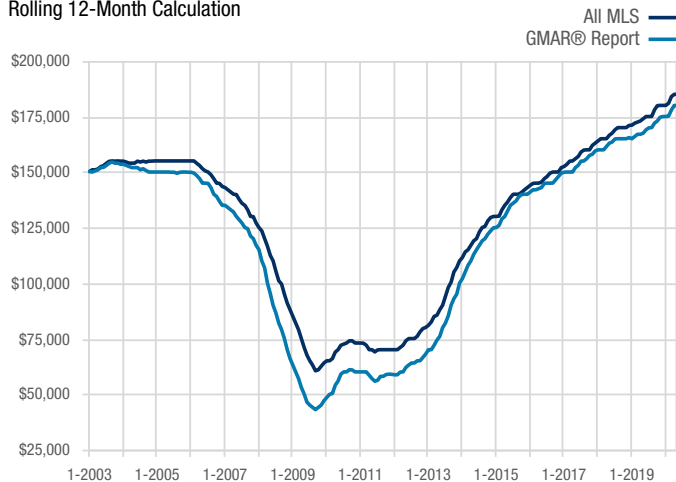
| Residential Key Metrics | May | | | Year to Date | | |
|---------------------------------|-----------|------------------|----------|--------------|------------------|----------|
| | 2019 | 2020 | % Change | Thru 5-2019 | Thru 5-2020 | % Change |
| New Listings | 7,203 | 5,573 | - 22.6% | 26,917 | 19,574 | - 27.3% |
| Pending Sales | 4,387 | 3,997 | - 8.9% | 18,341 | 14,305 | - 22.0% |
| Closed Sales | 4,291 | 1,334 | - 68.9% | 16,243 | 11,742 | - 27.7% |
| Days on Market Until Sale | 32 | 40 | + 25.0% | 40 | 46 | + 15.0% |
| Median Sales Price* | \$181,000 | \$177,250 | - 2.1% | \$163,500 | \$173,000 | + 5.8% |
| Average Sales Price* | \$227,930 | \$220,027 | - 3.5% | \$206,874 | \$214,575 | + 3.7% |
| Percent of List Price Received* | 98.2% | 96.9% | - 1.3% | 97.1% | 96.8% | - 0.3% |
| Inventory of Homes for Sale | 10,554 | 7,926 | - 24.9% | — | — | — |
| Months Supply of Inventory | 2.9 | 2.4 | - 17.2% | — | — | — |

| Condo Key Metrics | May | | | Year to Date | | |
|---------------------------------|-----------|------------------|----------|--------------|------------------|----------|
| | 2019 | 2020 | % Change | Thru 5-2019 | Thru 5-2020 | % Change |
| New Listings | 1,221 | 1,039 | - 14.9% | 4,869 | 3,855 | - 20.8% |
| Pending Sales | 837 | 665 | - 20.5% | 3,421 | 2,650 | - 22.5% |
| Closed Sales | 848 | 252 | - 70.3% | 3,032 | 2,336 | - 23.0% |
| Days on Market Until Sale | 32 | 51 | + 59.4% | 38 | 47 | + 23.7% |
| Median Sales Price* | \$172,500 | \$187,590 | + 8.7% | \$164,000 | \$167,000 | + 1.8% |
| Average Sales Price* | \$203,525 | \$214,634 | + 5.5% | \$197,247 | \$198,454 | + 0.6% |
| Percent of List Price Received* | 98.0% | 97.1% | - 0.9% | 97.4% | 97.3% | - 0.1% |
| Inventory of Homes for Sale | 1,809 | 1,794 | - 0.8% | — | — | — |
| Months Supply of Inventory | 2.6 | 2.9 | + 11.5% | — | — | — |

* 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.

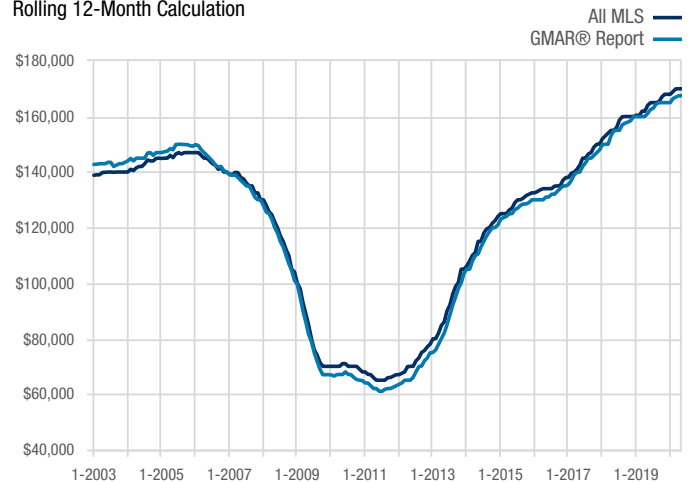
Median Sales Price - Residential

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

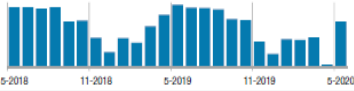
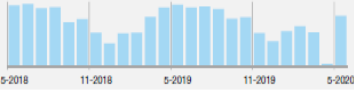

Single-Family Real Estate Market Statistics

FOR IMMEDIATE RELEASE – Embargoed until Wed. June 10, 2020

Statistics Contact:

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

May Pending Sales, Showing Activity Signals Recovery COVID-19 Economic Effects and Government Stay-at-Home Order Stall May Sales Activity, Down Nearly 68% YOY

| Key Metrics | Historical Sparkbars | 5-2019 | 5-2020 | Percent Change | YTD 2019 | YTD 2020 | Percent Change |
|---------------|---|--------|--------|----------------|----------|----------|----------------|
| New Listings |  | 14,558 | 11,505 | -21.0% | 53,879 | 39,873 | -26.0% |
| Pending Sales |  | 9,093 | 7,833 | -13.9% | 37,493 | 29,252 | -22.0% |
| Closed Sales |  | 8,867 | 2,845 | -67.9% | 32,904 | 24,533 | -25.4% |

May Real Estate Market Commentary

While the effects of COVID-19 in the broader economy continue, real estate activity began its recovery across much of the country. With pent up demand, showings are up 6% YOY for May locally – a positive early sign (and 2% above the national average). This amid a positive lending climate: According to Freddie Mac, mortgage rates have been below 3.3 percent for more than four weeks and are hovering near all-time lows, spurring strong interest by buyers and lifting showing activity up 4% nationally versus a year ago in the final week of May.

Another positive indicator of recovery: Pending Sales decreased by only 12.2 percent for Residential homes and 25.1 percent for Condo homes throughout the region. Closed Sales decreased 67.6 percent for Residential homes and 69.9 percent for Condo homes. Inventory decreased 23.4 percent for Residential homes but increased 2.6 percent for Condo homes.

The Median Sales Price decreased 1.3 percent to \$187,490 for Residential homes but increased 4.1 percent to \$182,250 for Condo homes. Days on Market increased 30.8 percent for Residential homes and 45.5 percent for Condo homes. Months Supply of Inventory decreased 16.1 percent for Residential homes but increased 14.8 percent for Condo homes.

Buyers have been quicker to return to the housing market in force than sellers, who have been showing a bit more reluctance to list their homes than is typical for this time of year. But trends are improving and as states and localities continue to moderate their COVID-19 policies, real estate activity is expected to continue to improve in the coming weeks.



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.

| Key Metrics | Historical Sparkbars | 5-2019 | 5-2020 | Percent Change | YTD 2019 | YTD 2020 | Percent Change |
|--------------------------------|----------------------|-----------|-----------|----------------|-----------|-----------|----------------|
| New Listings | | 14,558 | 11,505 | -21.0% | 53,879 | 39,873 | -26.0% |
| Pending Sales | | 9,093 | 7,833 | -13.9% | 37,493 | 29,252 | -22.0% |
| Closed Sales | | 8,867 | 2,845 | -67.9% | 32,904 | 24,533 | -25.4% |
| Days on Market Until Sale | | 39 | 50 | +28.2% | 47 | 53 | +12.8% |
| Median Sales Price | | \$185,000 | \$186,000 | +0.5% | \$170,000 | \$179,000 | +5.3% |
| Average Sales Price | | \$224,187 | \$223,981 | -0.1% | \$207,455 | \$215,355 | +3.8% |
| Percent of List Price Received | | 98.2% | 97.2% | -1.0% | 97.4% | 97.2% | -0.2% |
| Housing Affordability Index | | 165 | 171 | +3.6% | 179 | 178 | -0.6% |
| Inventory of Homes for Sale | | 22,505 | 17,902 | -20.5% | -- | -- | -- |
| Months Supply of Inventory | | 3.0 | 2.6 | -13.3% | -- | -- | -- |

Listing and Sales Summary Report May 2020



| | Total Sales (Units) | | | Median Sales Prices | | | Average DOM | | | On-Market Listings (Ending Inventory) | | |
|--------------------------------|---------------------|--------------|---------------|---------------------|------------------|--------------|-------------|-----------|---------------|---------------------------------------|---------------|---------------|
| | May-20 | May-19 | % Change | May-20 | May-19 | % Change | May-20 | May-19 | % Change | May-20 | May-19 | % Change |
| All MLS (All Inclusive) | 2,845 | 8,867 | -67.9% | \$186,000 | \$185,000 | +0.5% | 50 | 39 | +28.2% | 17,902 | 22,505 | -20.5% |
| City of Detroit* | 164 | 411 | -60.1% | \$46,000 | \$43,610 | +5.5% | 55 | 51 | +7.8% | 1,834 | 2,357 | -22.2% |
| Dearborn/Dearborn Heights* | 89 | 223 | -60.1% | \$148,500 | \$152,000 | -2.3% | 38 | 28 | +35.7% | 320 | 426 | -24.9% |
| Genesee County | 158 | 570 | -72.3% | \$145,400 | \$147,000 | -1.1% | 53 | 45 | +17.8% | 907 | 1,292 | -29.8% |
| Greater Wayne* | 484 | 1,596 | -69.7% | \$165,000 | \$162,500 | +1.5% | 41 | 28 | +46.4% | 2,427 | 3,092 | -21.5% |
| Grosse Pointe Areas* | 34 | 96 | -64.6% | \$290,000 | \$300,750 | -3.6% | 63 | 37 | +70.3% | 192 | 231 | -16.9% |
| Hillsdale County | 37 | 66 | -43.9% | \$148,000 | \$134,950 | +9.7% | 89 | 101 | -11.9% | 168 | 191 | -12.0% |
| Huron County | 5 | 14 | -64.3% | \$85,000 | \$107,250 | -20.7% | 118 | 165 | -28.5% | 62 | 84 | -26.2% |
| Jackson County | 85 | 219 | -61.2% | \$165,000 | \$135,000 | +22.2% | 90 | 75 | +20.0% | 586 | 527 | +11.2% |
| Lapeer County | 18 | 123 | -85.4% | \$196,850 | \$192,000 | +2.5% | 70 | 49 | +42.9% | 280 | 400 | -30.0% |
| Lenawee County | 60 | 118 | -49.2% | \$167,950 | \$170,750 | -1.6% | 105 | 80 | +31.3% | 371 | 388 | -4.4% |
| Livingston County | 99 | 351 | -71.8% | \$283,800 | \$280,000 | +1.4% | 38 | 38 | 0.0% | 675 | 781 | -13.6% |
| Macomb County | 409 | 1,354 | -69.8% | \$175,000 | \$178,500 | -2.0% | 41 | 29 | +41.4% | 1,887 | 2,593 | -27.2% |
| Metro Detroit Area* | 1,707 | 5,702 | -70.1% | \$192,500 | \$200,000 | -3.8% | 41 | 32 | +28.1% | 10,715 | 13,935 | -23.1% |
| Monroe County | 66 | 174 | -62.1% | \$227,450 | \$184,700 | +23.1% | 67 | 57 | +17.5% | 354 | 463 | -23.5% |
| Montcalm County | 12 | 21 | -42.9% | \$168,000 | \$134,900 | +24.5% | 65 | 63 | +3.2% | 44 | 46 | -4.3% |
| Oakland County | 551 | 1,990 | -72.3% | \$255,000 | \$260,000 | -1.9% | 38 | 31 | +22.6% | 3,892 | 5,112 | -23.9% |
| Saginaw County | 56 | 191 | -70.7% | \$132,000 | \$111,750 | +18.1% | 48 | 47 | +2.1% | 248 | 459 | -46.0% |
| Sanilac County | 20 | 35 | -42.9% | \$111,500 | \$122,225 | -8.8% | 98 | 93 | +5.4% | 134 | 202 | -33.7% |
| Shiawassee County | 29 | 80 | -63.8% | \$129,000 | \$128,150 | +0.7% | 50 | 56 | -10.7% | 147 | 193 | -23.8% |
| St. Clair County | 86 | 191 | -55.0% | \$147,950 | \$169,000 | -12.5% | 55 | 60 | -8.3% | 432 | 554 | -22.0% |
| Tuscola County | 12 | 32 | -62.5% | \$114,500 | \$134,950 | -15.2% | 85 | 44 | +93.2% | 52 | 100 | -48.0% |
| Washtenaw County | 172 | 484 | -64.5% | \$299,950 | \$290,000 | +3.4% | 40 | 31 | +29.0% | 1,479 | 1,586 | -6.7% |
| Wayne County | 648 | 2,007 | -67.7% | \$144,750 | \$144,000 | +0.5% | 44 | 33 | +33.3% | 4,261 | 5,449 | -21.8% |

* Included in county numbers.

GMAR EDUCATION CALENDAR 2020

JULY 2020-WE'RE VIRTUAL!

RESORT & SECOND HOME CERTIFICATION

CE Credits: 2 standard, 1 legal
Must attend both days!
July 13 & 14
10:00 a.m. – 1:30 p.m.
VIRTUAL
Instructor: Rick Conley
FREE, Membermax & EduPass
\$49, Members
\$59 Non-Member

SHORT SALE & FORECLOSURE CERTIFICATION (SFR)- 2 DAYS

CE Credits: 13 standard, 2 legal
July 15 & 16
9:00 p.m. – 12:30 p.m.
VIRTUAL
Instructor: Brent Belesky
FREE, Membermax & EduPass
\$39, Members
\$49, Non-Member

SUCCESSFULLY SELLING HUD HOMES

CE Credits: 3 standard
July 20
10:00 a.m. – 1:00 p.m.
VIRTUAL
Instructor: Steve Katsaros
FREE, Membermax & EduPass
\$20, Non- Members

SENIOR REAL ESTATE SPECIALIST DESIGNATION (SRES)- 3 DAYS

CE Credits: 13 standard and 2 legal
Must attend all three days!
July 20, 21 & 22
12:00 p.m. – 4:00 p.m.
VIRTUAL
Instructor: Bart Patterson
FREE, Membermax & EduPass
\$175, Members
\$199, Non- Members

CRS: DIGITAL MARKETING: ESTABLISHING A SOCIAL MEDIA BRAND- 2 DAYS

CE Credits: 8 standard
July 23 & 24
Must attend both days!
9:30 p.m. – 12:30 p.m.
VIRTUAL
Instructor: Matthew Rathburn
FREE, Membermax & EduPass
\$150, Members
\$200, Non-Member

GUIDANCE TO COMPLIANCE

CE Credits: 2 legal
July 24
1:30 p.m.- 3:30 p.m.
VIRTUAL
Instructor: Deanna DuRussel
FREE: Membermax & EduPass
\$20, Non-Membersx`x`

ACCREDITED BUYER REPRESENTATIVE DESIGNATION (ABR)- 3 DAYS

CE Credits: 13 standard and 2 legal
Must attend all 3 days!
July 27, 28 & 29
10:00 a.m. – 2:00 p.m.
VIRTUAL
Instructor: Rick Conley
FREE, Membermax & EduPass
\$99, Members
\$115, Non- Members

GMAR STANDARD CONTINUING EDUCATION

CE Credits: 3 standard/ 3 legal
July 29
9:00 a.m. – 3:00 p.m.
VIRTUAL
Instructor: Brent Belesky
FREE, Membermax & EduPass
FREE, Members
\$50, Non-Members

Knowing your Instructor

“

From mortgage origination to negotiating short sales to negotiating a real estate transaction to generating a Title Commitment, understanding all aspects of the real estate transaction is critical for your success as a Professional Realtor!”



Diane Kroll
GMAR Instructor

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



LARA Announces Change-Over to New MiPLUS

The Bureau of Professional Licensing (BPL) within the Department of Licensing and Regulatory Affairs (LARA) is moving to a new online licensing and regulatory database for health and occupational professionals, called Michigan Professional Licensing User System (MiPLUS).

The tentative launch date for Phase 3a of the new system has been MOVED TO AUGUST 25, 2020. The tentative launch date was July 28, 2020.

The delay is not due to any problems with the system, in fact, testing is going very well. Unfortunately, due to the COVID-19, testing is being done remotely which is more time-consuming. That combined with employee furlough days, that impact the hours we can spend on the project, has understandably slowed testing.

In order to allow time for migration of current licensing records into the new system, our office will be unable to process license applications, license renewals, or changes to licenses **now between August 3, 2020, and August 25, 2020**, for these professions only. We apologize for any inconvenience this may cause.

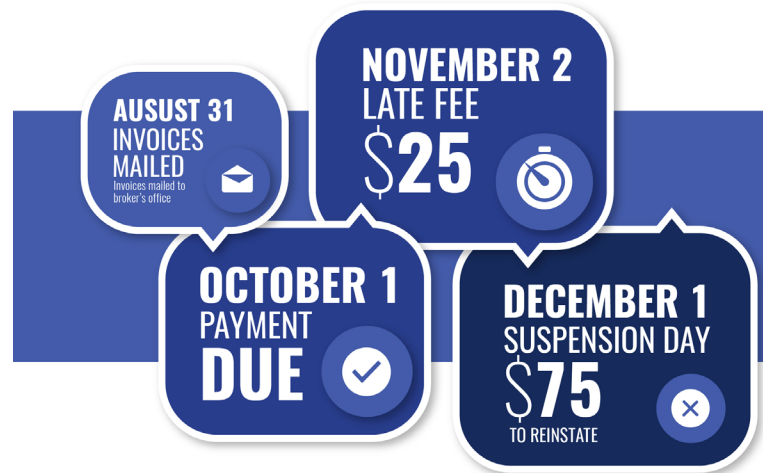
If you have additional questions or concerns regarding the transition, please do not hesitate to call 517-241-0199 or email BPLHELP@michigan.gov.

[READ MORE!](#)

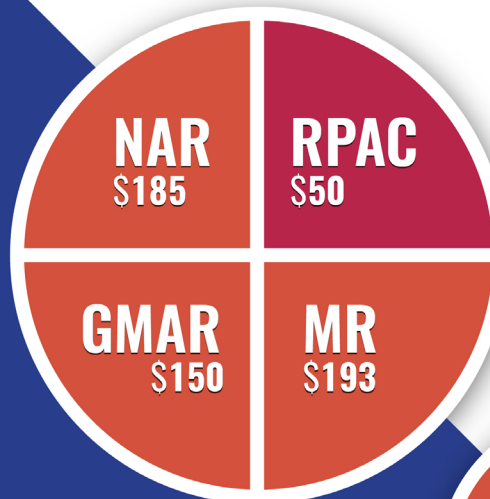


2021 Dues Renewal

Choose MemberMax™ for only \$54.83 /month



2021 Total Dues



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



Member Benefits

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

Pay Online

by Logging into Your Member Account at GMARonline.com



All About TCF Bank

TCF Financial Corporation (NASDAQ: TCF) is a Detroit, Michigan-based financial holding company with \$47 billion in total assets as of December 31, 2019 and a top 10 deposit market share in the Midwest. TCF's primary banking subsidiary, TCF National Bank, is a premier Midwest bank offering consumer and commercial banking, trust and wealth management, and specialty leasing and lending products and services to consumers, small businesses and commercial clients. TCF has approximately 500 banking centers primarily located in Michigan, Illinois and Minnesota with additional locations in Colorado, Ohio, South Dakota and Wisconsin. TCF also conducts business across all 50 states and Canada through its specialty lending and leasing businesses. As many know, TCF National Bank and Chemical Bank completed a merger of equals back in 2019. With our combined strength and adaptability we are now, more than ever, committed to being a leader in mortgage lending products and championing for our borrowers. In August 2020 we will be officially combining our two organizations to become one brand. TCF has a full suite of home loan programs and products and we invest in the leading technology for lending. Residential lending focuses on the communities we serve and we want to help homeowners every step of the mortgage process.



"At TCF we have chartered a unique journey of growth and innovation, putting us in a position to disrupt both large and small competitors. Our agility, and commitment to delivering exceptional customer service set us apart."

– Brian Call, EVP, Executive Managing Director of TCF Residential Lending



STANDARD CON-ED

Exclusive, Online. **Only at GMAR**



Presented by the Greater Metropolitan Association of Realtors®

Real Estate Standard Con-Ed

This is GMAR'S standard continuing education class. The course will consist of Disclosures & Risk Management, Service Animals, Grievance & Arbitration, Legal Updates 2020 and Realtors of Michigan: a Marijuana Update. This course will count as **3 legal and 3 general education credits**.

Tuesday, July 14, 2020

9:00am-3:00pm

VIRTUAL: ZOOM COURSE!

Instructor: Dennis Kozak

MemberMax/EduPass: FREE!

GMAR Members: FREE

Non-Members: \$35.00



For questions, contact:

Traci Dean | Education Director

248-522-0341

REGISTER ONLINE!

www.gmaronline.com



Resort & Second Home Property Specialist Certification

A 2-PART ONLINE ZOOM CLASS!

July 13th & 14th | 1pm – 3pm

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

Special Member Pricing!

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A 2-PART ONLINE ZOOM CLASS!

July 15th & 16th | 9am – 12:30pm

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 **GMAR VIRTUAL EDUCATION**



Accredited Buyer's Representative Designation

AN ONLINE 3-DAY ZOOM CLASS!

July 27, 28 & 29 | 10am – 2pm

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

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

Next Class:
Real Estate Standard Con-Ed

July 29th - Via Zoom 9:00am-3:00pm
GMAR | 24725 W Twelve Mile Rd Suite
100, Southfield MI 48034

REGISTER ONLINE! www.gmaronline.com



FEMA & Flood Zone

AN ONLINE ZOOM CLASS!

July 17th | 10am – 12pm

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

Free for all members!

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



 **GMAR VIRTUAL EDUCATION**



Successfully Selling HUD Homes

AN ONLINE ZOOM CLASS!

July 20 | 10am – 1pm

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

Free for all Members!

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



 **GMAR VIRTUAL EDUCATION**



Senior Real Estate Specialist Designation

A 3-PART ONLINE ZOOM CLASS!

July 20, 21 & 22 | 12pm – 4pm

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

Special Member Pricing!

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



 **GMAR VIRTUAL EDUCATION**



Guidance to Compliance

AN ONLINE ZOOM CLASS!

July 24 | 1:30pm – 3:30pm

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

Free for all members!

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



 **GMAR VIRTUAL EDUCATION**

RRC ONE-DAY COURSE



Digital Marketing: Establishing a Social Media Brand

July 23 & 24, 2020

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

VIRTUL- ZOOM

2-DAY COURSE- must attend both days

MemberMax/EduPass: FREE!

GMAR Members: \$150.00

Non-Members: \$200.00



Presented by Matthew Rathbun, CRS
Keynote Speaker



officially certified by



About Matthew:

Matthew Rathbun is a veteran instructor with a unique blend of geekiness, humor and an in-depth knowledge of the practice of real estate. Matthew is the Executive Vice President of a large, multi-office firm in Virginia and has served in various capacities in the local, state and national Association of Realtors.



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