

# METROPOLITAN REALTOR®

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MAY 2019



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MORE INFORMATION ON PAGE 23





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 24725 W Twelve Mile Rd, Ste 100,  
 Southfield, MI 48034  
 248-478-1700 | 248-478-3150 (fax)  
 www.GMARonline.com

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MAY 2019

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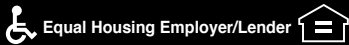
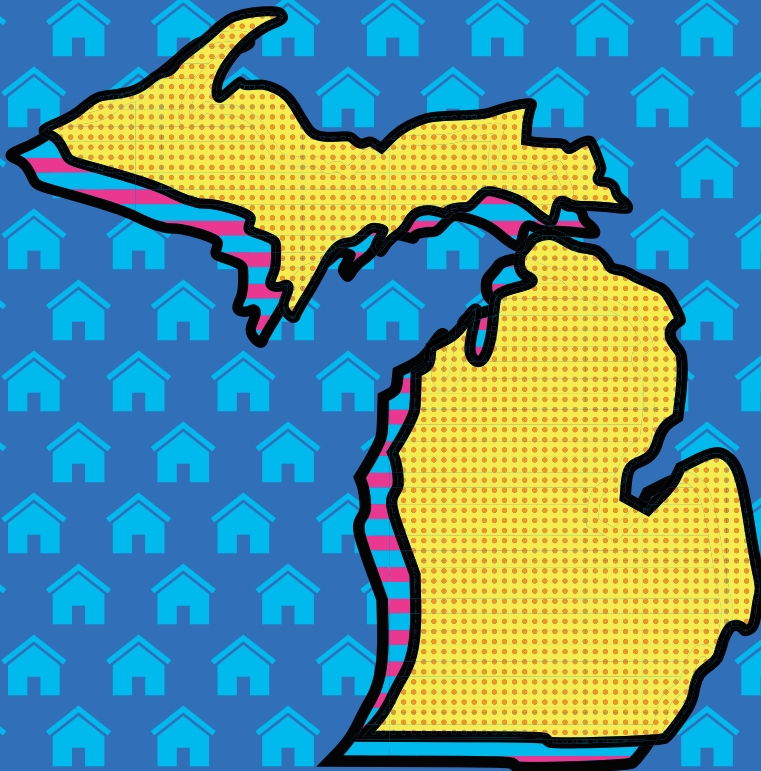
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By AL BLOCK  
2019 GMAR President  
President@gmaronline.com

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

## May is Important!



May marks an important time of the year for Realtors®, a time that we go to Washington, DC to advocate on behalf of private property rights and Realtor® friendly legislation at the Realtors® Legislative Meeting and Trade Expo.

While we are in Washington, May 13-18, there are many meetings that your Executive Leadership attends, and many legislators that we visit on Capitol Hill as we take an active role to advance the real estate industry and public policy for you!

There is so much that happens at these meetings, it's almost hard to take it all in. Local business, State business as well as a lot of National business is going on nonstop, along with some fantastic networking opportunities. These all provide an opportunity to learn and share with others in our industry, to hear what works for them and hopefully bring it back to you. My personal favorite is the President/President-Elect Roundtable meeting. Imagine a room with literally a couple thousand Prez's from around the USA and beyond!

For as long as I can remember, GMAR members have always taken an active role in attending these meetings, standing up and speaking out, sharing what our members have done over the years to help continue to make us Greater, so we continue to lead in Michigan.

I also want to take a moment to recognize the hard work of the Diversity and Inclusion Committee at GMAR, led by Toni Jennings and Paul Barraco, for planning and hosting our Fair

Housing event on April 18th at the Mint in Lathrup Village. The speakers presented a great educational session highlighting the importance of Fair Housing and how we must keep it top of mind as we continue to make strides with the future of equality. We hope that you continue to celebrate Fair Housing all the yearlong.

May also marks two of our signature events, GMAR Shred Day and GMAR Photo Day. These events were created quite a few years back as exclusive benefits for our members to clean out old files, while updating marketing materials with new head shots! These are opportunities for members (YOU) to meet with leadership while we unload your car, and to ensure you have the opportunity to have amazing marketing materials without the expense of a professional photographer.

We hope that you will join us on June 1st at Realtor® Park in Royal Oak as we unveil the new park and playground equipment, enjoy a big GMAR BBQ and even have a water gun challenge. This event is sure to be a fun time for all – please bring your friends and family – we will have some kid crafts available too to keep them busy when they aren't playing on the new equipment donated by GMAR in 2018. (Main St. between 13 and 14 Mile Roads ... [WATCH THE VIDEO](#))

As always, I am proud and honored to be your President representing almost 9,000 members!



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By VICKIE LIVERNOIS  
Chief Executive Officer

## Is it June Yet?

I am extremely excited for the Grand Re-Opening of REALTOR® Park on June 1st!

When first hearing about this park, we knew we had to help. The park was nearing dilapidation with rusted playground toys, weeds overtaking the play areas as well as park structures. It was not representative of a place for children to play.

Over the last few years, volunteers from GMAR as well as their children, friends, and family members spent many hours helping to better the park for community members. Volunteers picked weeds, painted playground equipment, trimmed trees, bushes, as well as built and installed Little Libraries. It is rewarding to see firsthand the positive impact we are making.

Continuing our efforts to make a difference, in 2018 we began planning another clean-up day. With the Mayor's office commitment to remove old park structures, the GMAR Board of Directors unanimously voted to provide \$42,000 for brand new ADA compliant equipment for the park which now bears the REALTOR® name, your name.

Being able to effect positive change for the various communities we love and serve is an incredible feeling. Due to extensive planning, we were able to coordinate efforts before the winter months to have new sidewalks constructed, playground structures placed, new signage installed, and more, which has all lead to this moment; the Grand Re-Opening!

Please mark your calendar and join us on June 1st from 10am-2pm. Be sure to bring your appetite! The Grand Re-Opening will consist of a GMAR family BBQ with plenty of delicious food. The event will also feature a Squirt Gun Challenge!

Personally, my family is super excited! My 7-year-old son keeps asking me if it's June yet! So please, join us on June 1st, enjoy the food and the fun as we continue to make our communities better through Placemaking Grant opportunities all over south east Michigan.

For more information, please reference the GMAR REALTOR® Park Grand Re-Opening flyer.



# With Our Deepest Sympathy



## CHRISTINE (CHRIS) JAMES

We are sad to inform you of the April 14 death of Christine (Chris) James of Berkshire Hathaway HomeServices HWWB, Realtors in Birmingham.

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



## KRISTINE RHODES THORNSBERRY

We are sad to inform you of the April 16 death of Kristine Rhodes Thornsberry of Help-U-Sell of Metro Detroit.

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

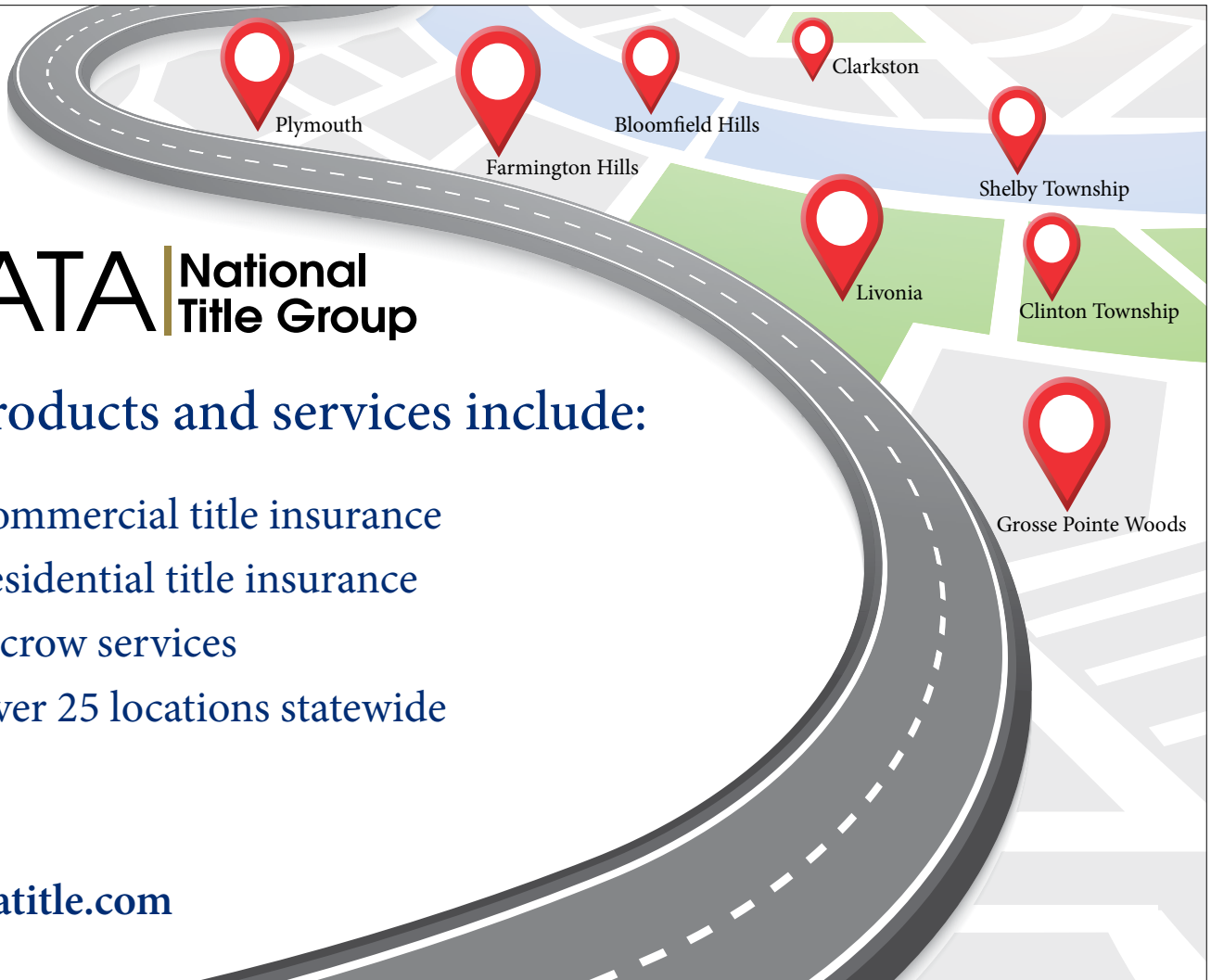
*If you would like to let your fellow REALTORS® know about the recent passing of another member, please submit the information to [stacie@GMARonline.com](mailto:stacie@GMARonline.com).*



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By DENNIS KOZAK  
GMAR RPAC Chair

# The First Committee to Reach 100% RPAC Participation is...!!

In January, GMAR's RPAC Committee challenged all of GMAR's committees to have 100% of its members to invest at least \$15 in RPAC. At GMAR, there are 10 standing committees—and the Affiliate Committee was the first to reach this challenge!

You read that right—our friends and colleagues on the Affiliate Committee stepped up to the challenge and displayed their commitment to protecting the real estate industry and our livelihoods.

Congratulations to all the members of the Affiliate Committee for meeting the RPAC challenge! We are grateful for your commitment. We can always count on GMAR's Affiliate members, whether it's through their monetary support of RPAC or the gift of their time to volunteer on our committees.

As the RPAC Committee Challenge comes to a close, I'm excited to see all of our committees cross the finish line. You don't have to be member of a committee to make an investment in RPAC. It's not too late, text "InvestRPAC" to 555888 to make your investment.

Please consider investing at least \$50 or more to RPAC in 2019. For MemberMax™ Members, you can invest \$15 in RPAC with no additional cost to you. Visit [GMARonline.com/optin](http://GMARonline.com/optin) to have GMAR invest \$15 of your August dues to RPAC on your behalf.

To make a one-time investment to RPAC, click [here](#).



# Special Thanks to the GMAR Affiliate Committee!

The GMAR Board of Directors challenged all committee members to help protect the real estate industry by investing in RPAC. In typical fashion, the Affiliate Committee immediately stepped up to do their part. Here's a special thanks to the following members of the Affiliate Committee for being the first GMAR Committee to have 100% of its members investing in RPAC! Thank you to the other committees who have also achieved 100% Participation: GMAR Board of Directors and the RPAC Committee



**TED EDGINTON,**  
*US Bank Home Mortgage\**



**JENNIFER BOTT,**  
*Mortgage One*



**PETER CHIRCO,**  
*Chirco Title Agency*



**DAVID DALFINO,**  
*Pillar to Post*



**JULIE DIAZ,**  
*Commission Express of Michigan\**



**MICHAEL FONTANA,**  
*Guaranteed Rate*



**T. SCOTT GALLOWAY,**  
*Galloway & Collens, PLLC\**



**CELESTE GOINGS,**  
*Home Builders Association*



**JOHN HIGGINS,**  
*Mortgage 1, Inc.*



**LORI HOOVER,**  
*American Home Shield*



**GITA KOVALOVA,**  
*Mortgage Resource Plus, Inc*



**RICHARD LINNELL,**  
*Linnell & Associates, LLC\**



**CARL MANOGIAN,**  
*Premier Title Agency, LLC*



**JULIE MCKEE,**  
*Parks Title*



**CHRIS PHILLIPS,**  
*Fidelity National Title*



**VIKKI PLAGES,**  
*Cross Country Mortgage*



**DONALD PRECOUR,**  
*Fifth Third Bank*



**LUKE SASEK,**  
*Cutco Closing Gifts*



**JASON SEAVER,**  
*Kemp Klein Law Firm*



**JOHNNA STRUCK,**  
*Changing Places Moving\**



**ZARINE TORREY,**  
*Michigan First Mortgage*

*\*Special thanks to our RPAC Major Investors who invest over \$1,000 each year in RPAC to help protect our industry!*

# Thank You RPAC Investors

## GMAR RPAC Investors



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

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

- |                    |                      |                           |
|--------------------|----------------------|---------------------------|
| Amalfitano, Don    | DeBellis, Tracie     | James, Lorraine           |
| Andrew, Stacie     | DeGregory, Janis     | James, Lorraine           |
| Aranki, May        | Derkacz, John        | Jennings, S. Toni         |
| Avery, Matthew     | Dolman, Lori         | Kadi, Meriem              |
| Ayers, Christopher | Edginton, Ted        | Kastner, Tammy            |
| Bagley, Cynthia    | Fletcher, Jeffrey    | Kerman, Bonnie            |
| Barnes, Robbin     | Franklin, Jamie      | Kita, Deborah             |
| Betzing, Karen     | Galloway, T. Scott   | Koteles Riha, Caron       |
| Block, Alfred      | Georvassilis, Donnie | Kovalova, Gita            |
| Boji, Nathan       | Gezhilli, Karmelo    | Kozak, Dennis             |
| Botsford, Melissa  | Gilleran, Jeanne     | LaBarge-Thomas, Constance |
| Broock, Katherine  | Gorman, Allison      | Lewis, Neil               |
| Brown, Loretta     | Gothro, Catherine    | Likes, Tim                |
| Brown, Michael     | Green, Lori          | Linnell, Richard          |
| Burby-Mastro, Lucy | Greenwood, Karen     | Littlepage, James         |
| Cameron, Sarah     | Greenwood, Warren    | Livernois, Vickey         |
| Caumartin, Donna   | Greer, Travis        | Lowell, Jane              |
| Chirco, Peter      | Grow, Heatherley     | Lukity, Carol             |
| Coon, Kathleen     | Guest, Ray           | Maitland, Shana           |
| Courtney, James    | Hall, Porsha         | Mangiapane, Lana          |
| Cristbrook, James  | Harris, Elizabeth    | Mansour, Rasha            |
| Cristbrook, Kevin  | Henney, Lawrence     | Martin, Cynthia           |
| Culkeen, Katherine | Hernandez, Claudia   | Massaro, Sarah            |
| Dalfino, David     | Higgins, John        | McArdle, John             |
| Day, Emily         | Hodge, Gail          | McGuire, Maria            |
| De Golish, Jacob   | Holbrook, Angel      | Migliore, Larry           |
| Dean, Traci        | Honeycutt, Aly       | Mitchell, Michael         |
| Deane, Tammy       | Iodice, James        | Montgomery, Levend        |
| DeAngelo, Debra    | Jablonski, Anthony   | Mullen, Patti             |

Nardo, Robert	Schippa, Anthony	Towar, Albert
O'Donnell, Jacob	Schoenherr, Shelley	Tremain, Anne
O'Rear-Libbett, E'toile	Segnitz, Corey	Unger, Renee
Osgood, Dianne	Sharnowski-Walton, Melissa	Watkins - Cobb, Marnette
Pemberton, Wendy	Smith, Devon	Weaver, Katie
Phillips, Christina	Smith, Kay	Webberly, Mark
Pickett, Nissi	Smith, Timothy	Webster, Peter
Plagens, Vikki	Spiro, Theresa	Westwood, Xander
Ramus, Michael	Stawecki, Ryan	Williams, Claire
Rassel, Dawn	Stevens, James	Wilson, Kathleen
Raymo, Eric	Struck, Bob	Wolfe, Mary
Reif, Kevin	Struck, Johnna	Yaladoo, Brian
Ross, Elizabeth	Szlachta, Brenda	Zaia, Jonathon
Sacilotto, Kristina	Tenzer, Michael	Zalewski, Debbie
Sanders, Jaye	Thayer, Julie	

*\*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*

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

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

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



By TRAVIS GREER  
GMAR Director  
of Realtor® and  
Community Affairs



# GMAR Launches 2019 Placemaking Grant Application

For the fourth year, GMAR is continuing its efforts to make communities greater through Placemaking! Beginning May 1st, GMAR members can submit an application to receive a Placemaking Grant to improve a local park or gathering space in Southeast Michigan.

GMAR continues to be the only local Realtor® association in the country to develop and administer its very own Placemaking Grant program. Over the last four years, GMAR's Board of Directors has proudly supported high-impact projects with nearly \$85,000 in Placemaking Grants in Royal Oak, Garden City, Melvindale, Detroit, Allen Park, Algonac, Ferndale, Wayne, Southfield, Highland Park, and Waterford. Studies show that when Placemaking projects are led by a

large grassroots effort, they are the most successful projects.

If you're interested in working with your local government or a local non-profit organization on a community garden, pocket park, dog park, little free libraries, trails, pedestrian plazas, or another project, please visit [www.gmaronline.com/placemaking](http://www.gmaronline.com/placemaking) to learn more about how GMAR could provide financial support.

*Travis Greer, Director of Realtor® and Community Affairs at GMAR. If you encounter any problems with local governments that you would like us to look into, please feel free to give us a call, 248-306-0787, or send him an email, [travis@gmaronline.com](mailto:travis@gmaronline.com).*



# Local Market Update – March 2019

This is a research tool provided by Realcomp.



## GMAR® Report

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

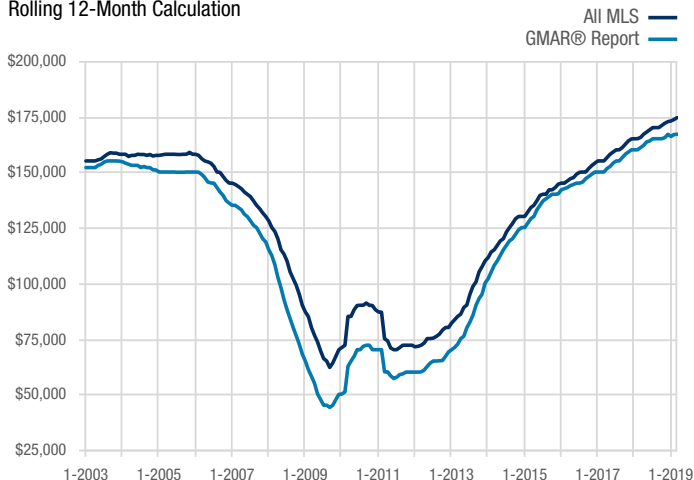
Residential Key Metrics	March			Year to Date		
	2018	2019	% Change	Thru 3-2018	Thru 3-2019	% Change
New Listings	5,266	<b>5,261</b>	- 0.1%	12,729	<b>13,359</b>	+ 4.9%
Pending Sales	3,850	<b>4,206</b>	+ 9.2%	9,564	<b>10,293</b>	+ 7.6%
Closed Sales	3,155	<b>3,274</b>	+ 3.8%	8,333	<b>8,498</b>	+ 2.0%
Days on Market Until Sale	43	<b>45</b>	+ 4.7%	44	<b>45</b>	+ 2.3%
Median Sales Price*	\$155,000	<b>\$160,000</b>	+ 3.2%	\$150,000	<b>\$152,500</b>	+ 1.7%
Average Sales Price*	\$199,814	<b>\$201,954</b>	+ 1.1%	\$193,956	<b>\$193,132</b>	- 0.4%
Percent of List Price Received*	97.4%	<b>96.7%</b>	- 0.7%	96.9%	<b>96.4%</b>	- 0.5%
Inventory of Homes for Sale	9,610	<b>8,022</b>	- 16.5%	—	—	—
Months Supply of Inventory	2.6	<b>2.2</b>	- 15.4%	—	—	—

Condo Key Metrics	March			Year to Date		
	2018	2019	% Change	Thru 3-2018	Thru 3-2019	% Change
New Listings	997	<b>995</b>	- 0.2%	2,406	<b>2,480</b>	+ 3.1%
Pending Sales	794	<b>721</b>	- 9.2%	1,856	<b>1,803</b>	- 2.9%
Closed Sales	600	<b>558</b>	- 7.0%	1,513	<b>1,541</b>	+ 1.9%
Days on Market Until Sale	35	<b>37</b>	+ 5.7%	39	<b>40</b>	+ 2.6%
Median Sales Price*	\$155,000	<b>\$159,900</b>	+ 3.2%	\$155,000	<b>\$155,000</b>	0.0%
Average Sales Price*	\$177,352	<b>\$192,564</b>	+ 8.6%	\$180,309	<b>\$189,865</b>	+ 5.3%
Percent of List Price Received*	98.0%	<b>96.9%</b>	- 1.1%	97.6%	<b>96.9%</b>	- 0.7%
Inventory of Homes for Sale	1,340	<b>1,506</b>	+ 12.4%	—	—	—
Months Supply of Inventory	1.9	<b>2.2</b>	+ 15.8%	—	—	—

\* 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.

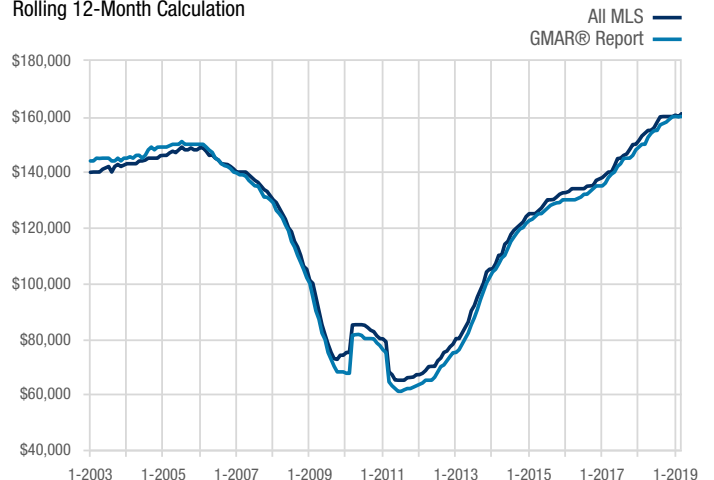
### Median Sales Price - Residential

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 April 1, 2019. All data from Realcomp II Ltd. Report © 2019 ShowingTime.

# Single-Family Real Estate Market Statistics

## **FOR IMMEDIATE RELEASE**

### **Statistics Contact:**

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

## **April Anticipation: Residential Median Sale Prices Up, Sales Flat Homeowners Wonder What Spring Will Bring** Median Sale Price Up 3.6% Over March 2018

### **Quick Facts**

**- 0.0%**

**+ 3.6%**

**- 15.3%**

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.

### **Real Estate Market Commentary for March 2019:**

In addition to the quandary of ongoing housing price increases and affordability concerns in many U.S. markets, the first quarter of 2019 saw a fair share of adverse weather as well. Sales totals were mixed across the nation and sometimes dependent on what was a persistent wintry mix, especially in the Great Plains, Midwest and Northeast. Meanwhile, new listings and total homes for sale have been trending lower in year-over-year comparisons in many areas, and last year's marks were already quite low.

Closed Sales increased 1.2 percent for Residential homes but decreased 7.7 percent for Condo homes. Pending Sales remained flat for Residential homes but decreased 10.6 percent for Condo homes. Inventory decreased 17.4 percent for Residential homes but increased 3.9 percent for Condo homes.

The Median Sales Price increased 3.8 percent to \$166,150 for Residential homes and 5.3 percent to \$160,000 for Condo homes. Days on Market decreased 3.8 percent for Residential homes but increased 13.5 percent for Condo homes. Months Supply of Inventory decreased 14.3 percent for Residential homes but increased 4.8 percent for Condo homes.

The Federal Reserve recently announced that no further interest rate hikes are planned for 2019. Given the fact that the federal funds rate has increased nine times over the past three years, this was welcome news for U.S. consumers, which carry an approximate average of \$6,000 in revolving credit card debt per household. Fed actions also tend to affect mortgage rates, so the pause in rate hikes was also welcome news to the residential real estate industry.



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# All Residential and Condos Combined Overview

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



Key Metrics	Historical Sparkbars	3-2018	3-2019	Percent Change	YTD 2018	YTD 2019	Percent Change
New Listings		10,487	10,295	-1.8%	25,330	26,016	+2.7%
Pending Sales		7,909	7,795	-1.4%	19,337	19,749	+2.1%
Closed Sales		6,397	6,396	-0.0%	16,558	16,689	+0.8%
Days on Market Until Sale		50	49	-2.0%	50	50	0.0%
Median Sales Price		\$159,268	\$165,000	+3.6%	\$155,900	\$162,000	+3.9%
Average Sales Price		\$196,697	\$203,605	+3.5%	\$182,187	\$197,846	+2.9%
Percent of List Price Received		97.5%	97.1%	-0.4%	97.1%	96.8%	-0.3%
Housing Affordability Index		187	180	-3.7%	191	183	-4.2%
Inventory of Homes for Sale		20,514	17,383	-15.3%	--	--	--
Months Supply of Inventory		2.8	2.4	-14.3%	--	--	--

Current as of April 1, 2019. All data from Realcomp 5 Ltd. Report © 2019 ShowingTime. | 18

## Listing and Sales Summary Report March 2019



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Mar-19	Mar-18	% Change	Mar-19	Mar-18	% Change	Mar-19	Mar-18	% Change	Mar-19	Mar-18	% Change
All MLS (All Inclusive)	6,396	6,397	-0.0%	\$165,000	\$159,268	+3.6%	49	50	-2.0%	17,383	20,514	-15.3%
City of Detroit*	393	349	+12.6%	\$40,000	\$28,000	+42.9%	53	53	0.0%	1,941	2,137	-9.2%
Dearborn/Dearborn Heights*	167	151	+10.6%	\$133,500	\$130,000	+2.7%	43	36	+19.4%	337	362	-6.9%
Genesee County	445	435	+2.3%	\$130,000	\$129,000	+0.8%	53	63	-15.9%	1,035	2,097	-50.6%
Greater Wayne*	1,133	1,176	-3.7%	\$146,000	\$141,600	+3.1%	41	40	+2.5%	2,296	2,698	-14.9%
Grosse Pointe Areas*	68	65	+4.6%	\$256,000	\$269,900	-5.2%	54	60	-10.0%	203	181	+12.2%
Hillsdale County	10	11	-9.1%	\$137,250	\$135,000	+1.7%	115	81	+42.0%	38	44	-13.6%
Huron County	7	6	+16.7%	\$115,000	\$110,000	+4.5%	89	108	-17.6%	70	51	+37.3%
Jackson County	162	148	+9.5%	\$127,750	\$129,950	-1.7%	86	92	-6.5%	612	499	+22.6%
Lapeer County	76	85	-10.6%	\$180,000	\$179,200	+0.4%	65	54	+20.4%	273	377	-27.6%
Lenawee County	101	79	+27.8%	\$144,000	\$127,950	+12.5%	94	81	+16.0%	361	390	-7.4%
Livingston County	209	197	+6.1%	\$275,900	\$260,750	+5.8%	53	50	+6.0%	589	650	-9.4%
Macomb County	1,075	969	+10.9%	\$165,000	\$158,500	+4.1%	43	40	+7.5%	1,970	2,192	-10.1%
Metro Detroit Area*	4,232	4,182	+1.2%	\$177,000	\$170,000	+4.1%	44	42	+4.8%	10,445	11,715	-10.8%
Monroe County	135	149	-9.4%	\$159,000	\$155,950	+2.0%	72	94	-23.4%	385	1,087	-64.6%
Montcalm County	1	2	-50.0%	\$81,250	\$59,750	+36.0%	108	102	+5.9%	13	12	+8.3%
Oakland County	1,422	1,491	-4.6%	\$245,900	\$237,000	+3.8%	42	40	+5.0%	3,649	4,038	-9.6%
Saginaw County	151	151	0.0%	\$98,000	\$91,000	+7.7%	67	80	-16.3%	357	593	-39.8%
Sanilac County	20	27	-25.9%	\$89,500	\$115,000	-22.2%	127	90	+41.1%	156	183	-14.8%
Shiawassee County	72	75	-4.0%	\$112,000	\$94,900	+18.0%	48	69	-30.4%	178	205	-13.2%
St. Clair County	148	184	-19.6%	\$157,000	\$146,000	+7.5%	56	64	-12.5%	441	507	-13.0%
Tuscola County	31	33	-6.1%	\$116,500	\$89,900	+29.6%	75	55	+36.4%	79	107	-26.2%
Washtenaw County	273	279	-2.2%	\$278,400	\$261,000	+6.7%	43	40	+7.5%	1,247	966	+29.1%
Wayne County	1,526	1,525	+0.1%	\$126,750	\$122,000	+3.9%	44	43	+2.3%	4,237	4,835	-12.4%

\* Included in county numbers.

# May ToolShop Sale

SALE PRICES VALID MAY 1-31, 2019



## 3214- PUSHBUTTON LOCKBOXES

Regular Price \$27.95

**May Sale Price: \$24.00**



## 3324- GUEST REGISTER SMALL

Regular Price \$29.95

**May Sale Price: \$25.95**



## REALTOR DRINKWARE 20% OFF

Choose from many Styles and Colors

Regular Price \$7.50-\$18.50

**May Sale Price: \$6.00-\$14.80**



**NEW ITEMS MONTHLY CHECK THEM OUT!!**

**You can visit the GMAR ToolShop 24/7 at**

[www.GMARonline.com](http://www.GMARonline.com)



Check out the monthly promo's for May!

Use promo code:

**MAY20** to Save **20%**

Enroll today:

<http://gmaronline.theceshop.com/>

Promotion expires May 31, 2019

Enjoy 20% off through the month of May on all CE courses

Purchase your online real estate education with The CE Shop

promo code: MAY20

The CE Shop



# Welcome, New Members!



Abbo, Reggie—Level Plus Realty  
 Adeoye, Adewale—EXP Realty LLC  
 Alaquie, Hani—Blue Core Realty  
 Arcuri, Steven—Keller Williams Central  
 Ashrafi, Muhammad—EXP Realty LLC  
 Ayers, Carla—Realty Experts LLC  
 Aziza, Justin—Keller Williams Metro  
 Baginski, Veronica—Keller Williams Somerset  
 Barney, Amber—Carrington Real Estate Service  
 Bazy, Emel—Keller Williams Legacy  
 Beaty, Alexandra—Fusion Realty, LLC  
 Beebe, Timothy—EXP Realty - The Luxe Group  
 Bennett, Valada—Real Estate One, Inc.  
 Berberian, Harry—Keller Williams Somerset  
 Berger, Adam—EXP Realty LLC  
 Block, Haden—Re/Max First  
 Bodziak, William—Andrews Realty Group  
 Bott, Ginger—Keller Williams Central  
 Brashears, Rhonda—Vision Realty Centers, LLC  
 Bremer, Cole—Keller Williams Metro  
 Brines, John—Keller Williams Rlty-Comm  
 Brockman, Geoffrey—Real Estate One Farm. Hills  
 Brooks, Brittanie—Pro Realty, LLC  
 Bryson, Fallon—Opulent Realty Team  
 Burnett, Timothy—Keller Williams Realty Central  
 Butler, Nelson—Robinson Realty & Mngmnt Grp  
 Catlin, Patrick—The AMF Group Inc.  
 Cerovec, Nicole—Real Estate One, Inc.  
 Cherkasov, Rachelle—Forward Realtors  
 Chesney, Jessica—CMS Realty LLC  
 Claud, Michelle—Key Realty One LLC  
 Coleman, Danyelle—Great Lakes Real Estate Agency  
 Collins, Shawna—Fusion Realty, LLC  
 Corso-Donato, Lynn—EXP Realty - The Luxe Group  
 Cronovich, Brian—Arterra Realty LLC  
 Cunningham, Dion—KW Professionals  
 Davis, Tia—Community Choice Realty  
 Deason, Sean—3DX Real Estate, LLC.  
 DeBoyer, Patricia—RE/MAX Advisors  
 Dhaliwal, Ravneet—Keller Williams Metro  
 Dochych Jr, Gregory—RE/MAX Classic  
 Doherty, Mary Jane—Howard Hanna Birmingham  
 Doss, Nicole—Keller Williams Metro  
 Downer, Mark—Century 21 Affiliated  
 Duong, Anna—Arterra Realty LLC  
 Duperon, Elizabeth—Coldwell Banker Professionals  
 Eickholdt, Angela—RE/MAX Classic  
 Emerson, Anita—Kenneth L. Emerson Real Estate  
 Ernst, Ellen—Realty IQ  
 Espinoza, Kelly—X1 Realty  
 Evans, James—Quest Realty LLC  
 Farhat, Daniel—EXP Realty LLC  
 Farris, Megan—Key Realty One LLC  
 Fisher, David—KW Advantage  
 Fleming, Donald—Ambassador Real Estate Inc.  
 Floros, Danielle—Connor Joseph  
 Franklin, Rebecca—KW Professionals  
 Galizia De Camerg, Lygia—KW Advantage  
 Gannon, Heather—DOBI Realtors  
 Gendron, Chelsea—Key Realty One LLC  
 Gentilini, Joseph—Real Living Kee Realty SCS  
 Gielow, Taylor—EXP Realty LLC  
 Gilad, Yoav—Braven Enterprises LLC  
 Godin, David—Select R.E. Professionals Inc.  
 Gordy-Pulliam, La Nita—Apex Realty Management & Consu  
 Gorgis, Samantha—Keller Williams Realty Central  
 Graham, Pamela—Community Choice Realty  
 Gray, LaToya—Kenneth L. Emerson Real Estate  
 Gray, Kaunda—EXP Realty LLC

Gray, Lawrence—Key Realty One LLC  
 Guinane, Nathan—National Realty Centers, Inc.  
 Haley, Ronald—Reach Realty Group LLC  
 Hamilton, Barry—EXP Realty LLC  
 Hanna, Davena—New Michigan Realty LLC  
 Hanoush, Mark—Arterra Realty LLC  
 Hanoush, Summer—Arterra Realty LLC  
 Harb, George—Visible Homes, LLC  
 Hardy, Shannon—Crown Real Estate Group  
 Hargis, Joleen—KW Advantage  
 Heard, Tracey—Real Estate One Livonia  
 Higgins, Jeffrey—Birmingham Market Center  
 Humes, Thomas—Keller Williams W. Blm. MC  
 Irvin, Leticia—Real Estate One, Inc.  
 Jackson, Kaci—Community Choice Realty  
 Jackson, Patricia—Keller Williams Metro  
 Johnson, Timeka—Keller Williams Metro  
 Johnson, Andrew—Vision Realty Centers, LLC  
 Jones, Eddie—Keller Williams Metro  
 Jones, Milton—Keller Williams Rlty W Blmf MC  
 Joseph, Jyothi—Keller Williams Somerset  
 Kawa, Bud—Brick and Stone Real Estate  
 Knuth, Charles—EXP Realty LLC  
 Kochanowski, Allison—Expert Realty Solutions Inc.  
 Koltunchik, James—Pro Realty, LLC  
 Kraft, Kevin—GAP Realty Group  
 Laboe, Mary—Signature Sotheby's Inter.  
 Lasceski, Dale—Landmark Realty  
 Locke, Amber—Real Estate One West Blm  
 Lowery, Tammie—KW Advantage  
 MacInnes, Christopher—3DX Real Estate, LLC.  
 Maddox, Justin—Real Estate One, Inc.  
 Mahakian, Jill—Toll Brothers, Inc.  
 Marzolf, Robert—Real Living Kee Realty Clinton  
 Matsamakias, Nicole—Pepper Park Realty, LLC  
 McGowan, Kathleen—Real Estate One West Blm  
 McGrath, Melinda—Help-U-Sell of Metro Detroit  
 McLaughlin, Natalia—KW Advantage  
 Messier, Adrienne—Stewart Team Real Estate Partn  
 Miasy, Karen—EXP Realty LLC  
 Michael, Raghid—Keller Williams Realty Central  
 Miller, Michael—RE/MAX Eclipse Waterford  
 Mindick, Ronald—Wilbanks Real Estate Inc  
 Mitcheltree, Sandra—Libbys Land Real Estate  
 Moore, Timothy—Keller Williams Metro  
 Moss, James—Bricks + Mortar Group  
 Mughannem, Albert—Coldwell Banker Weir Manuel  
 Mulvenna, Daniel—Keller Williams Realty Central  
 Nannini, Joseph—Fusion Realty, LLC  
 Norris, Charlotte—Keller Williams Realty Central  
 Nowaske, Tara—Coldwell Banker Weir Manuel  
 Ordone, Amy—Hall & Hunter  
 Oyster, Bradley—Remerica Hometown One  
 Petcou, Kelly—Century 21 Curran & Oberski  
 Pettway, Crystal—EXP Realty LLC  
 Pietruszka, Brooke—Moving The Mitten RE Group  
 Piggee, Chantel—EXP Realty LLC  
 Pletsch, Ted—Social House Group  
 Podschlne, Jeffery—Keller Williams Rlty W Blmf MC  
 Podzikowski, Christina—Keller Williams Metro  
 Powell-Wiggins, Jessica—Jessica Powell-Wiggins  
 Preda, Ioana—Birmingham Market Center  
 Rader, Brandon—Braven Enterprises LLC  
 Rahman, Syed—EXP Realty LLC  
 Reno, Tracey—Woodward Square Realty, LLC  
 Riley, Amanda—EXP Realty LLC  
 Rosati, Scott—Home Realty Partners  
 Sachs, Karen—Metropolitan Real Estate Group  
 Sandridge, Demetrius—National Realty Centers

Sangala, Carson—Coldwell Banker Weir Manuel  
 Santiago, Yuliya—Real Estate One Novi  
 Sareini, Mohamed—Blue Core Realty  
 Saucedo, Julian—Landmark Realty - Southgate  
 Scanlan, Sean—Great Lakes Real Estate Agency  
 Schooler, Curtis—Curtis Schooler  
 Schrauben, Brooke—Remerica Hometown One  
 Shipp, Deana—Realty IQ  
 Simkus, Angela—KW Advantage  
 Simpkins, Ant-Juan—AA & Associates LLC  
 Sims, Elaina—Keller Williams Realty AA Mrkt  
 Smith, Stacie—Real Estate One Farm. Hills  
 Smith, Matthew—Crown Real Estate Group  
 Steinhauer, Tyler—Real Estate One Royal Oak  
 Stone, Marlaina—Real Living Kee Realty Troy  
 Strauss, Susan—Remerica United Realty  
 Stutesman, Kevin—Keller Williams Metro  
 Sutherland, Tiffany—Keller Williams Somerset  
 Sutton, Lisa—Sutton Realty, LLC  
 Szuba, Patrick—Pro Realty, LLC  
 Tao, Natasha—NextHome All Pro Realty  
 Taylor Boykins, Jennifer—Weichert, Realtors-Select  
 Thomas, Monike—Keller Williams Metro  
 Thomas, Sarah—EXP Realty LLC  
 Thompson, Elizabeth—Keller Williams Realty AA Mrkt  
 Traxler, Brian—KW Professionals  
 Ujkic, Tamara—National Realty Centers, Inc.  
 Urban, Julian—Keller Williams Realty Central  
 Van Esley, Christy—Van Esley Real Estate  
 Velasco, Maria—Coldwell Banker Preferred, Rea  
 Ventimeglia, Sara—Real Estate Network Elite  
 Vickory, Julie—RE/MAX Eclipse Waterford  
 Wade, Derica—Dwellings by Rudy & Hall  
 Wallace, Alvin—LT Internation Realty LLC  
 Weeks, Brian—Keller Williams Metro  
 Whetstone, Matthew—Moceri Custom Homes, LLC  
 Williams, Sandra—Birmingham Market Center  
 Williams, Letisha—Own It Realty  
 Wolfe, Gregory—Social House Group  
 Yaldo, Alexander—3DX Real Estate, LLC.  
 Yaldao, Angie—Keller Williams Metro  
 Yang, Jie—1st. Michigan Realty LLC  
 Young, Threeda—Keller Williams Metro  
 Young, Curtis—Pearl Real Estate  
 Young, Alicia—AA & Associates LLC  
 Zantop, Hannah—Moving The Mitten RE Group  
 Zimmerman, Keith—KW Professionals  
 Zoya, Hiba—Keller Williams Somerset

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Without You

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FOR THE MONTH OF  
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*Title Connect, LLC*



# RE/MAX Classic Donates to Help Michigan Veteran

As part of GMAR's [5 years, 5 dogs, 5 lives](#) saved initiative, Carol Boji of RE/MAX Classic donated to Guardian Angels Medical Service Dogs. With her 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!

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.



Thor and his new owner, Michigan Veteran Dwayne.



In honor of their donation, GMAR CEO Vickey Livernois (center) presents Bart Patterson (on behalf of Carol Boji) of RE/MAX Classic (left) with plaque of special recognition.

## **REAL ESTATE NEGOTIATION EXPERT (RENE) CERTIFICATION**

CE Credits: 16 standard  
Tue. & Wed., May 7 & 8  
9:00 a.m. – 5:00 p.m.  
GMAR Classroom  
Instructor: Deanna DuRussel  
FREE, [Membermax & EduPass](#)  
\$249, Members  
\$299, Non- Members

## **FROM PURCHASE AGREEMENT TO THE TITLE POLICY: A LEGAL**

Perspective  
CE Credits: 3 legal  
Thursday, May 9  
9:00 a.m. - 12:00 p.m.  
GMAR Classroom

## **CE-NCI 2019 (CLINTON TWP.)**

Real Questions, Practical Answers  
CE Credits: 6 legal  
Thursday, May 9  
9:00 a.m. – 3:30 p.m.  
ConCorde Inn, 44315 Gratiot Ave., Clinton Twp., MI  
FREE, [Membermax & EduPass](#)  
\$45, Members

## **MSHDA HOME OWNERSHIP PROGRAM**

CE Credit: 1 standard  
Monday, May 13  
10:00 a.m. - 11:00 a.m.  
GMAR Classroom  
Instructor: Darren Montreuil  
FREE, [Membermax & EduPass](#)  
\$25, Non- Members

## **MILITARY RELOCATION PROFESSIONAL CERTIFICATION (MRP)**

CE Credits: 8 standard  
Wednesday, May 15  
9:00 a.m. – 5:00 p.m.  
GMAR Classroom  
Instructor: Deanna DuRussel  
FREE, [Membermax & EduPass](#)  
\$99, Members  
\$119, Non-Members

## **CODE OF ETHICS TRAINING**

CE Credits: 3 standard  
Thursday, May 16  
9:00 a.m. – 12:00 p.m.  
GMAR Classroom  
FREE, [Membermax & EduPass](#)  
\$10, Non- Members

## **CE-NCI 2019 (TROY) REAL QUESTIONS, PRACTICAL ANSWERS**

CE Credits: 6 legal  
Tuesday, May 21  
9:00 a.m. – 3:30 p.m.  
2125 Butterfield (Lower Level) Troy, MI 48084  
FREE, [Membermax & EduPass](#)  
\$45, Members

## **SELLER REPRESENTATIVE SPECIALIST DESIGNATION (SRS)**

CE Credits: 13 standard and 2 legal  
Tue. & Wed., May 21 & 22  
9:00 a.m. – 5:00 p.m.  
GMAR Classroom  
Instructor: Rick Conley  
FREE, [Membermax & EduPass](#)  
\$195, Members  
\$225, Non- Members

## **RESORT & SECOND HOME PROPERTY SPECIALIST CERTIFICATION (RSPS)**

CE Credits: 7 standard  
Thursday, May 23  
9:00 a.m. – 5:00 p.m.  
GMAR Classroom  
Instructor: Rick Conley  
FREE, [Membermax & EduPass](#)  
\$99, Members  
\$119, Non-Members

## **MEMORIAL DAY**

Monday, May 27th  
GMAR Office Closed

## **NEW MEMBER ORIENTATION**

CE Credits: 3 standard  
Tuesday, May 28  
9:00 a.m. - 12:30 p.m.  
GMAR Classroom



**right here** right for you

## YOUR COMMUNITY MORTGAGE LENDER

Community Financial Credit Union's mortgage experts are local lenders with years of experience helping Michigan homeowners into the "right" mortgage. Community Financial has created a mortgage program that serves the needs of both realtors and borrowers.

### MORTGAGE OPTIONS

- **Portfolio loan products** that find solutions for borrowers that don't "fit in the box."
- Unique programs like "**Buy Before You Sell**," which allow for relaxed debt-to-income ratios so qualified borrowers don't have to sell their home prior to closing on their new home purchase.
- A **Zero Down-Payment Program** that allows individuals to get a fixed rate with reduced PMI.
- **Loan Options:** Conventional, Rural Development, ARM, FHA, VA, etc.
- **Jumbo Loan Programs** that are ultra-competitive, with common sense underwriting and long-term fixed rates.

### WHY CHOOSE COMMUNITY FINANCIAL?

- Our **free pre-approvals** mean approved. We take the time to review income, assets, and credit before sending our borrowers out to house hunt.
- Highly **competitive rates and fees**, due to being a member-owned credit union.
- Qualifying for **membership** is easy and free.
- Our **processing and underwriting are located locally** in Plymouth, allowing us to get your loan to the closing table on time.

### CONTACT US

Contact us and see how our team can make a difference for your business!

Borrowers can apply online at [cfcu.org/mortgage](http://cfcu.org/mortgage), over the phone at **(877) 937-2328** or in person.



**Eric Esser**  
SVP/Chief Mortgage Lending Officer,  
NMLS#476771

500 S. Harvey St.  
Plymouth, MI 48170

**Office:** (734) 582-8810  
**Email:** [eesser@cfcu.org](mailto:eesser@cfcu.org)

# MAY WCR EVENTS

## BIRMINGHAM-BLOOMFIELD

### #LeadersMadeHere Panel

Thursday, May 9, 2019

8:30 AM – 10:30 AM

Bloomfield Open Hunt Club

405 East Long Lake Rd.

Bloomfield Hills, MI 48304

## 275 CORRIDOR

### Selling Homes in a Changing Market

Tuesday, May 7, 2019

2:00 PM – 5:00 PM

Toll Brothers Westridge Estates Canton Model Home

50009 Tahoe Way

Canton, MI 48187

[REGISTER HERE](#)

Women's Council *of*  
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**OWN YOUR  
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**Be an advocate for the future of our industry. Be committed to excellence.**

Go to [C2EX.realtor](http://C2EX.realtor) to learn more!

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COMMITMENT  
TO EXCELLENCE

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NATIONAL  
ASSOCIATION *of*  
REALTORS<sup>®</sup>

# INSTRUCTIONS FOR REALCOMP REALTORS®

## Accessing Realcomp's SentiLock Bluetooth Lockboxes

*Initial Step - Required Only Once*

### DOWNLOAD THE SENTRISMART APP

... from the Google Play Store (for Androids) or the Apple Store (for iOS devices) to your Smart device.



*Initial Step - Required Only Once*



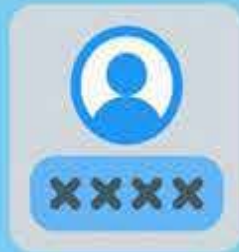
### ACTIVATE YOUR SENTRISMART ACCOUNT

Request a SentiLock account activation link by calling Realcomp at (866) 553-3430 or by sending us an email at [support@realcomp.com](mailto:support@realcomp.com). Be sure to include your Realcomp agent ID number in the body of the email. Activate your account by clicking the link and then following the prompts on the screen.

*Repetitive Step - Required with Each Access*

### LOG INTO THE SENTRISMART APP

... after having your requested showing confirmed by the listing agent or office. Use your SentiLock account credentials to log into the app.



### ACCESS THE LOCKBOX

- Press ENT on the lockbox to wake it up.
- Tap the listing/lockbox you wish to access from the app. \*\* You must enable location services on your device to use the Properties List feature.
- Enter your PIN and tap the Open Key Compartment from the app.
- Pull the key compartment of the Bluetooth® REALTOR® Lockbox open once the motor is finished turning.

INCLUDE THE URL FOR OUR ONLINE 2-PAGE INSTRUCTIONAL FLYER IN THE AGENT REMARKS OF YOUR LISTING:  
[HTTP://bit.ly/how-to-show](http://bit.ly/how-to-show) (lower case)

Visit Realcomp's Electronic Lockbox Central section of [Realcomp.MoveInMichigan.com](http://Realcomp.MoveInMichigan.com) for more information.

# INSTRUCTIONS FOR NON-REALCOMP REALTORS®

## Accessing Realcomp's SentiLock Bluetooth Lockboxes

*Initial Step - Required Only Once*

### DOWNLOAD THE SENTRICONNECT APP

... from the Google Play Store (for Androids) or the Apple Store (for iOS devices) to your Smart device. Then, install it.



*Initial Step - Required Only Once*



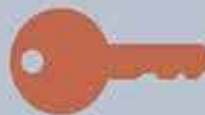
### CREATE YOUR SENTRICONNECT ACCOUNT

... after access has been granted to you by the listing office or agent for a specific lockbox date & time. Simply use the link you receive in the confirmation email to create your SentiConnect account and PIN -- just follow the prompts on the screen.

*Repetitive Step - Required with Each Access*

### LAUNCH THE SENTRICONNECT APP

... using the login credentials you created (in the step above).



### ACCESS THE LOCKBOX

- Press ENT on the lockbox you wish to access.
- Enter your PIN and tap on the Open Key Compartment option in the app.

Note: A 1-Day Code may be available from the listing office/agent as an alternative to using the SentiConnect app. Just ask about this.

INCLUDE THE URL FOR OUR ONLINE 2-PAGE INSTRUCTIONAL FLYER IN THE AGENT REMARKS OF YOUR LISTING:  
[HTTP://bit.ly/how-to-show](http://bit.ly/how-to-show) (lower case)

Visit Realcomp's Electronic Lockbox Central section of [Realcomp.MoveInMichigan.com](http://Realcomp.MoveInMichigan.com) for more information.

REALTOR® PARK

# GRAND

RE-OPENING

JUNE 1<sup>st</sup>

10AM-2PM

BRING YOUR  
FAMILY  
FRIENDS  
KIDS  
BUT MOSTLY BRING YOUR

SKILLS

The **WATER GUN CHALLENGE** will kick off at 1:15pm, so bring your skills!



## All are Welcome!

Please join us as we make official the re-opening of Realtor® Park's new playground equipment donated in 2018 by the Greater Realtors®!

Our day starts with volunteers putting the final touches on the park followed by arts and crafts for the kids, and delicious barbeque for all.

Text "Barbecue" to 555888 to RSVP

## 📍 Realtor® Park

Realtor® Park is located on Main Street between Sunnybrook Drive and Amelia Street just north of 13 Mile Road.

FREE  
MEMPHIS STYLE  
BARBEQUE

For all attendees

RSVP / REGISTER ONLINE!

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



CONFIDENTIAL  
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# SHRED DAY

**MAY 3rd** 10a-3p



## GMAR

24725W Twelve Mile Rd, Ste 100  
Southfield, MI 48034  
(248)478-1700  
info@gmaronline.com

Shred up to **4** paper boxes **FREE!**

Look for the GMAR tent in the South East corner of our office parking lot. Volunteers will be available to help unload boxes from your vehicle.

## ACCEPTABLE ITEMS:

Spiral Bound Books	Paper Clips	File Hanging Folders
Staples	Manilla Folders	White Ledger Paper
Envelopes	Carbon Copies	ACO Folders
Binder Clips	Colored Paper	

## UNACCEPTABLE ITEMS:

Plastics	Magazine
Cardboard	Newspaper
Computer Parts	
Large 3 Ring Binders	



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Real Estate  
NEGOTIATION EXPERT

GMAR reserves the right to assess a \$10 fee for any registrant who does not cancel at least 24 hours prior



**16 Elective CE credits**  
Meets NAR Code of Ethics  
requirement of 2.5 hours

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



May 7 & 8, 2019  
8:45 a.m. registration  
9:00 a.m. - 5:00 p.m.  
**24725 Twelve Mile, Suite 100,  
Southfield, MI**

MemberMax/EduPass: FREE!  
GMAR Members: \$249.00  
Non-Members: \$299.00

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



*Presented by:*

**Deanna DuRussel**  
ABR, SRS, RENE, PSA, SFR

## ELEVATE YOUR GAME

*2-Day Certification Course*

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

## WHAT TO EXPECT



Craft a strategy for negotiation and learn when and how to negotiate



Adjust your communication style to achieve optimum results with any party in the transaction



Negotiate effectively face-to-face, on the phone or through e-mail and other media

# MSHDA Homeownership Programs

May 13, 2019

10:00 a.m. - 11:00 a.m.

GMAR: 24725 W. 12 Mile, Suite 100, Southfield, MI 48034

## GMAR®

Presented by:



**Eric Dusenbury**

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

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

In order to help more buyers, and help you sell more homes, MSHDA enhanced our Down Payment Assistance (DPA) program by increasing the asset limitation. This will help even more buyers purchase the home of their dreams.

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



### Mortgage Credit Certificate Program

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

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

### Questions?

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

### MSHDA Course Fees:

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

**GMAR Members:  
FREE**

**Non-Members:  
\$25.00**

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



Approved for 1 Elective  
Continuing Education Credits

### REGISTRATION INFORMATION:

Name: \_\_\_\_\_ License #: \_\_\_\_\_

Office: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Visa  MasterCard  Discover  American Express:

CID: \_\_\_\_\_

**EduPass™ / MemberMax™**

Expiration Date: \_\_\_\_\_

Signature \_\_\_\_\_

## LIMITED SEATING AVAILABLE!



**We're  
moving**

officially certified by



**Marketplace**  
MICHIGAN'S CONTINUING EDUCATION  
HUB FOR REAL ESTATE PROFESSIONALS

**8 elective credits**

Meets NAR Code of Ethics  
requirement of 2.5 hours



*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.*

## **SERVE THOSE WHO SERVE OUR COUNTRY**

### **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!**

**May 15, 2019**

**8:45 a.m. Registration**

**9:00 a.m. – 5:00 p.m. Class**

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

**MemberMax/EduPass: FREE!**

**GMAR Members: \$99.00**



*Presented by:*

**DEANNA DURUSSEL**

**ABR, SRS, RENE, PSA, SFR**

**LEARN MORE AT**

**[WWW.MILITARYRELOCATIONPRO.ORG](http://WWW.MILITARYRELOCATIONPRO.ORG)**



**NATIONAL  
ASSOCIATION of  
REALTORS®**  
*Official Certification*



# CODE OF ETHICS

REALTORS® are required to complete ethics training of not less than 2 hours, 30 minutes of instructional time by December 31, 2018. The training must meet specific learning objectives and criteria established by the National Association of REALTORS®.

**The current cycle will end December 31, 2020**

Failure to comply with this required ethics training is a violation of a membership duty for which the member's primary association will suspend membership until the training is complete.

**May 16, 2019**

9:00 am– 12:00 pm

**August 16, 2019**

9:00 am– 12:00 pm

**FREE GMAR Members | \$10.00 Non-Members  
APPROVED FOR 3 ELECTIVE CONTINUING EDUCATION CREDITS!**

All courses held at GMAR, 24725 W. 12 Mile, Suite 100, Southfield, 48034

Name: \_\_\_\_\_ Lic. #: \_\_\_\_\_

Are you a member of GMAR?  YES  NO If not, where? \_\_\_\_\_

Company: \_\_\_\_\_ Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

V/M/D/AMEX#: \_\_\_\_\_ Exp: \_\_\_\_\_ CCV: \_\_\_\_\_

Signature: \_\_\_\_\_

**REGISTRATIONS MUST BE RECEIVED BY GMAR AT LEAST 24 HOURS IN  
ADVANCE, OR YOU MAY NOT BE GUARANTEED A SEAT.**



officially certified by  
 **Marketplace**  
 MICHIGAN'S CONTINUING EDUCATION  
 HUB FOR REAL ESTATE PROFESSIONALS

**13 elective and 2 legal credits**

Meets NAR Code of Ethics  
 requirement of 2.5 hours

# Your Secret Weapon!

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

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

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

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



**May 21 & 22, 2019**  
 8:30 a.m. Registration  
 9:00 a.m. – 5:00 p.m. Class

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

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

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

*Presented by:*



**RICK CONLEY**

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



*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.*

# Home Sweet (Second) Home: Vacation, Investment and Luxury Properties Course

May 23, 2019 9:00 a.m. - 5:00 p.m.

GMAR: 24725 W. 12 Mile, Suite 100, Southfield, MI 48034



- Be a member in good standing of the National Association of REALTORS.
- Complete this qualifying one-day course.
- View three 1-hour Webinars available free of charge.
- Submit application\* to REBAC

\*\$194.50 application fee must be submitted with application upon completion of course to qualify for certification.



Certification Course Cost

\*MemberMax/EduPass

**FREE\*\*!**

GMAR Members:  
\$99.00

Non-Members:  
\$119.00

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

## Earn the RSPS Certification

Over 1/3 of all home sales are either vacation or investment properties. Demonstrate that you have the skills and knowledge to be the resource for these transactions by earning the NAR's RSPS Certification.

This one-day course from NAR is designed to teach the essentials of buying, selling and managing resort properties and second homes for recreation, investment and development.

- Help clients evaluate and select the type of property, form of ownership, and financing options.
- Identify strategies for building a rental business or assessing the investment value of a property.
- Understand the IRS guidelines for tax treatment of second-home vacation and investment properties.
- Use market statistics and trends to develop a business plan.

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



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

officially certified by  
 **Marketplace**  
MICHIGAN'S CONTINUING EDUCATION  
HUB FOR REAL ESTATE PROFESSIONALS  
7 elective credits  
Meets NAR Code of Ethics  
requirement of 2.5 hours

**\*\*Subject to seating availability. Newly licensed members are not eligible to attend designation courses included with the MemberMax™ program during the first 6-months of membership\*\***



**LIMITED SEATING AVAILABLE!**