



# METROPOLITAN REALTOR®

GMAOnline.com

OCTOBER 2021

## Greater Realtors® Assist Oakland and Macomb County Residents

MORE INFORMATION ON PAGE 3





**VOLUME 18, NUMBER 10**  
 the official publication of the  
 Greater Metropolitan  
 Association of REALTORS®  
 24725 W Twelve Mile Rd, Ste 100,  
 Southfield, MI 48034  
 248-478-1700  
 www.GMARonline.com

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OCTOBER 2021

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Michigan State Housing Development Authority ..... 5

# Greater Realtors® Assist Oakland and Macomb County Residents



## FINANCIAL ASSISTANCE AVAILABLE For Communities Impacted by July Storms

Receive up to \$1000 for mortgage or rent payment assistance if impacted by Oakland & Macomb County storms late July

Application deadline: **October 8th, 2021**

Learn More: [MIRealtors.com/Relief-Fund](https://MIRealtors.com/Relief-Fund)

In Partnership with NAR, Michigan Realtors®, and NOCBOR

Southfield, Michigan (September 16, 2021) –The Greater Metropolitan Association of Realtors® (GMAR), together with the North Oakland County Board of Realtors®, with assistance from the Michigan Realtors® and the National Association of REALTORS®, is happy to announce a program that provides relief assistance for qualified applicants of Oakland and Macomb County in response to the heavy rainfall, winds, and tornadoes that resulted in widespread property damage on July 24 – 25, 2021.

In response to these strong storms, funds have been secured to help offset some of the financial burden impacted residents are facing. The Realtor® Relief Foundation has \$100,000 available for individuals and families of those directly affected by the storms within the State of Emergency Zone as declared by Michigan's Governor, Gretchen Whitmer. Financial assistance will be provided to cover one month's rent or mortgage payment for qualified applicants in an amount of up to \$1,000 per household until the available funds are fully allocated.

"Realtors® care about our communities! These are our clients, friends, and families." She stated, "Losing your home is devastating, we are thankful to be able to offer some relief to those impacted by the storms. Many thanks to those Realtors® that contributed to the Realtor® Relief Fund, without you this help would not be possible," GMAR President, Katie Weaver, remarks on the damage done during these storms,

If you have been directly affected by the Oakland and Macomb County storms over the weekend of July 24 and 25 and are located within the boundaries of the State of Emergency Zone, please visit us online for other important information and to access the application. The deadline to apply is October 8, 2021.

Questions can be directed to Grant Meade, GMAR's Director of Realtor® and Community Affairs at RRF@GMARonline.com or by calling (248) 478-1700.

### Each applicant will need to provide:

1. Photo Identification that proves your place of residence.
2. Copy of Mortgage Statement or Renters Statement.

### One of the following will be required to show proof of damage:

1. Photos of Damage.
2. Insurance Estimates.
3. Copies of Written Claims, Settlement Proceeds, or Claim Status Reports.
4. Copies of Repair Estimates from Contractors.





By KATIE WEAVER - 2021 GMAR President  
President@gmaronline.com

## Working Together to Build Strong, Safer Communities...

September 30th the "GMAR Girls" were hard at work with the Habitat for Humanity, Women Build! Our group of 5 volunteers reported to the Southfield address at 8am ready for duty. Our tasks for the day were to caulk the interior walls and hang all of the insulation. No big deal, right? Our mighty team had the job completed by lunch break!

GMAR and the [Greater Realtors® Foundation](#) donates \$5000 to the Habitat for Humanity foundation and sends a group of REALTOR® volunteers to one or more build events. If you would like to volunteer at the next build event, please contact Vickey Livernois @ 248-478-1700

### Thank you to the Team:

Cheryl Parisi, Real Living Kee Realty

Deb Kita, Real Living Kee Realty

Renee Smith, TitlePartners

Julie Krumholz, Superior National Bank

Since 2014, Habitat for Humanity of Oakland County Women Build volunteers have come

together annually to build or rehab a home through volunteerism, fundraising, and teamwork. Homeownership is now a reality for partner families in Madison Heights, Southfield, Oak Park, and Pontiac.

No experience is necessary. Volunteers work under the guidance of construction professionals, and alongside other volunteers and future Habitat homeowners. Whether you are learning new skills or simply adding a few to your tool belt, this is a rewarding experience for all involved, and improves the community that you share.

Women Build is also a terrific way to involve your friends and family of all ages in crucial work with a lasting impact. Women helping women sends a positive and powerful message. You can also come alone and make new friends. The atmosphere is collaborative and friendly.

To volunteer, visit the organization's website [HERE](#).

To donate to the nonprofit, click [HERE](#).





Want to **LEVEL UP**

# YOUR CAREER?

Getting involved with your association by participating in a GMAR committee is a great way to **LEVEL UP**. We have something for everyone and are currently accepting applications. Apply today and accept the challenge to be a #GreaterRealtor.

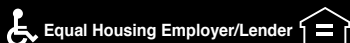
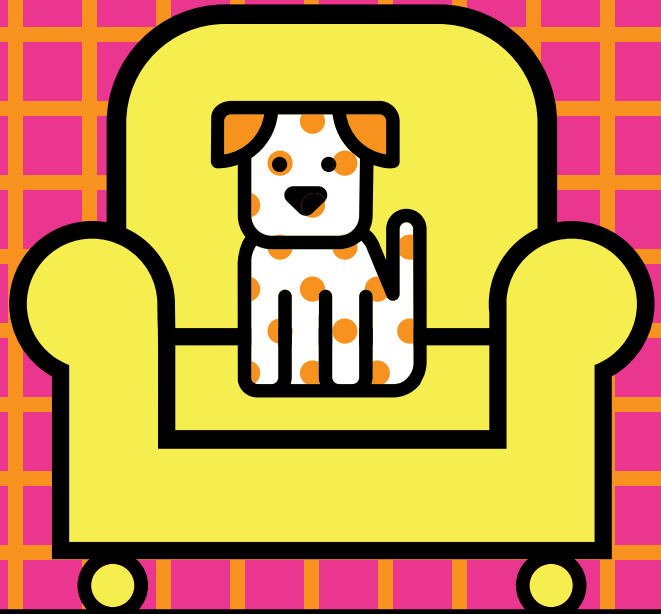
Applications Open: **September 1st - October 30th**

**APPLY ONLINE:** <http://bit.ly/GMARCommitteeApp>

**You've got clients.  
We've got  
home loans.**

Our Down Payment Assistance loan –  
combined with a Conventional,  
Rural Development or FHA home loan –  
can make home buying up to \$7,500 better.

More at [Michigan.gov/Homeownership](http://Michigan.gov/Homeownership).



1.844.984.HOME (4663)

Terms and conditions apply. Find out more at [Michigan.gov/Homeownership](http://Michigan.gov/Homeownership).





By VICKIE LIVERNOIS  
Chief Executive Officer

## Are you making the most of your career?

Maybe you have been licensed for just a year; perhaps it's been 30. Either way, you will only get out as much as you put in. Being a Realtor® means more than just selling homes; it's about a sense of community. Whether it is the community you live in or your Realtor® community, the opportunities are endless and life-changing.

As a Realtor®, it's essential to be involved. When you volunteer, you make a difference. Not only in the area you are volunteering in but also in your own life, relationships, and career. You meet new people with like minds, share ideas and collaborate, create everlasting friendships, and expand your networking group. Although you may go to bed exhausted and even overwhelmed at times, you also go to bed each night with a sense of accomplishment, knowing that you're making a difference.

Real estate is a unique business where you work together with your competitors. Whether to help create legislation to protect private property rights, raise funds to support candidates and issues for the communities, plan events, or raise money for a charity, the point is we work together to make a difference. The National Association of Realtors, 1.4 million members strong, couldn't exist, couldn't have accomplished so much without you, the Realtor® members, volunteering in whatever capacity best suits your skills and interests.

So not only do I want to say thank you to all of our members who volunteer on local, State, and National positions but also to encourage anyone reading this who isn't involved, who thinks they don't have time, who wants to do something but doesn't know where to start, to give me a call or send me an email. A great place to start is to fill out a [Committee Application](#), and we have something to fit everyone's interest.

[Applications](#) are only being accepted until October 30th, so if you're considering, just take the leap and help us to become even #Greater Realtors!

We have a fantastic group of [volunteers](#) at GMAR and various opportunities for you to get involved. Be an active member; take the leap to make a difference in your career and your industry!

Check [GMARonline.com/events](https://www.gmaronline.com/events) to see event details as they become available for registration.



10/28

## YPN Harvest Happy Hour Trivia Night

Do not miss our in-person YPN Happy Hour! Costumes are encouraged (not required) but a positive networking attitude is necessary! This is a casual event for networking and connecting with like-minded individuals across various industries.

**October 28th from 5:30-7:30 PM**



11/4

## GMAR Annual Member Meeting

Join us for our Annual General Member Meeting on and earn 1 Con-Ed Credit! Witness the changing of Board Members, Award Presentations, the State of the Association Address, and a presentation from a special guest speaker.

**November 4th from 8:30 AM -12:00 PM**



11/5

## GMAR Gives Back Casino Night

We are building our own casino all in the name of charity! Join us for our 6th Annual GMAR Gives Back. This year's event is in support of the Community Housing Network. Bring your friends for a fun night out while raising money for a great cause!

**November 5th from 6:00-10:00 PM**

# MEMBERS

**AFLAC is now available to you!**

Greater Metropolitan Association of REALTORS® is now making the following Aflac insurance plans available to its active members:

**Coverage for Accident,  
Hospital, Cancer, Critical  
Illness and Life**



**OPEN  
ENROLLMENT!**

For more information about applying, plan benefits, limitations and exclusions contact your Aflac insurance agent!

**Scott Davidson**

313.720.9540 | [aj\\_benefits\\_inc@us.aflac.com](mailto:aj_benefits_inc@us.aflac.com)





By CLAUDIA HERNANDEZ

# Little Bit of Normalcy

*Thank you*

First, we would like to thank everyone involved, sponsored, or came to our TopGolf event in September. It feels like we had been anticipating having this event since last year when everything got canceled. We are starting to get a sense of a little bit of normalcy now that we are beginning our third quarter. This year did fly by, but I couldn't be happier with all the events and new people we as a committee got to meet through the year.

Coming up, we have our Harvest Happy Hour Trivia Night at Craft City Brewery. Please check out the info at [Gmaronline.com](http://Gmaronline.com) under Calendar and events.

Gmar is also now accepting applications for all committees through the end of October 2022. So please, if you have any questions about YPN, contact me directly, and I'll be more than happy to share info about what we do and what we are about at YPN.

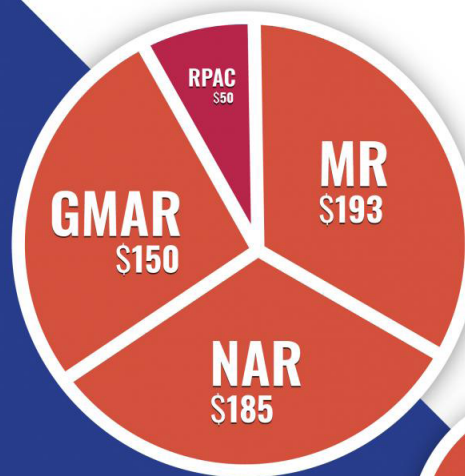


## Annual Dues Renewal

Choose MemberMax™ for only \$54.83 /month



## Total Annual 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](http://GMARonline.com).

**Pay Online**  
by Logging into Your Member Account at [GMARonline.com](http://GMARonline.com)



# TOOLSHOP

# FLASH SALE

Visit us online!  
[gmaronline.com/toolshop](http://gmaronline.com/toolshop)

248-478-1700



### Clearance Items

Clothes, Hats, Business Cards, and much more

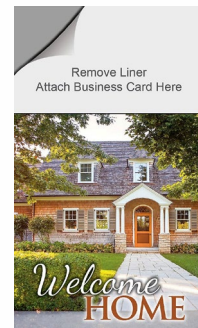
October Member Sale Price: \$1-25.00



### 2022- Calendar Magnets Premium Magnets

100 Calendar Magnets with Envelopes

October Member Sale Price: \$40.00



### 2022- Calendar Magnets Standard Magnets

100 Calendar Magnets with Envelopes

October Member Sale Price: \$38.00



### 3359- Home Portfolio

Comes in Black, Blue, Burgundy, and Red



### 5373- Shoe Covers-50 Pairs

50 pairs of no slip shoe covers



### 6933- Testimonial Home Photo Prop.

2 designs one sign

## NEW MEMBERS

Abdallah, Ahmad–Temple Realty LLC  
Alali, AAshahla–KW Home Realty  
Appelbaum, Rochelle–KW Home Realty  
Awades, Julian–Keller Williams Paint Creek  
Bal, Kanwaljit–Chana Realty LLC  
Barrett, Robert–Sharco Realty, LLC  
Bawden, Charles–Keller Williams Realty Central  
Beatty, David–Coldwell Banker Weir Manuel Bi  
Becka, Admir–KW Advantage  
Beeks, Alan–EXP Realty, LLC  
Bell, Virginia–C Miles Realty LLC  
Binder, Krystal–KW Professionals  
Blandon, Daniel–KW Domain  
Brantley, Chelsea–Coldwell Banker Weir Manuel  
Bratcher, Donte'–National Realty Centers Northv  
Breadiy, Oraibe–Berkshire Hathaway HomeService  
Brewer, Joseph–Rocket Homes Real Estate LLC  
Broder, Jordan–Broder Portfolio LLC  
Broder, Merrilee–Broder Portfolio LLC  
Brown, Richard–Keller Williams Somerset  
Brundage-Forrest, Darryn–More Group Michigan, LLC  
Budnick, Zachary–Rocket Homes Real Estate LLC  
Burich, Mattew–Keller Williams Realty Central  
Campbell, Kurt–Pepper Park Realty, LLC  
Ceci, Matthew–Weichert, Realtors-Select  
Chahin, Christopher–Real Estate One Novi  
Chalifour, Tracey–Resource Realty Group  
Chen, Chao–1st. Michigan Realty LLC  
Christian, Jacques–Rocket Homes Real Estate LLC  
Clark, Johnny–Clients First, Realtors®  
Clevenger, Randy–RE/MAX Leading Edge  
Conn, Michael–KW Advantage  
Croft, Katy–Re/Max Defined  
Cruz, Lazaro–Vision Realty Centers, LLC  
Dallo, Kevin–EXP Realty, LLC  
Dancik, Alexis–KW Professionals  
Dardashtian, Zeinab–KW Advantage  
Davies, Austin–KW Advantage  
Dell, Corey–Real Living Kee Realty SCS  
Desmier, Gleville–Signature Sotheby Internationa  
Desmier, Shane–Signature Sotheby Internationa  
Dozier, Keith–Century 21 Curran & Oberski  
Dumanois, Bethany–Brookstone, Realtors  
Duplessis, Tiasia–KW Advantage  
Edwards, Jeanne–KW Advantage  
Emerson, Jason–EXP Realty, LLC  
Fered, Carolyn–@properties Collective  
Firestone, Anna Maria–Preferred, Realtors Ltd  
Ford, Felicia–Century 21 Curran & Oberski  
Fortuna, Terrence–Berkshire Hathaway Home Servic  
Fountain, Ricky–Century 21 Curran & Oberski  
Fox, Megan–Andover Real Estate  
Freer, Brittan–Hinton Real Estate Group  
Gade, Subrahmanyam–EXP Realty, LLC  
Gentry, Holly–Brookstone, Realtors  
Gittler, Ashley–Real Living Kee Realty  
Gooch, Gabrielle–Keller Williams Metro  
Grant, Donald–21 United Realty  
Grant, Vickie–21 United Realty  
Graves, Kelly–Century 21 Curran & Oberski  
Gutman, Andrew–The Farban Group  
Hall, Tashaynara–Superior Home Realty  
Hanna, Firas–Great Lakes Real Estate Agency  
Harbin, Aaron–KW Advantage  
Harris, Adriana–RichRealty  
Harris, Kenaeya–C Miles Realty LLC  
Hayward, Steven–Woodward Square Realty, LLC  
Hildebrand, Ryan–Rocket Homes Real Estate LLC  
Hoch, Shawn–Michigan Power Brokers LLC  
Holman, Shawn–Rocket Homes Real Estate LLC  
Homan, Monique–Keller Williams Realty Central  
Hunt, Susan–Real Estate One Rochester  
Hussey, Aidan–M 1 Realty Inc.  
Jenuwine, Amanda–Keller Williams Metro  
Jernigan, Dardnella–Ambassador Real Estate Inc.  
Jones, Paul–EXP Realty, LLC  
Jones, Dawanna–Real Estate One  
Jones, Jeffrey–Sahara Real Estate Group  
Jones, Tracy–Keller Williams Somerset  
Jones, Lamont–Life Inside Realty LLC  
Kalaj, Chelsea–Keller Williams Metro  
Kaounas, George–True Realty LLC  
Kassem, Mohamed–KW Professionals  
Kelly, LaToya–MV Realty of Michigan  
Kennedy, Virginia–LighthouseReal Estate Group  
Konarzewski, Anthony–Arterra Realty Clinton Twp  
Kowalik, Kevin–Brookstone Realtors LLC  
Kushon, John–KW Advantage  
Lambarth, Kory–Good Company Realty  
Lawrence, Bestina–The Lane Agency  
Lee, Daric–EXP Realty, LLC  
Lemond, Quinton–Keller Williams Metro



Levesque, Julia–Real Estate One Novi  
Locke, Rory–Woodward Square Realty, LLC  
Loka, Madhavi–Real Estate One Novi  
Long, Sharon–KW Advantage  
Magnavita, Thatyana–EXP Realty, LLC  
Mancuso, Victor–KW Professionals  
Manley, Emily–KW Advantage  
Massey, Christopher–EXP Realty, LLC  
McGee, Summer–Keller Williams Metro  
McKinney, Riley–Rocket Homes Real Estate LLC  
McMillan, Jessica–Rocket Homes Real Estate LLC  
Mendoza Herrera, Andreina–EXP Realty, LLC  
Mendoza-Herrera, Daniella–EXP Realty, LLC  
Miller, Judith–KW Advantage  
Monti, Carolyn–Remerica Hometown III  
Moore, Darnell–KW Professionals  
Morgan, Justn–Rocket Homes Real Estate LLC  
Morgan, Donnavan–EXP Realty, LLC  
Morris, Gregory–MV Realty of Michigan  
Mosley, Aisha–EXP Realty, LLC  
Mucka, Philip–Woodward Square Realty, LLC  
Mueller, Mitchell–RE/MAX Advisors  
Notarantonio, Kristine–KW Professionals  
Nouna, Martin–Oracle Realty, LLC  
Owen, Kelli–Keller Williams Somerset  
Pace, Joseph–Keller Williams Realty Central  
Pagac, Julia–Moving The Mitten RE Group  
Patrick, Shania–C Miles Realty LLC  
Patterson, Janay–Hinton Real Estate Group  
Pena, Dominic–Rocket Homes Real Estate LLC  
Perry, Milton–Front Page Properties  
Polley, Andrea–EXP Realty, LLC  
Ponders, Charlie–Keller Williams Metro  
Preiss, Stephanie–KW Advantage  
Pritula, Nicholas–Century 21 Curran & Oberski  
Protske, Max–Century 21 Curran & Oberski  
Quinn, Noelle–Howard Hanna Birmingham  
Racine, Brittany–Real Estate One, Inc Central  
Ramo, Delon–Vision One Realty  
Rice, LaShakur–EXP Realty, LLC  
Robinson, Roxanne–KW Home Realty  
Robinson, Troy–Keller Williams Realty Central  
Rothchild, Sherrie–EXP Realty, LLC  
Sandiha, Stavro–KW Advantage  
Sayig, Bridjet–KW Professionals  
Scott, Travis–EXP Realty, LLC

Scott, Ivator–KW Advantage  
Selley, Kimberly–Michael Group Realty LLC  
Shalari, Sara–Max Broock, REALTORS, Brmngm  
Shalari, Sara–Max Broock, REALTORS, Brmngm  
Shanks, Cody–Rocket Homes Real Estate LLC  
Silorey, Joseph–Brookstone, Realtors  
Sivanandham, Shanthi–KW Advantage  
Smith, Tracey–Woodward Square Realty, LLC  
Snipes, Carletta–EXP Realty, LLC  
Sokolowski, Nathan–Realty Executives Home Towne  
Spitler, Riley–Century 21 Curran & Oberski  
Talifer, Derek–Coldwell Banker Weir Manuel  
Tang, Yun–Crown Properties International  
Tankersley, Wendy–Remerica United Realty  
Taylor, Robyn–KW Advantage  
Thayer, Michelle–Janis Degreory & Associates  
Theakston, Elianna–Key Realty One  
Thomas, Brittany–EXP Realty, LLC  
Tolford, Karena–Red Barn Realty LLC  
Tyler, Aubrie–Coldwell Banker Town & Country  
Venetico, Laurence–Rockpointe Properties LLC  
Vigliotti, Aubuney–Fathom Realty  
Vogelezang, Shannon–Expert Realty Solutions Inc.  
Wakerly, Taylor–Arterra Realty Michigan LLC  
Walker, Ashley–Community Choice Realty  
Washington, Glenn–Keller Williams Paint Creek  
Webb, Amy–Goedert Real Estate  
Wieczorek, Nathan–Woodward Square Realty, LLC  
Williams, Latoia–EXP Realty, LLC  
Wims, Courtney–Great Lakes Real Estate Agency  
Yazjie, Nebal–Community Choice Realty  
Yoo, Alexandria–Pro Realty, LLC  
Zetuna, Martin–EXP Realty, LLC

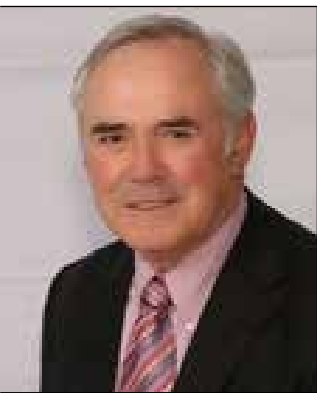
## We Couldn't Do It Without You

THANK YOU ORIENTATION SPONSORS  
FOR THE MONTH OF JULY 2021:

GALLOWAY & COLLENS, PLLC







By GORDON MCCANN  
GMAR RPAC Chair

## What RPAC Does for You

Many Realtors have inquired as to what do they receive when they INVEST in RPAC. NAR advocates on behalf of REALTORS® to foster a sound and dynamic U.S. real estate market that creates vibrant communities in which to live and work.

Let's look at some of the issues we, as Realtors®, focus on for ourselves and property owners:

**Appraisal and Valuation;** an appraisal is an integral part of the home buying process because it assures the lender that the Property has adequate collateral to make the loan. In addition, RPAC investments help to monitor federal legislative and regulatory issues related to Appraisals closely.

Realtors® have long advocated for an independent appraisal process that will allow appraisers to produce the most credible appraisal reports possible. Here are the highlights of just a few of the areas upon which your RPAC investment focuses.

**Environmental and Property Rights issues;** The Clean Waters Act is essential to a healthy environment and vibrant neighborhoods.

Realtors® advocate removing many expensive and time-consuming federal permits to develop private Property within any wet area.

**Energy Efficiency;** Realtors® also support educating real estate professionals, real estate owners, developers, managers, tenants, occupants, lenders, and investors regarding the benefits of voluntary, market-based energy conservation practices.

**Mortgages;** The Dodd-Frank Act of 2010 changed much of the government back mortgage requirements. The Federal Reserve issued the original QM rule proposal in the summer of 2011. However, responsibility for the rule transferred to the Consumer Financial Protection Bureau (CFPB), whose final rule was issued in January 2013 and became effective in January 2014. A revised QM rule was finalized in December of 2020 that kept the product requirements of the initial QM rule in place, eliminated the 43% DTI cap, and maintained the pricing spread of 150 basis points over an average prime offer (APR) to define the legal, safe harbor of compliance. The Dodd-Frank Act requires lenders that securitize mortgage loans to retain 5% of the credit risk unless the mortgage is a Qualified Residential Mortgage (QRM) or is otherwise exempt. Six federal regulators initially issued a proposed rule that narrowly defined a QRM to require a 20% down payment, stringent debt-to-income ratios, and rigid credit standards.

These are just two of the 16 Major Issues your RPAC investment is helping protect your rights and interests as a Realtor.

Have you invested in yourself recently?



# 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 August 2021.

Joseph Anderson	Nancy Duncanson	Mark Lagana	Shannon Schmeiser
Christopher Ayers	Jane Evans	Porchia Lane	Shelley Schoenherr
Cynthia Bagley	Kimberly Feghali	Christopher Lee	Adam Shepherd
Robbin Barnes	Alicia Finn	Sara Lipnitz	Christine Shoemaker
Karen Betzing	Sarah Foster	Vickey Livernois	Theresa Spiro
Benjamin Bialek	John Goci	Peggy Loverde	Nicholas Stanon
Alfred Block	Karen Greenwood	Jane Lowell	Brenda Szlachta
Nathan Boji	Warren Greenwood	Carol Lukity	Greg Taylor
Melissa Botsford	Timothy Haggerty	Shana Maitland	Eva Vermeesch
Keith Brandt	Elizabeth Harris	Dominic Marzicola	Christopher Waring
Thomas Brisbois	Zoe Harris	Gordon McCann	Katie Weaver
Loretta Brown	Jason Heilig	Shannon Monaco	Misty Weisenberger
Chelsea Cain	Lawrence Henney	Shannon Motes	Denise Wesselmann
Lora Carlton	Nancy Howell	Patti Mullen	Claire Williams
Donna Caumartin	James Iodice	E'toile O'Rear-Libbett	Kathleen Wilson
Lori Chattinger	Anthony Jablonski	Lynn Pazdziora	Mary Wolfe
Susan Coleman	Frances Johnson	Dorene Phan	Brian Yaldao
Kathleen Coon	Meriem Kadi	Gary Reggish	Jonathan Zaia
James Cristbrook	Steven Kallabat	Lauren Rivers	Debora Zalewski
Patricia Darin	Elizabeth Kochan	Chris Romanelli	Michelle Zarghami
Debra DeAngelo	Maria Kopicki	Jaye Sanders	
Melissa Degen	Dennis Kozak	Anthony Schippa	

\*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

# GMAR EDUCATION CALENDAR 2021

## OCTOBER VIRTUAL & IN-HOUSE CLASSES

Register for all classes by visiting [GMARonline.com/calendar](https://GMARonline.com/calendar)

### GMAR STANDARD CONTINUING EDUCATION

CE Credits: 3 standard| 3 legal

October 1

9:00 a.m. – 3:00 p.m.

VIRTUAL

Instructor: Dennis Kozak

FREE, Membermax & EduPass

FREE, Members

\$35, Non-Members

[REGISTER HERE](#)

### DISCOVERING COMMERCIAL REAL ESTATE

CE Credits: 2 Standard & 1 legal

October 4

09:00 a.m. – 12:00 p.m.

VIRTUAL

Instructor: Anthony Jabonski

FREE, Membermax & EduPass

\$25, Members

\$35, Non-Members

[REGISTER HERE](#)

### PRICING STRATEGIES: MASTERING THE CMA-2 DAYS

CE Credits: 7 Elective

October 5 & 6

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

VIRTUAL

Instructor: Bart Patterson

FREE, Membermax & EduPass

\$59, Members

\$49, Non-Members

[REGISTER HERE](#)

### FEMA & FLOOD ZONE

CE Credits: 2 legal

October 6

10:00 a.m.-12:00 p.m.

Virtual

Instructor: Karol Grove

FREE

[REGISTER HERE](#)

### GUIDANCE TO COMPLIANCE

CE Credits: 2 legal

October 8

1:00 p.m. – 3:00 p.m.

VIRTUAL

Instructor: Deanna DuRussel

FREE, Membermax & EduPass

FREE, Members

\$20, Non-Members

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### NAR CODE OF ETHICS

CE Credits: 3 standard

October 11

1:00 p.m. – 4:00 p.m

Virtual.

Instructor: James Cristbrook

FREE, Membermax & EduPass

\$10, Non- Members

[REGISTER HERE](#)

### SELLER REPRESENTATIVE SPECIALIST – 3 DAYS

CE Credits: 13 standard, 2 legal

Must attend all three days!

October 12-14

12:00 p.m. – 4:00 p.m.

VIRTUAL

Instructor: Deanna DuRussel

FREE, Membermax & EduPass

\$99, Members

\$115 Non-Member

[REGISTER HERE](#)

### A LEGAL PERSPECTIVE

CE Credits: 3 standard

October 14

9:00 a.m.-12:00 p.m.

Virtual

FREE, Members

\$50, Non- Members

[REGISTER HERE](#)

### THAT'S LEGAL ISN'T IT NEW CLASS!

CE Credits: 2 legal

October 15

1:00 p.m. – 3:00 p.m.

VIRTUAL

Instructor: Deanna DuRussel

FREE, Membermax & EduPass

FREE, Members

\$20, Non-Members

[REGISTER HERE](#)

### SHORT SALE & FORECLOSURE CERTIFICATION (SFR)- 2 DAYS

CE Credits: 13 standard, 2 legal

October 18 & 19

9:00 a.m. – 12:30 p.m.

VIRTUAL

Instructor: Brent Belesky

FREE, Membermax & EduPass

\$39, Members

\$49, Non-Member

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# Knowing your Instructor



**Steve Katsaros**  
GMAR Instructor



One of the greatest gifts you can share with other agent are your experiences. One of my favorite stories is buying a 2-family flat for one dollar!"

Register for upcoming GMAR Education Courses:  
[www.gmaronline.com/education](http://www.gmaronline.com/education)

## MORNING CHAT WITH GMAR AFFILIATES

CE Credits: 0

October 19

9:00 a.m. – 10:00 a.m.

VIRTUAL

Instructor: GMAR Affiliates

FREE

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## GMAR STANDARD CONTINUING EDUCATION

CE Credits: 3 standard| 3 legal

October 20

9:00 a.m. – 3:00 p.m.

VIRTUAL & In- House

Instructor: Bart Patterson

FREE, Membermax & EduPass

FREE, Members

\$35, Non-Members

[REGISTER HERE](#)

## BROKER SHORTS-AGENCY

CE Credits: 2 legal

October 21

1:00 p.m.- 3:00 p.m.

VIRTUAL

Instructor: Deanna DuRussel

\$20, Members

BROKER, ASSOCIATE BROKER

MEMBER ONLY

[REGISTER HERE](#)

## MANAGING YOUR BUSINESS: REAL ESTATE & SUCCESSION PLANNING

CE Credits: 2 standard

October 21

9:00 a.m. - 1:00 p.m.

VIRTUAL

FREE!

[REGISTER HERE](#)

## THAT'S LEGAL ISN'T IT NEW CLASS!

CE Credits: 2 legal

October 22

1:00 p.m. – 3:00 p.m.

VIRTUAL

Instructor: Deanna DuRussel

FREE, Membermax & EduPass

FREE, Members

\$20, Non-Members

[REGISTER HERE](#)

## FEMA & FLOOD ZONE

CE Credits: 2 legal

October 25

10:00 a.m.-12:00 p.m.

Virtual

Instructor: Karol Grove

FREE

[REGISTER HERE](#)

## AGENT 101

CE Credits: 2 legal

Must attend both days!

October 25 & 26

1:00 p.m.- 3:00 p.m.

VIRTUAL

Instructor: Deanna DuRussel

FREE: Membermax & Edupass

\$20, Non-Members

[REGISTER HERE](#)

## NAR MARKETING STRATEGY & LEAD GENERATION

CE Credits: 8 Standard

October 27

9:00 a.m.- 4:00 p.m.

VIRTUAL & In-House

Instructor: Diane Kroll

FREE, Membermax & EduPass

\$79, Non-Members

\$119, Non-Members

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## GMAR STANDARD CONTINUING EDUCATION

CE Credits: 3 standard| 3 legal

October 29

9:00 a.m. – 3:00 p.m.

Virtual

Instructor: Brent Belesky

FREE, Membermax & EduPass

FREE, Members

\$35, Non-Members

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# REALCOMP MONTHLY HOUSING STATISTICS REPORT NOW AVAILABLE ONLINE



AUGUST 2021

## QUICKTAKES RESIDENTIAL PROPERTIES



AUGUST 2021

## QUICKTAKES OAKLAND, WAYNE & MACOMB



TOTAL NUMBER OF **HOMES SOLD**

**4,615**

INVENTORY DECREASE SINCE **AUGUST**

**19.0%**

AVERAGE SALES PRICE **OF A HOME**

**279,291**

TOTAL SUPPLY **OF HOME INVENTORY**

**1.7 MONTHS**

### OAKLAND COUNTY

TOTAL NUMBER OF **HOMES SOLD** **1,666**

AVERAGE SALES PRICE **FOR AUGUST** **402,818**

### WAYNE COUNTY

TOTAL NUMBER OF **HOMES SOLD** **1,782**

AVERAGE SALES PRICE **FOR AUGUST** **225,740**

### MACOMB COUNTY

TOTAL NUMBER OF **HOMES SOLD** **1,372**

AVERAGE SALES PRICE **FOR AUGUST** **227,500**

## GMAR® Report

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

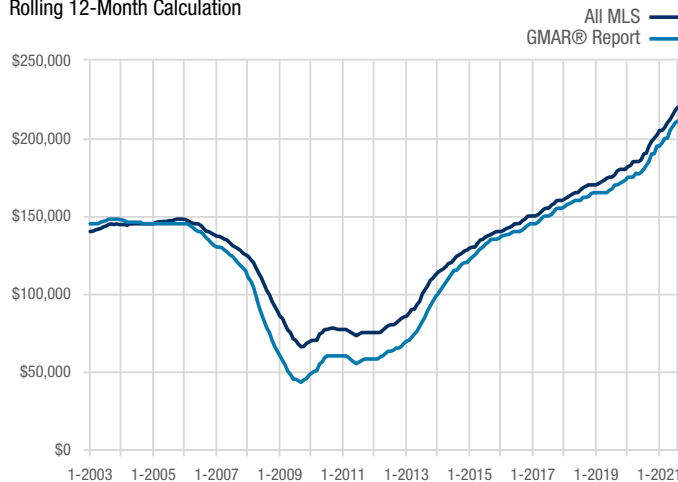
Residential Key Metrics	August			Year to Date		
	2020	2021	% Change	Thru 8-2020	Thru 8-2021	% Change
New Listings	6,267	<b>6,861</b>	+ 9.5%	40,620	<b>43,646</b>	+ 7.4%
Pending Sales	5,277	<b>5,052</b>	- 4.3%	31,061	<b>34,372</b>	+ 10.7%
Closed Sales	5,165	<b>4,615</b>	- 10.6%	27,643	<b>32,049</b>	+ 15.9%
Days on Market Until Sale	34	<b>18</b>	- 47.1%	43	<b>24</b>	- 44.2%
Median Sales Price*	\$205,000	<b>\$230,000</b>	+ 12.2%	\$189,000	<b>\$218,000</b>	+ 15.3%
Average Sales Price*	\$249,749	<b>\$279,291</b>	+ 11.8%	\$230,309	<b>\$269,802</b>	+ 17.1%
Percent of List Price Received*	99.1%	<b>101.4%</b>	+ 2.3%	98.0%	<b>101.4%</b>	+ 3.5%
Inventory of Homes for Sale	7,874	<b>7,372</b>	- 6.4%	—	—	—
Months Supply of Inventory	2.1	<b>1.7</b>	- 19.0%	—	—	—

Condo Key Metrics	August			Year to Date		
	2020	2021	% Change	Thru 8-2020	Thru 8-2021	% Change
New Listings	1,235	<b>1,117</b>	- 9.6%	7,857	<b>8,222</b>	+ 4.6%
Pending Sales	987	<b>932</b>	- 5.6%	5,638	<b>6,856</b>	+ 21.6%
Closed Sales	922	<b>863</b>	- 6.4%	5,093	<b>6,434</b>	+ 26.3%
Days on Market Until Sale	40	<b>26</b>	- 35.0%	47	<b>32</b>	- 31.9%
Median Sales Price*	\$180,000	<b>\$205,000</b>	+ 13.9%	\$173,250	<b>\$199,000</b>	+ 14.9%
Average Sales Price*	\$214,617	<b>\$235,417</b>	+ 9.7%	\$206,222	<b>\$234,085</b>	+ 13.5%
Percent of List Price Received*	98.1%	<b>100.6%</b>	+ 2.5%	97.6%	<b>100.0%</b>	+ 2.5%
Inventory of Homes for Sale	1,922	<b>1,312</b>	- 31.7%	—	—	—
Months Supply of Inventory	2.8	<b>1.6</b>	- 42.9%	—	—	—

\* 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.

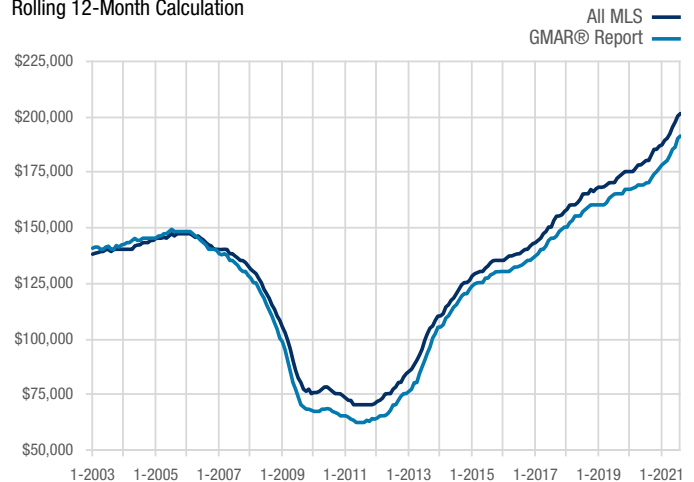
### Median Sales Price - Residential

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 September 8, 2021. All data from Realcomp II Ltd. Report © 2021 ShowingTime.



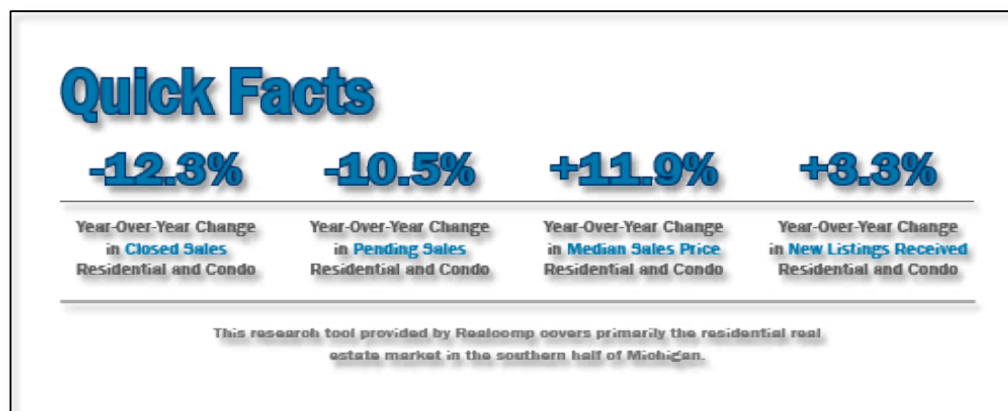
# Single-Family Real Estate Market Statistics

## FOR IMMEDIATE RELEASE

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

## MORE SELLERS OPT TO ENTER MARKETPLACE

*Rise in new listings portends potential positive impact on inventory levels*



### August Real Estate Market Commentary:

The booming U.S. housing market has spilled over to the rental market, which has seen demand for apartment and single-family rentals skyrocket this year, as high sales prices and an inadequate supply of available housing have forced many prospective buyers to rent for the foreseeable future. Increased demand for housing, along with an improving economy, has competition for rental units soaring, and landlords are taking note, with the national median rent increasing 11.4% in 2021 so far, according to Apartment List.

Closed Sales decreased 12.1 percent for Residential homes and 13.2 percent for Condo homes. Pending Sales decreased 10.6 percent for Residential homes and 9.8 percent for Condo homes. Inventory decreased 18.3 percent for Residential homes and 36.5 percent for Condo homes. The Median Sales Price increased 12.2 percent to \$239,000 for Residential homes and 10.5 percent to \$210,000 for Condo homes. Days on Market decreased 58.0 percent for Residential homes and 50.9 percent for Condo homes. Months Supply of Inventory decreased 26.1 percent for Residential homes and 46.7 percent for Condo homes.

In new construction, home builders continue to struggle to meet buyer demand, as housing starts nationwide dropped 7% last month, according to the Commerce Department. Single-family home construction declined 4.5%, and multi-family home construction, which includes condos and apartment buildings, was also down, falling by 13%. Labor shortages, rising material costs, and supply-chain setbacks continue to challenge builders, with some projects temporarily paused due to availability and cost of materials.



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	8-2020	8-2021	Percent Change	YTD 2020	YTD 2021	Percent Change
New Listings		16,125	16,653	+ 3.3%	105,183	109,683	+ 4.3%
Pending Sales		14,444	12,921	- 10.5%	85,027	90,075	+ 5.9%
Closed Sales		13,945	12,235	- 12.3%	75,056	84,258	+ 12.3%
Days on Market Until Sale		51	22	- 56.9%	60	30	- 50.0%
Median Sales Price		\$210,000	\$235,000	+ 11.9%	\$195,000	\$225,000	+ 15.4%
Average Sales Price		\$249,675	\$278,423	+ 11.5%	\$232,348	\$268,667	+ 15.6%
Percent of List Price Received		99.1%	101.3%	+ 2.2%	98.1%	101.2%	+ 3.2%
Housing Affordability Index		188	172	- 8.5%	202	179	- 11.4%
Inventory of Homes for Sale		23,713	18,738	- 21.0%	--	--	--
Months Supply of Inventory		2.3	1.7	- 26.1%	--	--	--

## Listing and Sales Summary Report August 2021



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Aug-21	Aug-20	% Change	Aug-21	Aug-20	% Change	Aug-21	Aug-20	% Change	Aug-21	Aug-20	% Change
<b>All MLS (All Inclusive)</b>	<b>12,235</b>	<b>13,945</b>	<b>-12.3%</b>	<b>\$235,000</b>	<b>\$210,000</b>	<b>+11.9%</b>	<b>22</b>	<b>51</b>	<b>-56.9%</b>	<b>18,738</b>	<b>23,713</b>	<b>-21.0%</b>
City of Detroit*	379	405	-6.4%	\$75,000	\$55,000	+36.4%	28	62	-54.8%	1,548	1,636	-5.4%
Dearborn/Dearborn Heights*	235	271	-13.3%	\$185,000	\$159,000	+16.4%	18	29	-37.9%	258	317	-18.6%
Downriver Area*	467	517	-9.7%	\$174,250	\$149,900	+16.2%	15	26	-42.3%	609	562	+8.4%
Genesee County	540	601	-10.1%	\$190,000	\$165,000	+15.2%	20	32	-37.5%	852	850	+0.2%
Greater Wayne*	1,620	1,842	-12.1%	\$205,000	\$182,000	+12.6%	17	27	-37.0%	2,021	2,346	-13.9%
Grosse Pointe Areas*	69	114	-39.5%	\$345,000	\$358,500	-3.8%	25	38	-34.2%	164	244	-32.8%
Hillsdale County	72	91	-20.9%	\$182,920	\$160,000	+14.3%	45	79	-43.0%	118	132	-10.6%
Huron County	14	17	-17.6%	\$168,000	\$128,950	+30.3%	37	87	-57.5%	41	43	-4.7%
Jackson County	212	277	-23.5%	\$190,000	\$175,000	+8.6%	44	69	-36.2%	495	359	+37.9%
Lapeer County	122	126	-3.2%	\$248,500	\$207,500	+19.8%	23	49	-53.1%	242	256	-5.5%
Lenawee County	129	167	-22.8%	\$195,000	\$181,250	+7.6%	44	69	-36.2%	332	288	+15.3%
Livingston County	304	391	-22.3%	\$350,500	\$301,350	+16.3%	25	38	-34.2%	419	575	-27.1%
Macomb County	1,372	1,483	-7.5%	\$227,500	\$199,900	+13.8%	17	32	-46.9%	1,643	1,938	-15.2%
Metro Detroit Area*	5,668	6,431	-11.9%	\$250,000	\$226,500	+10.4%	19	32	-40.6%	8,696	10,256	-15.2%
Monroe County	194	218	-11.0%	\$223,500	\$197,250	+13.3%	27	50	-46.0%	372	338	+10.1%
Montcalm County	93	94	-1.1%	\$192,000	\$170,750	+12.4%	21	76	-72.4%	128	137	-6.6%
Oakland County	1,993	2,310	-13.7%	\$320,000	\$290,000	+10.3%	20	31	-35.5%	3,065	3,761	-18.5%
Saginaw County	172	219	-21.5%	\$135,000	\$135,000	0.0%	22	33	-33.3%	303	246	+23.2%
Sanilac County	46	59	-22.0%	\$167,400	\$128,500	+30.3%	28	96	-70.8%	144	122	+18.0%
Shiawassee County	91	104	-12.5%	\$162,500	\$154,500	+5.2%	22	48	-54.2%	112	141	-20.6%
St. Clair County	254	286	-11.2%	\$210,000	\$185,000	+13.5%	25	44	-43.2%	379	414	-8.5%
Tuscola County	46	31	+48.4%	\$177,550	\$150,100	+18.3%	29	48	-39.6%	70	54	+29.6%
Washtenaw County	473	524	-9.7%	\$319,000	\$290,000	+10.0%	22	37	-40.5%	1,001	1,375	-27.2%
Wayne County	1,999	2,247	-11.0%	\$185,000	\$163,900	+12.9%	19	33	-42.4%	3,569	3,982	-10.4%

\* Included in county numbers.



By RENEE SMITH  
2021 GMAR Affiliate Committee Chair  
Title Partners/Business Development Manager  
[rsmith@mytitlepartners.com](mailto:rsmith@mytitlepartners.com)

## It's Sweater Weather!

As we head into the fall season, I thought it would be nice to change things up a bit and share a few fall recipes with you. Sweater weather is upon us, and we are so very fortunate to have such beautiful colors to take in this time of year! Take a trip to one of the many local cider mills in your area and pick or grab a bag or 2 of the amazing apples we grow in our state! Below are links to a few of my favorites! Hope you enjoy making them as much as I do.

### Apple Cobbler

<https://www.landolakes.com/recipe/16528/apple-cobbler/>

### Spinach and Quinoa Salad with Apple and Pecans

<https://kristineskitchenblog.com/spinach-and-quinoa-salad-with-apple-and-pecans/>

Don't risk your deals FALLing apart remember to reach out to your [affiliate members](#) to help get your transactions to the closing table and beyond! Find GMAR Affiliates here: [gmaronline.com/affiliate-search](http://gmaronline.com/affiliate-search)



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# Pillar to Post Home Inspectors

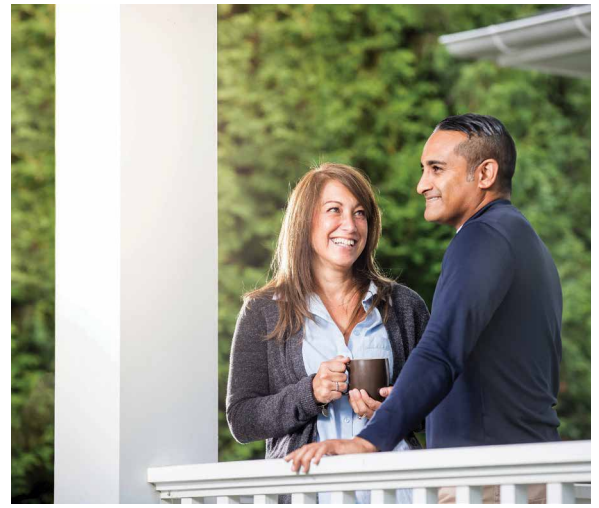
Successful agents surround themselves with professionals they can trust. Pillar to Post, a GMAR Platinum Sponsor for several years, is such a company. The five teams who are GMAR affiliates have 16 professional inspectors covering the GMAR area and the franchise owners have a combined 68 years of experience inspecting homes. That's experience you can count on!

Pillar to Post believes in supporting the real estate industry and the continuing education of realtors. Dave Dalfino with The Dalfino Team is one of the instructors for GMAR's Real Estate Transactions A-Z Mastering the Transaction class and enjoys sharing his knowledge to help realtors. "I like being able to educate. That's one of my passions," Dave said. "Whether it's clients, or realtors. We enjoy helping the client and their agent learn about the condition of the property, as well as any environmental concerns. They say, 'knowledge is power,' and our goal is to make sure agents have as much knowledge as possible so they can be true professionals in their field." Dave and the other Pillar to Post GMAR franchisees offer 24 CE classes in-person and via Zoom that are certified by CE Marketplace.

Pillar to Post provides industry-leading home inspections and environmental testing and consultations. They include PTP360, an interactive 360° virtual tour of the home with each of their home inspection packages, which include 360° photos of every room and the exterior and integrates findings from the inspection report. Hot spot navigation and measured floor plans are also included with their Premium and Prestige packages, as well as discounts on additional services (i.e., radon testing, indoor air quality, water quality and mold sampling). The inspection report is printed on-site at the conclusion of the inspection, so there's no waiting for results. The report is e-mailed and accessible online 24/7.

Contact any of the GMAR Pillar to Post affiliates if you have questions about their home inspection packages or environmental consultations. They are professionals supporting professionals and strive to make the home inspection process the easiest part of purchasing a home.





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dalfinoteam@pillartopost.com



Randall Patterson Team  
248-755-3422  
randall.patterson@pillartopost.com



Art Crosby Team  
586-648-6778  
art.crosby@pillartopost.com



Yung Chung Team  
248-615-9290  
yung.chung@pillartopost.com



Eric Stidham Team  
248-843-1991  
stidhamteam@pillartopost.com

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Young Professionals Network

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**\$50**

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# GIVES BACK CASINO NIGHT

November 5<sup>th</sup>, 2021

6:00-10:00pm

**CAPPER AND CAPPER**

1 Park Avenue  
Detroit, MI 48226





**NEXT CLASS:  
FREE FOR ALL MEMBERS**

**Friday, October 1<sup>st</sup>**

**9:00am – 3:00 pm**

GMAR Standard  
**Continuing Education**  
for Real Estate Professionals **2021**

Presented online via



Discovering  
**Commercial Real Estate**

**AN ONLINE ZOOM CLASS!**

**October 4<sup>th</sup> | 9:00am – 12:00pm**

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# Pricing Strategy Mastering the CMA

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October 5<sup>th</sup> & 6<sup>th</sup> | 12:00pm – 4:00pm

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 **GMAR VIRTUAL EDUCATION**



# FEMA & Flood Zone

**AN ONLINE ZOOM CLASS!**

October 6<sup>th</sup> | 10:00am – 12:00pm

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# Guidance to Compliance

**AN ONLINE ZOOM CLASS!**

October 8<sup>th</sup> | 1:00pm – 3:00pm

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**GMAR VIRTUAL EDUCATION**



# Code of Ethics

**AN ONLINE ZOOM CLASS!**

October 11<sup>th</sup> | 1:00pm – 4:00pm

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or call **248-478-1700**



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# A Legal Perspective

**AN ONLINE ZOOM CLASS!**

October 14<sup>th</sup> | 9:00am – 12:00pm

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# Short Sale & Foreclosure Resource Certification

**AN ONLINE ZOOM CLASS!**

October 18<sup>th</sup> & 19<sup>th</sup> – 9:00am – 12:30pm

Register today for this upcoming virtual education course hosted on **ZOOM** exclusively from GMAR!

**Special Member Pricing!**

GMARonline.com/**calendar**  
or call **248-478-1700**



 **GMAR VIRTUAL EDUCATION**



**NEW  
CLASS!!**



# This is Legal Isn't it?

officially certified by



**Marketplace**  
MICHIGAN'S CONTINUING EDUCATION  
HUB FOR REAL ESTATE PROFESSIONALS.  
**2 legal CE credits**



**October 15, 2021**

**1:00 p.m. - 3:00 p.m.**

**ZOOM**

MemberMax/EduPass: **FREE!**

GMAR Members: **FREE**

Non-Members: **20.00**

Call (248) 478-1700

Online at [GMARonline.com](http://GMARonline.com)

## Topics Include:

- . Agency /Disclosure
- . SDS
- . EMD
- . Service Provision Agreement
- . Buyers – writing letters with offers



*Presented by:*

**DEANNA DURUSSEL**  
ABR, SRS, RENE, PSA, SFR



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 **GMAR VIRTUAL EDUCATION**



AFFILIATE

**MORNING  
CHAT**  
WITH  
YOUR AFFILIATES

A monthly virtual series featuring open conversation with GMAR Affiliates. Casual conversation with industry experts to find out the latest industry specific information!

**October 19<sup>th</sup>**

9:00am – 10:00am

Register Online:  
**GMARONLINE.COM/CALENDAR**





**NEXT CLASS:**  
**FREE FOR ALL MEMBERS**

**Wednesday, October 20<sup>th</sup>**  
9:00am – 3:00 pm

GMAR Standard  
**Continuing Education**  
for Real Estate Professionals 2021



 **GMAR EDUCATION** Virtual, Hybrid and On-Site Classes



**BROKER SHORTS**

**AGENCY**

Presented by the Greater Metropolitan Association of Realtors®

Broker short classes will help you hone your skills as a broker in the industry. Topics covered include safety procedures, policies, marketing, management & more!



**For questions, contact:**  
Traci Dean | Education Coordinator  
248-522-0341

**NEXT CLASS:**

**Thursday, October 21<sup>st</sup>**

1:00pm – 3:00pm

Presented online via



**REGISTER ONLINE!** [www.gmaronline.com](http://www.gmaronline.com)



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



OFFICIALLY CERTIFIED BY



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

13 Elective/ 2 Legal CE credits  
Meets NAR Code of Ethics  
requirement of 2.5 hours

# SELLER REPRESENTATIVE SPECIALIST

DESIGNATION ELECTIVE COURSE



October 12, 13 & 14, 2021  
12:00 p.m. - 4:00 p.m.

VIRTUAL

MemberMax/EduPass: FREE!  
GMAR Members: \$99.00  
Non-Members: \$115.00

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



**Presented by:**  
**DEANNA DURUSSEL**  
ABR, SRS, RENE, PSA, SFR

## WHAT TO EXPECT

The SRS designation is the premier credential in seller representation. It is designed to elevate professional standards and enhance personal performance.



Increase your listings and grow your business



Demonstrate and communicate your value package



Understand and apply the Code of Ethics & Standards of Practice



Comprehend and comply with state license laws



Learn tools and techniques to provide services that sellers want and need



Visit [REBinstitute.com](http://REBinstitute.com) for a full course description and to learn how to earn the SRS designation!

\*Annual Designation Dues \$99.00





MANAGING YOUR BUSINESS:  
**REAL ESTATE & SUCCESSION  
PLANNING**



2 legal & 2 standard hours

Who needs an estate plan? Probate process. How much money will you need for retirement? Where to save your money? And so much more!

October 21, 2021  
9am-1pm  
VIRTUAL



# FEMA & Flood Zone

**AN ONLINE ZOOM CLASS!**

October 25<sup>th</sup> | 10:00am – 12:00pm

Register today for this upcoming virtual education course hosted on **ZOOM** exclusively from GMAR!

**Free for all members!**

GMARonline.com/**calendar**  
or call **248-478-1700**



 **GMAR VIRTUAL EDUCATION**



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

**A 2-PART ONLINE ZOOM CLASS!**

October 25<sup>th</sup> & 26<sup>th</sup> | 1:00pm – 3:00pm

Register today for this upcoming virtual education course hosted on **ZOOM** exclusively from GMAR!

**Free for all members!**

GMARonline.com/**calendar**  
or call **248-478-1700**



 **GMAR VIRTUAL EDUCATION**

**NEW  
CLASS!!**



# This is Legal Isn't it?

officially certified by



**Marketplace**

MICHIGAN'S CONTINUING EDUCATION  
HUB FOR REAL ESTATE PROFESSIONALS  
**2 legal CE credits**



**October 22, 2021**

**1:00 p.m. - 3:00 p.m.**

**ZOOM**

MemberMax/EduPass: **FREE!**

GMAR Members: **FREE**

Non-Members: **20.00**

Call (248) 478-1700

Online at [GMARonline.com](http://GMARonline.com)

## Topics Include:

- . Agency /Disclosure
- . SDS
- . EMD
- . Service Provision Agreement
- . Buyers – writing letters with offers



*Presented by:*

**DEANNA DURUSSEL**

ABR, SRS, RENE, PSA, SFR





# STANDARD CON-ED

## STAY A MINUTE, LEARN A LOT!

Presented by the Greater Metropolitan Association of Realtors®

This is GMAR'S standard continuing education class. The course will consist of Disclosures & Risk Management, Service Animals, Grievance & Arbitration, Legal Updates 2020 and Realtors of Michigan: a Marijuana Update. This course will count as **3 legal and 3 general education credits**.



For questions, contact:

Traci Dean | Education Coordinator  
248-522-0341

### NEXT CLASS:

**FREE FOR ALL MEMBERS**

**Friday, October 29<sup>th</sup>**

9:00am – 3:00 p.m.

Presented online via



REGISTER ONLINE! [www.gmaronline.com](http://www.gmaronline.com)

# OWN YOUR PRESENT. EMPOWER OUR FUTURE.



**You can lead the way.** Commitment to Excellence is a program for REALTORS® that empowers you to enhance and showcase your high level of professionalism. It gives you an advantage in our highly competitive market, and will help lead the way in improving consumer perception of our industry as a whole.

**Be an advocate for the future of our industry. Be committed to excellence.**

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



COMMITMENT TO EXCELLENCE

[C2EX.realtor](http://C2EX.realtor)



NATIONAL ASSOCIATION of REALTORS®



# Marketing Strategy & Lead Generation



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

8 elective credits  
Meets NAR Code of Ethics  
requirement of 2.5 hours

The **Marketing Strategy & Lead Generation** course takes a deep dive into how using proven networking, branding, and marketing strategies can build your real estate business.

After completion of this course you will be able to:

- Clearly communicate services and value based on the buyer's needs and expectations
- Employ a creative and memorable marketing approach to generate leads
- Use social media and technology to effectively track and communicate with leads
- Successfully convert leads into loyal clients

**Register for this course today!**

*This course qualifies as an elective course for the Accredited Buyer's Representative (ABR®) designation offered by the Real Estate Buyer's Agent Council (REBAC). For information on earning the ABR® designation go to [www.REBAC.net](http://www.REBAC.net)*

## Take the course!

October 27, 2021  
8:45 am registration  
9am-4pm  
24725 W 12 Mile, 100, Southfield

MemberMax/EduPass: FREE!  
GMAR Members: \$79.00  
Non-Members: \$119.00  
Call (248) 478-1700

**Online at GMARonline.com**



**Presented by:**

Diane Kroll  
CRS, ABR, SRES, MRP, PSA

