

METROPOLITAN REALTOR®

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NOVEMBER 2019



#Greater

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 Greater Metropolitan
 Association of REALTORS®
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NOVEMBER 2019

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By AL BLOCK
2019 GMAR President
President@gmaronline.com

The Realtor Party: The Power Of Your Vote!

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



In a few days, our members will be the most powerful people in the Metropolitan Detroit area. As Realtors®, we battle and abide by regulations that steer our course of business. For most of us, private property rights and our ability to freely enjoy and profit from real estate is an even greater battle. Here at GMAR, we take that seriously along with the advocacy efforts from Michigan Realtors® and the National Association of Realtors®.

GMAR's Governmental Affairs Committee, GMAR Leadership, and GMAR Governmental Affairs Director (Travis Greer) worked tirelessly over the Summer engaging candidates in face-to-face interviews, questioning their stance on issues that impact our clients and your daily real estate activities. I attended and was involved in these meetings. For days and days, the task forces throughout our jurisdiction notated and deliberated over the politicians' responses. It is interesting how some are extremely astute about Realtors® and real estate, and unfortunately, some are very much "clueless". Candidates seek our endorsement and support because they know we are a powerful, large group. We hope they seek our support because our industry is vital to us and the lives of our clients, their constituents.

At GMAR, we take the business of politics and government very seriously. ***The Candidate Endorsement Graphic on page 7*** you see in this magazine are the results. For GMAR this is not partisan. It is based on who will be a friend to Realtors and our clients in the matters of real estate. Please consider this information when you enter the voting booth. NOT IF YOU VOTE, BUT WHEN YOU VOTE!

So, what can you do? Join us in the cause and at a minimum vote. We are at the tail end of the

50th anniversary of the Realtors® Political Action Committee. My goal at the beginning of this year is to have 50% of our members contributing to RPAC. Whether you invest \$15 or even more, these dollars are vital in making sure elected officials know Who We R! We carefully use RPAC funds to stimulate campaign activities where needed most to benefit our members and the clients/public they serve. Make sure you are invested! www.gmaronline.com/invest

When the voting is done, the elected officials in office and new to office should know WHO WE R! GMAR is a force for you as we foster and cultivate political or governmental relationships. You have boots on the ground. We have battled local issues all year long where our input is needed. We attended meetings with Council members and Mayors to address very real attacks on real estate rights ... issues like: limiting or terminating a homeowner's ability to rent their property; short term rental limitations; forced governmental inspections at the time a home is sold; and the list goes on. We are the only local Realtor® Association in Michigan with a Governmental Affairs Director who advocates for our members daily. Also, the Leaders you have elected here at GMAR advocate on the front lines as well. Your Directors are much more than their title; we are out there being the face and voice of our members!

Register to attend the General Membership Meeting at The Mint in Lathrup Village on November 14th to support your newly elected GMAR leadership. As a bonus, breakfast & a spectacular speaker "JMan". [Register for Free HERE!](#)

See you soon. As always, it is my honor to serve as your President.

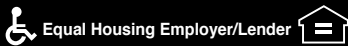


Here's a sales tactic every Realtor® can use.

The Michigan Down Payment can help seal your next deal.

So many potential homebuyers get stuck trying to come up with the down payment. Be sure to tell them about the Michigan Down Payment of up to \$7,500. Get details at MichDownPayment.com.

UP TO \$7,500
Michigan Down Payment



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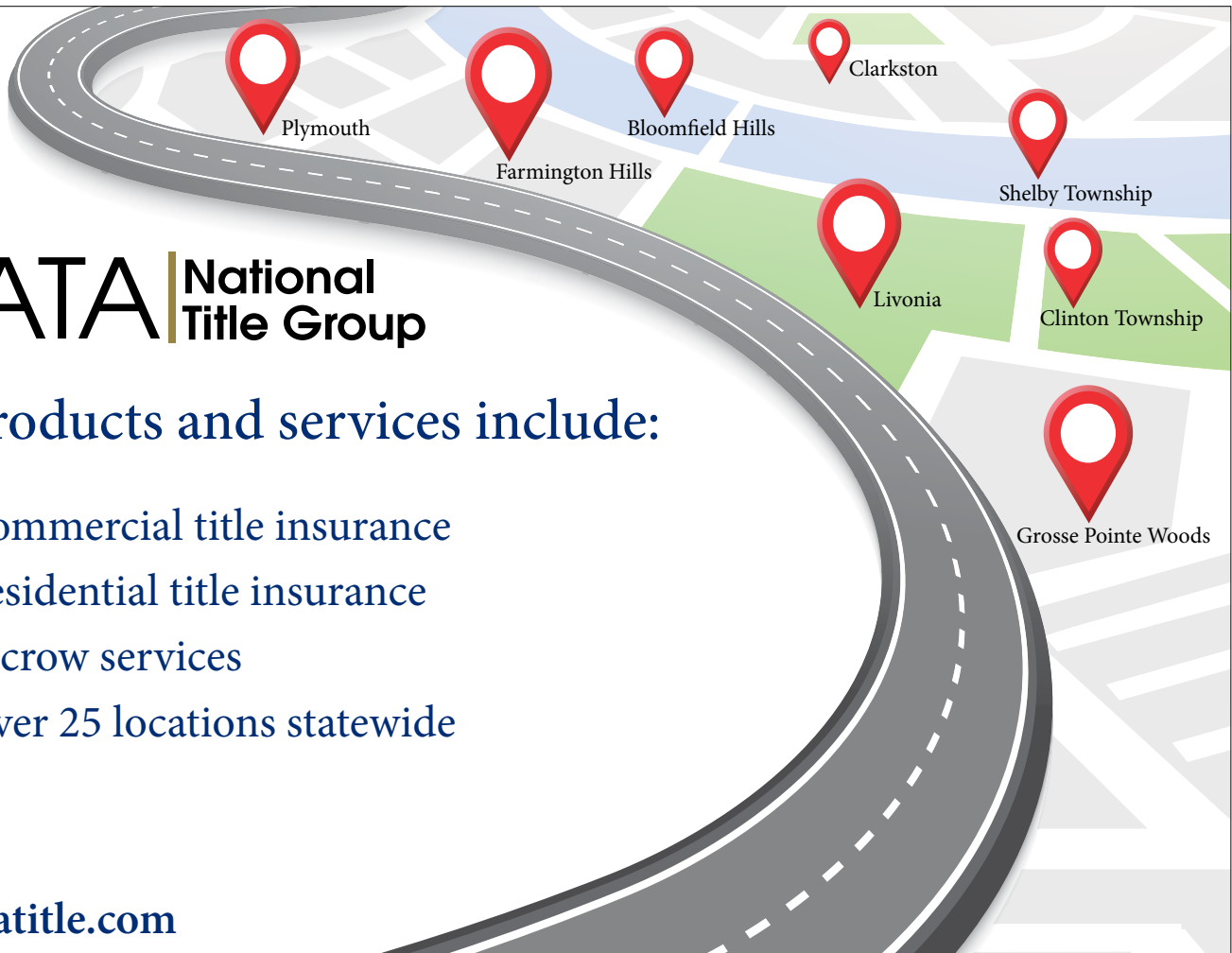
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- Over 25 locations statewide

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By VICKIE LIVERNOIS
Chief Executive Officer

What Makes Us #Greater?

Thank you

Every so often I will pick up a call and the Realtor® on the other end of the line will ask, "Why should I join your association over another?" We proudly tell them about all of the great benefits of a GMAR membership, the educational courses we offer, the advocacy we provide, the communities we touch, the resource we provide, and more.

But what makes us greater? What sets us apart from the other associations? It's simple...YOU! We wouldn't have such a presence with the State and National Associations if our members didn't volunteer. We wouldn't be recognized across the country for our education if you didn't take our classes. We wouldn't have the political reach that we do if our members didn't take action. And we wouldn't be greater if it were not for you.

As we move ahead towards the hustle and bustle of the holidays, and with Thanksgiving

only weeks away, we count our blessings and give thanks for the things we are thankful for...all of us at GMAR, the Board of Directors and staff, we are thankful for you, our members, for all that you do to contribute to this amazing industry and for making us all #GreaterRealtors.

We hope that you will join us on November 14th as we recognize our outstanding volunteers, as we honor those Emeritus members who have been with us for 40+ years, as we brag a little bit about the communities we've helped through our Placemaking Grants, and as we look forward to what 2020 has in store for this great association with the installation of our Board of Directors and so much more at our Annual Membership Meeting in Lathrup Village.





VOTE NOVEMBER 5TH




Michigan RPAC and GMAR Proudly Support

THESE CANDIDATES



 Indicates Candidate is a REALTOR®



OAKLAND COUNTY

- | | | | |
|--|--|-------------------------------------|---|
| Berkley City Council | Ross Gavin | Ferndale City Council | Dennis Whittie |
| Berkley City Council | Natalie Price | Ferndale City Council | Raylon Leaks-May |
| Berkley City Council | Bridget Dean | Hazel Park City Council | Andy LeCureaux |
| Birmingham City Commission | Carroll DeWeese | Hazel Park City Council | Mike McFall |
| Birmingham City Commission | Matt Wilde  | Lathrup Village Mayor | Kelly Garrett |
| Farmington City Council | Geof Perrot | Madison Heights Mayor | Brian Hartwell |
| Farmington City Council | Sarah Davies | Madison Heights City Council | Bob Corbett  |
| Farmington Hills Mayor | Vicki Barnett | Madison Heights City Council | Emily Rohrbach |
| Farmington Hills City Council | Theresa Rich <small>(PHD, WRITING)</small> | Royal Oak City Commission | Randy LeVasseur  |
| Farmington Hills City Council | Ken Massey | South Lyon City Council | Lisa Dilg |
| Novi Mayor | Bob Gatt | South Lyon City Council | Margaret Kurtzwell |
| Novi City Council | David Staudt | Southfield City Council | Jason Hoskins |
| Novi City Council | Justin Fischer | Southfield City Council | Nancy Banks |
| Novi City Council | Hugh Crawford | Southfield City Council | Donald Fracassi  |
| Oak Park Mayor | Marian McClellan | Southfield City Council | Daniel Brightwell |
| Rochester City Council | Ann Peterson  | Troy Mayor | Dave Henderson  |
| Roeh. Hills City Council At-Large | Theresa Munglioli | Troy City Council | Theresa Brooks |
| Royal Oak Mayor | Michael Fournier | Troy City Council | Ollie Apahidean |
| Royal Oak City Commission | Kyle DuBuc | Wixom City Council | Peter Behrmann |
| Royal Oak City Commission | Patricia Paruch | Wixom City Council | Keenan Gottschall  |

MACOMB COUNTY

- | | | | |
|--------------------------------------|---|---------------------------------------|-------------------|
| Eastpointe Mayor | Cardi DeMonaco | Sterling Heights City Council | Michael Radtke |
| Memphis City Council | Jason Sopha  | Warren City Council At-Large | Diane Young |
| Mt. Clemens Mayor | Laura Kropp | Warren City Council At-Large | Patrick Green |
| Mt. Clemens City Commission | Kathleen Kelchner  | Warren City Council District 1 | Ron Papandrea |
| New Baltimore City Council | Florence Hayman | Warren City Council District 2 | Richard Sulaka II |
| Richmond City Council | Jamie Greene | Warren City Council District 3 | Mindy Moore |
| Roseville City Council | Charles Frontera | Warren City Treasurer | Lorie Barnwell |
| St. Clair Shores City Council | Justin Maniaci  | Warren City Clerk | Sonja Buffa |
| Sterling Heights City Council | Henry Yanez | | |

WAYNE COUNTY

- | | | | |
|--|---|--------------------------------|------------------------|
| Inkster Mayor | Byron Nolen | Livonia City Council | Scott Bahr |
| Inkster City Council District 2 | Charmaine Kennedy  | Northville Mayor | Brian Turnbull |
| Inkster City Council District 4 | Rebecca Daniels  | Northville City Council | Barbara Moroski-Browne |
| Livonia Mayor | Maureen Miller-Brosnan | Westland City Council | Andrea Rutkowski |
| Livonia City Council | Rob Donovic | Westland City Council | Michael Londeau |
| Livonia City Council | Brandon McCullough | Westland City Council | James Godbout |
| Livonia City Council | Kathleen McIntyre | Westland City Clerk | Richard LeBlanc |



By TRAVIS GREER
GMAR Director
of Realtor® and
Community Affairs

Pay Your Dues and Invest in RPAC!

If you only ever listen to my advice once—listen to this one tidbit of advice: pay your dues early and pay the full \$578!

We are all guilty of letting our hectic lives get in the way of doing those really important things, because we can fool ourselves into thinking that we have time, when we really do not. Pay your dues early—it will save us all!

Part two of my advice is to pay your invoice in full. By doing so, you are investing \$50 in the REALTOR Political Action Committee (RPAC). Investing in RPAC is something that you should never be forced or feel obligated to do. Many who have invested in RPAC for years will tell you, they do it because they've seen some of the ideas that public officials came up with to interfere in your business. I would be willing to bet if you heard about some of these ideas, you would invest double what you've ever invested, right now.

If you've never sat on a candidate endorsement interview panel, I would highly encourage you to do so! You will not have a closer seat to the action. Recently, GMAR members interviewed over 110 candidates who are running for local office. Some of them could be sitting on your city council in a few months, or even serving as Mayor. While I think that they all mean well, some have misguided views of the industry—and those views could seriously hurt your business.

Make a habit of paying the full invoice! By investing those \$50 with your dues, \$33 of those dollars will stay right here in Michigan to help elect candidates who will protect private property rights and keep you at the center of the real estate transaction.

So, take my advice! Pay the full \$578 (online, mail, or by calling the office) as soon as you can!

By the way, if you want to take me up on the offer to sit on an interviewing panel, send me an email at travis@gmaronline.com.

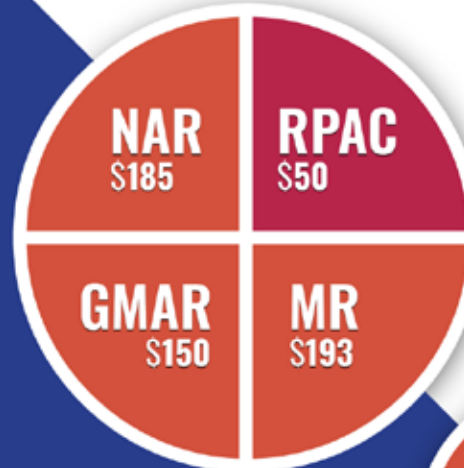


2020 Dues Renewal

Choose MemberMax™ for only \$54.83 /month



2020 Total Dues



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



Member Benefits

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

Pay Online

by Logging into Your Member Account at GMARonline.com

GMAR Endorses Incumbents and New Comers in 2019 Election



SOUTHFIELD, MI - October 17, 2019: The Greater Metropolitan Association of Realtors® (GMAR) Board of Directors announced its endorsements of 71 candidates running in various elections across southeast Michigan.

"Realtors® have a long history of working diligently at all levels of government to protect the American Dream of homeownership and private property rights," said Al Block, President of the GMAR Board of Directors. "These candidates have all displayed their support and commitment to protecting those rights."

OAKLAND COUNTY

Berkley City Council
 Ross Gavin
 Berkley City Council
 Natalie Price
 Berkley City Council
 Bridget Dean
 Birmingham City Commission
 Carroll DeWeese
 Birmingham City Commission
 Matt Wilde
 Farmington City Council
 Geof Perrot
 Farmington City Council
 Sarah Davies
 Farmington Hills Mayor
 Vicki Barnett
 Farmington Hills City Council
 Fill/Write-in Theresa Rich
 Farmington Hills City Council
 Ken Massey
 Ferndale City Council
 Dennis Whittie
 Ferndale City Council
 Raylon Leaks-May
 Hazel Park City Council
 Andy LeCureaux
 Hazel Park City Council
 Mike McFall
 Lathrup Village Mayor
 Kelly Garrett
 Madison Heights Mayor
 Brian Hartwell
 Madison Heights City Council
 Bob Corbett
 Madison Heights City Council
 Emily Rohrbach

Novi Mayor
 Bob Gatt
 Novi City Council
 David Staudt
 Novi City Council
 Justin Fischer
 Novi City Council
 Hugh Crawford
 Oak Park Mayor
 Marian McClellan
 Rochester City Council
 Ann Peterson
 Roch. Hills City Council At-Large
 Theresa Mungoli
 Royal Oak Mayor
 Michael Fournier
 Royal Oak City Commission
 Kyle DuBuc
 Royal Oak City Commission
 Patricia Paruch
 Royal Oak City Commission
 Randy LeVasseur
 South Lyon City Council
 Lisa Dilg
 South Lyon City Council
 Margaret Kurtzwell
 Southfield City Council
 Jason Hoskins
 Southfield City Council
 Nancy Banks
 Southfield City Council
 Donald Fracassi
 Southfield City Council
 Daniel Brightwell
 Troy Mayor
 Dave Henderson

Troy City Council
 Theresa Brooks
 Troy City Council
 Ollie Apahidean
 Wixom City Council
 Peter Behrmann
 Wixom City Council
 Keenan Gottschall

MACOMB COUNTY

Eastpointe Mayor
 Cardi DeMonaco
 Memphis City Council
 Jason Sopha
 Mount Clemens Mayor
 Laura Kropp
 Mount Clemens City Commission
 Kathleen Kelchner
 New Baltimore City Council
 Florence Hayman
 Richmond City Council
 Jamie Greene
 Roseville City Council
 Charles Frontera
 St. Clair Shores City Council
 Justin Maniaci
 Sterling Heights City Council
 Henry Yanez
 Sterling Heights City Council
 Michael Radtke
 Warren City Council At-Large
 Diane Young
 Warren City Council At-Large
 Patrick Green
 Warren City Council District 1
 Ron Papandrea
 Warren City Council District 2
 Richard Sulaka II

Warren City Council District 3
 Mindy Moore
 Warren City Treasurer
 Lorie Barnwell
 Warren City Clerk
 Sonja Buffa

WAYNE COUNTY

Inkster Mayor
 Byron Nolen
 Inkster City Council District 2
 Charmaine Kennedy
 Inkster City Council District 4
 Rebecca Daniels
 Livonia Mayor
 Maureen Miller-Brosnan
 Livonia City Council
 Rob Donovic
 Livonia City Council
 Brandon McCullough
 Livonia City Council
 Kathleen McIntyre
 Livonia City Council
 Scott Bahr
 Northville Mayor
 Brian Turnbull
 Northville City Council
 Barbara Moroski-Browne
 Westland City Council
 Andrea Rutkowski
 Westland City Council
 Michael Londeau
 Westland City Council
 James Godbout
 Westland City Clerk
 Richard LeBlanc

All endorsed candidates completed a written questionnaire and an in-person screening hosted by a panel of Realtors® from the candidate's respective community.



By DENNIS KOZAK
GMAR RPAC Chair

Are You Making a Difference? Invest in RPAC TODAY!

At the recent Michigan REALTORS® convention the silent auction raised over \$35,000. Thanks to all who participated. Even with this success, we are still short of our annual goal. When you renewed your GMAR dues, did you pay the full amount which included a \$50 investment in RPAC? If not, not to worry it is not too late to make your 2019 investment! TAKE ACTION TODAY!

Realtors® decide who gets RPAC dollars in support of private property rights and home ownership. Our Realtor® PAC is recognized as one of the most bipartisan PACs in the country supporting both Democratic and Republican candidates. RPAC gives ZERO dollars to candidates for United States President. RPAC dollars are best used for local Realtor® friendly candidates.

RPAC protects you, your business and your clients. Results for this year at the local

level include the following. RPAC and GMAR shutdown Troy's proposal to ban for sale signs, Royal Oak's certificate of occupancy proposal, proposals in Livonia to ban short term rentals and Warren to limit all rentals. RPAC defends you from bad policy in Lansing and city hall.

So.....if you haven't taken the next vitally important step to investing in RPAC, PLEASE DO IT TODAY!

Please consider investing a minimum of \$50 or more to RPAC in 2019. For MemberMax™ Members, you can invest \$15 in RPAC with no additional cost to you. Visit GMARonline.com/Optin to have GMAR pay \$15 of your August dues to RPAC on your behalf.

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

The Benefits of
Going **MemberMax™**

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- Over \$500 in Tailor-made Education
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30 options for continuing education courses			
2 Designation Courses (ABR, SFR, SRES, GREEN, MRP, SRS, e-PRO, RSPS)			
Over \$500 in tailor made education			
Scholarships for Realtors and their children			
Phonemaking grant opportunities for charitable contributions			
Hundreds of courses to choose from including designations and certifications			
Full-time Certified Professional Standards Administrator on staff			
Client 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 Toolbox			
Online Application for ease of access			
Recurring networking opportunities throughout the year			
Code of Ethics Training			
Access to MLS (RealComp® II)			
Local, State, & National Dues			
GMAR Exclusive Member Benefit			

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 October 2019.

Lila Abraham	James Courtney	Giovanni Galati	Gevork Khachatryan	Edward McLeskey	Heidi Rhome	Suzan Stojanovski
Earl Adkins	Virginia Cox	Anna Gallo	Rabia Khan	J. Chris McLogan	Neil Richards	Vanessa Stovall
Stacy Aldridge	Todd Craft	T. Scott Galloway	Pam King	Jacob Meesseman	E Shawn Riley	Sierra Straughter
Emmanuel Altine	Karen Crespap	Jerry Gardner	Paul Klebba	John Meesseman	Daniel Rojek	Jodie Struebing
Paulina Alvarez	Marina Csermits	George Ghanam	Desert Klein-Kassab	Tanisha Melson	Cynthia Rose	Richard Strzyzewski
Mohamad Ammar	Harold Cummings	Mary Gladchun	Bill Kokenos	Kevin Messier	Evette Ruhlman	Jazz Styla
Glenn Anderson	Rebecca Cunningham	Michael Gladchun	Claire Kona	Alan Millard	Keith Ruloff	Michael Swanberg
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Geraldine Brown	Michael Dunn	Derrick Hudson	John Levin	Stella Scigliano	Dorothy O'Malley	Julie Wakefield
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Bernard Bryant	Susan Dutcher	Robert Husak	Deborah Ley	Suzanne Walker	Clinton Paquette	Suzanne Walker
Susan Burkowski	Jon Eckerly	Charlotte Hypes	Sara Lipnitz	Alfred Wallace	Shuchi Parashar	Alfred Wallace
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Carrin Byk	Alonzo Edwards	Connie Isbell	James Littlepage	Catherine Waun	Donald Pauck	Catherine Waun
James Bynum	Marcus Edwards	Karen Iwankowski	Vickey Livernois	Donald Waxer	Julie Perovic	Donald Waxer
John Byrne	Lee Ehlers	Nabil Jaafar	Anthony Lombardo	Katie Weaver	Tonya Perry	Katie Weaver
Sarah Cameron	Cathy Elias	Clark Jabiro	Jane Lowell	Marjorie Wells	Ebon Petty	Marjorie Wells
Leslie Camisa	Linda Eriksen	Kimberly Jackson	Carol Lukity	Mark Wheeler	Carol Pichler	Mark Wheeler
Robert Campbell	Troy Evans	Lorraine James	Zahid Mahmood	Vicki Whitt	Charles Pickering	Vicki Whitt
Daniel Carey	Anthony Facione	Jamie Janisch	Jason Main	Cheryl Williams	John Pierce	Cheryl Williams
Ray Carodine	Denise Falzon	Sandra Jaroslaw	Christopher Makowski	Claire Williams	Steven Piskorowski	Claire Williams
Susan Carone	Jeffery Fanto	Ronald Jaszur	Van Mamula	Gwendolyn Williams	Janice Plaskon	Gwendolyn Williams
Lila Casenave Pappal	Michael Fazio	Vickie Jeannette	James Mangiapane	Sheila Williams	Kevin Plaskon	Sheila Williams
Renalda Cavanaugh	Keith Ferguson	Nicolette Jenaras	Yvonne Marks	Wanda Williams	Christopher Plummer	Wanda Williams
Olivia Chambers	Cyndi Ferrier	Jennifer Jenkins	Lori Marshick	Francine Willingham	Steven Potocsky	Francine Willingham
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Bradley Cohen	Sherry Frazier	Sherri Johnson	Joseph Mazur	Nhia Yang	Richard Randazzo	Nhia Yang
Marsha Cohen	Claudia Frederick	Brad Jordan	Mary McCaleb	Jerry Yatooma	Nanci Rands	Jerry Yatooma
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Joseph Consiglio	Ronald Fron	Douglas Kerry	Kelly McKenna	Mark Zawaideh	James Renberg	Mark Zawaideh

*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

Michigan State Police & GMAR Come Together to Sponsor a Medical Service Dog



In February 2019, Sgt. McRae of the Michigan State Police Trooper Recruit School set a goal. To honor Michigan State Trooper Craig A. Scott; a military veteran who was killed in the line of duty after 7 years on the force in 1982.

Each recruit class creates a Hero WOD (workout of the day) for a fellow trooper and performs the Hero WOD at the gym. This 135th trooper recruit school added a fundraiser with an ambitious goal. To raise \$25,000 to sponsor the training of a medical service dog for a deserving recipient.

The members of the 135th Trooper Recruit School were well on their way to that goal, raising \$9,200 during a Hero WOD. That's when GMAR (The Greater Metropolitan Association of REALTORS®), reached out to help them complete their goal. GMAR has already been involved in raising funds for service dogs for several years, with their "[5 Years, 5 Dogs, 5 Lives Saved](#)" campaign and they have previously completed sponsorship of Service Dogs Cobalt REALTOR® Blue, and Thor, and have future Service Dog Independence, currently in training.

On Monday, August 12, 2019, the two came together, and GMAR presented a check to The Michigan State Police for **\$15,829** – covering the balance of the Trooper Recruit School's sponsorship.

The funds raised and contributed will be sent to Guardian Angels Medical Service Dogs, a 501(C)3 non-profit organization, that has raised and trained more than 320 service dogs for deserving individuals in need nationwide, predominantly for veterans and first-responders.

To date, Guardian Angels have paired more than 20 dogs in the State of Michigan. But the waiting list continues to grow. The number of both veterans and first-responders facing issues such as PTSD, Traumatic Brain Injury, Seizure, and Diabetic disorders and mobility issues is steadily increasing, and it is the hope of the Michigan State Police and GMAR that this individually-trained medical service dog, yet named will greatly improve life for its future recipient.



FROM AN AFFILIATE

By TED EDGINTON



Happy Fall!

"When you are grateful - when you can see what you have - you unlock blessings to flow in your life." -- Suze OrmaZ

The other day I was connecting with an industry colleague and we were discussing the year, how it may end up, and our plans for 2020. He noted he was really tired and exhausted to which I added "I am sure you are thankful that you're tired. You've had a great year!" The conversation changed from him feeling beaten down, to one of great thanks for the clients he had worked with, and the many opportunities his growing business has created for his family and their future.

As we get closer into the holidays, most everyone knows that it's a great time to be reaching out to our past clients.

Your message of being thankful for the opportunity to work with them sure does go a long way and can be done without it feeling like an advertisement all about you. A simple handwritten card is always appreciated, very cost-effective, and shows that you care.

Each year my son draws turkeys on cards that I send out for Thanksgiving. The growing capitalist that he is has already asked when I am putting him to work and warned me that it will cost me more this year. I suspect last year's "deal" of 4/1.00, maybe off the table... Hoping that you can find a fun way to show your appreciation to your clients too!



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RECOGNITION AWARDS
STATE OF THE ASSOCIATION**

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Registration is free. Members only. For more information, call (248) 478-1700

Local Market Update – September 2019

A Research Tool Provided by Realcomp



GMAR® Report

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

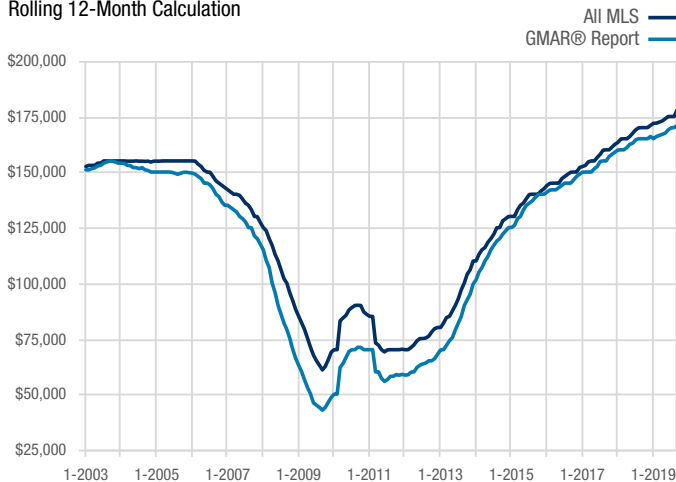
Residential Key Metrics	September			Year to Date		
	2018	2019	% Change	Thru 9-2018	Thru 9-2019	% Change
New Listings	5,940	5,946	+ 0.1%	52,535	53,783	+ 2.4%
Pending Sales	3,530	3,801	+ 7.7%	34,064	34,920	+ 2.5%
Closed Sales	3,740	3,807	+ 1.8%	32,550	33,009	+ 1.4%
Days on Market Until Sale	28	32	+ 14.3%	32	35	+ 9.4%
Median Sales Price*	\$165,000	\$181,000	+ 9.7%	\$167,600	\$175,000	+ 4.4%
Average Sales Price*	\$207,552	\$224,291	+ 8.1%	\$210,986	\$218,732	+ 3.7%
Percent of List Price Received*	97.4%	97.3%	- 0.1%	97.7%	97.3%	- 0.4%
Inventory of Homes for Sale	14,041	11,834	- 15.7%	—	—	—
Months Supply of Inventory	3.9	3.2	- 17.9%	—	—	—

Condo Key Metrics	September			Year to Date		
	2018	2019	% Change	Thru 9-2018	Thru 9-2019	% Change
New Listings	978	1,142	+ 16.8%	9,190	9,579	+ 4.2%
Pending Sales	648	745	+ 15.0%	6,659	6,513	- 2.2%
Closed Sales	734	690	- 6.0%	6,275	6,200	- 1.2%
Days on Market Until Sale	26	34	+ 30.8%	28	35	+ 25.0%
Median Sales Price*	\$156,000	\$169,900	+ 8.9%	\$159,900	\$165,000	+ 3.2%
Average Sales Price*	\$174,220	\$193,770	+ 11.2%	\$185,508	\$198,733	+ 7.1%
Percent of List Price Received*	97.8%	97.7%	- 0.1%	98.0%	97.5%	- 0.5%
Inventory of Homes for Sale	2,003	2,059	+ 2.8%	—	—	—
Months Supply of Inventory	2.9	3.0	+ 3.4%	—	—	—

* 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.

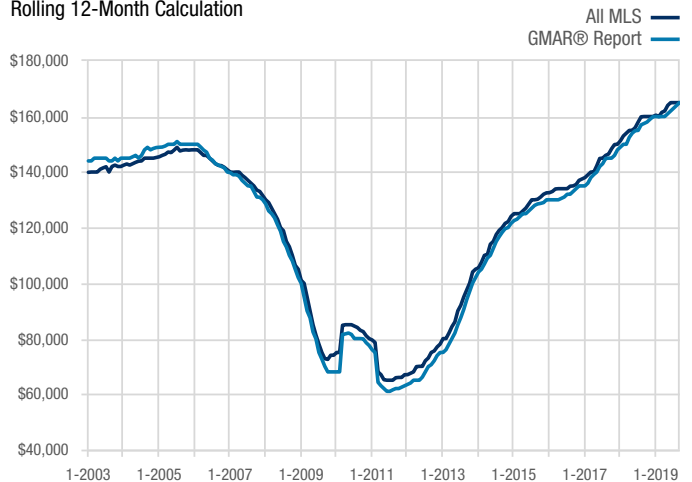
Median Sales Price - Residential

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 October 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

Fantastic Fall: Residential Home Sales Up, Median Sale Prices on the Rise September Sales Strong – up 2.8%

Quick Facts

+ 2.8%

+ 10.7%

- 13.9%

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.

September Real Estate Market Commentary:

With the kids back in school and the weather cooling, the housing market begins its annual cooldown as well. Nationally, buyer and seller activity remained strong, buoyed by low mortgage rates and a strong economy. The market fundamentals suggest no significant changes from recent trends, other than the seasonally tempered pace we see this time of year. As we move into the final three months of 2019, buyers will find fewer homes coming on the market, but also less competition for those homes.

Closed Sales increased 4.3 percent for Residential homes but decreased 6.7 percent for Condo homes. Pending Sales increased 4.2 percent for Residential homes and 15.5 percent for Condo homes. Inventory decreased 15.4 percent for Residential homes but increased 0.6 percent for Condo homes.

The Median Sales Price increased 11.7 percent to \$189,900 for Residential homes and 8.3 percent to \$170,000 for Condo homes. Days on Market increased 5.7 percent for Residential homes and 17.2 percent for Condo homes. Months Supply of Inventory decreased 17.1 percent for Residential homes but increased 3.3 percent for Condo homes.

In Washington there are discussions around a broad overhaul of the housing finance system, including the re-privatization of Fannie Mae and Freddie Mac and reforms to federal agencies involved with financing substantial portions of the mortgages made every year. Many of these policy conversations and eventual changes will take months or years to be implemented and their impact is not yet clear. While Halloween decorations are beginning to adorn homes around the country, the real estate market this fall is looking far from scary.



Realcomp II Ltd. is Michigan's largest Multiple Listing Service, now serving more than 16,000 valued broker, agent, and appraiser customers in over 2,500 offices across Michigan. Realcomp II Ltd. is committed to providing the most reliable up-to-date real estate information using state-of-the-art delivery methods.

All Residential and Condos Combined Overview

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



Key Metrics	Historical Sparkbars	9-2018	9-2019	Percent Change	YTD 2018	YTD 2019	Percent Change
New Listings		11,451	11,762	+ 2.7%	104,998	107,180	+ 2.1%
Pending Sales		7,145	7,543	+ 5.6%	70,708	71,511	+ 1.1%
Closed Sales		7,739	7,957	+ 2.8%	67,471	67,907	+ 0.6%
Days on Market Until Sale		34	37	+ 8.8%	39	41	+ 5.1%
Median Sales Price		\$168,000	\$186,000	+ 10.7%	\$170,000	\$178,500	+ 5.0%
Average Sales Price		\$203,165	\$222,380	+ 9.5%	\$207,156	\$216,337	+ 4.4%
Percent of List Price Received		97.6%	97.6%	0.0%	97.8%	97.6%	- 0.2%
Housing Affordability Index		176	159	- 9.7%	174	166	- 4.6%
Inventory of Homes for Sale		29,540	25,444	- 13.9%	--	--	--
Months Supply of Inventory		4.0	3.4	- 15.0%	--	--	--

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

Listing and Sales Summary Report September 2019



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Sep-19	Sep-18	% Change	Sep-19	Sep-18	% Change	Sep-19	Sep-18	% Change	Sep-19	Sep-18	% Change
All MLS (All Inclusive)	7,957	7,739	+2.8%	\$186,000	\$168,000	+10.7%	37	34	+8.8%	25,444	29,540	-13.9%
City of Detroit*	314	394	-20.3%	\$45,000	\$37,500	+20.0%	49	46	+6.5%	2,428	2,449	-0.9%
Dearborn/Dearborn Heights*	202	205	-1.5%	\$145,000	\$132,000	+9.8%	28	24	+16.7%	525	643	-18.4%
Genesee County	484	449	+7.8%	\$150,000	\$148,400	+1.1%	32	32	0.0%	1,454	2,887	-49.6%
Greater Wayne*	1,521	1,408	+8.0%	\$160,000	\$148,000	+8.1%	28	23	+21.7%	3,514	4,126	-14.8%
Grosse Pointe Areas*	69	61	+13.1%	\$300,000	\$319,000	-6.0%	38	41	-7.3%	242	243	-0.4%
Hillsdale County	38	52	-26.9%	\$144,000	\$134,950	+6.7%	73	91	-19.8%	251	219	+14.6%
Huron County	16	12	+33.3%	\$131,750	\$124,000	+6.3%	91	145	-37.2%	84	84	0.0%
Jackson County	174	182	-4.4%	\$158,950	\$138,750	+14.6%	69	62	+11.3%	817	701	+16.5%
Lapeer County	117	118	-0.8%	\$185,000	\$180,500	+2.5%	44	47	-6.4%	455	526	-13.5%
Lenawee County	117	113	+3.5%	\$159,900	\$140,000	+14.2%	63	75	-16.0%	503	455	+10.5%
Livingston County	293	285	+2.8%	\$280,000	\$270,000	+3.7%	37	34	+8.8%	864	1,117	-22.6%
Macomb County	1,211	1,212	-0.1%	\$179,000	\$166,000	+7.8%	30	24	+25.0%	3,068	3,556	-13.7%
Metro Detroit Area*	5,123	4,983	+2.8%	\$199,900	\$177,000	+12.9%	32	27	+18.5%	15,417	17,624	-12.5%
Monroe County	183	159	+15.1%	\$190,000	\$176,000	+8.0%	53	75	-29.3%	514	705	-27.1%
Montcalm County	16	18	-11.1%	\$104,450	\$128,000	-18.4%	50	45	+11.1%	55	62	-11.3%
Oakland County	1,784	1,684	+5.9%	\$259,950	\$235,000	+10.6%	34	26	+30.8%	5,543	6,376	-13.1%
Saginaw County	169	171	-1.2%	\$105,000	\$114,950	-8.7%	40	39	+2.6%	519	710	-26.9%
Sanilac County	39	47	-17.0%	\$122,000	\$140,250	-13.0%	80	79	+1.3%	220	241	-8.7%
Shiawassee County	100	102	-2.0%	\$136,000	\$112,000	+21.4%	39	31	+25.8%	219	349	-37.2%
St. Clair County	208	233	-10.7%	\$185,000	\$155,000	+19.4%	42	39	+7.7%	652	773	-15.7%
Tuscola County	42	28	+50.0%	\$135,000	\$127,950	+5.5%	58	45	+28.9%	143	169	-15.4%
Washtenaw County	388	358	+8.4%	\$285,500	\$255,000	+12.0%	35	30	+16.7%	1,529	1,415	+8.1%
Wayne County	1,835	1,802	+1.8%	\$144,900	\$130,000	+11.5%	31	28	+10.7%	5,942	6,575	-9.6%

* Included in county numbers.

ACCREDITED BUYER'S REPRESENTATIVE DESIGNATION (ABR)

CE Credits: 13 standard and 2 legal
Tue. & Wed., November 5 & 6
9:00 a.m. – 5:00 p.m.
GMAR Classroom
Instructor: Deanna DuRussel
FREE, Membermax & EduPass
\$195, Members
\$225, Non-Member

NEW MEMBER ORIENTATION

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

CODE OF ETHICS TRAINING

CE Credits: 3 standard
Wednesday, November 13
9:00 a.m. – 12:00 p.m.
1:00 p.m. – 4:00 p.m.
GMAR Classroom
FREE, Membermax & EduPass
\$10, Non-Members

MILITARY RELOCATION PROFESSIONAL CERTIFICATION (MRP)

CE Credits: 8 standard
Friday, November 15
9:00 a.m. – 5:00 p.m.
GMAR Classroom
Instructor: Leslie Ashford
FREE, Membermax & EduPass
\$99, Members
\$119, Non-Members

NEW MEMBER ORIENTATION

CE Credits: 3 standard
Thursday, November 19
9:00 a.m. – 12:30 p.m.
GMAR Classroom

GUIDANCE TO COMPLIANCE – LEGAL CON ED

CE Credits: 2 legal
Wednesday, November 20
10:00 a.m. – 12:00 p.m.
GMAR Classroom
Instructor: Deanna DuRussel
FREE, Membermax & EduPass
\$10, Members
\$40, Non-Members

FROM PURCHASE AGREEMENT TO THE TITLE POLICY: A Legal Perspective

CE Credits: 3 legal
Thursday, November 21
9:00 a.m. – 12:00 p.m.
GMAR Classroom

MASTERING THE TRANSACTIONS FROM A-Z

CE Credits: 2 standard, 1 legal
Friday, November 22
9:00 a.m. – 12:30 p.m.
GMAR Classroom

THANKSGIVING

Thursday, November 28th and
Friday, November 29th
GMAR Office Closed

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Welcome, New Members!

Abboud, Michelle–NextHome All Pro Realty
 Adamowicz, Joshua–Elite Realty
 Aldridge, Stacy–Dwellings by Rudy & Hall
 Asmar, Muhanad–CB Prime, LLC
 Barno, Peter–Woodward Square Realty, LLC
 Beaty, Shawn–Coverage Realty LLC
 Beeler, Ben–EXP Realty
 Bello, Valentina–Berkshire Hathaway HomeService
 Cetrone, Zachary–EXP Realty, LLC
 Cooper, Carolyn–Keller Williams Paint Creek
 Cramton, Scott–Real Living Kee Realty
 Dabney, Sonya–Greater Metropolitan Realty
 Danha, Rawad–Keller Williams Somerset
 Daniels, Dana–KW Home Realty
 Davis, Melissa–Keller Williams Somerset
 Davis, Mariah–The Ethical Experts
 Delt, Donald–EXP Realty LLC
 Denson, Andrea–Island Realty Inc.
 Faraj, Fouad–Empire Realty Group
 Grewal, Amrinder–Landmark Realty
 Happel, Jeffrey–Landmark Realty
 Harper, Demisha–Keller Williams Realty Central
 Hatanian, Mordechai–Buyers First Realty LLC
 Howard, Tracey–Andrews Realty Group
 Hudson, Derrick–EXP Realty LLC
 Husak, Robert–3DX Real Estate, LLC.
 Jabbouri, Dennis–Kelly Esman & Associates
 Jenkins, Makoyia–Real Estate One
 Kazmirowski, Thomas–Solo Commerical Real Estate

Kerry, Douglas–EXP Realty - The Luxe Group
 Konja, Shannel–EXP Realty, LLC
 Kortes, Tricia–Expert Realty Solutions Inc.
 Lalama, Frank–Vanguard Realty Group LLC
 Law, Elizabeth–RichRealty
 McCree, Moira–Key Realty
 Pendo, Allison–RE/MAX Dream Properties
 Raddler, Ariel–Keller Williams Somerset
 Reeves, Veronica–Keller Williams Central
 Sampson, Jillian–Keller Williams Central
 Shook, Torri–Torri Shook
 Sichterman, David–Coldwell Banker Weir Manuel
 Smith, Danielle–National Realty Centers Northv
 Thomas, Felicia–KW Home Realty
 Walker, Regina–Century 21 Affiliated

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Why Should Real Estate Agents Use Commission Advances?



What Is a Commission Advance?

As stated by its name, a commission advance is when a business provides a real estate agent with an advance on one of their commissions in exchange for a percentage of the sum. As a result, it benefits both two parties, since the business can make a profit while the real estate agent can access their cash much sooner than otherwise possible.

What Are the Benefits of a Commission Advance?

There are a number of reasons that real estate agents might be interested in getting a commission advance:

- First and foremost, a commission advance is a useful tool for making sure that a real estate agent remains solvent, which is important because a business can be making a profit but still have insufficient cash and cash equivalents with which to meet its short-term obligations. This is because most businesses record revenues in the same time periods as the expenses used to produce them, meaning that revenues and expenses on the income statement are not the same as cash inflows and cash outflows. As a result, when real estate agents have insufficient cash and cash equivalents with which to meet their short-term obligations, said individuals can use a commission advance to cover for them because defaulting tends to lead into a downwards spiral.
- There are a number of options that can be used to cover for a real estate agent having insufficient cash and cash equivalents to meet their short-term obligations. However, it is important to note that commission advances are one of the best because most of the competitors come with high interest rates as well as other unpleasant conditions. In contrast, a commission

advance comes at much less cost because it is secured by the commission, which is why it can be provided at lower costs but still remain profitable for the business offering them.

- On a related note, it is important to mention that commission advance companies tend to understand real estate agents better than other businesses that can provide other solutions to the same problems. This results in more efficient and more effective interaction because commission advance companies have set up their operations for the purpose of catering to their needs and circumstances. Better still, there is also a reduced chance for miscommunication between the two parties, thus increasing the chance of the real estate agent getting exactly what they need when they need it, particularly when the commission advance companies are also offering fast processing times.
- Finally, the cash from a commission advance can be used by the real estate agent however they want. As a result, it can be useful for either capitalizing on limited opportunities, protecting against unexpected contingencies, as well as other possibilities. In short, a commission advance is not just a powerful tool but also a versatile one in the hands of its user.

Contact Us

Real estate agents interested in learning more about how a commission advance can help them achieve their business goals should not hesitate to contact us at their earliest convenience. Even if they do not need our assistance at the moment, knowing that we will be there for them when they do need it will come as an enormous source of relief during the most pressing times.

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Presented by:

DEANNA DURUSSEL

ABR, SRS, RENE, PSA, SFR

The Accredited Buyer's Representative (ABR®) designation is the benchmark of excellence in buyer representation.

The overall goals of the ABR® Designation Course are to:

- Prepare real estate professionals to thoroughly represent buyer-clients in real estate transactions and provide the quality of service and degree of fidelity to buyers that sellers have customarily enjoyed.
- Offer ideas and methods for building a buyer representation business.
- Develop a self-customized tool for conducting a buyer counseling session.

DESIGNATION REQUIREMENTS:

- Successful completion of the two-day ABR Course, including an 80% passing grade on the exam.

After you complete this course you will have three (3) years in which to complete the other requirements.

- Successful completion of one of the ABR® elective courses, Documentation verifying five (5) completed transactions in which you acted solely as a buyer representative (no dual agency). Any transactions closed prior or closed within three years after completing the ABR Course are eligible for credit.
- Maintain active membership with REBAC (\$110.00/year) and NAR.

Newly licensed members are not eligible to attend designation courses included with the MemberMax® program during the first 6-months of membership



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

November 13, 2019

9:00 am– 12:00 pm

or

1:00 pm– 4:00 pm

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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.**



COMPLIANCE

RULES

REGULATIONS

GUIDELINES



November 20, 2019
9:45 a.m. Registration
10:00 a.m. - 12:00 p.m. Class

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Topics Include:

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- Closing statements
- Today's reality
- Buyers – writing letters with offers
- Fair Housing Act (housing)
- Closing Disclosure – getting a copy



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



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4. Complete two one-hour webinars, and;
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November 15, 2019

8:45 a.m. Registration

9:00 a.m. – 5:00 p.m. Class

20 Oak Hollow, Suite 100, Southfield, MI

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Presented By:

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