

METROPOLITAN REALTOR®

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JUNE 2020

GMAR is Virtual ***FULL STEAM AHEAD***





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 the official publication of the
 Greater Metropolitan
 Association of REALTORS®
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JUNE 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

Realtors® Helping Realtors: Greater Realtors® Foundation Announces Pandemic Benevolent Fund

(Southfield, Michigan) – In May, the Greater Metropolitan Association of Realtors® donated \$40,000 to the Greater Realtors® Foundation (GRF) to assist Realtors® who have been impacted by the COVID-19 Pandemic, which has left many in the real estate industry looking for ways to make ends meet.

With this donation, the [Greater Realtors® Foundation](#) Board of Directors quickly voted to approve the Realtors® Helping Realtors® Benevolent Fund.

“The Greater Realtors® Foundation had always planned to create a benevolent fund to help strengthen our communities,” said Karen Greenwood, President, “but we found that need to be even greater now as we find ourselves in the middle of a worldwide pandemic that has impacted everyone in one way or another. If we can help the Realtor® family, we want to.”

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.

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.

More information regarding the Grant & Benevolent Fund, eligibility requirements, disbursement, and application, can be located at [greaterrealtorsfoundation.com](#).

About GRF: The Greater Realtors® Foundation relies entirely on donations to exist and help members. The Greater Realtors® Foundation is a 501(c)(3) nonprofit, established in 2018, and provides financial assistance through various programs for property disaster relief and disability-adaption projects to individuals, families, and non-profit agencies. Visit [greaterrealtorsfoundation.com](#) to learn more.



Benevolent Funds Program

Financial Assistance Available
for Members in Need

Learn more and apply online at:
[www.greaterrealtorsfoundation.com](#)





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

“The eyes are the window to your soul.”

- William Shakespeare

These words are more relevant now than ever before. In order to stay safe and healthy we all are using masks to cover most of our face leaving only our eyes exposed to convey unspoken thoughts and emotions. Our eyes have become windows offering vision inward and outward.

As many organizations planned for 2020, themes like “2020 Vision” or “Perfect Vision” were frequently bantered about. At GMAR we were looking forward to a year with focus on growth and expansion along with greater inclusion and diversity in leadership.

Instead we have found ourselves quickly re-focusing on offering our members support, encouragement and hope through these extraordinary times. Fortunately, GMAR was and remains prepared for any dramatic shift in the real estate market with strong contingency plans in place to meet and exceed the needs of our members. Through the dedication of our volunteers and staff GMAR has demonstrated resiliency and flexibility in order to overcome issues that could negatively affect our association.

At GMAR we know that our vision must be multi-faceted. We need to understand and acknowledge the past. We should recognize the present and how to rise above challenges and adversity. And we must look boldly to the future with hope and ambition.

We are proud to announce **GMAR Tomorrow; A Greater Future For Our Association**. A task force has been assembled consisting of some of the most progressive and broad thinking minds in our association lead by Vickey Livernois and yours truly. The group will be setting goals and objectives as we formulate plans to move our association forward by learning from the challenges of today. We will be utilizing our most valuable resource – our volunteers – in order to move with intent and courage into the new world that is emerging before us.

As we continue to do our very best to stay safe and healthy it is time to plan for the days, weeks, months and years ahead. It is no longer enough to simply have a vision. At GMAR we are VISIONARY as we think about the future with wisdom and imagination.

“

If you can't fly, then run. If you can't run, then walk. If you can't walk, then crawl,

but whatever you do, you have to keep moving forward

- Martin Luther King, Jr.



UNDER ALL IS THE LAND

This is the first sentence in the Preamble to the Realtor® Code of Ethics of the National Association of Realtors®. The statement will always hold true for all humanity that aspires to call this land home.

June is recognized as National Homeownership Month. This is a time to celebrate and promote the American Dream of owning a home. It is a time to reiterate that it is in the best interest of our nation that all people must be treated equally. Our unwavering commitment to this goal starts with education and communication focused on antidiscrimination in housing and to recommit to expanding equal access to homeownership for all people.

Fair housing organizations work tirelessly with communities across the country to educate the public about fair housing and to advocate for policies that promote housing rights. Realtors® regularly work in partnership with government and private housing to promote best practices that will prevent discrimination and help encourage prosperous, diverse, and inclusive communities.

Realtors® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

-Article 10 of the Realtor® Code of Ethics

GMAR CARES

Striving
to Make a
Difference
#GreaterRealtors

THAT'S
WHO
WE



REALTOR®

As we strive to make a difference, we are now accepting donations of the items below in a donation box placed in front of our office. Donations will be divided and go to an Oakland County Shelter for women and children as well as local hospitals. Together, we will shape a better future with hope, kindness, empathy, and love. #GreaterRealtors #GivingTuesdayNow

ITEMS ACCEPTED:

Boxed Macaroni and Cheese
Canned Fruit and Veggies
Canned Soup, Chili and Stews
Canned Meat (tuna, chicken, etc.)
Rice (All Varieties)
Granola Bars
Baby Wipes
Formula

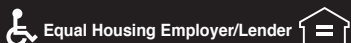
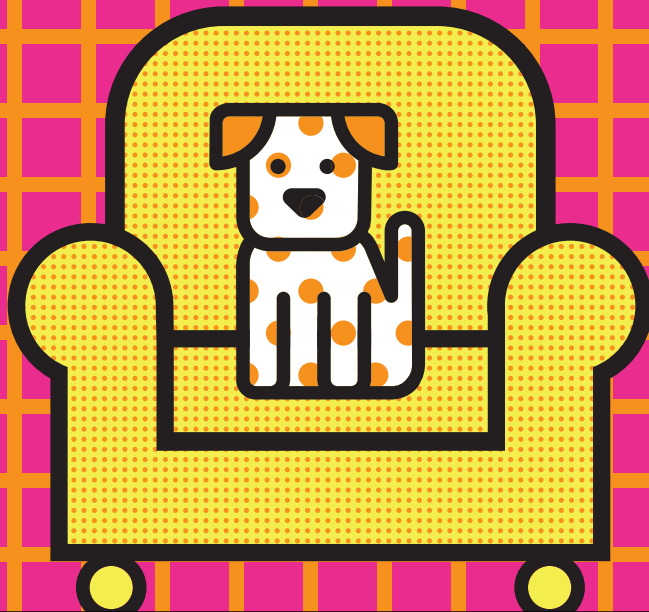
PPE TO INCLUDE:

Disposable Boot/Shoe Covers
Masks (N95, or cloth masks)
Goggles or Safety Glasses
Disposable gloves (latex or non-latex)



**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.



1.844.984.HOME (4663)

Terms and conditions apply. Find out more at Michigan.gov/homeownership.





By VICKY LIVERNOIS
Chief Executive Officer

Not the Typical this Year!

Typically, around this time of the year I would be sharing with you updates after visiting D.C. for the Midyear meetings. Hopefully, many of you took advantage of the opportunity to join in on those meetings as most offered a live stream or virtual option and were available to all NAR members at no cost.

While we didn't travel to DC, quite a few of our volunteers participated in these meetings, virtually! Many offered insight to the future of the industry, some were designed to help guide us through this "new normal", and many were the governance meetings where the business of NAR happens.

While there was a record number of participants, I did want to share just a few items that may be of interest:

The NAR Board approved a change to the Code of Ethics and Arbitration Manual to require an explanation when a member files an amended complaint. The goal is to give respondents a full and fair opportunity to defend themselves against the new allegations without necessitating continuance of a hearing.

They also approved a policy in favor of a federal Homeownership Tax Credit that would incentivize taxpayers to purchase and own a

primary residence. Ideally, according to the policy, the tax credit would be for households that no longer itemize deductions, would provide a higher benefit in the first year, and would recognize geographic housing cost differences.

Last, but certainly not least, they also voted to approve their 2021 budget that keeps the NAR dues at \$150 per year.

As we charge full speed ahead into the busy summer market and the surge from Spring customers, don't forget to make time for fun, family and friends! Please be sure to join us on July 18th for our now virtual Summer in the Park event...we hope to have something for everyone! Join in on the 5k Kaleidoscope Walk/Run, venture out for a scavenger hunt, and get your kids involved in our Coloring Contest! More information will be coming soon to your inbox.

Looking forward to a great summer! As always, if you ever need to reach myself or another staff person – we are just a call, click or chat away!

LET'S
PLAY
THE
FEUD



PRESENTED BY:
TWC &

Join us for a
Virtual Family Feud Tournament!

See if your team becomes the champions!
Prizes for the winning team!

Thursday, June 18th

4:00 - 5:00 pm | \$5 per player | Teams of 5 Encouraged, Audience Free!

Register online: www.GMARonline.com/calendar



Although the team slots have sold out, you can still be a Family Feud audience member for free!
Cheer on your colleagues or simply enjoy the fun.

Sponsored by: Tedder Whitlock Consulting & Hommati #157

Register here: <https://bit.ly/3gyUiS4>



Coffee & **ECONOMICS** with **Dr. Lawrence Yun**

Join us for a chat with Dr. Lawrence Yun, Chief Economist for NAR as he shares his predictions for the post-COVID real estate market.

A GMAR EXCLUSIVE ONLINE EVENT

Thursday, June 25th | Admission **FREE!** | 10:00 a.m. - 10:45 a.m.

Register online:

<https://coffeewithdryun.eventbrite.com>



By TRAVIS GREER
GMAR Director of Realtor®
and Community Affairs

Electing REALTOR® Champions to Public Office Works!

In May, GMAR hosted a virtual training for members who were preparing to participate in GMAR's endorsement process—and it was a great success! Whether you love or hate politics, it is fascinating to hear directly from candidates on how they view the industry (even though sometimes those candidates have the wrong impression).

In 2017, GMAR set out to start making local election endorsements, and I'm proud to say that the work done by those early REALTORS® who volunteered to sit interview candidates laid the ground work for what would become our growing track record of success in protecting the industry and the way you do business.

Just recently, GMAR became aware that the Madison Heights City Council was considering a proposal to implement a mandatory rental registration and rigorous inspection schedule. But before we talk about the outcome, let's rewind to 2019.

GMAR interviewed, endorsed, and supported 3 candidates running for the Madison Heights City Council. Those 3 candidates went on to win the election and reached out to us for our

input on the proposal before it went to City Council. I'm excited to report that the rental registry and inspection scheduled proposal was handily defeated, largely due in part because of our efforts to elect REALTOR® Champions to the Madison Heights City Council.

That also goes without mentioning there are several challenges in other communities. We're continuing our efforts to expand GMAR's reach and foster stronger relationships with elected officials across the region; but we need your help to make that happen! In May 2021, consider volunteering to interview candidates! I think it will give you a completely different understanding of politics and how affects the industry.



Welcome, New Members!

Anthony Adent –Shain Park, REALTORS
 Asar Amen –NREMG Realty
 Sylvia Anode –Front Page Properties
 Christine Asare –Keller Williams Metro
 Tom Ball –Real Estate One
 Paul Banks –Superior Home Realty
 Lorajo L. Beccari –EXP Realty, LLC
 Monique Broussard –Dwellings Unlimited LLC
 Arielle Brown –EXP Realty, LLC
 Stephanie Canada –Trowbridge Realty
 Lori F. Chacos –THE HABITAT COMPANY OF MICHIGAN
 Shuab Chowdhury –American Realty Network
 Raymond Cleary –EXP Realty, LLC
 Alexander D'Avanzo –Real Estate One
 Gary DeGrandchamp –Real Estate One Novi
 Jack Dziewit –3DX Real Estate, LLC
 David Elam –Downtown Realty
 Eric Frontiera –Five Star Real Estate
 Anna Gerlants –KW Advantage
 Curtis Gordon –KW Advantage
 Michael Grasso –EXP Realty, LLC
 Julie Heidt –Keller Williams Metro
 Paula Housley –National Realty Centers
 Cynthia L. Hunt –KW Home Realty
 Rachel Hyland –EXP Realty, LLC
 Kerry Jackson –Real Estate One, Inc.
 Lauren Kartje –Keller Williams Realty AA Mrkt
 Julius Kollo –EXP Realty, LLC
 Marina LaRocca –Expert Realty Solutions Inc.
 Tameka Littleton –Elite Realty

Meridith Lorde Cole –Berkshire Hathaway Home Services
 John P. Mackey –Mackey Realty Group
 Kelly Mell –KW Domain
 Jacob Merritt –EXP Realty, LLC
 LaTonea Miller –Veronica Todd Realty
 Matthew Obrien –Berkshire Hathaway Home Services
 Melvin Parker –KW Professionals
 Angela Parks –Parks Home Appraisals
 Shquilla Perkins –KW Domain
 Melissa Poirier –NextHome Evolution
 Kara Powers –Kara Powers
 Alexander Rittner –Vylla Homes
 Bridgette Robertson –Key Realty
 Paula Roehm –EXP Realty, LLC
 Michael Smith –Keller Williams Realty Central
 Taigehanna Stewart –KW Professionals
 Ashley Thomas –Luxury Homes Properties
 Clarissa Walton –Brookstone, Realtors
 MaryLou West –Brookstone, Realtors
 Julius Williams –Rivers Realty, Inc.
 Jacquelyn Wise –Expert Realty Solutions Inc.

We Couldn't Do It
Without You

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

TIMOTHY SMITH
Chemical Bank

ERIC ESSER
Community Financial





By MELISSA BOTSFORD
GMAR RPAC Chair

REALTORS® Are Essential!

It was great news for REALTORS®, Buyers, Sellers, and the whole Real Estate community when Real Estate became essential on May 7. Michigan REALTORS® worked very hard with our state government to emphasize the importance of our industry to the economy along with proposing how we can ‘safely’ do business. Now we live in a time of masks and 6 feet apart; but we can continue to help our clients safely!

As we transition our lives to a more ‘virtual’ world, many events are possible in this new format! Family Feud was just added to the GMAR calendar for happy hour on Thursday, June 18th. I think this will be a lot of fun! The RPAC Committee is putting together a team of 5. Please consider putting together a team for some healthy competition!

Last week, we were excited to have nearly 50 members take advantage of the virtual Choosing REALTOR® Champions—a training to prepare GMAR REALTORS® on how to interview candidates and what to consider when making a recommendation to the Board of Directors. It was a great training session hosted by Travis Greer, Director of Realtor® and Community Affairs. He did a fantastic job and I learned a lot! If you were not able to attend this year, please consider attending next year! The training helped to prepare us for the candidate

interviews that began last week and continue into next week.

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

GMAR’s RPAC Committee is made up of REALTOR® members and business affiliate members passionate about protecting the rights of homeownership. It is the only grass- roots and issues mobilizing force that exists to protect and promote the tradition of home ownership and real estate investment. The committee continuously strives to raise funds to support candidates that support home ownership and property rights. It is my honor to serve as the 2020 RPAC Chair alongside Gordon McCann as Vice Chair.



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 May 2020.

Robbin Barnes
Pam Bartling
Austin Black
Nathan Boji
Brenda Brosnan
Sarah Cameron
Jessica Carter
James Courtney
Emily Day
Melissa Degen
Andrea Esse

Travis Greer
Jason Heilig
Lawrence Henney
Kevin Hultgren
Ronald Jaszur
Brad Jordan
James Littlepage
Carol Lukity
Shana Maitland
Lana Mangiapane
Karen Miller

Joseph Nannini
Jeffrey Packer
David Palmer
Anthony Schippa
Devon Smith
Katie Weaver
Claire Williams
Michael Workman
Brian Yaladoo
Jerry Yatooma
Jonathan Zaia

**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			
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			
Access to MLS (RealComp II)			
Local, State, & National Dues			
Gmar Exclusive Member Benefit	Other Associations	GMAR Premier	GMAR MemberMax



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

Hello Friends & Colleagues

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

During the 2+ month lockdown and now with real estate services being deemed essential, we're continuing to take all of our in-person meetings to zoom and/or Facebook Messenger for the safety of our members and general public. With the use of the Zoom platform we hosted our very first Roaring 20's Murder Mystery Night with over 80 members in attendance. On May 12th we hosted a very successful fireside chat. On May 27th we hosted a very cool and trendy 80's Prom Murder Mystery Night. These all had great turnouts with fun and innovative ways to stay connected with our colleagues! All upcoming in-person events are going virtual and/or canceled until the stay order is lifted. Please visit gmaronline.com for up-to-date information.

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

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

TOOLSHOP MONTHLY SALE

Visit us online!

 gmaronline.com/toolshop

 248-478-1700



3359 Homeowner's Portfolio

Comes in Colors: Red, Blue, and Black

REGULAR MEMBER PRICE: \$20.00

June Sale Price: \$17.00

Realtor Clothing all 15% OFF

Choose from Shirt, Cardigan, Yoga Pants,
Sizes range XS-XXL

REGULAR MEMBER PRICE: \$13.99-\$60.00

June Sale Price: \$11.89-\$51.00

Realtor Jewelry 15% OFF

REGULAR MEMBER PRICE: \$7.00-\$24.00

June Sale Price: \$6.38-\$20.40

We are still taking orders! They can be placed by calling our office, emailing Pauline@gmaronline.com, or visiting our online store at gmaronline.com/toolshop. All orders placed will be shipped out on Wednesdays using UPS Ground Service, which typically takes one to two days for delivery, depending on location.

If you have questions regarding the online store please contact Pauline at Pauline@gmaronline.com or call our office at (248) 478-1700.

Remerica Hometown One Donates to Help Michigan Veteran



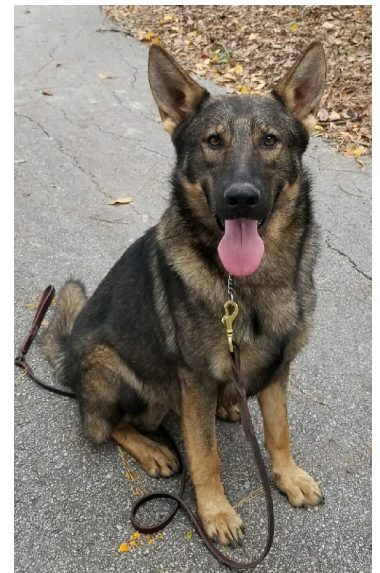
As part of GMAR’s [5 years, 5 dogs, 5 lives](#) saved initiative, John McArdle of Remerica Hometown One donated to Guardian Angels Medical Service Dogs. With his generous contribution GMAR raised \$53,715 - more than enough to fully fund the training of a medical service dog. The dog, named Thor, was trained and paired with a Michigan Veteran in early 2018.

In 2018, GMAR raised \$30,000 to fully fund the training of Indy. Indy is 8 months old and learning basic skills right now. She just started working with her leash and collar on and is moving along swiftly!

2019 GMAR President Al Block said “It is because of our members that we are able

to cause positive change in the lives of veterans. GMAR Realtors not only transact real estate, but we are also your neighbors in the communities we serve.”

[Guardian Angels Medical Service Dogs](#) trains medical service dogs to mitigate the challenges associated with several disabilities, including: PTS (Post Traumatic Stress), traumatic brain injury, seizure disorders, glucose imbalance, mobility issues, hearing impairment, and more. 22 vets suffering from PTSD succeed in taking their life each day, and 90% of married vets suffering from PTSD divorce. When paired with a Guardian Angels Medical Service Dog, both of those rates drop to ZERO.



Indy, our 2018 dog, at 7 months old.



In honor of their donation, GMAR CEO Vickey Livernois (center-right) presents John McArdle of Remerica Hometown One (center-left) with plaque of special recognition.

GMAR® Report

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

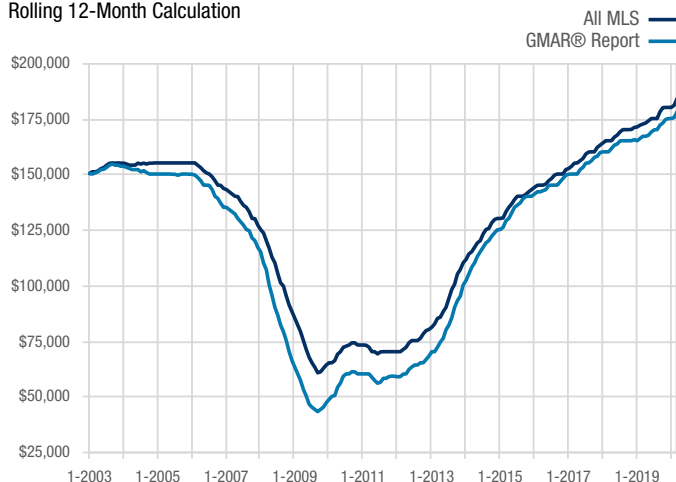
Residential Key Metrics	April			Year to Date		
	2019	2020	% Change	Thru 4-2019	Thru 4-2020	% Change
New Listings	6,249	1,674	- 73.2%	19,714	13,960	- 29.2%
Pending Sales	4,207	1,215	- 71.1%	13,961	10,503	- 24.8%
Closed Sales	3,695	1,932	- 47.7%	11,951	10,065	- 15.8%
Days on Market Until Sale	39	40	+ 2.6%	43	47	+ 9.3%
Median Sales Price*	\$165,000	\$192,000	+ 16.4%	\$157,000	\$172,500	+ 9.9%
Average Sales Price*	\$209,152	\$228,907	+ 9.4%	\$199,320	\$214,435	+ 7.6%
Percent of List Price Received*	97.4%	97.8%	+ 0.4%	96.7%	96.8%	+ 0.1%
Inventory of Homes for Sale	9,416	7,406	- 21.3%	—	—	—
Months Supply of Inventory	2.6	2.2	- 15.4%	—	—	—

Condo Key Metrics	April			Year to Date		
	2019	2020	% Change	Thru 4-2019	Thru 4-2020	% Change
New Listings	1,154	301	- 73.9%	3,648	2,809	- 23.0%
Pending Sales	824	198	- 76.0%	2,584	2,026	- 21.6%
Closed Sales	673	333	- 50.5%	2,184	2,029	- 7.1%
Days on Market Until Sale	38	36	- 5.3%	40	46	+ 15.0%
Median Sales Price*	\$163,500	\$167,450	+ 2.4%	\$159,500	\$165,000	+ 3.4%
Average Sales Price*	\$197,398	\$198,872	+ 0.7%	\$194,810	\$197,132	+ 1.2%
Percent of List Price Received*	97.9%	97.4%	- 0.5%	97.2%	97.3%	+ 0.1%
Inventory of Homes for Sale	1,689	1,608	- 4.8%	—	—	—
Months Supply of Inventory	2.4	2.5	+ 4.2%	—	—	—

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

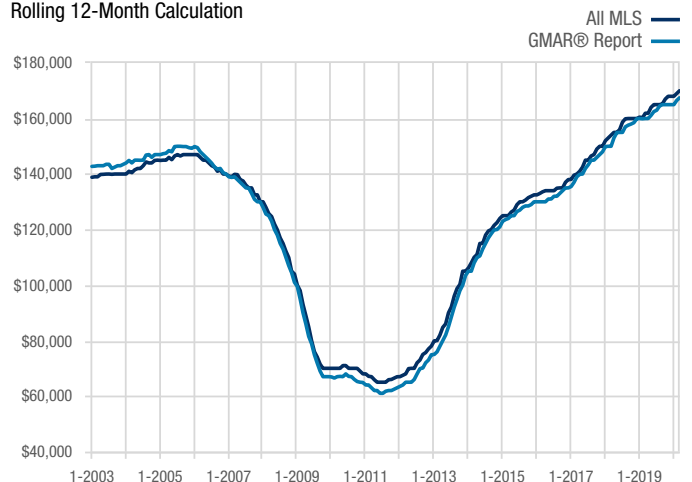
Median Sales Price - Residential

Rolling 12-Month Calculation



Median Sales Price - Condo

Rolling 12-Month Calculation



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

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

Single-Family Real Estate Market Statistics

FOR IMMEDIATE RELEASE

Statistics Contact:

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

COVID-19 Effects Constrain Home Sales by 46% in April *Over 4,000 Home Sales Reported Despite Virus*

Quick Facts

- 46.0%	+ 11.7%	- 18.2%
Year-Over-Year Change in Closed Sales Residential and Condo	Year-Over-Year Change in Median Sales Price Residential and Condo	Year-Over-Year Change in Homes for Sale Residential and Condo

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

April Real Estate Market Commentary

While the stock market recovered significantly in March, the effects of COVID-19 to the economy continue to build. In just the last four weeks, more than 20 million people filed initial unemployment claims according to the United States Department of Labor, fueled by stay at home orders and a slowdown of economic activity across the country. Added to the unemployment claims from March, more than 30 million people have become unemployed since COVID-19 has become widespread in the U.S. In the face of these challenging times, real estate activity in April slowed significantly.

Closed Sales decreased 45.6 percent for Residential homes and 49.1 percent for Condo homes. Pending Sales decreased 71.8 percent for Residential homes and 75.7 percent for Condo homes. Inventory decreased 20.4 percent for Residential homes and 1.9 percent for Condo homes.

The Median Sales Price increased 12.7 percent to \$195,000 for Residential homes and 4.9 percent to \$173,000 for Condo homes. Days on Market increased 2.1 percent for Residential homes and 5.1 percent for Condo homes. Months Supply of Inventory decreased 14.8 percent for Residential homes but increased 8.0 percent for Condo homes.

While the effect of COVID-19 continues to vary widely across the country, it is expected that social distancing, higher unemployment, and lower overall economic activity is likely to continue to constrain real estate activity in the near term. At the same time, the industry is adapting to the current environment by conducting business using technologies such as virtual showings and e-signing to help buyers and sellers with their housing needs in the face of these challenges.



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	4-2019	4-2020	Percent Change	YTD 2019	YTD 2020	Percent Change
New Listings		12,712	3,440	-72.9%	39,320	28,253	-28.1%
Pending Sales		8,747	2,423	-72.3%	28,407	21,541	-24.2%
Closed Sales		7,519	4,060	-46.0%	24,036	20,942	-12.9%
Days on Market Until Sale		46	47	+2.2%	50	53	+6.0%
Median Sales Price		\$171,000	\$191,000	+11.7%	\$165,000	\$178,000	+7.9%
Average Sales Price		\$208,070	\$226,830	+9.0%	\$201,288	\$214,852	+6.7%
Percent of List Price Received		97.6%	97.9%	+0.3%	97.1%	97.2%	+0.1%
Housing Affordability Index		178	167	-6.2%	185	179	-3.2%
Inventory of Homes for Sale		20,073	16,413	-18.2%	--	--	--
Months Supply of Inventory		2.7	2.4	-11.1%	--	--	--

Listing and Sales Summary Report April 2020



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Apr-20	Apr-19	% Change	Apr-20	Apr-19	% Change	Apr-20	Apr-19	% Change	Apr-20	Apr-19	% Change
All MLS (All Inclusive)	4,060	7,519	-46.0%	\$191,000	\$171,000	+11.7%	47	46	+2.2%	16,413	20,073	-18.2%
City of Detroit*	171	390	-56.2%	\$65,000	\$45,000	+44.4%	57	57	0.0%	1,957	2,213	-11.6%
Dearborn/Dearborn Heights*	85	200	-57.5%	\$163,000	\$133,500	+22.1%	34	37	-8.1%	301	397	-24.2%
Genesee County	217	481	-54.9%	\$155,990	\$136,500	+14.3%	49	49	0.0%	944	1,199	-21.3%
Greater Wayne*	697	1,351	-48.4%	\$173,000	\$145,000	+19.3%	32	37	-13.5%	2,207	2,750	-19.7%
Grosse Pointe Areas*	48	53	-9.4%	\$320,200	\$282,000	+13.5%	49	42	+16.7%	159	202	-21.3%
Hillsdale County	33	40	-17.5%	\$150,950	\$107,750	+40.1%	114	107	+6.5%	144	165	-12.7%
Huron County	7	12	-41.7%	\$112,000	\$82,637	+35.5%	110	86	+27.9%	56	83	-32.5%
Jackson County	96	201	-52.2%	\$142,001	\$133,750	+6.2%	86	82	+4.9%	510	482	+5.8%
Lapeer County	51	102	-50.0%	\$220,000	\$174,975	+25.7%	51	50	+2.0%	280	318	-11.9%
Lenawee County	86	112	-23.2%	\$159,950	\$156,200	+2.4%	93	86	+8.1%	312	348	-10.3%
Livingston County	153	253	-39.5%	\$280,000	\$277,000	+1.1%	41	49	-16.3%	593	651	-8.9%
Macomb County	596	1,194	-50.1%	\$189,450	\$165,500	+14.5%	39	35	+11.4%	1,888	2,323	-18.7%
Metro Detroit Area*	2,475	4,742	-47.8%	\$208,000	\$180,000	+15.6%	38	39	-2.6%	9,867	12,254	-19.5%
Monroe County	119	187	-36.4%	\$195,000	\$184,000	+6.0%	63	62	+1.6%	294	460	-36.1%
Montcalm County	8	13	-38.5%	\$171,750	\$125,000	+37.4%	70	58	+20.7%	40	42	-4.8%
Oakland County	858	1,554	-44.8%	\$261,638	\$255,495	+2.4%	38	39	-2.6%	3,222	4,317	-25.4%
Saginaw County	84	168	-50.0%	\$125,500	\$100,500	+24.9%	58	66	-12.1%	269	404	-33.4%
Sanilac County	12	25	-52.0%	\$154,950	\$115,000	+34.7%	90	92	-2.2%	141	176	-19.9%
Shiawassee County	38	81	-53.1%	\$134,000	\$139,900	-4.2%	57	71	-19.7%	161	181	-11.0%
St. Clair County	80	193	-58.5%	\$152,700	\$160,000	-4.6%	66	55	+20.0%	463	521	-11.1%
Tuscola County	15	30	-50.0%	\$79,000	\$119,500	-33.9%	99	86	+15.1%	57	94	-39.4%
Washtenaw County	261	421	-38.0%	\$295,000	\$290,000	+1.7%	38	37	+2.7%	1,139	1,467	-22.4%
Wayne County	868	1,741	-50.1%	\$160,000	\$127,000	+26.0%	37	41	-9.8%	4,164	4,963	-16.1%

* Included in county numbers.

JUNE 2020-WE'RE VIRTUAL!

DISCOVERING COMMERCIAL REAL ESTATE

CE Credits: 2 standard, 1 legal
June 8
9:00 a.m. - 12:00 p.m.
VIRTUAL
Instructor: Anthony Jablonski
FREE, Membermax & EduPass
\$25, Members
\$35, Non-Member

ACCREDITED BUYER'S REPRESENTATIVE DESIGNATION (ABR)- 3 DAYS

CE Credits: 13 standard, 2 legal
June 9, 10 & 11
12:00 p.m. - 4:00 p.m.
VIRTUAL
Instructor: Bart Patterson
FREE, Membermax & EduPass
\$99, Members
\$115, Non-Member

BROKER SHORTS-MARKETING & BRANDING

CE Credits: 1 standard
June 12
11:00 a.m. - 12:00 p.m.
VIRTUAL
Instructor: Bart Patterson
FREE, Membermax & EduPass
\$20, Members
MEMBERS ONLY
Broker & Associate Brokers Only!

BROKER SHORTS-LEGAL QUESTIONS

CE Credits: 2 legal
June 12
1:00 p.m.-3:00 p.m.
VIRTUAL
Instructor: Deanna DuRussel
FREE, Membermax & EduPass
\$20, Members
MEMBERS ONLY!
Broker & Associate Brokers Only!

FEMA & FLOOD

CE Credits: 2 legal
June 15, 2020
10:00 a.m.- 12:00 p.m.
VIRTUAL
Instructor: Karol Grove
FREE

EXCEL-3

NO CON-ED
June 16
03:00 p.m. - 4:30 p.m.
VIRTUAL
Instructor: Bart Patterson
No Charge

AGENT 101

CE Credits: 2 legal
2 separate days-must attend both
June 17 & 19
1:00 p.m.- 3:00 p.m.
VIRTUAL
Instructor: Deanna DuRussel
FREE: Membermax & EduPass
\$40, Non-Members

CRB: BUILDING A BUSINESS PLAN THAT GETS RESULTS

CE Credits: 8 standard
June 18
8:30 a.m. - 5:00 p.m.
VIRTUAL
Instructor: Candy Cooke
FREE, Membermax & EduPass
\$199, Members
\$299, Non-Members

MILITARY RELOCATION PROFESSIONAL CERTIFICATION (MRP)- 2 DAYS

CE Credits: 8 standard
June 22 & 23
9:00 a.m. - 12:30 p.m.
VIRTUAL
Instructor: Brent Belesky
FREE, Membermax & EduPass
\$49, Members
\$59, Non-Members

SUCCESSFULLY SELLING HUD HOMES

CE Credits: 3 standard
June 24
10:00 a.m. - 1:00 p.m.
VIRTUAL
Instructor: Steve Katsaros
FREE, Membermax & EduPass
\$20, Non-Members

SELLER REPRESENTATIVE SPECIALIST DESIGNATION (SRS)- 3 Days

CE Credits: 13 standard and 2 legal
June 24, 25 & 26
11:00 a.m. - 3:00 p.m.
VIRTUAL
Instructor: Rick Conley
FREE, Membermax & EduPass
\$99, Members
\$115, Non-Members

Knowing your Instructor



I know the military community appreciates Realtors® who make the effort to understand their unique real estate needs. The MRP gives you a competitive edge over other Realtors® in the eyes of military veterans."



Leslie Ashford
GMAR Instructor

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

Make the most of your Membership

Register for upcoming Education Courses

gmaronline.com/education

Please don't hesitate to contact us with any of your education questions or concerns. We thank you for your patience and understanding!

GMAR will continue to provide as many alternative educational options for members over the coming weeks. We have partnered with various organizations to provide an opportunity for online learning and encourage you to take advantage and get a jumpstart on your educational requirements.

Code of Ethics Training is available online at no cost!

NAR requires 2.5 hours by all Realtors® be completed by December 31, 2021. You will need your NRDS number to access the online training. Please reach out to our office if you need assistance with your NRDS #.

<https://www.gmaronline.com/COE-Webinar/index.aspx>

<https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-training/code-of-ethics-training-for-existing-members>

Continuing Education available online!

All licensees are required to complete 18 hours of required CE between November 1, 2018, and October 31, 2021, that are relevant to the management, operation, and the practice of real estate. Within the 18 hours, 2 hours of real estate legal CE is required each year. Legal CE must involve laws, rules, and court cases regarding real estate and have been approved as such through CEMarketplace.net

[Click here](#)

Been thinking about getting your Broker License?

Now it the perfect time to start completing the educational requirements online. Click here for more information:

[Click here](#)

NAR Online Designation Courses Available

NAR hosts a variety of online Designation and Certification courses for members, many at discounted prices! We encourage you, if you've been waiting to get certified, now is the time!

<https://www.onlinelearning.realtor/A/Category/Index/73/designation-courses>

Have you earned your C2EX Yet?

If you haven't taken your Commitment to Excellence (C2EX) this is the perfect opportunity! This is a program that empowers REALTORS® to demonstrate their professionalism! This platform creates custom leaning paths, recommended experiences and provide tools and resources to increase your skillset. I personally completed this and found it extremely rewarding while learning so much valuable information to add to my professional toolbox!

This online training platform is also available at no cost to Realtors®

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GRANT SPENCER
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Michigan First Mortgage



Finance Borrowers That Don't Fit in to Traditional Mortgages

Every realtor has faced the awkward position of working with a homebuyer who can afford a mortgage, but doesn't fit within the Fannie Mae or Freddie Mac guidelines. This situation leaves clients frustrated and evaporates any hope of a deal.

Lenders typically turn away these homebuyers, putting realtors in an awkward situation with their client. A great way realtors can rebuild hope and rapport with their client is to provide information on portfolio loans.

What is a portfolio loan?

A portfolio loan is a mortgage loan underwritten, approved and serviced by a lender for the entire length of the loan. Portfolio loans don't have the stringent requirements set forth by government backed loans, so lenders cannot sell them on the secondary market. The lender can underwrite the loan with criteria they choose. The lender assumes all of the risk, which allows for looser requirements and helps borrowers get approved more easily.

Who qualifies for portfolio loans?

Portfolio loans are handy when a homebuyer faces any of these hurdles:

- Cannot qualify for conventional, FHA or other traditional mortgage loans
- Had credit difficulty, collection accounts or charge-offs that have since been corrected
- Earn a high income but have poor credit
- Have a debt to income ratio below 43
- Have a recent bankruptcy with an explanation
- Want to buy a non-warrantable condo or another property restricted by traditional investors
- Entrepreneurs and self-employed workers that don't meet typical mortgage guidelines

Since the lender assumes the risk of the loan, they can qualify the borrower on the relationship and ability to repay. They do not have to comply with government mortgage guidelines, which often allows buyers to get approved for a mortgage when they otherwise wouldn't.

Benefits of portfolio loans

Lenders with expertise in portfolio lending can be a tremendous asset to any realtor or homebuyer.

Benefits include:

- Less restrictive approval process
- More flexible loan terms – many lenders will change the terms of the loan to fit the borrowers financial circumstances vs. forcing them to fit within rigid guidelines
- Consistent and better service because the loan is never sold on the secondary market
- Investment property friendly – usually they do not restrict the number of properties an investor can buy or place stipulations on the condition of the home.

While portfolio loans are a great product for many homebuyers, they are only offered by select lenders and may not meet the needs of buyer. No matter their personal situation, homebuyers should always consult with their lender to be matched with the best loan to suit their needs.

This article was submitted by Michigan First Mortgage, an affiliate of Michigan First Credit Union. Michigan First Mortgage is a full-service mortgage lender, specializing in portfolio loans and the local Michigan market. Our in-house team of loan officers, processors, underwriters and servicers all live and work in Michigan and are passionate about strong communication and our community. To learn more about portfolio loans or any of our mortgage and refinance solutions, please call us at 877.312.9033 or visit MichiganFirstMortgage.com.

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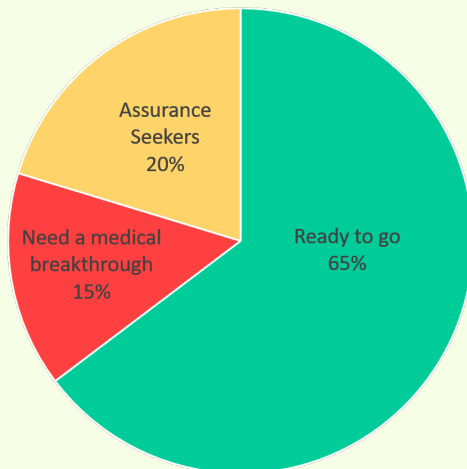
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Exclusively for REALTORS®



How Social Psychology Can Guide Your Advice to Clients

READY OR NOT: ATTEND AN OPEN HOUSE

Which of the following conditions is closest to your current point of view... Attend a open house or tour a home for sale

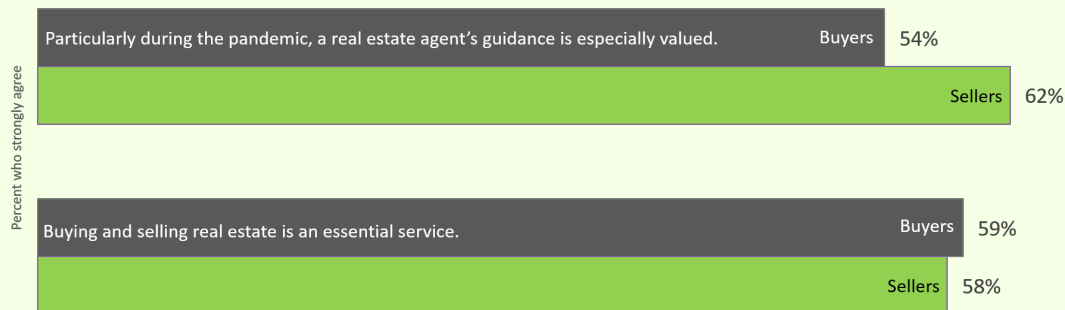


- Ready to go
- I would not be comfortable resuming this activity unless there was an approved COVID-19 vaccine and/or a proven medical protocol to mitigate and remedy the effects of the virus.
- I would be willing to resume this activity, as long as a combination of local or national medical authorities, local or national government officials, and/or the location I am visiting provided assurances it is safe to do so.

n=133, Back to Normal Barometer, May 20, 2020

SPORTS & LEISURE RESEARCH GROUP Engagious ROKK SOLUTIONS REALTOR

AGENTS MATTER NOW MORE THAN EVER

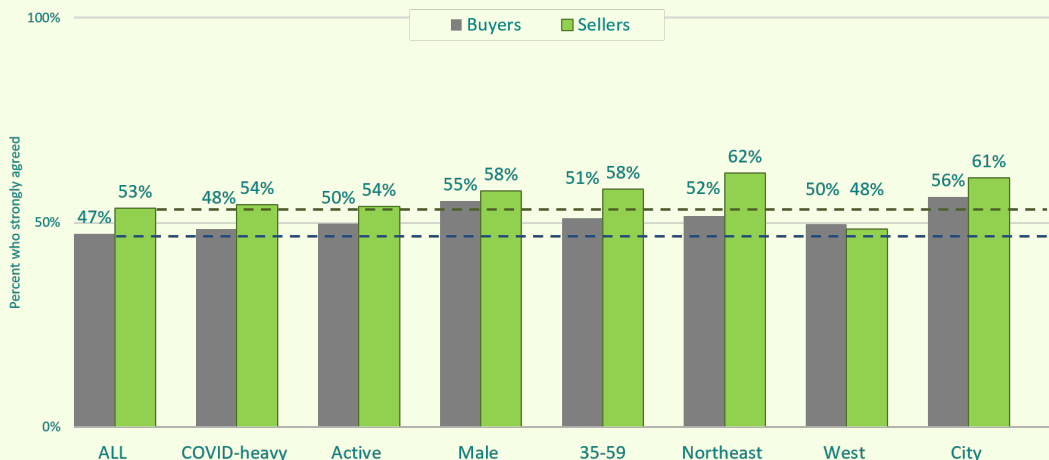


N=1,040 +/- 3.0% , NAR Study - May 13, 2020

SPORTS & LEISURE RESEARCH GROUP Engagious ROKK SOLUTIONS REALTOR

AGENTS REALLY MATTER DURING PANDEMIC

Percent who say that during the current pandemic, relying upon a real estate professional when searching for a home/selling a home is much more important than before



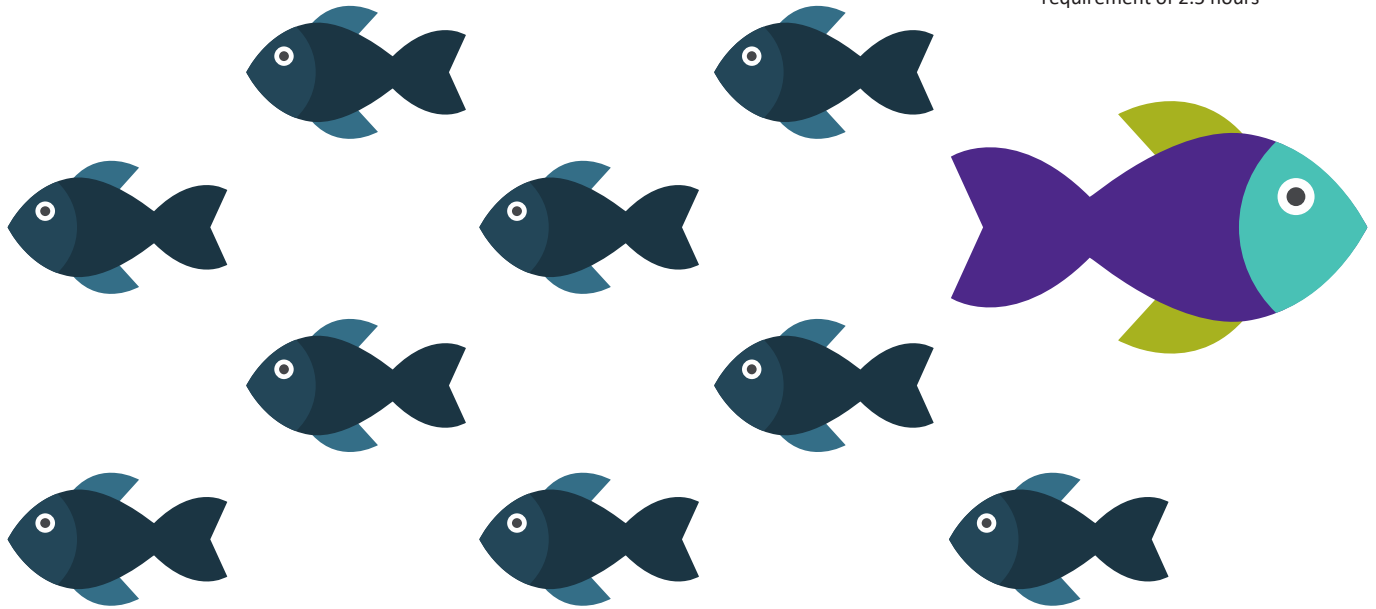
N=1,040 +/- 3.0% , NAR Study - May 13, 2020

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requirement of 2.5 hours



Stand Out From the Rest

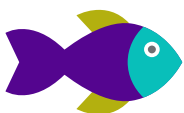
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This two-day course is the first step towards becoming an ABR® designee. It will teach you:

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- How to increase your revenue and referrals and reduce your risk.

With specialized education and exclusive member benefits, ABR® designees are equipped to guide homebuyers through every stage of the home buying process.

Learn more at REBAC.net



Presented by:

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

Do you have what it takes to be one of
the best? **Register for the course!**

June 9, 10 & 11, 2020

THREE DAY CLASS

12:00 P.m. - 4:00 p.m.

VIRTUAL: ZOOM

MemberMax/Edupass: FREE

GMAR Members: \$99.00

Non-Members: \$115.00

Call 248-478-1700

Online at GMARonline.com

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



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FEMA & FLOOD ZONES

CONTINUING EDUCATION 2 LEGAL CREDITS!

Due to tougher regulations and revised Flood Zone Maps statewide, many homeowners are now being required by their lenders to obtain flood insurance. The properties most affected are those fronting on or near a body of water. As we know, Michigan has a lot of water. While all homes are at risk of catastrophic flooding, many of these properties do not warrant flood insurance. Most often the flood insurance requirement is brought up within 48 hours of closing. Many realtors are finding the burden of costly flood insurance to be a possible deal breaker.

My presentation will educate the audience on the topic of flood insurance and the laws that are currently in place which govern the requirements. More importantly, it will educate the realtor on the many options available to assist a homeowner in either removing the requirements or getting a considerable reduction in premium. Additionally, it will teach them how to assist the homeowner in processing a refund back on premiums which may have already been paid. These are funds which have already left the State of Michigan.

SPEAKER

KAROL L. GROVE, PS, CFM

LICENSED PROFESSIONAL SURVEYOR CERTIFIED FLOODPLAIN MANAGER

June 15, 2020 | CON ED | PROGRAM @ 10:00 AM

Sponsored by Greater Metropolitan Association of REALTORS

VIRTUAL: ZOOM

2 LEGAL CON ED CREDITS

Contact Traci Dean @ (248) 522-0341 or traci@gmaronline.com

***Must be on time to qualify for Con Ed**



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FLOODZONEEXPERT.COM

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



June 17 & 19, 2020
1:00 P.m. - 3:00 p.m.

VIRTUAL: ZOOM

**** must attend both days****

MemberMax/EduPass: **FREE!**
Non-Members: \$20.00

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



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 Pairs & Escrow
- EMD
- Home Inspection
- HUD Homes/Bank Owned
- New Construction
- Pre-Approval
- Preview Appointments
- PMI

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BUILDING A BUSINESS PLAN THAT GETS RESULTS



June 18, 2020
8:30 a.m. - 5:00 p.m.

VIRTUAL: ZOOM

MemberMax/EduPass: FREE!
GMAR Members: \$199.00
Non-Members: \$299.00

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



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ABR, BPOR, CIPS, C-RETS, e-PRO, GAA, GREEN, GRI,
MRP, PSA, RENE, RSPS, SFR, SRES, SRS

WHAT TO EXPECT



Create a clear mission statement that guides your decision making



Understand the impact of external dynamics and internal change



Develop action-oriented objectives that assign responsibility and accountability



Examine the effects and impact of marketplace and company changes



Establish discipline to implement and manage your business plan



Visit REBinstitute.com for a full course description and to learn how to earn the CRB designation!

THE NATIONAL ASSOCIATION OF REALTORS®

Discovering Commercial Real Estate

— COURSE —



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

ATTEND THE COURSE

June 8, 2020 | 9:00 a.m. – 12:00 p.m.

VIRTUAL: ZOOM

\$25 Premier Members | \$35 Non-Members

Included for MemberMax™ & EduPass

PLUS RECEIVE 2 ELECTIVE & 1 LEGAL CE CREDITS!

Visit us online at GMARonline.com or call (248) 478-1700

to make your reservation today!

Presenter:
Anthony L. Jablonski
BS, SRES, CNE, GRI
A L J Development LLC



**NATIONAL
ASSOCIATION of
REALTORS®**

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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moving

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Marketplace
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8 elective credits

Meets NAR Code of Ethics
requirement of 2.5 hours



SERVE THOSE WHO SERVE OUR COUNTRY

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.

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

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

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

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

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

TAKE THE COURSE!

June 22 & 23, 2020
9:00 a.m. – 12:30 p.m. Class

VIRTUAL: ZOOM

*** must attend both days***

MemberMax/EduPass: FREE!

GMAR Members: \$49.00

Non-Members: \$59.00



Presented by:

BRENT BELESKY

SRES, MRP

LEARN MORE AT

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NATIONAL
ASSOCIATION of
REALTORS®

Official Certification



Successfully Selling HUD Homes in Michigan

June 24, 2020

10:00 a.m. - 1:00 p.m.

VIRTUAL: ZOOM



Presented by:



Steve Katsaros

Help your buyers take advantage of affordable HUD homes by attending this seminar.

Answer HUD-related questions, such as:

- 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

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

GMAR Members:
No Charge

Non-Members:
\$25.00

Please call (248) 478-1700
Online at GMARonline.com

Approved for 3 elective credits of Michigan Continuing Credits.

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Office: _____ Phone: _____

Email: _____

Visa MasterCard Discover American Express: _____ CID: _____

Edu-Pass™ / Member-Max™ Expiration Date: _____

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