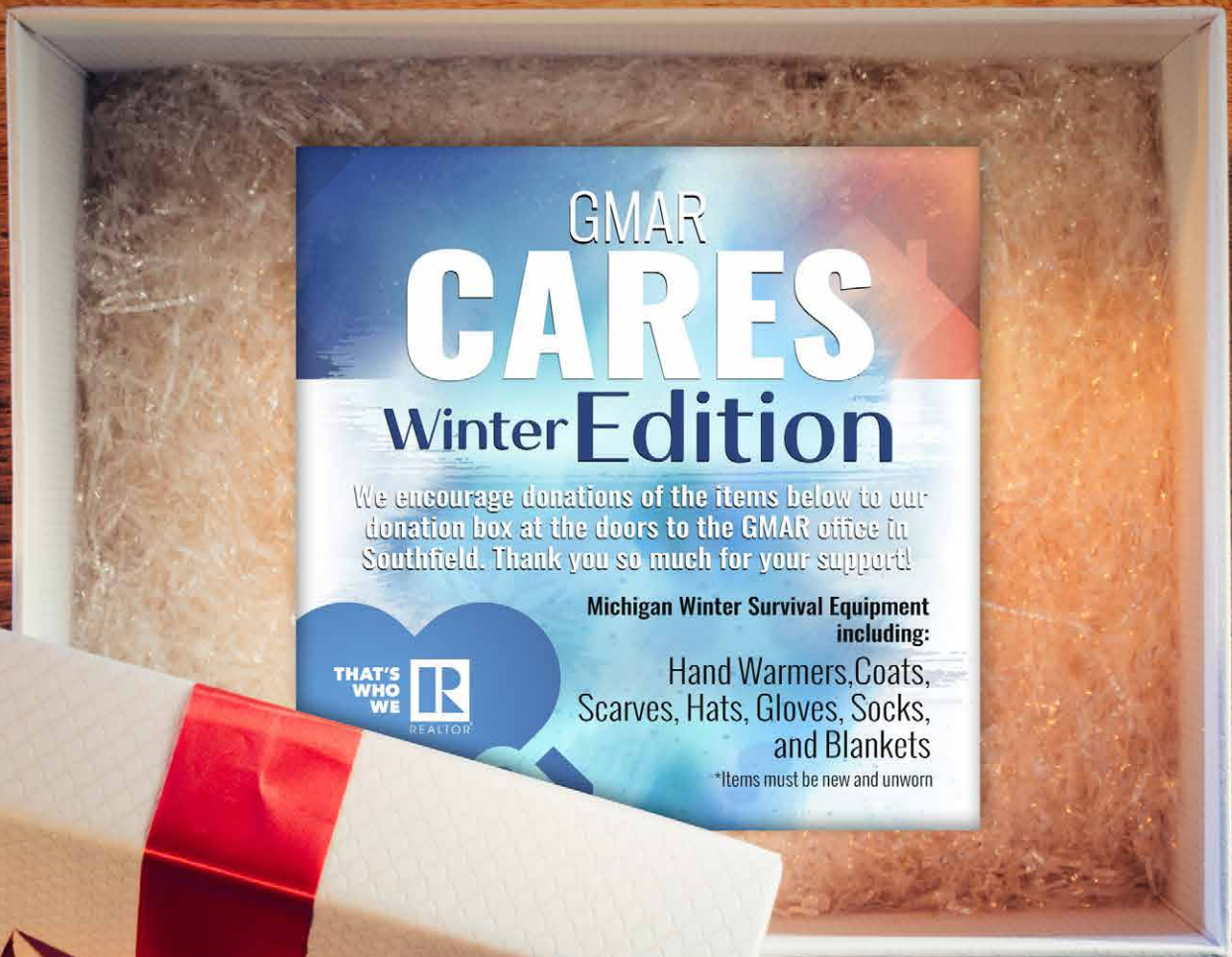


METROPOLITAN REALTOR

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DECEMBER 2020



GMAR
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Winter Edition

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Michigan Winter Survival Equipment including:
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and Blankets

*Items must be new and unworn



*Happy
Holidays*



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 Greater Metropolitan
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 248-478-1700
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DECEMBER 2020

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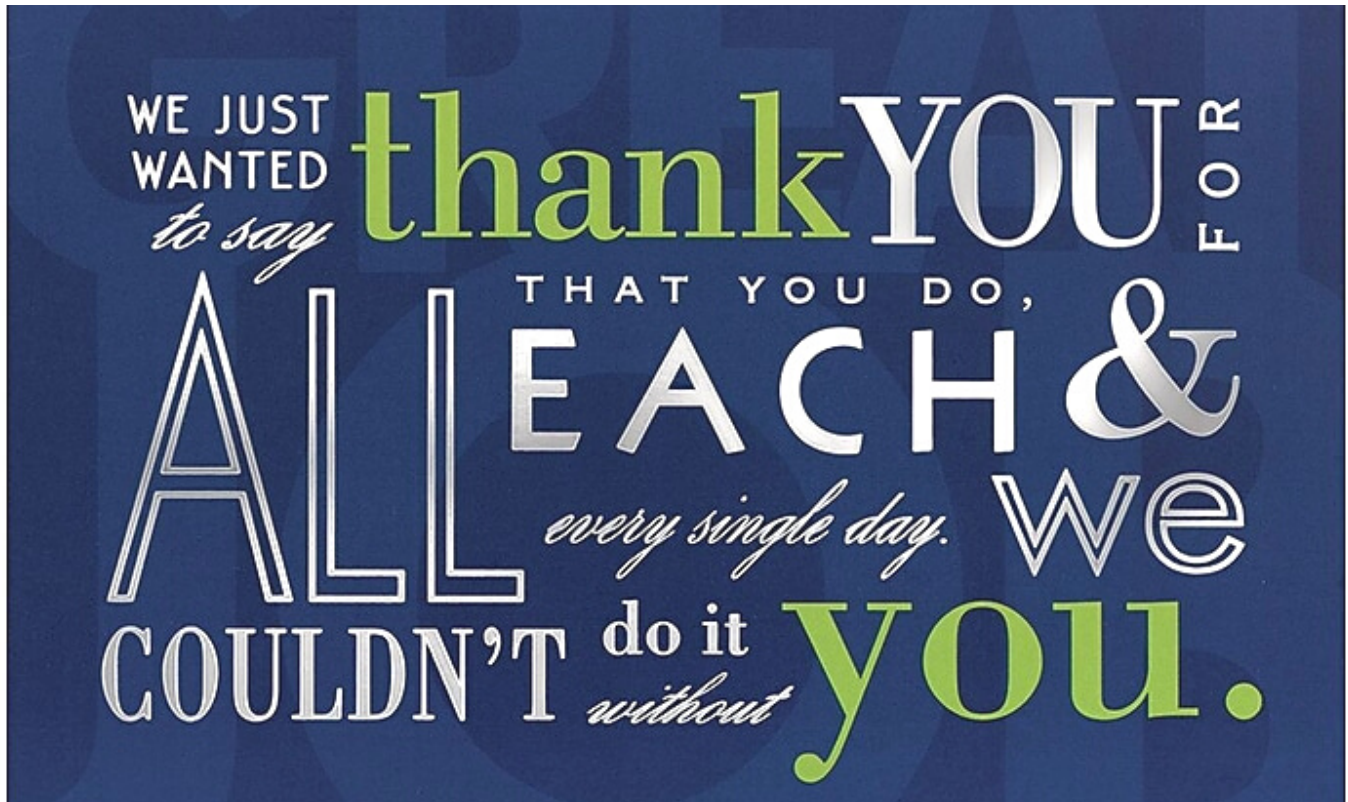
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Michigan State Housing Development Authority 3

DECEMBER ISSUE

GMAR-YPN

YOUNG PROFESSIONALS NETWORK



Young Professionals Network (YPN) is a group that helps real estate professionals of all ages excel in their careers by giving them the tools and encouragement needed to grow in areas of leadership, networking, community, advocacy, and policy. Build relationships that will improve your business, and have fun doing it! Members say this is their best network for making referral partners and friends.

A YEAR END THANK YOU FROM THE CHAIR...

*CHRISTOPHER AYERS, SHAIN PARK, REALTORS®
2015-2020 CHAIR, FOUNDING MEMBER.*

To our Committee Members: Loyal and dedicated members like you are the foundation to any successful association. Thank you for your dedication and contribution to GMAR-YPN and our success!

As GMAR-YPN, we are committed to keeping our members and community safe, healthy and connected, so you can continue depending on us to provide our members with the educational, exciting and important information and events you've become accustomed to over the years. We will navigate the pandemic together and continue providing measurable and informative resources.



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

*We get so much out of love
We find strength and courage in it
That is our foundation and our fuel
If we don't show enough of it
Then we might not feel any love at all*

Please share compassion and kindness this holiday season and all throughout the new year

*Peace and Love,
James Cristbrook*





PUT YOUR MONEY WHERE YOUR MOUTH IS!

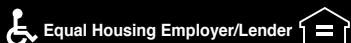
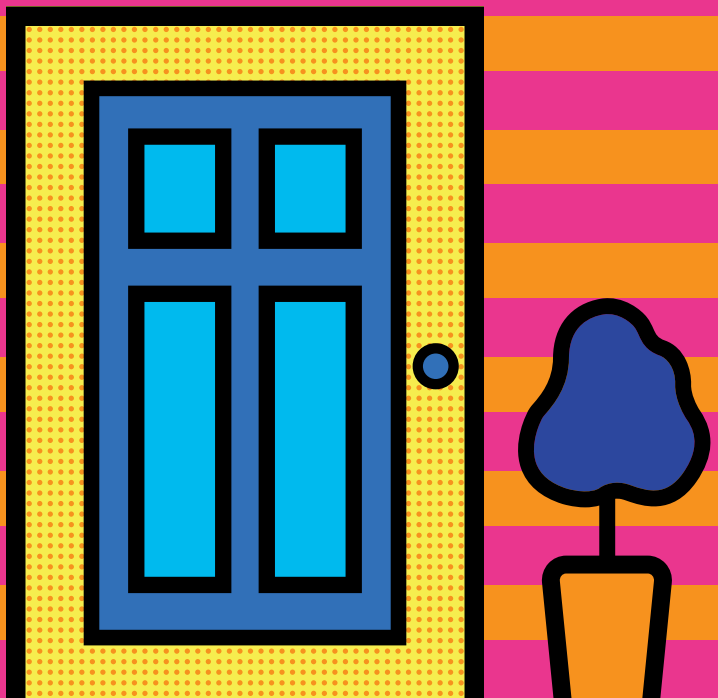
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By VICKIE LIVERNOIS
Chief Executive Officer

Here we are in December. The final month of 2020!

Nine months ago, when the pandemic first halted our "normal," I remember thinking that this would last maybe a few months. Well, here we are, now nine months later, with positive cases on the rise again across the country, we finally have a new vaccine on the horizon and the release of additional stay home orders.

I believe that so many of us were able to pivot and adapt as it seemed everything rapidly changed over the last nine months. Meetings went virtual, events went virtual, EVERYTHING went virtual!

Usually, around this time of the year, we are all just getting back from the NAR Annual Conferences – scheduled for New Orleans, but that too went virtual. As I mentioned in one of my previous articles, I always try to find the good in things and focus on them. The fact that these meetings were virtual offered a free option for members to attend the Governance Meetings, which opened up a huge opportunity to get engaged and to learn more about NAR, their advocacy efforts, and get a glimpse into those who help lead our 1.4 million-member organization.

Every year, during the NAR Conference, the Board of Directors meets to vote on motions put forward by their various committees. While this year was no different, I did want to bring light to one Committee's efforts in particular.

The NAR Professional Standards Committee began meeting very early this year to review and discuss potential changes to the Code of Ethics. Discussions throughout the year, as well as during most of the NAR Governance meetings and other events (which I hope you had a chance to participate in at least some of them), focused on the efforts of this group and the struggles that many are still facing today related to fair housing.

After the Governance meetings, all 900

Board of Directors across the country discussed and voted on these recommendations. On November 13, 2020, the NAR Board of Directors took historic action to strengthen Realtor's commitment to fair housing and approved the following recommendations:

- Extend the application of Article 10 of the Code of Ethics through the addition of a new Standard of Practice prohibiting the use of harassing speech, hate speech, epithets, or slurs against the protected classes.
- Amend professional standards policy, expanding the applicability of the Code of Ethics to all of a REALTOR®'s activities.
- Add guidance to the Code of Ethics and Arbitration Manual to help professional standards hearing panels apply the new Standard of Practice.
- Revise the NAR Bylaws, expanding the definition of "public trust" to include all discrimination against the protected classes under Article 10 along with all fraud.
- Continue the requirement for associations to share with the state real estate licensing authority final ethics decisions holding REALTORS® in violation of the Code of Ethics in instances involving real estate-related activities and transactions where there is reason to believe the public trust may have been violated.

These recommendations went into effect immediately upon Board approval; however, they are not retroactive to speech or conduct that occurred before November 13, 2020.

We will continue to work with NAR to ensure we provide the most up to date information to our members in the coming weeks as we move into the new year.

We wish all of you and your families a happy and healthy holiday season!



Welcome, New Members!

ABDULRAHMAN, KASSEM—Empire Realty Group
 Abuzir, Abdul-Aziz—EXP Realty, LLC
 Ackerman, Amie—Keller Williams Lakeside
 Agnoli, Alissa—Keller Williams Realty Central
 Ahmed, Ahmed—Empire Realty Group
 Akroush, Christine—EXP Realty, LLC
 Alhakiem, Ashley—National Realty Centers
 Alwaily, Narsees—KW Advantage
 Asghar, Muhammad—KW Professionals
 Ashley, Darell—Downtown Realty
 Askar, Rita—Level Plus Realty
 Aulph, Kelly—National Realty Centers
 Austin, Aaron—Keller Williams Metro
 Bahri, Jacques—LighthouseReal Estate Group
 Bauer, Lisa—RC Platinum
 Bellamy, Noah—KW Professionals
 Besette-Hafeli, Catherine—Coldwell Banker Weir Manuel Bi
 Bickel, Donald—Keller Williams Paint Creek
 Birk, Joshua—Radrick Realty LLC
 Blackmon, Dorothy—Great Lakes Real Estate Agency
 Blonde, Sandra—Cornerstone Real Estate Co
 Blue, Rachel—Elite Realty
 Bock, Tracie—Max Brook, REALTORS, Brmngm
 Bonds, Keith—RC Platinum
 Bowin, James—Landmark Realty - Southgate
 Boyd, Wesley—Real Estate Management Special
 Boyeneva, Donna—Metropolitan Real Estate LLC
 Brittingham, Edward—RE/MAX First
 Brown, Craig—Alexander Real Estate Detroit
 Brown, Jay—Cosmopolitan Real Estate Servi
 Brown, Bridget—Re/Max Edge
 Brueckman, Catherine—Howard Hanna Real Estate Servi
 Bryant, Gabrielle—Jones Realty LLC
 Burgess, Cole—Anthony Djon Luxury Real Estat
 Burt, Denise—KW Professionals
 Buschmann, Danielle—Radrick Realty LLC
 Busen, Rebecca—RE/MAX Eclipse
 Cadwell, Douglas—Keller Williams Realty Central
 Calotti, Amanda—Level Plus Realty
 Carr, Lonell—KW Domain
 Casha, Thomas—EXP Realty, LLC
 Caumartin, Donna—Real Living Kee Realty Clinton
 Chacon, Danielle—KW Advantage
 Christoph, Hunter—Good Company Realty
 Clark-Teper, Alicia—Keller Williams Realty AA Mrkt
 Clegg, Charles—Charles Clegg Realty
 Colbert, Diamond—Downtown Realty
 Collins, Heather—EXP Realty, LLC
 Cooper, Kadyjah—Keller Williams Realty AA Mrkt
 Cooper-Samuel, Fatimah—Keller Williams Somerset
 Cotton, Catherine—Century 21 Curran & Oberski
 Couchman, Sara—KW Realty Livingston
 Cranon, Cherita—Key Realty One
 Crawford, Christopher—Century 21 Curran & Oberski
 Crayton, Eric—21 United Realty
 Creech, Heather—KW Professionals
 Cunningham, Kim—Keller Williams Metro
 Cusumano, Lisa—Berkshire Hathaway HomeService
 Dagher, Dina—Re/Max Leading Edge
 Davis, Sheree—EXP Realty, LLC
 Delabbio, Christopher—Coldwell Banker Preferred, Rea
 DeYoung, Pam—EXP Realty, LLC
 Dhawan, Malvinder—Key Realty One
 Dieck, Benjamin—Optimum Real Estate
 Dork, Dave—Elite Realty
 Drucker, Jean—Elite Realty
 DuPre-Murray, Michele—Willingham Real Estate
 Durfield, Khalilah—Khalilah Durfield
 Easterwood, Amanda—KW Professionals
 Eischer, Lisa—KW Advantage
 Eisiminger, Kyle—RichRealty
 Emert, Scott—EXP Realty, LLC
 Evans, Mary—Today's Financial Homes
 Fakhouri, Nibal—Anthony Djon Luxury Real Estat
 Fay, Evan—Historic Realty Detroit
 Fender, Jessica—Real Living Kee Realty Troy
 Ferguson, Reese—Moving The Mitten RE Group
 Ferguson, Calvin—RE/MAX Dream Properties
 Ferri, Carlo—EXP Realty, LLC
 Fluker, Reggie—Amazing Real Estate Solutions
 Follbaum, Margo—First Choice Realty, Inc.
 Fusco, Pamela—EXP Realty, LLC
 Gabbara, Nessa—EXP Realty, LLC
 Gatzka, James—Re/Max Town & Country
 George, Andrea—Howard Hanna Birmingham
 Gingell, William—Fontaine Real Estate Group
 Glass, Shayla—Glass Home Realty
 Green, Stephane—KW Advantage
 Grier, Jennell—Berkshire Hathaway HomeService
 Gudi, Ashok—Internet Real Estate, Inc.
 Habba, Silvester—EXP Realty, LLC
 Hannah-Muhammad, Tanya—Front Page Properties
 Harp, Hadi—Hadi Harp
 Hayden, Brian—Woodward Square Realty, LLC
 Henry, Jasmine—EXP Realty, LLC
 Henry, Tiffany—Realty Executives Home Towne
 Herbel, Emily—EXP Realty, LLC
 Hetherman, John—John Hetherman
 Holmes, Michele—Supreme Management, LLC
 Housey, Andrew—Droit Commercial Realty Advis
 Howard, Daniel—RE/MAX Defined Troy
 Ibom, Erik—Keller Williams Realty AA Mrkt
 Inom, Donald—EXP Realty, LLC
 Istamboulia, Savina—Arterra Realty LLC
 Jackson, Quran—Moving The Mitten RE Group
 Jackson, Sterling—NREMG Realty
 Jadan, Renee—EXP Realty, LLC
 Jakubec, Christy—Real Living Kee Realty Troy
 Jamil, Anna—EXP Realty, LLC
 Javaid, Atif—EXP Realty, LLC
 Jerneycic, Alisa—Hall & Hunter
 Jerome, Madison—Keller Williams Metro
 Johnson, Jamil—Jones Realty Brokerage LLC.
 Jones, Erica—Jones Realty Brokerage LLC.
 Jones, Greg—Jones Realty Brokerage LLC.
 Jones, Matthew—Abode Detroit
 Kaur, Manvir—Keller Williams Realty Central
 Kiefer, Lisa—National Realty Centers
 Kleinhenz, Dawn—Coldwell Banker Preferred, Rea
 Kolodziej, Rennea—RE/MAX Dream Properties
 Kozak, Thomas—KW Advantage
 Krempa, Geoffrey—Great Lakes Real Estate Agency
 Kuza, Marcel—Level Plus Realty
 Laing, Michael—EXP Realty, LLC
 Langdon, Doniece—EXP Realty, LLC
 Langdon, Doniece—EXP Realty, LLC
 Lee, Andre—Michael Group Realty LLC
 Legg, Stephen—NextHome All Pro Realty
 Lorenz, Sarah—Radrick Realty LLC
 Lucy, LaCuanda—Tyraa Nicole Properties, LLC
 Martin, Neiko—Keller Williams Metro
 McGee, Brittany—Stream Real Estate
 McInnis, Parker—Brookstone, Realtors
 McMullen, Lorena—3DX Real Estate, LLC.
 Mesi, Joe—Oracle Realty, LLC
 Miah, Mohammed—EXP Realty, LLC
 Miller, Patricia—Amazing Real Estate Solutions
 Milne, Hugh—KW Advantage
 Mitchell, Carrie—Luxury Homes Properties
 Mohsin, Majd—Waison Realty LLC
 Moldovan, Mara—3DX Real Estate, LLC.
 Moore, Stephen—Downtown Realty
 Moran, Whitney—Moving The Mitten RE Group
 Moveseyan, Hasmik—Keller Williams Metro
 Muller, Douglas—Realty Executives Home Towne
 Myers, Whitney—EXP Realty, LLC
 Nader, Emily—Key Realty One
 Naragon, Sara—Weichert, Realtors-Select
 Nash, Kim—Berkshire Hathaway HomeService
 Newsted, Ben—Great Lakes Real Estate Agency
 Nichols, Paul—Keller Williams Metro
 Nichos, Cody—KW Advantage
 Nix, Nathan—EXP Realty, LLC
 Nolan, Luke—KW Advantage
 Nowaczewski, Nicolette—Keller Williams Realty Central
 Nwankwo, Francis—Great Lakes Real Estate Agency
 Nyeche, Chidi—Chidi Nyeche
 Obranovic, Derek—Century 21 Curran & Oberski
 Orozco, Helen—NextHome All Pro Realty
 Otis, Dana—Abode Detroit
 Pacheco, Jessica—EXP Realty, LLC
 Perets, Vitaly—Home One Realty, LLC
 Perrin, Dominc—KW Advantage
 Persha, Eric—EXP Realty, LLC
 Pierce, Stephanie—NextHome Suburban Realty
 Powell, James—Next Level Realty Investments
 Raies, Bridget—Real Living Kee Realty Troy
 Ratliff, Jerry—Keller Williams Metro
 Ray, Patricia—Quest Realty LLC
 Rea, Anna—Hall & Hunter
 Reinmann, Lisa—KW Advantage
 Richardson, Lauren—KW Advantage
 Riddoch, Tyler—Select R.E. Professionals Inc.
 Roark, Cody—KW Advantage
 Robbins, Thomas—Keller Williams Realty Central
 Rogers, Ashleigh—EXP Realty, LLC
 Rogers, Jeraka—Coldwell Banker Professionals
 Roth, Ashley—RE/MAX Eclipse
 Rucker, Candus—KW Home Realty
 Rutledge, Khalia—Brookstone, Realtors
 Samaha, Muffideh—The More Group
 Schickler, Justin—NextHome Aegis Properties
 Schmidt, Pamela—MI Choice Realty, LLC
 Secord, Michael—Keller Williams Paint Creek
 Semma, Alicia—Level Plus Realty
 Senawi, Bassam—National Realty Centers North
 Shah, Manish—EXP Realty, LLC
 Shaikh, Aftab—Clients First, Realtors®
 Shamus, Tara—3DX Real Estate, LLC.
 Sharp, Edward—EXP Realty, LLC
 Showalter, Bradley—EXP Realty, LLC
 Signorello, Michelle—Signature Sotheby's Inter.
 Smith, Janice—Coldwell Banker Weir Manuel
 Speelman, April—EXP Realty, LLC
 Stechel, Timothy—KW Professionals
 Stefanopoulos, Chris—Max Brook, Inc. Blmfld Hills
 Studnicka, Jacqueline—EXP Realty, LLC
 Sturgill, Shannon—Brookview Realty
 Suarez, Luis—Brookside Realty Company
 Tumminello, Charlotte—Elite Realty
 VanHouck, Sara—EXP Realty, LLC
 Vernarelli, Angela—KW Advantage
 Vilinsky, Bernard—Keller Williams Metro
 Voss, Bethany—Keller Williams Realty AA Mrkt
 Watkins, Jamillah—Real Living Kee Realty Troy
 Waymer, Kiara—EXP Realty, LLC
 White, Cheronda—Real Estate One, Inc.
 Wickersham, Dylan—Arterra Realty LLC
 Wilbanks, Jarrett—Wilbanks Real Estate Inc
 Wilcox, De'Mar—Front Page Properties
 Wilkinson, Eric—Radrick Realty LLC
 Williams, Angela—Real Estate One, Inc.
 Williams, Kourtnei—Keller Williams Realty Central
 Williams, Lisa—3DX Real Estate, LLC.
 Williamson, Kulsum—Keller Williams Realty Central
 Wyatt, Rachel—Arterra Realty LLC
 Yu, Lichao—Bluesky Realty
 Zayed, Judy—EXP Realty, LLC

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10-40%
ON SELECT ITEMS



By MELISSA BOTSFORD
GMAR RPAC Chair

Thank You!

Thank you for your investment in RPAC during this most turbulent year of 2020! As I write this, we have nearly 3,500 investors and are on the cusp of reaching 50% participation, as we did in 2019. WE can do it!

I'm so grateful to each of you that stepped up despite all the challenges we've faced. Your RPAC investment is the best way a REALTOR® can protect their business. Think of it as your insurance policy. RPAC is the only grassroots and issues mobilizing force that exists to protect and promote homeownership and real estate investment. By contributing to RPAC, you can support REALTOR®-friendly legislators who believe in our industry and believe in protecting private property rights, preserving the American dream of homeownership, and fighting for tax reforms and regulations on our business.

If you haven't made your 2020 investment in RPAC, it is not too late! Please consider investing a minimum of \$50 or more to RPAC for 2020. Visit www.gmaronline.com/invest/.

Thank you for the honor to serve GMAR as the 2020 RPAC Chairperson. I look forward to my continued support of RPAC as a Golden R Major Investor.

As 2020 comes to a close, I'd like to reflect on the challenging year we've shared. My hope as we enter 2021, is for a return to normalcy while becoming stronger, healthier, and more united. May we all begin a year of healing.

Happy Holidays to All!

Thank You





Thank You GMAR RPAC Investors

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

Below we recognize and applaud GMAR members who invested in RPAC for the month of November 2020.

- | | | | | |
|------------------------|-------------------------|-----------------------|-------------------|---------------------|
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| Albert Abdou | Joseph Boji | Lisa Cutting | Diane Fenech | Silvester Habba |
| Eisa Abusida | Sharon Bonner | Christopher Daggy | Tammy Fenech | Nancy Hackett |
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| Ejaz Ahmed | Edward Brittingham | Emily Day | James Ford | Meera Harbola |
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| Barbara Alcorn | Catherine Brueckman | Mario DeGrazia | Maureen Francis | Alexandria Harris |
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| Sherry Balhorn | Kevin Cermak | Joanna Drukker | Barbara Gerich | Erik Ibom |
| Paul Banks | Jagdish Chahal | Lee Drummond | Jeanne Gerig | Kevin Iddings |
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| Dianna Blair | Heather Creech | Mark Farquhar | Marian Grout | Elaine Johnston |
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| Tracie Bock | Kim Cunningham | Nancy Feldmann | William Gully | Brad Jordan |

continued on page 12

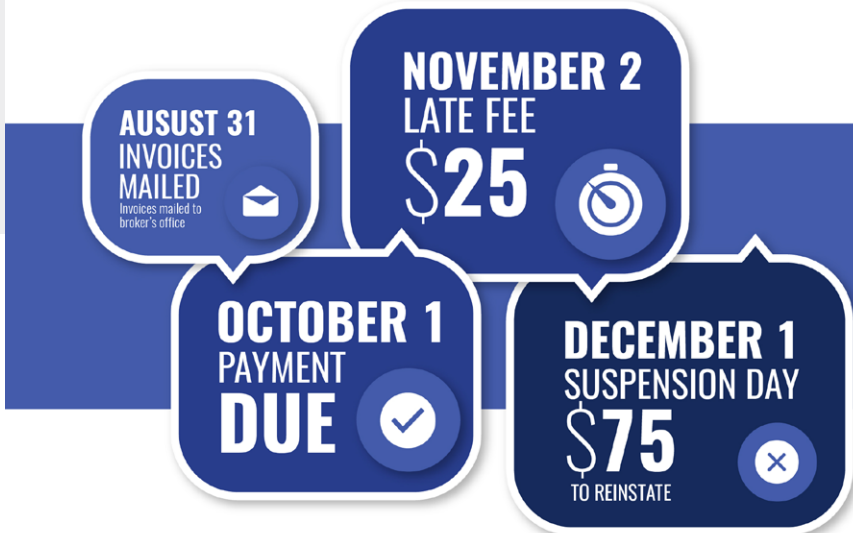
Katie Juliano	Zahid Mahmood	Marc Nocera	Frederick Ryckman	Stephanie Taylor
Meriem Kadi	LaToya Malone	Clara Norris	Karen Ryckman	Ronald Thomas
Amanda Kallasho	Jin Mamlouk	Wanda Norris	Kevan Saberan	Timothy Thomas
James Kaschalk	Massimo Mancini	Linda Novak	David Sacco	Janet Thomson
Alden Kas-Mikha	Steve Mann	Mary Novak	Adrienne Sain	Susan Thorn
Steve Katsaros	John Marker	Kristina Novichenko	Mohammad Saleem	Connie Tiberia
Thomas Kazmirowski	Yvonne Marks	Harry Nutile	Nadia Salmou	Joanne Tomkins
Robert Kean	Kenneth Marquette	Stephen Oaks	Nibras Sami	Michael Toomey
Erin Keating-Dewald	Crystal Marsh	Derek O'Branovic	Leonardo Sanchez	Roberta Torres
Kenneth Keeton	Lori Marshick	John O'Brien	Travis Sandor	Janine Toundaian
Susan Kerrigan	Diane Martin	Lloyd O'Dell	Carson Sangala	Albert Towar
Mariam Khalaf	Linda Martin	Yetty Olojo	Vincenzo Saragosa	Christine Trupiano
Richard Kibillo	Neiko Martin	Karissa O'Neill	Candace Sawmiller	David Tuscany
Pam King	Shellie Martin	Okpechivwigh Onomake	Robert Scalici	Thea Tuto
Timothy Kingsbury	Nicolas Marturano	Helen Orozco	Diana Schiavi	Wendy Tyrell
Adele Kirtley	Cecile Massey	Anne Osmer	Justin Schickler	Marshall Ultch
Paul Klebba	David Mathieu	Dana Otis	Elizabeth Schmieder	Patricia Uribe
Lisa Klein	David Maurice	Jessica Pacheco	Colette Scholten	David Valderrama
Dawn Kleinhenz	Kathleen Mazy-Bowles	Lawrence Palleschi	Lee Schostak	Diana Valverde
Bill Kokenos	Mary McCaleb	Vincent Parente	Carol Schraub	Scott Van Sickle
Denis Koleci	AnnJanette McCorkle	Ann Paris	Ralph-Rene Schreier	William Vanderhoef
Laura Kolenda	Roger McDaid	Kathy Parker	Nicholas Schrock	Donald Vensel
Rennea Kolodziej	Scott McDonald	Mona Parlove	Elizabeth Schweihofner	Kyle Vinson
Claire Kona	Jason McDougal	Patrick Parrott	Mark Scully	Bethany Voss
Dmitry Koublitsky	Melinda McGrath	Randy Patti	Tia Seale	Julie Wakefield
Rose Koval	Darlene McHattie	Joyce Payne	Jennifer Seiler	Alan Walkowski
Beth Kozar	J. Chris McLogan	Christopher Pero	Alicia Semma	Carol Walters
Wendy Rene Kozma	Lorena McMullen	Amy Perry	Mark Shaftner	Barbara Ward
Michael Krausman	Joanne McMurry	Tonya Perry	Aftab Shaikh	Jolie Warpool
Geoffrey Krempa	Thomas Medick	Mohani Persaud	Nakia Shamany	Natasha Warren
Kevin Krupsky	David Meeseman	Eric Persha	Bernard Shamow	Jamillah Watkins
Darlene Kujanek	Devendra Mehta	Charles Pickering	Narmeen Shango	Jean Watts
Jacquelyn Kupfer	John Metas	Stephanie Pierce	Katherine Shannon	Catherine Waun
Lonnie Kupras	Kimberly Micallef	Vikki Plagens	Nermin Shaoni	Katie Weaver
Marcel Kuza	George Miculici	Christopher Plummer	Rutha Sharpe	Bradley Weber
Constance LaBarge Thomas	Larry Migliore	Jack Poe	Pam Shaw	Melissa Webster
Jayne Labuda Szymanski	Edward Milhizer	Michal Polasek	John Sheehan	Wendy Weir-Beecher
Diana Ladley	Alan Millard	George Porretta	Robert Sheldon	Denise Wesselmann
Cecilia Lancaster	Shelley Millard	Aileen Potter	Lori Sheridan	Lyndsay Westdale
Magdalena Lane	Tanicia Miller	Kara Powers	Theresa Shrader	Cheronda White
Dale Lasceski	Brett Mills	Deborah Prieur-Summitt	Saif Siddiqui	Christopher White
Margaret Lauinger	Ryan Milo	Aaron Pringle	Brenda Sierecki	Vicki Whitt
William Law	Rehab Miri	Paul Prinzi	Paul Silveri	Fran Wilbanks
Candace Lawson	Katya Misyukevich	Dominick Procopio	Ada Simmons-Jones	Lee Wilbanks
Geoffrey Leach	Michael Mitchell	Marianne Prokop	Sandra Skaisgir	De' Mar Wilcox
Christopher LeBlanc	Thomas Mitchell	Shannon Pruitt	Sarah Skousen	Angelia Williams
Carol Lee	Mara Moldovan	Lucy Puiu	Karen Slater	Kourtni Williams
Stephen Legg	Mary Monaco	Anthony Raffin	Tracy Slobin	Lisa Williams
Sheilah Lemanski	Kristine Monday	Bridget Raies	Deborah Smith	Michael Williams
Betty Lemons	Willie Moore	Dawn Rassel	Sharon Smith	Sheila Williams
Raymond Lemons	Midge Moran	Janice Raupp	Paul Smudski	Wanda Williams
Frank Leonardi II	Whitney Moran	Russell Ravary	Robert Sneed	Yolanda Williams-Davis
Todd Leutze	David Morgan	Anna Rea	Julie Sosin	Amanda Willis
Theresa Levett	Michael Morgan	Helen Reasoner	Vernon Sosnoski	Andrew Wilson
Sharon Lewarne	Joe Morrison	Heidi Rhome	Katayoon Sowerby	Jovaughn Wilson
Lawrence Lewis	Nina Morrison	Carly Richards	Linda Spindura	Juanita Winters
Nadys Lewis	Jeffrey Moss	E Shawn Riley	Theresa Spiro	Diana Wolak-Schmidt
Elise Lievois	Paul Mruk	Pamela Riley	Shelley Stenger	Randall Wolber
Antonia Lisi	Rachel Mukh	D'Arcy Rivers	David Steuer	Carol Woodard
Emmie Littlejohn	Michael Muller	Lauren Rivers	Judd Stevens	Scott Wright
James Littlepage	Lubna Murfiq	Brent Robbins	Danielle Strozeski	Athba Yacoub
Vickey Livernois	Lauren Murphy	Danielle Roberts	Jacqueline Studnicka	Nhia Yang
Lorraine Lizana	Whitney Myers	Kathleen Robinson	Jazz Styla	Joanne Yousif
David Loder	Timothy Nagel	Marinell Roe	Mimoza Sulejmani	Debbie Zalewski
Amardeep Lota	Sara Naragon	Ashleigh Rogers	Kathleen Sullivan	Raymond Zemens
Brian Loussia	Annamarie Nardi	Cynthia Rose	Jennifer Swack	Julie Ziebarth
Lynn Louton	Kim Nash	Richard Rosen	Brenda Szlachta	
LaCuanda Lucy	Maynard Neal	Adriana Ruetz	Frank Tarala	
Mary Luff	Sanetti Neal	Evette Ruhlman	Ronnie Targanski	
Morgan Luttrell	Roberta Nebus	Keith Ruloff	Mark Taylor	
Christopher Lynn	Gloria Nelson	Diane Russell	Shelley Taylor	
Andrew Mahar	Faith Nemecek	Khalia Rutledge	Stacey Taylor	

*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



2021 Dues Renewal

Choose MemberMax™ for only \$54.83 /month



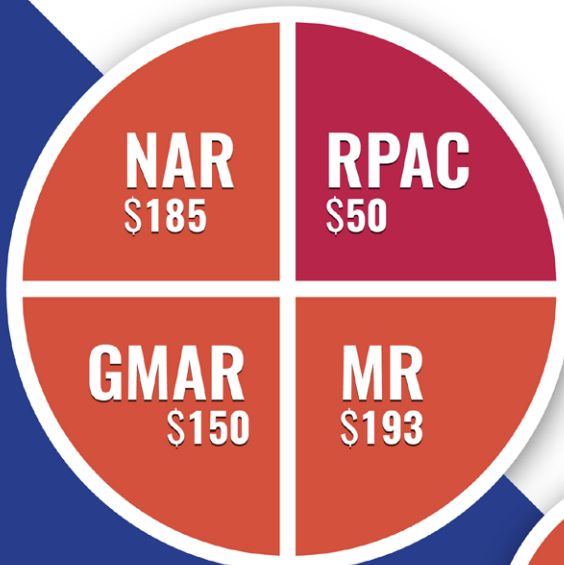
What is RPAC? Why should I invest? By doing so, you are investing \$50 in the REALTOR Political Action Committee (RPAC). Investing in RPAC is something that you should never be forced or feel obligated to do. Many who have invested in RPAC for years will tell you, they do it because they've seen some 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.

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2. RPAC saved the 30-year mortgage and defeated a sales tax on your services as a Realtor®.

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.

2021 Total Dues



RPAC investments are voluntary and non-deductible

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



Member Benefits

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

Pay Online
by Logging into Your Member Account at GMARonline.com

REALCOMP MONTHLY HOUSING STATISTICS REPORT NOW AVAILABLE ONLINE

Here are the monthly real estate statistics for the month of August for the Tri-County area. The PDF of housing statistics can also be located in our knowledge library here: gmaronline.com/resources/library

OCTOBER 2020 QUICK TAKES RESIDENTIAL PROPERTY

4,541
Homes Sold

43.5%
Inventory Decrease
since **September**



\$252,054
Average Sales Price

1.8 Months Supply of
Inventory



OAKLAND, WAYNE & MACOMB OCTOBER 2020 RESIDENTIAL PROPERTY QUICK TAKES

OAKLAND

1,802
Homes Sold

\$365,730
Average Sales Price

WAYNE

1,946
Homes Sold

\$196,657
Average Sales Price

MACOMB

1,426
Homes Sold

\$193,000
Average Sales Price

GMAR® Report

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

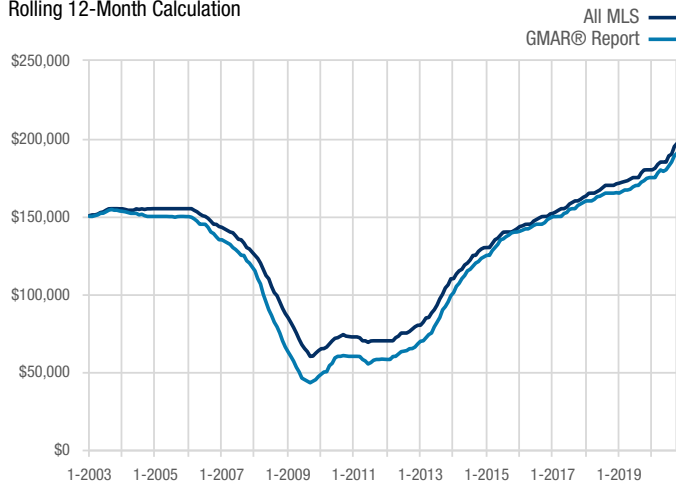
Residential	October			Year to Date		
	2019	2020	% Change	Thru 10-2019	Thru 10-2020	% Change
Key Metrics						
New Listings	5,883	5,223	- 11.2%	59,842	48,926	- 18.2%
Pending Sales	3,734	4,421	+ 18.4%	38,076	37,824	- 0.7%
Closed Sales	3,866	4,541	+ 17.5%	36,815	34,789	- 5.5%
Days on Market Until Sale	36	31	- 13.9%	35	38	+ 8.6%
Median Sales Price*	\$175,000	\$200,000	+ 14.3%	\$175,000	\$195,000	+ 11.4%
Average Sales Price*	\$217,136	\$252,054	+ 16.1%	\$219,299	\$238,980	+ 9.0%
Percent of List Price Received*	96.9%	99.1%	+ 2.3%	97.3%	98.1%	+ 0.8%
Inventory of Homes for Sale	11,791	6,666	- 43.5%	—	—	—
Months Supply of Inventory	3.3	1.8	- 45.5%	—	—	—

Condo	October			Year to Date		
	2019	2020	% Change	Thru 10-2019	Thru 10-2020	% Change
Key Metrics						
New Listings	1,132	987	- 12.8%	10,757	9,566	- 11.1%
Pending Sales	668	805	+ 20.5%	7,100	7,067	- 0.5%
Closed Sales	763	862	+ 13.0%	6,965	6,628	- 4.8%
Days on Market Until Sale	37	32	- 13.5%	35	42	+ 20.0%
Median Sales Price*	\$165,000	\$175,000	+ 6.1%	\$166,000	\$174,500	+ 5.1%
Average Sales Price*	\$193,103	\$212,667	+ 10.1%	\$199,763	\$207,056	+ 3.7%
Percent of List Price Received*	97.1%	98.1%	+ 1.0%	97.5%	97.7%	+ 0.2%
Inventory of Homes for Sale	2,194	1,646	- 25.0%	—	—	—
Months Supply of Inventory	3.3	2.4	- 27.3%	—	—	—

* 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.

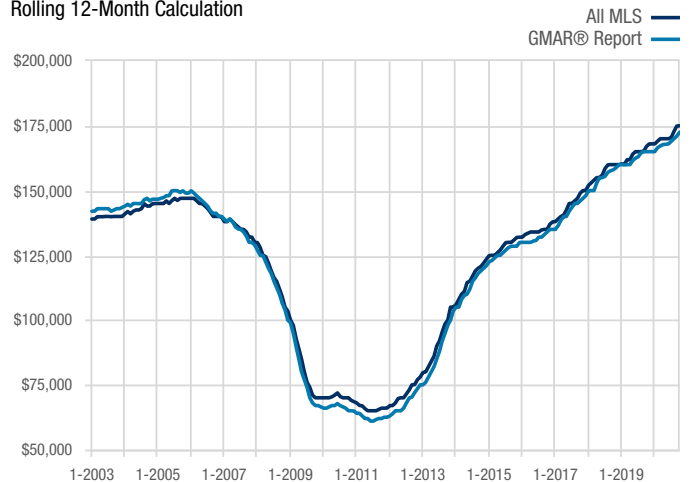
Median Sales Price - Residential

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 November 23, 2020. All data from Realcomp II Ltd. Report © 2020 ShowingTime.

Single-Family Real Estate Market Statistics

FOR IMMEDIATE RELEASE

Statistics Contact:

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

October 2020: Fall Continues Full Steam Ahead

Ongoing Demand Fuels Atypical October

Quick Facts

+ 18.6%

Year-Over-Year Change
in **Closed Sales**
Residential and Condo

+ 13.9%

Year-Over-Year Change
in **Median Sales Price**
Residential and Condo

- 10.1%

Year-Over-Year Change
in **New Listings Received**
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.

October Real Estate Market Commentary:

October continued to be busier than the calendar normally suggests. Buyer activity remains higher than normal for this time of year, while in many segments of the market housing supply remains much lower than one year ago. Multiple offers remain a common occurrence in many areas, keeping housing hot while the temperatures continue to fall.

Closed Sales increased 19.1 percent for Residential homes and 15.5 percent for Condo homes. Pending Sales increased 16.2 percent for Residential homes and 18.0 percent for Condo homes.

The Median Sales Price increased 16.0 percent to \$210,000 for Residential homes and 5.9 percent to \$180,000 for Condo homes. Days on Market decreased 14.3 percent for Residential homes and 2.4 percent for Condo homes.

Mortgage rates dropped to new record lows again in October, helping to offset the monthly mortgage payment increases caused by the rise in home prices seen in many segments of the market across the country. While prices often dip a bit in the winter months, continued buyer demand may temper any price retreats this year.



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	10-2019	10-2020	Percent Change	YTD 2019	YTD 2020	Percent Change
		New Listings		11,744	10,561	- 10.1%	119,500
Pending Sales		7,663	8,922	+ 16.4%	78,946	78,998	+ 0.1%
Closed Sales		8,161	9,681	+ 18.6%	76,042	73,123	- 3.8%
Days on Market Until Sale		41	37	- 9.8%	41	44	+ 7.3%
Median Sales Price		\$180,000	\$205,000	+ 13.9%	\$179,400	\$196,900	+ 9.8%
Average Sales Price		\$216,117	\$245,627	+ 13.7%	\$216,965	\$234,776	+ 8.2%
Percent of List Price Received		97.2%	99.1%	+ 2.0%	97.6%	98.2%	+ 0.6%
Housing Affordability Index		181	164	- 9.4%	182	171	- 6.0%
Inventory of Homes for Sale		25,168	14,808	- 41.2%	--	--	--
Months Supply of Inventory		3.4	2.0	- 41.2%	--	--	--

Listing and Sales Summary Report October 2020



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Oct-20	Oct-19	% Change	Oct-20	Oct-19	% Change	Oct-20	Oct-19	% Change	Oct-20	Oct-19	% Change
All MLS (All Inclusive)	9,681	8,161	+18.6%	\$205,000	\$180,000	+13.9%	37	41	-9.8%	14,808	25,168	-41.2%
City of Detroit*	413	363	+13.8%	\$60,000	\$40,000	+50.0%	58	48	+20.8%	1,444	2,536	-43.1%
Dearborn/Dearborn Heights*	243	208	+16.8%	\$158,000	\$143,100	+10.4%	17	32	-46.9%	302	511	-40.9%
Downriver Area*	524	452	+15.9%	\$151,500	\$134,900	+12.3%	23	32	-28.1%	564	1,017	-44.5%
Genesee County	616	522	+18.0%	\$170,000	\$150,000	+13.3%	31	45	-31.1%	725	1,606	-54.9%
Greater Wayne*	1,784	1,516	+17.7%	\$178,000	\$159,000	+11.9%	24	32	-25.0%	2,157	3,548	-39.2%
Grosse Pointe Areas*	87	80	+8.7%	\$345,000	\$272,500	+26.6%	37	46	-19.6%	169	229	-26.2%
Hillsdale County	82	54	+51.9%	\$169,900	\$139,950	+21.4%	70	83	-15.7%	107	231	-53.7%
Huron County	20	15	+33.3%	\$184,825	\$135,000	+36.9%	61	127	-52.0%	38	72	-47.2%
Jackson County	218	214	+1.9%	\$165,500	\$153,700	+7.7%	60	69	-13.0%	437	607	-28.0%
Lapeer County	161	140	+15.0%	\$219,000	\$206,000	+6.3%	41	45	-8.9%	221	434	-49.1%
Lenawee County	151	145	+4.1%	\$170,000	\$153,000	+11.1%	63	67	-6.0%	290	428	-32.2%
Livingston County	334	278	+20.1%	\$301,000	\$272,500	+10.5%	37	36	+2.8%	453	885	-48.8%
Macomb County	1,426	1,254	+13.7%	\$193,000	\$170,000	+13.5%	26	35	-25.7%	1,727	3,139	-45.0%
Metro Detroit Area*	6,130	5,194	+18.0%	\$220,000	\$190,000	+15.8%	30	35	-14.3%	9,052	15,546	-41.8%
Monroe County	231	192	+20.3%	\$202,550	\$177,000	+14.4%	38	64	-40.6%	346	541	-36.0%
Montcalm County	6	22	-72.7%	\$150,750	\$131,438	+14.7%	79	67	+17.9%	32	62	-48.4%
Oakland County	2,173	1,783	+21.9%	\$285,000	\$250,797	+13.6%	32	36	-11.1%	3,271	5,438	-39.8%
Saginaw County	230	190	+21.1%	\$118,000	\$119,950	-1.6%	25	48	-47.9%	264	523	-49.5%
Sanilac County	68	40	+70.0%	\$148,450	\$135,000	+10.0%	49	78	-37.2%	98	219	-55.3%
Shiawassee County	97	86	+12.8%	\$145,000	\$135,250	+7.2%	43	34	+26.5%	145	239	-39.3%
St. Clair County	253	195	+29.7%	\$200,000	\$174,900	+14.4%	42	43	-2.3%	384	671	-42.8%
Tuscola County	37	31	+19.4%	\$125,000	\$97,000	+28.9%	36	38	-5.3%	59	133	-55.6%
Washtenaw County	432	418	+3.3%	\$306,750	\$295,000	+4.0%	36	47	-23.4%	1,175	1,455	-19.2%
Wayne County	2,197	1,879	+16.9%	\$161,250	\$142,000	+13.6%	30	35	-14.3%	3,601	6,084	-40.8%

* Included in county numbers.

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CE Credits: 13 standard and 2 legal

Must attend all 3 days!

December 1, 2 & 3

11:00 a.m. – 3:00 p.m.

VIRTUAL

Instructor: Rick Conley

FREE, Membermax & EduPass

\$99, Members

\$115, Non- Members

PRICING STRATEGY ADVISOR- 2 DAYS

(MASTERING THE CMA)

CE Credits: 7 standard

Must attend both days!

December 7 & 8

9:30 a.m. – 1:30 p.m.

VIRTUAL

Instructor: Rick Conley

FREE, Membermax & EduPass

\$49, Members

\$59, Non- Members

REAL ESTATE NEGOTIATION EXPERT- 2 DAYS

Must attend both days

CE Credits: 16 standard

Must attend both days

December 16 & 17

9:00 a.m. – 4:00 p.m.


VIRTUAL

Instructor: Bart Patterson


FREE, Membermax & EduPass

\$125, Members

\$200 Non- Members



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Instructor

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Leslie Ashford
GMAR Instructor

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www.gmaronline.com/events



Don't miss out on the fun and join us on November 19th for our **Global Holiday Celebration** as we raise funds to benefit the Guardian Angels Medical Service Dogs, Inc.

GMAR CARES Winter Edition

We encourage donations of the items below to our donation box at the doors to the GMAR office in Southfield. Thank you so much for your support!

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Hand Warmers, Coats,
Scarves, Hats, Gloves, Socks,
and Blankets

*Items must be new and unworn



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Quieting Title to Real Estate

A “quiet title” action is a lawsuit filed in the circuit court of the county where the real property is located. The purpose of the lawsuit is to determine the ownership of or interests in a particular piece of real property, establish boundary lines, resolve defects in the chain of title, or establish that a tax sale was properly conducted so that a title insurance policy may be issued. In each instance the lawsuit seeks to answer questions regarding ownership or marketability of the property so that the owner can sell or mortgage that property.

COMMON REASONS FOR FILING A QUIET TITLE LAWSUIT INCLUDE:

Errors on the deed

If the legal description or the names of grantors or grantees are inaccurate on a deed that error may need to be corrected before the next transaction involving the property. While there may be approaches to address scrivener’s errors and typos which don’t involve litigation, if those approaches don’t work then a quiet title lawsuit may be necessary.

Adverse possession, acquiescence, and boundary line disputes

If a person uses a piece of property without the owner’s permission and the owner fails to object to that use or if neighbors have agreed to the location of a property line for the statutorily required length of time, then it may be possible to file a lawsuit to obtain ownership of the land or confirm the new boundary line. If the real property is of significant size or value or if it is important in some other way (e.g. critical to new construction, access to a land locked parcel or waterfront, or if the property has already been built upon) then a quiet title lawsuit may be justified to determine conclusively the ownership rights for the parcel. A lawsuit could also be filed as an “ejectment” action to stop the unwanted use and remove the person from the disputed property.

Tax sale

Property purchased from a tax sale typically requires a court order to conclusively establish that the proper procedure was followed by the county before a title insurance company will insure a subsequent transaction and thereby allowing the property to be mortgaged and conveyed by warranty deed.

Galloway and Collens, PLLC, is a boutique law firm in Huntington Woods, Michigan which focuses its practice on residential and commercial real estate, including quiet title lawsuits, the representation of real estate professionals, property management law, and also probate and elder law issues.

Mr. Galloway regularly assists real estate professionals, property management companies, owners and purchasers of residential and commercial real property with their legal matters throughout Michigan.



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

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Demonstrate and communicate your value package



Understand and apply the Code of Ethics & Standards of Practice



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RENE
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Meets NAR Code of Ethics
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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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VIRTUAL: ZOOM

MemberMax/ Edupass: **FREE!**
GMAR Members: \$125.00
Non-Members: \$200.00

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Presented by:

BART PATTERSON

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

WHAT TO EXPECT

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

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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 email and other media

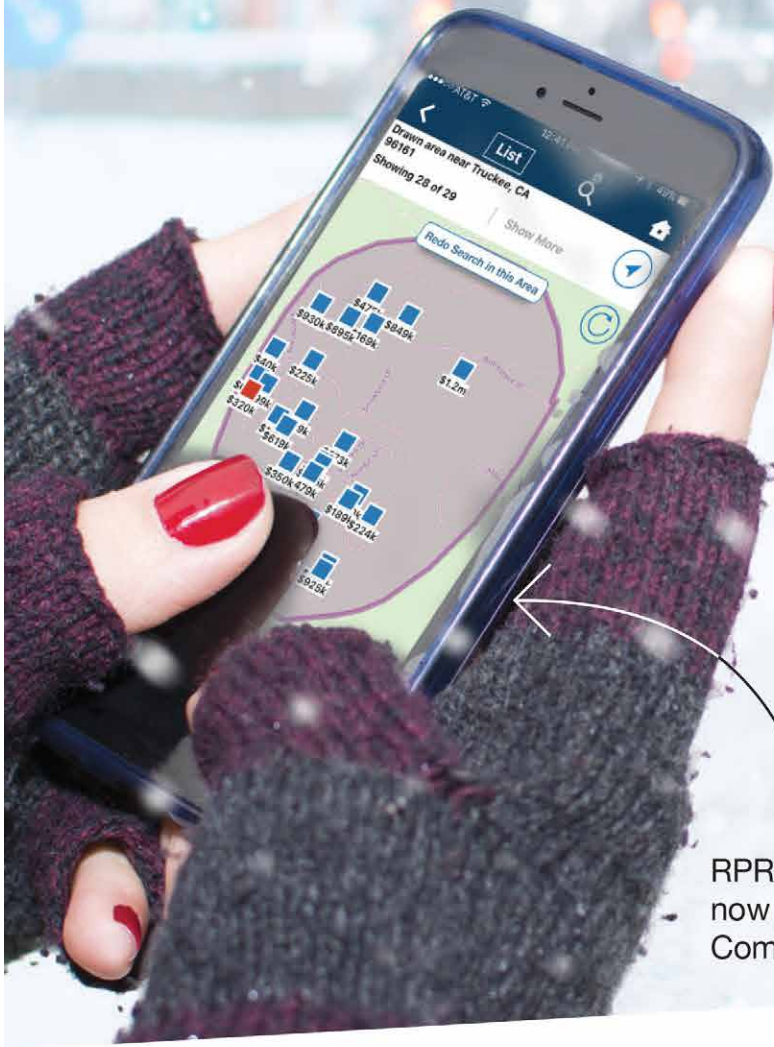


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