General Membership Meeting
October 20th 8:30am
Masonic Pathways, Alma

Join us for breakfast and a birthday cake!
On the agenda:
• Election results
• Bylaws Vote & 2015-16 budget (changes on our website, cmiar.com/members/index.html)
• Speaker: Amy Taylor, Michigan REALTORS®
• Committee chair reports
• 5 tickets will be drawn for the Annual Banquet
Help us get a head start on our 5th Annual Food drive by bringing canned or non-perishable food items to the meeting.
Come one, come all! Registration on page 6.
**OCTOBER CALENDAR**

5th  
Publicity & Public Relations Committee  9:00am  
6th  
Con Ed Mt. Pleasant City Hall  9:00am  
8th  
Forms Committee  9:00am  
Building Committee  12:00pm  
12th  
MLS Committee  2:00pm  
13th  
Board of Directors Meeting  8:30am  
16th  
Election Committee  1:00pm  
20th  
General Membership Meeting  8:30am  
Membership/Benefits Drive Committee  10:30am  
27th  
Education/Program Committee  9:00am  

**NOVEMBER CALENDAR**

2nd  
Publicity & Public Relations Committee  9:00am  
5th  
New Member Orientation  10:00-3:30pm  
6th  
5th Annual Food Drive  
10th  
Board of Directors Meeting  8:30am  
18th  
Membership Committee  8:30am  
26-27th  
CMAR office closed-Thanksgiving

Find Calendar of events and meetings anytime on our website cmiar.com. Look for the

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**MONTH SALES COMPARISONS**

<table>
<thead>
<tr>
<th></th>
<th>September 2014</th>
<th>September 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Units Sold</strong></td>
<td>89</td>
<td>78</td>
</tr>
<tr>
<td><strong>Average Sale</strong></td>
<td>$106,864</td>
<td>$104,780</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$9,510,900</td>
<td>$8,172,905</td>
</tr>
</tbody>
</table>

**3RD QUARTER COMPARISONS**

<table>
<thead>
<tr>
<th></th>
<th>July-Sept 2014</th>
<th>July-Sept 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Units Sold</strong></td>
<td>298</td>
<td>259</td>
</tr>
<tr>
<td><strong>Average Sale</strong></td>
<td>$105,651</td>
<td>$106,100</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$31,484,050</td>
<td>$27,479,923</td>
</tr>
</tbody>
</table>

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**Mark Kriebel**

Aim High Homes LLC.
Building Inspection Service
Home Repair
Licensed Builder
3220 E. Doherty
Clare, Mi. 48617
989-240-0019
 bitchomes@gmail.com

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**COMMERCIAL BANK**

114 E. Broadway
Mt. Pleasant, MI 48858
(989) 775-0355
Fax: (989) 779-1946
www.commercial-bank.com
downings@commercial-bank.com

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**Gail Zeneberg**

Mortgage Loan Officer
NMLS #405283
phone: 989.773.5927 x342
toll free: 866.773.5927
fax: 989.773.8757
gzeenberg@iccuonline.com
2400 S Isabella Rd • PO Box 427
Mt. Pleasant, MI 48804-0427

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**Isabella Community Credit Union**

www.ICCUonline.com
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.

**Update from September’s Board of Directors Meeting:**

- Motion to award lifetime membership status to the following members: Randy Golden, Dennis LaClair, Linda Partlo, Doug Schuette, Stuart Seybert, Patricia Zamarron, Dianne Beard, and Maggie Murphy. Support, PASS. NOTE: Randy Golden—Director, abstained from voting.

- Motion to increase the hours of Holly, the Administrative Assistant, to 25 hours a week effective immediately. Support, PASS.

- Motion to allocate a $100.00 gift card for Sharon Lamesfield as a retirement gift. Support, PASS.

- Motion to acknowledge the resignation letters from Jim Vanas, resigning from all positions with CMAR to include President Elect, NGLR Representative, & MLS Committee Chair. Support, PASS.

- Motion to approve 2 new members. Support, PASS.

- Motion to approve the first 37 pages of the Policy and Procedure, with the additional change that the Lifetime members shall be exempt of payment for CMAR membership dues. Changes to pages 1,2,4,27-37. Support, PASS.

- BOD reviewed the list of qualified members to fulfill the vacancy of President Elect’s term. All BOD members are making calls, visits to qualified members in hopes to find a willing member. BOD had a good discussion about the makeup of our current BOD and ways we can work better as a team.

For more complete minutes from the Board of Directors Meeting, visit our website at cmiar.com/members/bodagendas.htm

2014-2015

**Leadership**

**PRESIDENT**
Jim Parsons

**PRESIDENT ELECT**
Sue Welling

**PAST PRESIDENT**
Leslie Walton

**TREASURER**
Julie Rush

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

**AFFILIATE DIRECTOR**
Paul Alexander

**Periscope**
By Twitter, Inc.

Periscope lets you broadcast live video to the world. Going live will instantly notify your followers who can join, comment and send you hearts in real time. The more hearts you get, the higher they flutter on the screen.
Please contact the CMAR office to RSVP. Checks for course payment can be made out to CMAR.

111 South Lansing Street, Mt. Pleasant | Phone: (989) 773-2564 | Fax (989) 773-0193 | office@cmiar.com

NAME: _________________________________________________________________________
OFFICE: _______________________________________________________________________
REAL ESTATE LICENSE #: ________________________________________________________

**PLEASE REMEMBER TO BRING YOUR REAL ESTATE LICENSE TO THE COURSE ON OCTOBER 6TH**
MR Legal Lines –
Question of the Month

With 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 have heard that the Dodd-Frank Act will soon be implementing a new rule known as the TILA-RESPA Integrated Disclosure Rule (TRID). I have also heard that this could affect the manner in which the appraisals are ordered. Am I correct?

ANSWER:
TRID requires that a lender provide a buyer with two new disclosure forms: one at the time the borrower applies for a loan (Loan Estimate), and the other at the time the buyer closes on the loan (Closing Disclosure). The Loan Estimate must be provided to the buyer within three business days after the buyer receives the buyer's loan application. Under TRID, lenders cannot receive fees nor order appraisals until they get authorization from the buyer to proceed after the buyer has received the Loan Estimate. Therefore, purchase agreements should not contain language that requires buyers to cause the lender to order an appraisal immediately.

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

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.

BEST WISHES TO AGENTS MOVING ON:
Marilee Fleming, Weichert, Realty, Broadway Realtors
Jan Howard, Weichert, Realty, Broadway Realtors
Jeff Dawley, Quick Estates
David White, White Appraisal
Heath Hunt, Coldwell Banker Weir Manual Hoppough

YOUR OFFER DATES: October 1 to 15, 2015
YOUR ACTION: Request an instant quote on health, dental and supplemental insurance options from REALTORS® Insurance Marketplace, a REALTOR Benefits® Program partner.
YOUR REWARD: Best Apps For Your Business Webinar-Download. You have until November 15, 2015 to order the Best Apps For Your Business Webinar-Download product & claim your Reward from the REALTOR® Store before it expires.
REWARD VALUE: $19.95

An MVP+ link is available on our website at cmiar.com/members/index.html
CONGRATULATIONS!
Sharon Lamesfield is now retired. We have appreciated her experience and helpfulness to us over the years, and wish her well in her retirement.
Laura has taken over for Sharon. The phone number for NGLR is 231-944-7143.

WELCOME NEW AFFILIATE!

WELCOME NEW AGENT:
Eric Anderson, Century 21 Lee-Mac

Slate of Candidates
Voting opens October 12th, 2015

President Elect
Vote for one (1)
• Meredith Lott, New Horizons Realty

Treasurer (one year term)
Vote for one (1)
• Leslie Walton, Richmar Realty

Secretary
Vote for one (1)
• Ryan Anderson, Hometowne Realty
• Barbara Leonard, Coldwell Banker Mt. Pleasant Realty

Director
Vote for two (2)
• Paul Bigard, Paul Bigard Real Estate
• Vicki Cole, New Horizons Realty
• Jon Rhynard, New Horizons Realty
• Adam Vibber, Century 21 Lee-Mac

Look for the email on October 8th with your voting instructions!!!

Find more information about our candidates on our website at cmiar.com/Candidate_Biographies.htm

Northern Great Lakes REALTORS® MLS

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Please sign me up for the General Membership Meeting on
Tuesday, October 20, 2015 at Masonic Pathways

Name: ______________________________________________________________________
Office: _____________________________________________________________________

Please RSVP no later than Friday, October 16th, 2015 by 5:00pm. You may register by phone (989) 773-2564, fax (989) 773-0193, or by email at office@cmiar.com

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