



111 S. LANSING ST, MT. PLEASANT, MI 48858

PHONE: (989) 773-2564 | FAX: (989) 773-0193

E-mail: office@cmiar.com or holly@cmiar.com

Website: www.cmiar.com

LORI RHYNARD—ASSOCIATION EXECUTIVE

HOLLY BAXTER—ADMINISTRATIVE ASSISTANT



www.cmiar.com

## Great Lakes Loons Game!

Friday, August 21, 2015

Dow Diamond Stadium



Game Time & Location: 7:05pm under the Pavilion

Buffet dinner is available from 6:00pm-8:00pm

Price: \$25.00 per person, families welcome

Cost includes: game ticket, buffet dinner, unlimited non-alcoholic beverages and lots of entertainment

Fireworks after the game!



**\*TICKETS ARE LIMITED\***

Deadline for tickets: **August 6th, 2015**

Join us for a fun evening under the pavilion at the ball field!

Sign up on page 6

CENTRAL MICHIGAN ASSOCIATION OF REALTORS®

# NEWSLETTER

VOLUME 7, ISSUE 8

August 2015

● August/September Calendar Page 2

● Director's Corner Page 3

● RPAC Donations Page 5



## AUGUST CALENDAR

3rd		
Publicity & Public Relations Committee	9:00am	
4th		
Nominating Committee	9:00am	
5th		
Bylaws Committee	1:00pm	
6th		
New Member Orientation	10:00am-3:30pm	
7th		
<b>Gratiot Relay For Life</b>	3:00pm	
11th		
Board of Directors Meeting	8:30am	
18th		
Education/Program Committee	9:00am	
19th		
Bylaws Committee	1:00pm	
20th		
Finance Committee	1:00pm	
21st		
Building Committee	1:00pm	
<b>Loons Game</b>	7:05pm	
24th		
CMAR office closed		
27th		
Standard Forms	9:00am	
Finance Committee	1:00pm	

## SEPTEMBER CALENDAR

7th		
CMAR office closed—Labor Day		
8th		
Board of Directors Meeting	8:30am	
14th		
Publicity & Public Relations Committee	9:00am	
15th		
Education Committee	9:00am	

Find Calendar of events and meetings anytime on our website [cmiar.com](http://cmiar.com). Look for the 

## MONTH SALES COMPARISONS

	July 2014	July 2015
<b>Units Sold</b>	105	89
<b>Average Sale</b>	\$103,597	\$103,055
<b>Total</b>	\$10,877,700	\$9,171,947





2727 Spring Arbor Rd. Jackson, MI 49203  
[amoening@aphw.net](mailto:amoening@aphw.net) [aphw.org](http://aphw.org)  
**T:** 800.648.5006 **C:** 517.230.7602  
**F:** 888.479.2652  
*Andrew Moening, Area Sales Manager*



### COMMERCIAL BANK

[www.commercial-bank.com](http://www.commercial-bank.com)



**Michelle Lee Pitts**  
 Loan Officer  
 NMLS ID #985459

301 North State St.  
 P.O. Box 638  
 Alma, MI 48801

Direct Phone 989.466.3159  
[pittsmic@commercial-bank.com](mailto:pittsmic@commercial-bank.com)

Office Phone 989.463.2185  
 Office Fax 989.463.5996

## Gateway Title Company

**Lecann Bohy**  
 Branch Manager

218 E. Fifth St.  
 Clare, MI 48617

[lbohy@gatewaytitleco.com](mailto:lbohy@gatewaytitleco.com)

**Phone: (989) 386-8020**  
**Fax: (989) 386-7675**  
[www.gatewaytitleco.com](http://www.gatewaytitleco.com)





## ISABELLA BANK

Judy D. Duzenbury  
 Loan Officer

Ph. 989-779-6318  
 Fx. 989-775-8209  
 NMLS ID 609306

[jduzenbury@isbellabank.com](mailto:jduzenbury@isbellabank.com)  
[www.isbellabank.com](http://www.isbellabank.com)

139 E. Broadway St. | Mount Pleasant, MI 48858

**ALAINA WILLS**  
CLOSING OFFICER

CORPORATE SETTLEMENT SOLUTIONS  
209 EAST BROADWAY STREET  
MOUNT PLEASANT, MI 48858

AWILLS@VISITCSS.COM  
DIRECT 989.773.7428 EXT. 106  
FAX 989.773.6221

VISITCSS.COM

**Relay For Life**  
Gratiot County  
August 7th at 3:00pm

To sign up as a team member, or to simply donate toward our goal, visit our website at [cmiar.com/events.htm](http://cmiar.com/events.htm)

**BE HERE** IT'S YOUR TIME TO SHINE  
**SAN DIEGO**

2015 REALTORS' Conference & Expo  
November 13-16 | San Diego

**REGISTER TODAY!**

NATIONAL ASSOCIATION of REALTORS®

**Directors Corner**

**Update from July's Board of Directors Meeting:**

- President Report: CMAR received an award for achieving an RPAC goal!
- Motion to approve the first 28 pages of the changes to the Policy and Procedures. Support, Pass.
- Motion to approve the following to the Nominating Committee: John Leonard, Sue Welling, Sandi Jeffery, Tricia Boerma, and the addition of Wayne Terpening. Support, Pass.
- Motion to approve 5 new members (3 affiliates). Support, Pass.

For more complete minutes from the Board of Directors Meeting, visit our website at [cmiar.com/members/bodagendas.htm](http://cmiar.com/members/bodagendas.htm)

**ROHMAN BUILDERS, INC.**



Cell (989) 560-2090  
**DAVID ROHMAN**  
416 Smalley Dr.  
Mt. Pleasant, MI 48858  
[www.rohmanbuilders.com](http://www.rohmanbuilders.com)

**BEST WISHES TO AFFILIATES MOVING ON:**

L. Giesken Consulting,  
Superior Title and Settlement Agency

**BEST WISHES TO AGENTS MOVING ON:**

Stephen Lentz, Andrew Gilmour, Leah Sims

2014-2015  
**Leadership**

**PRESIDENT**  
Jim Parsons

**PRESIDENT ELECT**  
Jim Vanas

**PAST PRESIDENT**  
Sue Welling

**TREASURER**  
Leslie Walton

**SECRETARY**  
Julie Rush

**DIRECTORS**  
Barbara McCollom  
Dave Zamarron  
Rick Arlt  
Randy Golden  
Lee Aldrich  
Meredith Lott  
Marci Browne

**AFFILIATE DIRECTOR**  
Paul Alexander

**CMAR Mission Statement**

Central Michigan Association Of REALTORS® is dedicated to serving the community by preserving private property rights and providing educational, ethical, and professional services while holding the REALTOR® to a high standard of accountability.

## The Code Is Your Business

MARCH 2015 | BY GRAHAM WOOD, BRUCE AYDT

Working in real estate comes with its fair share of irritations. Agents who don't return calls in a timely manner or clients who make inappropriate demands can be frustrating, to say the least. But discerning when difficult behavior crosses the ethical line can sometimes be tricky—whether it pertains to your dealings with other REALTORS<sup>®</sup>, clients, or the general public. To help you distinguish actual infractions from misunderstandings or simply poor manners, we look at five real-life business dilemmas and describe how the REALTORS<sup>®</sup> Code of Ethics applies.

CONTINUED FROM JULY'S ISSUE...

### Client Confidentiality

Certain client information is subject to confidentiality, even after the relationship ends between the client and agent. Most notably, a client's price position, negotiating position, and motivation to buy or sell cannot be shared with anyone else. Here's an example: Sellers tell the agent that they would lower their asking price from \$245,000 to \$210,000 if they had to. The agent is not free to disclose this, even if a deal falls through.

Linda Hobkirk has seen a number of agents break this rule. Her home state of Arkansas allows for dual agency, where an agent or brokerage can represent both the buyer and seller in a transaction. The agent or brokerage must keep the buyer's and seller's information confidential at all times.

But in cases where a deal goes bad and the house falls out of contract, many agents have "loose lips" and start carelessly revealing information about buyers and sellers to third parties, assuming their duty to keep quiet ends when the client relationship does, says Hobkirk, an associate with Coldwell Banker Harris McHaney & Faucette Real Estate in Rogers, Ark.

"We are very similar to doctors and lawyers in that we must protect confidential information unless ordered by a sitting judge to release it," she says.

Some information, however, is not subject to confidentiality. For example, since a seller cannot expect an agent to conceal significant property defects from a buyer, the seller likewise cannot demand that the agent keep that information confidential after their business relationship has ended. Therefore, an agent can disclose the existence of property defects to anyone, including another agent the seller decides to work with.

What the Code Says (Article 1, SOP 1-9): A client cannot require an agent to keep confidential any information that would be required to be disclosed to a buyer. Any other information defined as confidential may not be disclosed. But the question remains concerning how long the duty of confidentiality lasts. SOP 1-9 says the duty of confidentiality exists during and after the termination of the agency relationship. However, if there is a conflicting standard under state law as to how long confidentiality lasts, state law will rule.

Many states follow the SOP 1-9 standard of confidentiality, but one state that differs is North Carolina, where state law says the duty of confidentiality ends at the termination of the agency relationship.

Conclusion in next month's issue...

## Introducing HOME by Fannie Mae<sup>™</sup>

a new mobile app that educates future homeowners about the steps and responsibilities of buying and owning a home.



The app offers useful tools to help homebuyers:

- figure out what they can afford
- understand their mortgage payments,
- save for a down payment, and,
- learn how much they can save in interest by making extra mortgage payments.





# RPAC

Since 1969, the REALTORS® Political Action Committee (RPAC) has promoted the election of pro-REALTOR® candidates across the United States. The purpose of RPAC is clear: REALTORS® raise and spend money to elect candidates who understand and support their interests. The money to accomplish this comes from voluntary contributions made by REALTORS®. These are not members' dues; this is money given freely by REALTORS® in recognition of how important campaign fundraising is to the political process. RPAC doesn't buy votes. RPAC enables REALTORS® to support candidates that support the issues that are important to their profession and livelihood.

## Thank you to all who have donated to RPAC thus far in 2015!

Agle, Dallas	Hill, Lisa	Priebe, April
Allen, Melissa	Hoisington, Lauren	Rank, Cindy
Allen, Wendy	Hoyle, Steven	Reeves, Cheryl
Arlt, Rick	Jeffery, Sandi	Rush, Julie
Arndt, Paula	Keating, Kevin	Schafer, Carme
Bean, Larry	Keeler, Linda	Schmidt, Tony
Bender, John	Kolar, Donna	Schuette, Doug
Bowerman, Deanna	Koutz, Gaylon	Scott, Carolyn
Bowerman, Martin	Krum, Mike	Shoemaker, Julie
Bowers, Dave	LaClair, Dennis	Stressman, Auric
Bowers, Pam	LaClair, Patricia	Stressman, Steven
Browne, Marci	LaHaie, Darlene	Tyrrell, Dawnn
Campbell, Krystal	Massaway, Susan	Vibber, Adam
Cottrell, Shannon	McCollom, Barb	Walton, Mark
Eberhart, Gayleen	McConnell, Renee	Walton, Leslie
Engler, James	McGuirk, Richard	Welgs, Patricia
Farnan, Carol	Mills, Marge	Welling, Sue
Feight, Keith	Murphy, Margaret	White, Shawn
Fleming, Clare	Neyer, Jack	Wideman, Jim
Gillman, Lisa	Powell, Pam	Williams, Kate

### CMAR Vision Statement:

CMAR, a premier REALTORS® Association, provides focused educational opportunities, enriched membership services, community involvement, and expansion of technology for its members and the public.

## MAR Legal Lines – Question of the Month

**W**ith the help of McClelland & Anderson, we are taking the most recently asked questions from our legal hotline and putting them in E-news. We will be featuring a different question each issue.

### QUESTION:

I am representing a seller in the sale of his residence. My seller now has seller's remorse. I have heard that broker's can file liens on real estate in order to collect commissions. Is this true?

### ANSWER:

NO. The Commercial Real Estate Broker's Lien Act allows brokers to file liens for a commission owed in connection with the sale or lease of commercial property. Since you have a residential listing, filing a lien could result in a lawsuit for slander of title.

For more Legal Q&A, visit <http://www.mirealtors.com/Legal-Resources>

## WELCOME NEW AFFILIATES!



**PAULA M. FISHER**  
ATTORNEY AT LAW, P.C.  
[paula@paulafisherlawfirm.com](mailto:paula@paulafisherlawfirm.com)

201 South University Avenue  
Mount Pleasant, MI 48858  
[www.paulafisherlawfirm.com](http://www.paulafisherlawfirm.com)

Cell: 989.621.4717  
Office: 989.773.5878  
Fax: 989.779.8295



**PAULA M. FISHER**  
ATTORNEY AT LAW, P.C.

**TONI L. SESSOMS**  
SENIOR ASSOCIATE ATTORNEY  
[toni@paulafisherlawfirm.com](mailto:toni@paulafisherlawfirm.com)

201 South University Avenue  
Mount Pleasant, MI 48858  
[www.paulafisherlawfirm.com](http://www.paulafisherlawfirm.com)

Phone: 989.773.5878  
Fax: 989.779.8295



**YOUR OFFER DATES:** August 1-15, 2015

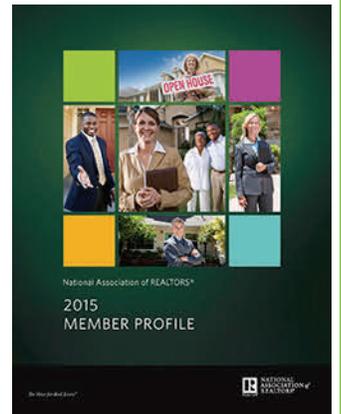
**YOUR ACTION:** Register for the REALTOR® Safety Webinar Summit

**YOUR REWARD:** 2015 NAR Member Profile-Download, PLUS a chance to win a Guard Llama Personal Protection kit

**REWARD VALUE:** Digital Download Value: \$14.95, Guard Llama Protection Kit: \$300

August 16-31: Download an eBook from REALTOR Benefits® Partner Placester and receive a free website subscription for 6 months. PLUS, be entered to win a grand prize Placester Site for Life!

An MVP+ link is available on our website at [cmiar.com/members/index.html](http://cmiar.com/members/index.html)



-----  
*Please return this section to CMAR office with Payment ● All payments for tickets due by August 20, 2015*

*Checks made payable to: CMAR*

Number of tickets: \_\_\_\_\_ Total Amount: \$ \_\_\_\_\_

Name(s): \_\_\_\_\_

Address: 111 South Lansing Street, Mt. Pleasant ● Phone: 989-773-2564 ● Fax: 989-773-0193 ● E-mail: [office@cmiar.com](mailto:office@cmiar.com)

## It's Loons Baseball Time!