

Official Publication of the Greater Metropolitan Association of REALTORS®



METROPOLITAN REALTOR®

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JANUARY 2023



2023

HAPPY NEW YEAR!



JANUARY 2023

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

Michigan State Housing Development Authority 5

Congratulations to

NATHAN BOJI

**2023
PRESIDENT**



Nathan Boji was installed as 2023 President of the Greater Metropolitan Association of REALTORS® during GMAR's 2022 Annual Membership Meeting.

Nathan has been an integral GMAR member serving in several ways over the past 5 years including: 2022 President-Elect, 2021 Treasurer, Board of Directors – District Director, Vice Chairman & Chairman of GMAR's Technology Committee, Chairman of GMAR's Finance Committee; and Grievance Committee Member. His engagement/experience with GMAR along with his 23+ years in real estate, and his commitment to building a successful team, and his passion and expertise in technology make him an ideal leader to continue to move GMAR forward in 2023.

In an association, no other ceremony is as important as that of installing the elected leaders. For those installed, it is a visible demonstration of their commitment and dedication to the organization. Leadership is not a reward; it is a responsibility. These leaders give their time and talent to serve the members who entrust them with this responsibility.

2023 Greater Metropolitan Association of REALTORS® Officers

President: Nathan Boji

President Elect: Dee Dee Ohara Blizard

Treasurer: Dennis Kozak

Past President: Teri Spiro

2023 Greater Metropolitan Association of REALTORS® Directors

District 2: Jaye Sanders

District 5: Pam Bartling

District 7: Toni Jennings

District 8: Kevin Hultgren

District 9: Chelsea Cain

At Large: Melissa Degen

At Large: Devon Smith

Strategic Partner: Jeff Fletcher



THANK YOU
TERI SPIRO

A SPECIAL THANKS TO OUR
2022 PRESIDENT



By NATHAN BOJI - 2023 GMAR President
 President@gmaronline.com

And We're Off!

2023 is upon us, and it's back to work, recharged after celebrating the holidays with family and friends. I hope you have spent some time reflecting on the achievements and lessons you had in 2022 and that, with them, you have put together a plan for success in 2023. This year, as REALTORS®, having a plan to succeed will help us provide the best possible service to the buyers and sellers we represent in an ever-changing market.

For GMAR, 2023 will be anchored by a commitment to making sure the benefits to our members are second to none and represented in all that we do. Providing members with best-in-class education and business development, making sure GMAR members are top of mind in our communities for real estate services and making sure our voice is heard where it matters most when it comes to policy and legislation.

I encourage all members to be involved and take advantage of the events hosted by GMAR. Attend classes, attend different social events to network with fellow industry professionals, volunteer to help on different community projects like Humble Design, and last but certainly not least - INVEST in our industry in one of the most important ways - RPAC. Having

strong membership involvement is what makes our association GREATER! You can easily find out everything going on at GMAR by visiting gmaronline.com/calendar. Involvement in what GMAR has to offer will not only improve skills but will help build relationships. As the market evolves over the next year, relationships with other REALTORS®, industry professionals, and the communities we all represent will be extremely valuable.

I also recommend all members attend the [Economic Expectations](#) virtual event w/ Dr. Lawrence Yun, Chief Economist for NAR on January 24, 2023. Dr. Yun always gives great insight into what the real estate market will do based on all of the different economic factors currently taking place.

I'm looking forward to working closely with the GMAR Board of Directors in 2023 to bolster benefits to our members and am excited about what is to come.

Happy New Year - I'm excited to see the success we will have in 2023!

2023 EVENT CALENDAR

JANUARY 24 - Economic Expectations – Zoom - 10:00am-10:30am

FEBRUARY 15 - Photo Day - GMAR Office, Southfield - 8:30am-4:30pm

APRIL 20 - Fair Housing - MEC, Troy - 8:30am-2:00pm

APRIL 24 - Elected Official Breakfast - The Kingsley, Bloomfield Hills - 9:00am-11:00pm

AUGUST 21 - Cocktails with Candidates - Mojave Cantina/54 West, Clawson - 4:00pm-6:00pm

OCTOBER 20 - Gives Back, MotorCity Casino, Amnesia Room, Detroit - 6:00pm-10:00pm

NOVEMBER 2 - Annual Meeting, MINT, Lathrup Village - 8:30am-1:00pm



ECONOMIC EXPECTATIONS

With **Dr. Lawrence Yun**

Join us for a chat with Dr. Lawrence Yun, Chief Economist and Senior Vice President of Research at the National Association of Realtors, as he shares his thoughts on the current state of the Real Estate market

A GMAR EXCLUSIVE ONLINE EVENT

January 24, 2023- 10-11 a.m. Virtual- Zoom

Register online:

WWW.GMARONLINE.COM/EVENTS



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*Terms and conditions apply.

DOWN PAYMENT ASSISTANCE LOANS





By VICKY LIVERNOIS
Chief Executive Officer

Happy New Year!

Happy New Year and welcome to 2023! As we turn the page on a new calendar and struggle to write the new digit on our checks (yes, some of us still use paper checks) it's not that easy to just brush 2022 under the rug and move on. While the idea may seem tempting, there is much that carries over from one year to the next, although the changing of the year does afford many opportunities.

Be it a New Year's Resolution, the start of our 2023 Business Plan we have been working on for months, a new project we committed to start this year, or the idea of letting go of something in the new year that just hasn't been working for you – there are so many opportunities!

While working to create a plan when there is so much uncertainty in the air could be a bit more difficult than in other years - whether it be with the current housing market, within our government, with inflation, honestly with just about every turn we take nowadays, its not easy to determine what is the best plan of action to include in your business plan for 2023. What is important is that you do plan and that you trust that GMAR will continue to work on behalf of our 11,000+ members.

Whether through our advocacy efforts to ensure fair legislation so you can continue to work and your clients rights are protected; providing education courses so you can be the best informed in the industry; providing networking opportunities through our events; providing resources with our online and social media platforms; through our professional standards to ensure the NAR Code of Ethics is upheld; through our benefits afforded to all members of GMAR; and through our leadership elected by our members representing our entire membership on all levels.

I would like to assure our members that the GMAR Board of Directors are and will continue to work with YOUR best interest in mind. They are you – they are members of GMAR who are working every single day in the same markets and faced with the same situations every single day.

Cheers to all for a Happy, Healthy and Prosperous New Year to you and Your Family!



GMAR DONATES \$25,000 TO HELP FURNISH HOMES IN METRO DETROIT

The Greater Metropolitan Association of REALTORS® and the Greater REALTORS® Foundation presented a check in the amount of \$25,000 to Humble Design of Detroit this week. Throughout this year, GMAR and the GRF have worked together to not only raise funds to help support Humble Design, but to also raise awareness of their cause and the impact they have to help those in need in the metro Detroit area.

“REALTORS® have a strong commitment to serving the communities where we work”, GMAR President Teri Spiro stated, after the check was presented on December 6th at the GMAR office in Southfield. “The Greater Metropolitan Association of REALTORS® has consistently supported our local communities through our Placemaking Grants, scholarships, and the charities that we work with every year. We are fortunate to have amazing members who give of their time and resources, giving back to the communities where they work every day. Their generosity is what makes this possible!”

Humble Design works with people who are coming out of homelessness. Half of those who enter housing return to shelters within that same year. Humble Design helps to end the revolving door of homelessness by creating homes, where families can find peace, strength, and hope. They provide everything, but the home – from beds to linens, to learning spaces and toys for the children, to silverware and dinner tables to gather for meals. Having a place to rest your head at night makes a world of difference, having a place to call home. With the assistance of Humble Design, less than 1% return to homelessness with their help, without their help, up to 50% of families return to homelessness within a year of securing housing.

“Each year, we look forward to working with and supporting another 501c3 non-profit organization”, said Ron Jasgur, GRF President. “We knew right away this was going to be an amazing year after meeting Chris their Executive Director and their team. Their mission and their compassion for what they do is just outstanding.”

“We couldn’t be more grateful for this outstanding partnership with GMAR and their members,” said Chris Tull, Humble Design Director, “they truly embraced the Humble spirit of togetherness to end homelessness. The funds they raised and the awareness they generated provides great momentum as we continue our mission to help those emerging from homelessness and housing instability into 2023. We are proud to count GMAR as a vital part of our community.”

Humble Design not only accepts monetary donations to support their cause, but they also accept donations as well as opportunities for participation in Deco Days. Staff and volunteers at GMAR participated in a Deco Day earlier this year where they worked with designers to help furnish a home for a family coming out of homelessness, ending the day meeting the family and the children. The opportunity was awesome, and the appreciation of the family was amazing. The kids were in awe and adored their rooms, but most of all, they loved having a bed and an actual place to sleep at night. It’s the things many of us take for granted most nights that mean the world to others. In 2022 alone, Humble Design has furnished 148 homes, serving 484 individuals, putting 306 children in beds, and helped 15 veterans have a place to really call home.

More information about Humble Design is available at www.humbledesign.org/detroit



Left to Right: Karen Greenwood, GRF Director; Teri Spiro, GMAR President; Kevin Hultgren, GMAR Director; Melissa Degen, GMAR and GRF Director; Ron Jasgur, GRF President; Scott Galloway, GRF Past President; Jaye Sanders, GMAR Director; Chris Tull, Humble Design Executive Director; Kari Nies, Humble Design Development Assistant; Kathy Coon, GRF Director; Vickey Livernois GMAR CEO; and Nathan Boji GMAR President Elect.



By GRANT MEADE
GMAR Director of Realtor® and Community Affairs

Touchpoints in Clients and Policy

While I have never worked in Real Estate before this job, I have felt that politics contains many similarities to being a real estate agent. At the end of the day, it is about the people you meet and the connections that you make in executing your contracts. If you cannot perpetuate your relationships and business, then you will be perpetually behind the ball. Nothing works better than a network that works for you.

What that comes down to is, in my opinion, a matter of technique. There is a level of implementation and consistency that is really a matter of practice rather than talent or perfection. The essential part of our professional success is our ability to form and maintain relationships, to communicate the ideas and thoughts that are important to your business.

In that way I am grateful to be in this job because there is no better teacher about the finer points of building a network than GMAR members. Leveraging that network and relationships that I have already made in my time here is the reason we have such an effective relationship with our local communities.

We recently had the opportunity to assist two local communities as they debated how to address short-term rentals in statute. I am aware that not all REALTORS® agree with the national position, but through compromise and hard

work we found a solution that works for property owners, community members and REALTORS® alike. Through advising and educating we worked to ensure that post closing occupancy does not get affected by these regulations. Many think that we are advocates for unregulated use and implementation of short-term rentals, however we mainly oppose ubiquitous bans on the practice, especially through zoning or other means. Careful and precise regulation of this practice is fundamental in insuring that private property rights do not become a casualty of overcautious actions.

The important part of these actions is that we are building proactive relationships with local communities in a way that no other local association does. I like to think that I have only refined my techniques while in my current position, but the reality is that new dimensions have been added by observing you, GMAR members.

As always, please do not hesitate to contact me if you have any thoughts or concerns at grant@gmaronline.com.

GMAR EXCLUSIVE SCHOLARSHIPS – APPLICATIONS OPEN IN FEBRUARY

Each year, GMAR awards \$25,000 in scholarships to members looking to further their career with specialized education and to children of GMAR members who are in their senior year of High School and committed to attending a Michigan college, university, or trade school.

APPLICATIONS OPEN FEBRUARY 1, 2023

Find more information online at <https://gmaronline.com/member-benefits>



With Our Deepest Sympathy



KILEY ZEMMER

April 26, 1993 – November 26, 2022

It is with great sadness that we inform you of the passing of Kiley Zemmer. Kiley had been a valued member of RE/MAX Defined since March 2020. She had a contagious smile, and she shared her kind and generous spirit with everyone she met. She hugged so hard, enjoyed many passions, and pursued them vigorously. Kiley will be deeply missed by us all. GMAR, staff, leadership and membership send their condolences to her newborn daughter, Nora, and the Zemmer family.

If you would like to let your fellow REALTORS® know about the recent passing of another member, please submit the information to membership@GMARonline.com.



Young Professionals Network



By MELISSA DEGEN
2023 YPN Chair

YOUR Professional Network - Welcome to 2023!

May your new year be off to a wonderful start and may your resolutions still be intact! My name is Melissa Degen and I have the pleasure of serving as the Chair of GMAR's YPN Committee in 2023. As a committee member of YPN since 2020 as well as serving on GMAR's Board of Directors, The Membership Engagement Taskforce Committee and The Greater Realtor® Foundation Board, I'm eager to share what an amazing committee YPN is with our membership.

The goal of YPN is to help young real estate professionals become more business savvy by providing them with networking and educational opportunities in order to grow and refine their business. We want to let our members know that YPN is not just for young real estate professionals! We value the expertise and knowledge that our veteran members have and can share with our new members so make sure to include our events on your calendars too!

We are excited to be planning four major events for 2023 that are either educational or fun networking experiences with other agents, brokers and professionals from the lending, title, inspection and other industry fields. The events will take place throughout the Metro Detroit area. We'll be sure to share the details on GMAR's various social media outlets, the GMAR calendar of events on gmaronline.com, and via our weekly Metro Minute email newsletter, so please keep an eye out for details.

Our industry is stronger when we grow and strengthen relationships together. I look forward to serving the GMAR membership in 2023!

PHOTO DAY

Get your professional headshot taken courtesy of GMAR. A member exclusive Benefit!

FEBRUARY 15TH
8:30am-4:30pm @ GMAR in Southfield
Visit gmaronline.com/calendar to register!



GMAR EDUCATION CALENDAR 2023

MSHDA

CE Credits: 1 Standard
January 9, 2023
10:00 a.m. – 11:00 a.m.
VIRTUAL
Instructor: Darren Montreuil
GMAR Members: FREE
Non-Members: \$25
[REGISTER HERE](#)

NAR CODE OF ETHICS

CE Credits: 3 Standard
January 10, 2023
9:00 a.m. – 12:00 p.m.
VIRTUAL
Instructor: Dennis Kozak
GMAR Members: FREE
Non-Members: \$10
[REGISTER HERE](#)

NEW MEMBER ORIENTATION

CE Credits: 3 Standard
January 10, 2023
9:00 a.m. – 12:30 p.m.
VIRTUAL
Instructor: Brent Belesky
GMAR Members Only: FREE
[REGISTER HERE](#)

PRICING STRATEGIES: MASTERING THE CMA

(PSA)
CE Credits: 7 Standard
January 11, 2023
9:00 a.m. – 4:00 p.m.
VIRTUAL
Instructor: Rick Conley
MemberMax™ & EduPass Members: FREE*
GMAR Members: \$99
Non-Members: \$119
[REGISTER HERE](#)

TOP SCAMS TARGETING THE REAL ESTATE INDUSTRY

CE Credits: 1 Legal
January 23, 2023
9:00 a.m. – 10:00 a.m.
VIRTUAL
Instructor: Craig Grant
GMAR Members: FREE
Non-Members: \$20
[REGISTER HERE](#)

REAL ESTATE NEGOTIATION EXPERT CERTIFICATION

(RENE) – 2 Days
CE Credits: 16 Standard
January 25 & 26, 2023
9:00 a.m. – 4:00 p.m.
VIRTUAL
Instructor: Bart Patterson
MemberMax™ and EduPass Members: FREE*
GMAR Members: \$249
Non-Members: \$299
[REGISTER HERE](#)

NEW MEMBER ORIENTATION

CE Credits: 3 Standard
January 31, 2023
9:00 a.m. – 12:30 p.m.
VIRTUAL
Instructor: Dennis Kozak
GMAR Members Only: FREE
[REGISTER HERE](#)

ACCREDITED BUYER'S REPRESENTATIVE DESIGNATION (ABR)-

3 Days
CE Credits: 13 standard, 2 legal
January 31, February 1 & 2, 2023
10:00 a.m. – 2:00 p.m.
VIRTUAL
Instructor: Rick Conley
MemberMax™ & EduPass Members: FREE*
GMAR Members: \$195
Non-Members: \$225
[REGISTER HERE](#)

**Per year, MemberMax™ and EduPass members can take 1 NAR certification class and 1 NAR designation class OR 2 NAR certification classes OR 2 NAR designation classes for FREE. Any additional NAR designation or certification classes taken during that year beyond the 2 FREE classes, require member payment.*

Welcome New Members

Ahmed Abdullah – Sahara Real Estate Group

Mercille Adams – Brookstone, Realtors

Sanad Affara – Coldwell Banker Weir Manuel

Justin Alex – Cleare Realty Solutions

Amir Amirfazli – Dream Properties Management LLC

Darrell Anderson – Irongate Realty Group

Kayla Ankley – EXP Realty, LLC

Mirella Aupelt – EXP Realty, LLC

Abby Barnes – EXP Realty, LLC

Michele Bartlett – Real Broker LLC

Jordan Berry – M 77 LLC

Kristine Bonds – The Agency Hall & Hunter

William Borus – EXP Realty, LLC

Angela Briones – Zanglin & Associates LLC

Brandy Broom – Curtis Botsford Real Estate LLC

Zachary Brown – EXP Realty, LLC

Luke Browning – EXP Realty, LLC

Lauren Buttazzoni – Zillow, Inc.

Angelo Buttazzoni – National Realty Centers

Joshua Cedeno – Irongate Realty Group

Paul Antonio Channo – Real Estate One Rochester

Brian Commer – Match Realty LLC

Justine Crockett – EXP Realty, LLC

Tory Crowley – Denovo Real Estate

Brianna Cwiek – EXP Realty, LLC

Sarhad Dado – EXP Realty, LLC -Trenton

Kelli Delaney – KW Professionals

Jeremy Dennis – KW Professionals

Delani Derr – Century 21 Dynamic

Yvette Dixon – Platinum Real Estate

Xavier Dries – EXP Realty, LLC

Allison Duranso – EXP Realty, LLC

Fahmida Eida – Keller Williams Realty Great Lakes

Ali Elkhalil – Own It Realty

Navel Faransi – KW Domain

Karen Finch – EXP Realty, LLC

Michael Ford – Irongate Realty Group

Keri Ford – Recs Holding, LLC

Jason Fried – BPO Pros LLC

Samah Gabrail – Odessa Properties, LLC

Song Gao – Century 21 Row-West Bloomfield

Daniel Gottschalk – Century 21 Curran & Oberski Dearborn Heights

Jeffrey Grice – Roofstock Realty, LLC

Daniel Gutierrez – Good Company Realty

Arslan Harith – Top Agent Realty

Scott Herman – @properties Detroit

Vincent Hermiz – EXP Realty, LLC

Cheyenne Herriman – Crown Real Estate Group

Jeff Hill – EXP Realty, LLC

Cyra Hudson – Keller Williams Metro

Alexandru Ilisei – Plymouth - Canton Realty Inc

Ty Jackson – EXP Realty, LLC

Cashmere James – FPR International Inc

Valerie Johnson – National Realty Centers

Jewell Johnson – KW Advantage

Matthew Kallabat – Top Agent Realty

Carrie Keahl – Crown Real Estate Group

Joshua Kline – Expert Realty Solutions Inc.

Katherine Kutscher – KW Domain

Jennifer Kuzdal – EXP Realty, LLC

Andre Lamar – Plymouth - Canton Realty Inc

Jennifer Larkin – Max Broock, REALTORS, Birmingham

Azaria LeFlore – EXP Realty, LLC

Jennifer Lewis – Irongate Realty Group

Kenneth Lin – RE/MAX Showcase Homes

Sarah Lindsay – Great Lakes Real Estate Agency LLC

Farrah Lofton – Vision Realty Centers, LLC

Adriana Lopez Valadez – Keller Williams Legacy
Melanie Lovati – Innovation Real Estate Special
Terrence Lowe – Curtis Botsford Real Estate LLC
Jessica Lukas – Rolling Real Estate
Shobana Manoharan – KW Advantage
Shuab Miah – Home Pride Realty
Vanessa Moses – KW Domain
Shivaraj Mudda – M 77 LLC
Meaghan Murphy – EXP Realty, LLC
Tiffany Mussin – Great Lakes Real Estate Agency LLC
Elmond Nolff – EXP Realty, LLC
Enri Nuni – EXP Realty, LLC
Haley Parks – Plymouth - Canton Realty Inc
Sagar Patil – Sam Sold LLC
Dawn Patterson – Real Estate By Rita
John Pendleton II – EXP Realty, LLC
Barbara Petro – Century 21 Curran & Oberski
Kristen Potestivo – M 77 LLC
Ghasan Rayes – Community Choice Realty
Ella Recor – KW Domain
Angelina Reddick – EXP Realty, LLC
Moises Regalado – Brookstone, Realtors
Maria Rice – Janis Degregory & Associates
Adam Rich – KW Advantage
Keeshaun Robinson – Keller Williams Metro
Jacob Robson – Woodward Square Realty, LLC
Leah Ruggirello – Irongate Realty Group
Patricia Schattler – Woodward Square Realty, LLC
Abir Seba – M 77 LLC
Lindsay Silcott – EXP REALTY LLC
Matt Skubik – Religious Real Estate
Tabitha Staffhorst – RE/MAX Advisors
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Melissa Ulrich – Reserve Management Company

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Jazelle Walker – Anthony Djon Luxury Real Estate LLC
Sheri West – K. W. Peterson & Associates
Drakia Wilkins – Crane Commercial, LLC
Desiree Williams – FPR International Inc
Hannah Wojtala – Help-U-Sell of Metro Detroit
Dianna Worsely – KW Advantage
Hajir Wutwut – EXP Realty, LLC
Terry York – Zillow, Inc.
Nastashia Young – EXP Realty, LLC

We Couldn't Do It
Without You



GMAR
STRATEGIC PARTNER

THANK YOU TO OUR NEW MEMBER ORIENTATION
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By DEBBIE DEANGELO
2023 RPAC Committee Chair

RPAC Protects YOUR Business

My name is Debbie DeAngelo and I am honored to be the Chair of the RPAC committee in 2023.

I am a REALTOR® at Remerica United Realty located in Novi. Next March I will have been a REALTOR® for 20 years and I have provided for my family with this great business.

Whatever happens in the industry affects me, and you, personally. That’s why I am an RPAC investor. In 2023 I am proud to say I will be inducted into the RPAC Hall of Fame – which is a cumulative investment of \$25,000. I choose to invest in RPAC because I see the value in protecting private property rights.

Here are just a few things that our invested money has done:

- Prevented commissions from being taxed
- Stopped bans on short-term rentals
- Saved the 30-year mortgage
- Ensured REALTORS® were eligible for unemployment assistance during the COVID-19 pandemic shutdown

RPAC is here to protect your business. We are not asking you for a donation or a gift, but an investment. A donation is something you don’t expect to get back. The money RPAC has saved every REALTOR® more than pays for itself.

I look forward to sharing updates on our goals and informing you about the achievements RPAC has at the local, state, and federal levels throughout the year. Did you know that if each REALTOR® just donated \$5.00 a month (less than a cup of coffee) we would exceed our 2023 goal? I encourage you to do your part and make an investment at gmaronline.com/invest.

As we continue to grow the number of REALTORS® that invest, we will continue to be incredibly grateful to those of you who have done more than your fair share. Please join me in thanking those investors from 2022, who are listed on the following page, and consider becoming one of them this year.

200,000
REALTORS®
Have Joined. Have You?
text **REALTOR** to **30644**

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 December 2022.

John North	Christin Bracken	Mark Webberly	Ibrahim Cadoura
Theresa Spiro	Kathleen Coon	Rebecca Williamson	Ponce Clay
Nathan Boji	James Cristbrook	Jennifer Zardus	Debby Clinesmith
Chelsea Cain	Melissa Degen	Allison Gorman	Karen Cresap
Debra DeAngelo	Richard Harrison	Kathleen Jardine	Diane D'Agostino
Ted Edginton	Constance La Barge Thomas	Mary Ross	Paulina Faranso
Daniel Elsea	Vickey Livernois	Anthony Schippa	Michael Fazio
Maureen Francis	Kathleen Wilson	Frank Tarala	Sarah Foster
Karen Greenwood	Jerry Yatooma	Jonathan Zaia	Alex Haddad
Jason Heilig	Wendy Amstutz	Cynthia Bagley	Timothy Haggerty
James Iodice	Robbin Barnes	Keith Brandt	Zheng Huang
Richard Linnell	Lauren Buttazzoni	Nancy Duncanson	Stetson Jarbo
Sara Lipnitz	Donna Caumartin	Jane Evans	Ronald Jasgur
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Johnna Struck	Lana Mangiapane	Melissa Potash	Luke Sasek
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Furhad Waquad	Jaye Sanders	Andrew Soper	Robert Shaffer
Katie Weaver	Shelley Schoenherr	Angelque Whidby	Adam Shepherd
Brian Yaldao	Theresa Shrader	Christine Winans	Christine Thibault
Christopher Ayers	Lakshmi Subbiah	Don Amalfitano	Bryan Washington
Austin Black	DeAndre Terrell	Diane Braykovich	Michael Workman
Alfred Block	Eric Walstrom	William Brundage	Michelle Zarghami

*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

REALCOMP MONTHLY HOUSING STATISTICS REPORT NOW AVAILABLE ONLINE



NOVEMBER **QUICKTAKES** RESIDENTIAL PROPERTIES



TOTAL NUMBER OF **HOMES SOLD**

3,394

INVENTORY INCREASE SINCE **NOVEMBER**

8.9%

AVERAGE SALES PRICE **OF A HOME**

264,526

TOTAL SUPPLY **OF HOME INVENTORY**

2.2 MONTHS



NOVEMBER **QUICKTAKES** OAKLAND, WAYNE & MACOMB



OAKLAND COUNTY

TOTAL NUMBER OF
HOMES SOLD

967

AVERAGE SALES PRICE
FOR NOVEMBER

399,027

WAYNE COUNTY

TOTAL NUMBER OF
HOMES SOLD

1,164

AVERAGE SALES PRICE
FOR NOVEMBER

213,663

MACOMB COUNTY

TOTAL NUMBER OF
HOMES SOLD

690

AVERAGE SALES PRICE
FOR NOVEMBER

263,633

GMAR® Report

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

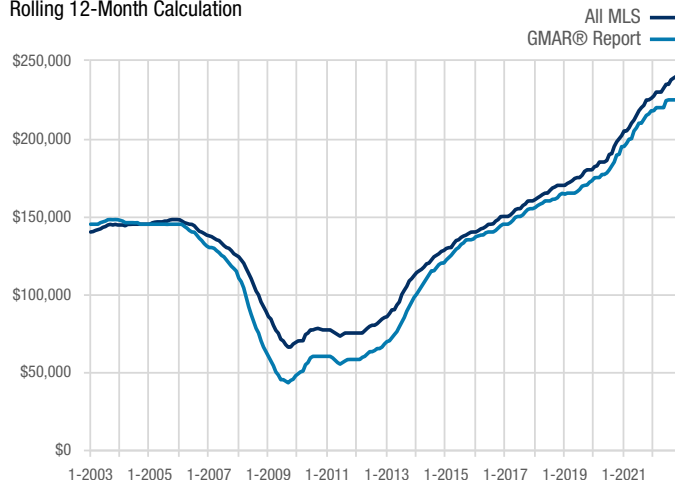
Residential	November			Year to Date		
	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change
Key Metrics						
New Listings	4,338	3,768	- 13.1%	59,349	56,917	- 4.1%
Pending Sales	3,935	2,840	- 27.8%	46,917	41,284	- 12.0%
Closed Sales	4,333	2,864	- 33.9%	46,139	40,931	- 11.3%
Days on Market Until Sale	25	31	+ 24.0%	24	24	0.0%
Median Sales Price*	\$220,000	\$215,000	- 2.3%	\$220,000	\$227,500	+ 3.4%
Average Sales Price*	\$264,842	\$264,526	- 0.1%	\$268,793	\$281,874	+ 4.9%
Percent of List Price Received*	99.7%	98.1%	- 1.6%	101.0%	100.7%	- 0.3%
Inventory of Homes for Sale	7,341	7,992	+ 8.9%	—	—	—
Months Supply of Inventory	1.8	2.2	+ 22.2%	—	—	—

Condo	November			Year to Date		
	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change
Key Metrics						
New Listings	775	667	- 13.9%	10,960	9,784	- 10.7%
Pending Sales	702	506	- 27.9%	9,140	7,778	- 14.9%
Closed Sales	809	525	- 35.1%	8,985	7,858	- 12.5%
Days on Market Until Sale	30	30	0.0%	31	24	- 22.6%
Median Sales Price*	\$200,000	\$230,000	+ 15.0%	\$200,000	\$225,000	+ 12.5%
Average Sales Price*	\$236,009	\$275,315	+ 16.7%	\$235,854	\$258,495	+ 9.6%
Percent of List Price Received*	99.5%	98.7%	- 0.8%	99.9%	100.6%	+ 0.7%
Inventory of Homes for Sale	1,322	1,190	- 10.0%	—	—	—
Months Supply of Inventory	1.6	1.7	+ 6.3%	—	—	—

* 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.

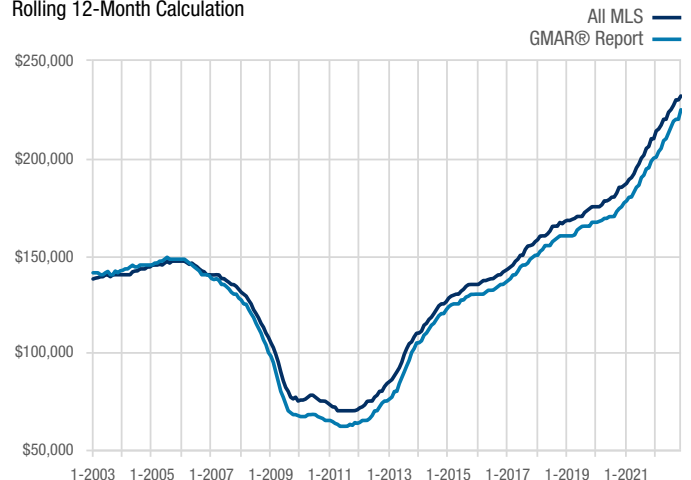
Median Sales Price - Residential

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 December 7, 2022. All data from Realcomp II Ltd. Report © 2022 ShowingTime.

Single-Family Real Estate Market Statistics

FOR IMMEDIATE RELEASE

Statistics Contact: Francine L. Green, Realcomp [248-553-3003, ext. 114], fgreen@corp.realcomp.com

Navigating November

Buyers, Sellers Work to Set a Course through Rising Mortgage Rates

Realcomp Quick Facts - Nov 2022



This information, provided by Realcomp, represents the single-family real estate market for primarily the southern half of the Michigan mitten.

November – National Real Estate Commentary

Housing affordability continues to be a major roadblock for market participants, with mortgage rates more than double compared to this time last year. Buyers are delaying home purchases in hopes rates will drop, while many sellers are holding off on listing their homes due to weakening buyer demand, unwilling to trade in their current lower rates for significantly higher borrowing costs on their next property. As a result, existing-home and pending home sales have continued to slow as we move into winter.

Closed Sales decreased 31.1 percent for Residential homes and 31.0 percent for Condo homes. Pending Sales decreased 31.2 percent for Residential homes and 28.2 percent for Condo homes. Inventory increased 11.6 percent for Residential homes and 3.6 percent for Condo homes. The Median Sales Price remained flat for Residential homes and increased 14.3



Realcomp II Ltd. is Michigan's largest Multiple Listing Service, now serving more than 18,000 valued broker, agent, and appraiser REALTOR® customers in over 2,700 offices across Michigan. Realcomp 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	11-2021	11-2022	Percent Change	YTD 2021	YTD 2022	Percent Change
New Listings		10,449	8,903	- 14.8%	148,609	141,429	- 4.8%
Pending Sales		9,986	6,905	- 30.9%	123,984	108,624	- 12.4%
Closed Sales		11,426	7,873	- 31.1%	121,981	108,637	- 10.9%
Days on Market Until Sale		28	33	+ 17.9%	29	26	- 10.3%
Median Sales Price		\$226,000	\$230,000	+ 1.8%	\$225,000	\$240,000	+ 6.7%
Average Sales Price		\$267,908	\$277,048	+ 3.4%	\$269,169	\$288,323	+ 7.1%
Percent of List Price Received		99.7%	98.1%	- 1.6%	100.8%	100.6%	- 0.2%
Housing Affordability Index		175	121	- 30.9%	176	116	- 34.1%
Inventory of Homes for Sale		17,500	19,366	+ 10.7%	--	--	--
Months Supply of Inventory		1.6	2.0	+ 25.0%	--	--	--

Listing and Sales Summary Report November 2022



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Nov-22	Nov-21	% Change	Nov-22	Nov-21	% Change	Nov-22	Nov-21	% Change	Nov-22	Nov-21	% Change
All MLS (All Inclusive)	7,873	11,426	-31.1%	\$230,000	\$226,000	+1.8%	33	28	+17.9%	19,366	17,500	+10.7%
City of Detroit*	314	423	-25.8%	\$82,500	\$85,000	-2.9%	46	40	+15.0%	2,408	2,030	+18.6%
Dearborn/Dearborn Heights*	139	216	-35.6%	\$169,000	\$182,000	-7.1%	29	21	+38.1%	305	333	-8.4%
Downriver Area*	298	406	-26.6%	\$177,001	\$170,000	+4.1%	30	22	+36.4%	590	625	-5.6%
Genesee County	365	500	-27.0%	\$180,000	\$170,000	+5.9%	37	24	+54.2%	1,093	930	+17.5%
Greater Wayne*	993	1,453	-31.7%	\$200,000	\$200,000	0.0%	29	22	+31.8%	2,005	2,046	-2.0%
Grosse Pointe Areas*	44	77	-42.9%	\$380,000	\$350,000	+8.6%	32	45	-28.9%	129	155	-16.8%
Hillsdale County	57	65	-12.3%	\$160,000	\$162,500	-1.5%	56	55	+1.8%	115	102	+12.7%
Huron County	9	4	+125.0%	\$182,450	\$153,000	+19.2%	56	25	+124.0%	35	31	+12.9%
Jackson County	173	218	-20.6%	\$168,000	\$189,450	-11.3%	50	43	+16.3%	409	323	+26.6%
Lapeer County	71	115	-38.3%	\$239,900	\$267,990	-10.5%	47	30	+56.7%	229	243	-5.8%
Lenawee County	89	107	-16.8%	\$213,000	\$204,150	+4.3%	67	60	+11.7%	260	250	+4.0%
Livingston County	171	293	-41.6%	\$343,797	\$328,000	+4.8%	31	27	+14.8%	423	365	+15.9%
Macomb County	836	1,257	-33.5%	\$225,000	\$215,000	+4.7%	32	23	+39.1%	1,919	1,632	+17.6%
Metro Detroit Area*	3,495	5,316	-34.3%	\$240,000	\$237,500	+1.1%	31	26	+19.2%	9,468	8,892	+6.5%
Monroe County	131	191	-31.4%	\$236,500	\$202,500	+16.8%	44	36	+22.2%	250	274	-8.8%
Montcalm County	53	80	-33.8%	\$210,000	\$173,750	+20.9%	30	27	+11.1%	118	129	-8.5%
Oakland County	1,181	1,890	-37.5%	\$312,000	\$305,000	+2.3%	28	26	+7.7%	2,713	2,819	-3.8%
Saginaw County	150	218	-31.2%	\$145,000	\$135,000	+7.4%	26	24	+8.3%	273	315	-13.3%
Sanilac County	32	44	-27.3%	\$187,500	\$167,500	+11.9%	35	50	-30.0%	117	111	+5.4%
Shiawassee County	68	87	-21.8%	\$167,500	\$178,311	-6.1%	33	24	+37.5%	89	107	-16.8%
St. Clair County	139	192	-27.6%	\$205,000	\$194,500	+5.4%	32	31	+3.2%	397	347	+14.4%
Tuscola County	28	49	-42.9%	\$147,000	\$145,000	+1.4%	41	30	+36.7%	107	89	+20.2%
Washtenaw County	292	382	-23.6%	\$360,500	\$340,000	+6.0%	31	27	+14.8%	783	711	+10.1%
Wayne County	1,307	1,876	-30.3%	\$175,000	\$180,000	-2.8%	33	26	+26.9%	4,413	4,076	+8.3%

* Included in county numbers.

Start 2023 With Fresh Business Planning Tips and Scripts

December 8, 2022

<https://www.nar.realtor/magazine/real-estate-news/sales-marketing/start-2023-with-fresh-business-planning-tips-and-scripts>

Real estate speaker, trainer, and author Monica Reynolds shares best practices for setting goals and a script for reaching out to past clients.

As you turn the page from 2022 and start to create your 2023 business plan, consider these tips for setting new goals and harnessing your database. If you already have a business plan for next year, start implementing it now using some suggested scripts for calls to past clients in the new year. "The biggest challenge for most agents is reaching out to clients who they haven't talked to in a long time," says Monica Reynolds, vice president of Keller Williams Realty's coaching division.

While the real estate market is cooking across much of the country, no past client or lead should be taken for granted. Reynolds touts the acronym RER: relationships, experience, results. "In this day and age, everyone has a lot of choices; it's about the relationship," she says.

Reynolds suggests reaching out to past clients at least once a quarter to check in. With many people still experiencing hardships or isolation due to the COVID-19 pandemic, it's important to show that you care. Reynolds offers her tips and scripts below to help real estate pros connect with their spheres and get a plan in shape for the year ahead.

Intent of Care Calls

Before you pick up the phone, Reynolds advises thinking through these points:

- How can you truly be of service to this person?
- Ask a series of questions to identify a core challenge in their life that you can help with.
- Listen deeply for cues in what they say.
- If time allows, and if applicable to the conversation on the call, discuss local real estate market conditions.

- If appropriate, ask if there are real estate options they may want to know more about.

Sample Care Call Script

Reynolds recommends this script for reaching out to clients during the new year.

Hello. It's [NAME] with [COMPANY].

I am so glad that I caught you. Do you have a couple of minutes?

The purpose of my call is to wish you a happy new year!

- How are you doing?
- How is your family?
- Is everything going well at your job? (Or, is everything going well with your business/company?)

Some questions may offer a natural segue into a conversation about real estate.

- Do you have any questions about the state of the market?
- Have you recently compared the value of your home with price trends in the market?
- Do you know if your home insurance has kept pace with the market value of your home?

Thank you for your time. I would love to ask you a favor.

My business is based on referrals from great people like you. Who do you know who is thinking about buying or selling a home? I would love to help anyone you know. Thank you for thinking about that.

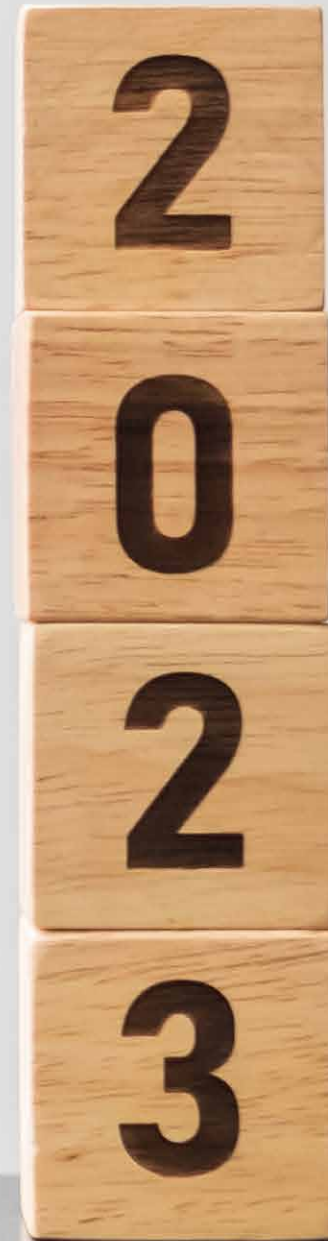
And if you, your family, or anyone you know is going through a challenging time, please let me know. I will do what I can to help find resources and answers. Please always consider me a resource for anything. I would love to help!

Happy New Year!

Business Planning for 2023

Reynolds also has five tips for the goal-setting component of your business plan for the upcoming year.

1. Analyze your business in 2022. What were your biggest sources of leads? How much did you spend on marketing? What went right and what needs adjusting? Newer agents who don't have a full year under their belts should be purposeful in finding leads. Reynolds suggests focusing on people you easily connect with, such as those from your place of worship or previous workplaces, parents from your kids' sports teams, or your Facebook contacts.
2. Write your goals down and make them visible in your office. First, take a 2023 calendar and circle your days off. Prioritize your family, she says, and don't put them last. Then, fill out a business plan that includes how many contacts, listings, and sales you'll need to meet your monthly, quarterly, and annual financial goals.
3. Create a daily/weekly work schedule that supports your goals. Make sure you put a dollar sign next to activities that produce income, Reynolds says, such as lead generation, client follow-up, contract writing, roleplaying, and building new skills.
4. Write a marketing plan for each of your sources of business. Reynolds recommends concentrating on the four business sources that work for you, such as social media, geographic farming, expired listings, new-home construction, etc.
5. Outline professional and personal growth plans. A professional growth plan may include such goals as reading two books a month, taking a class, getting a designation, or attending a seminar or conference. Personal goals may include scheduling a date night with your spouse every Friday, a kid day every Saturday, pursuing a hobby or interest, or creating a savings plan.





2022 NAR Profile of Home Buyers and Sellers

For most home buyers, the purchase of real estate is one of the largest financial transactions they will make. Buyers purchase a home not only for the desire to own a home of their own, but also because of changes in jobs, family situations, and the need for a smaller or larger living area.

The Profile of Home Buyers and Sellers is an annual survey conducted by the NATIONAL ASSOCIATION OF REALTORS® of recent home buyers and sellers who recently completed a transaction.

You can find and download highlights of the report by [clicking here](#).

Some examples of the items this report examines are:

Characteristics of Home Buyers

- First-time buyers made up 26%, down from last year's 34%. This is the lowest share of first-time buyers since the data collection began.
- The typical first-time buyer was 36 years old this year, rising from 33 last year, while the typical repeat buyer age climbed to 59 years. Both are all-time highs.
- 61% of recent buyers were married couples, 17% were single females, 9% were single males, and 10% were unmarried couples. This is the highest share of unmarried couples recorded.
- 88% of buyers were White/Caucasian, 8% were Hispanic/Latino, 3% were Black/African-American, 2% were Asian/

Pacific Islander, and 3% identified as other. The share of White/Caucasian buyers and Hispanic/Latino buyers both grew this year, while the share of other racial and ethnic groups declined.

- At 22%, the primary reason for purchasing a home was the desire to own a home of their own. For first-time buyers, this number jumps to 62%.

Characteristics of Homes Purchased

- 12% of buyers purchased a new home, and 88% of buyers purchased a previously-owned home.
- Most recent buyers who purchased new homes were looking to avoid renovations and problems with plumbing or electricity at 41%. Buyers who purchased previously-owned homes were most often considering better price at 31%.
- Buyers typically purchased their homes for 100% of the asking price, with 28% purchasing for more than asking price.
- The typical home that was recently purchased was 1,800 square feet, had three bedrooms and two bathrooms, and was built in 1986.

The Home Search Process

- For 47% of recent buyers, the first step that they took in the home buying process was to look online at properties

for sale, while 18% of buyers first contacted a real estate agent.

- 86% of recent buyers found their real estate agent to be a very or somewhat useful information source.
- Buyers typically searched for 10 weeks and looked at a median of five homes, and viewed four homes only online. The number of weeks searching for a home grew from eight weeks seen in the 2020 and 2021 reports.
- Nearly all buyers used online tools in the search process at 96%.
- When asked where their internet searches were conducted, they typically conducted 60% of their search on a mobile device(s), and a 34% on a desktop/laptop.

Home Buying and Real Estate Professionals

- 86% of buyers recently purchased their home through a real estate agent or broker, and 10% purchased directly through the previous owner.
- Having an agent to help them find the right home was what buyers wanted most when choosing an agent at 49%.
- 38% of buyers used an agent that was referred to them by a friend, neighbor, or relative, 12% used an agent that they had worked with in the past to buy or sell a home, and 10% found their agent when inquiring about a specific property found online.
- 67% of buyers interviewed only one real estate agent during their home search.
- 89% of buyers would use their agent again or recommend their agent to others.

Financing the Home Purchase

- 78% of recent buyers financed their home purchase, down from 87% in the 2021 report.
- The typical downpayment for first-time buyers was 6%, while the typical downpayment for repeat buyers was 17%.
- For 47% of buyers, the source of the downpayment came from their savings. 38% of repeat buyers cited using the proceeds from the sale of a primary residence, while 22% of first-time buyers used a gift or loan from friends or family for the downpayment.
- For first-time home buyers, 26% said saving for a downpayment was the most difficult step in the process.
- The majority of first-time buyers did make financial sacrifices to purchase a home. For those who did, the most common sacrifices buyers reported were cutting spending on luxury goods, entertainment, and clothes.

Home Sellers and Their Selling Experience

- The typical home seller was 60 years old, an increase from 56 last year.

- For all sellers, the most commonly cited reason for selling their home was the desire to move closer to friends and family (21%), moving due to retirement (11%), or the neighborhood has become less desirable (11%).
- Sellers typically lived in their home for 10 years before selling. This is an increase from eight years in last year's report, but reverts back to the same tenure seen in 2019 and 2020.
- 41% of sellers traded up to a larger home and 32% purchased the same size home.
- 86% of home sellers worked with a real estate agent to sell their home, 10% sold via FSBO, and less than 1% sold via iBuyer.
- For recently sold homes, the final sales price was a median of 100% of the final listing price, the highest recorded since 2002.
- Recently sold homes were on the market for a median of two weeks, an increase from one week last year.

Home Selling and Real Estate Professionals

- 63% of sellers found their agent through a referral from a friend, neighbor, or relative or used an agent they had worked with before to buy or sell a home.
- 80% of recent sellers contacted only one agent before finding the right agent they worked with to sell their home.
- 39% of sellers used the same agent to purchase a home, as sell their home. A share which rises to 85% for sellers who purchased a new home within 10 miles.
- 86% of sellers listed their homes on the Multiple Listing Service (MLS), which is the number one source for sellers to list their home.
- The typical seller has recommended their agent once since selling their home. 27% of sellers recommended their agent four or more times since selling their home.
- 85% said that they would definitely (73%) or probably (12%) recommend their agent for future services.

For-Sale-by-Owner (FSBO) Sellers

- 10% of recent home sales were FSBO sales this year. This is up from 7% last year.
- The majority of FSBO sellers, 50%, knew the buyer of the home.
- Within rural areas 13% sold via FSBO compared to 6% of sellers in suburban areas.
- FSBOs typically sell for less than the selling price of other homes; FSBO homes sold at a median of \$225,000 last year, significantly lower than the median of agent assisted homes at \$345,000.

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For questions contact:

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248-478-1700



Presented by

BRENT BELESKY (1/10) & DENNIS KOZAK (1/31)

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- NAR's Code of Ethics*

*Meets NAR Code of Ethics Requirement

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Zoom link emailed to attendees 1 day prior to class

January 10, 2023 9:00 am – 12:30 pm

January 31, 2023 9:00 am – 12:30 pm



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January 9, 2023

10:00 AM – 11:00 AM

VIRTUAL ZOOM MEETING

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Presented by

DARREN MONTREUIL

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- Mortgage Credit Certification Program
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- MIHAF homeowners' assistance program

For questions contact:

Traci Dean | Education Director

248-522-0341 | traci@gmaronline.com

Register today!

<https://gmaronline.com/event/2023-01-09/virtual-mshda-homeownership-programs-virtual>



CODE OF ETHICS

NAR CODE OF ETHICS

CONTINUING EDUCATION

JANUARY 10, 2023

9:00 a.m. – 12:00 p.m.

VIRTUAL ZOOM MEETING

Zoom link will be sent 1 day prior to class

MemberMax™/EduPass: FREE

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Presented by
DENNIS KOZAK

REALTORS® are required to complete ethics training of not less than 2 hours and 30 minutes of instructional time by the **current cycle end date of December 31, 2024**. The training must meet specific learning objectives and criteria established by the National Association of REALTORS®. Join our NAR approved class and earn your required COE training as we:

- Identify key aspirational concepts found in the Preamble to the National Association of REALTORS® Code of Ethics
- Identify critical elements of due process as they relate to Code enforcement
- Identify how the Code of Ethics should be used in daily business practices

For questions contact:

Traci Dean | Education Director

248-522-0341 | traci@gmaronline.com

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<https://gmaronline.com/event/2023-01-10/nar-code-ethics-coe7>

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- Choose the most appropriate comparables for a property
- Compile a CMA report for proper presentation
- Collaborate with appraisers

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Pricing Strategies: Mastering the CMA

January 11, 2023

9:00 a.m. – 4:00 p.m.

VIRTUAL

Zoom link will be sent prior to course

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TOP SCAMS TARGETING THE REAL ESTATE INDUSTRY

CONTINUING EDUCATION

JANUARY 23, 2023

9:00 AM – 10:00 AM

VIRTUAL ZOOM MEETING

Zoom link will be sent 1 day prior to class

MemberMax™/EduPass: FREE

GMAR Members: FREE

Non-Members: \$20.00

Presented by

CRAIG GRANT | CRS, e-PRO, GRI Instructor

The real estate industry is constantly under attack by hackers, fraudsters, and other entities with malicious intent. In this session, we will explore some of the main scams targeting the real estate world including Wire Transfer Fraud, Listing Scams, Business Email Compromise (BEC) phishing, and more, but most importantly how to protect you and your clients from these devious schemes.

- Protect clients in a digital world
- Protect Personally Identifiable Information (PII), Ransomware & Earnest Money Deposit (EMD)
- Defend against Wire Fraud
- ADA, Compliance & other Legal Concerns

For questions contact:

Traci Dean | Education Director

248-522-0341 | traci@gmaronline.com

Officially certified for 1 Legal CE credit by:



Register today!

<https://gmaronline.com/event/2023-01-23/top-scams-targeting-real-estate-industry>

The *FIRST* and *ONLY* negotiation certification recognized by the National Association of REALTORS®.

RENE
Real Estate
NEGOTIATION EXPERT



achieve more with your RENE

CERTIFICATION

Real Estate Negotiation Expert (RENE) Certification Class

January 25 & 26, 2023

9:00 a.m. – 4:00 p.m.

VIRTUAL

Zoom link will be sent prior to course

MemberMax/Edupass: FREE

GMAR Members: \$249.00

Non-Members: \$299.00

Register Now!

Online: GMARonline.com



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.

Bonus! ABR, CRB & SRS elective



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



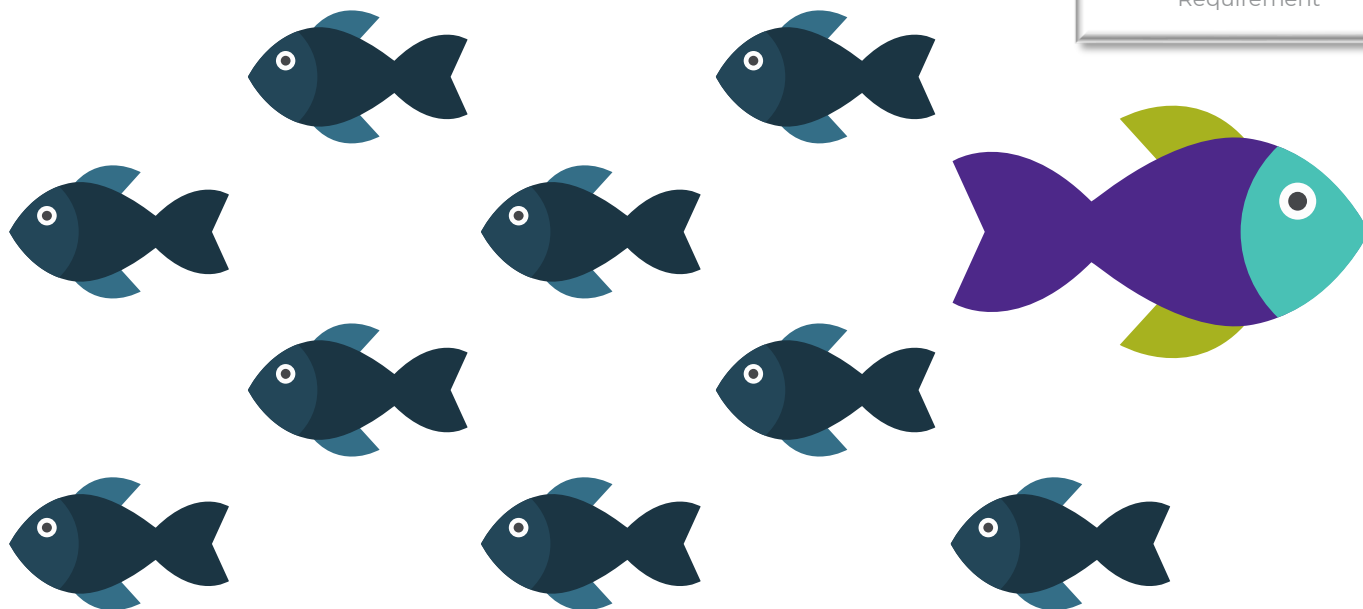
Negotiate effectively face-to-face, on the phone or through email and other media



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

*There is a one-time application fee of \$159 in addition to required education class cost for RENE certification.

Proud partner in NAR's
REALTOR Benefits Program.



Stand Out From the Rest

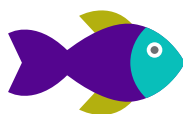
With NAR's Accredited Buyer's Representative (ABR®) Designation Course

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

- Methods, tools, and techniques to provide the support and services that buyers want.
- How to increase your revenue and referrals and reduce your risk.

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

Learn more at REBAC.net



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



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

January 31-February 2, 2023

10:00 a.m. – 2:00 p.m.

VIRTUAL

(Zoom link will be sent prior to course)

MemberMax™/Edupass: FREE

GMAR Members: \$195.00 | Non-Members: \$225.00

Register Now!

Online: GMARonline.com



Presented by:

RICK CONLEY

ABR, GREEN, e-PRO, SRES, GRI, SFR, SRS,
HAFA, RSPS, RENE,
REBAC / NAR HALL OF FAME INDUCTEE