HCBR Newsletter

July 2026

CONTENTS:

Celebrate Summer Family Fun and RPAC Fundraiser July 15 at Silos Fun Park

The Political Affairs Committee will be kicking off summer with it's annual Family Fun Day and RPAC Fundraiser once again. This year's event will be held Wednesday, July 15 from 4 to 7 p.m. at Silo's Fun Park.

The Board will have exclusive access to the park from 4 to 7 p.m. and attendees will have bracelets for unlimited rides including Bumper Boats (5 years and older), Go Carts, Mini Golf, Board Cornhole games, Laser Tag and Axe Throwing.

The summer fun dining will include unlimited salad bar, pizza, breadsticks, cinnamon sticks and soft drinks.

Tickets will be priced for 10 years old and up, and for 9 and under. Two years and under will be free.

Food will be served downstairs in the main dining area near the indoor play area.

Silos will provide wrist bands for participants. Due to our generous sponsors, ticket prices have been kept below cost so families can get out for a fine time without breaking the bank: Ages 10 and up, $30 per person; age 9 and under, $15 per person, 2 and under, free. You may also purchase tickets for the buffet only for $20. All tickets include: Unlimited pizza, salad, and soft drinks, cornhole tournament, mini golf tournament, Laser Tag, Axe Throwing, and all Park Rides and Games (Age Requirements Per Park Rules Apply.) Family and friends welcome!

Sponsors so far this year include: Century Bank, County National Bank, DMP Inspections, Greenstone Farm Credit Services, Midstate Title Agency, Public Title, Southern Michigan Bank and Trust, Union Home Mortgage, and United Alliance Title. Sponsorships include one ticket to the event for each $100 donated, recognition on a Sponsor Board at the check in spot, recognition on social media, inclusion on the brand new "SPONSORS" page on the Board website, and recognition in the Board newsletter. Sponsors will be able to put business cards and flyers on the check-in table.

Celebrate Summer is our only RPAC Fundraising event for the year.

Over 50 people attended our 2025 event and we raised over $1600 for RPAC.

Be sure to sign up for family fun and to support RPAC, which supports YOU in your business! Contact the Board Office: 517-439-1770 or hcboard@yahoo.com.

Mini Golf Tournament

Be sure to sign up for the Mini Golf Tournament at Celebrate Summer, and the opportunity to win free tickets to a Sauk performance. We will also have our annual Cornhole Tournament and a Laser Tag Playoff. Sign up for lots of fun for you and your family at the Celebrate Summer event!

The HCBR Newsletter is published periodically by the Hillsdale County Board of REALTORS®.

Editorial Office
32 E. Bacon Street
Hillsdale, MI 49242
(517) 439-1770
hcboard@yahoo.com

Board Hours:
Mon-Wed-Fri: 9-5
Tues-Thur: 9-2
Closed 12-1 for Lunch

Newsletter Editor
Shirley Smith
Executive Officer

2025 HCBR Officers
President: Tjay Fitton
Vice Pres.: Diana Carson
Treasurer: Sherri Groves
Past President: Matt Yoder
Directors:
Dan Satow
Alicia Galloway
Scott Phillips

****2026 Committee Chairs / Contact Persons***

Awards
Alicia Galloway........398-3400
Building
Dan Satow.............. 617-1104
Bylaws
Tim Groves................439-1511
Christmas Party
Diana Carson.............416-3472
Education
Bryan Playford 610-1342
Executive
Tjay Fitton.................398-3500
Finance
Sherri Groves 398-2996
Grievance
Cathy Galloway..........849-0043
MichRIC Managers
Shirley Smith............439-1770
Nomination
Tjay Fitton................398-3500
Political Affairs
Megan VonDeylen......736-4677
Professional Standards
Megan VonDeylen......736-4677
Public Relations
Carolyn Scholfield248-729-1675
Specifications
Matt Yoder................320-2844

Senator Joe Bellino to Speak at Hillsdale Legislative Luncheon August 13

Hillsdale County Board of REALTORS® will sponsor a Legislative Luncheon on Thursday, August 13 at 11:30 a.m. at the Board Office. The Board will host two special guests, Michigan Senator Joe Bellino, and RPAC Trustee, Alan Jeffries.

Amy Taylor, MR Public Policy Field Director, will emcee the event.

All Board members are invited to attend the luncheon and hear Senator Bellino give updates about what's going on in the Michigan Legislature.

Mr. Jeffries will discuss the importance of RPAC and how it helps REALTORS® and the real estate industry.

A Question and Answer session will be held following the speakers' presentations.

MichRIC News

Add/Edit Listing Input

The following fields are now required for all sale property types:
a. Owner Name
b. Possession
c. Zoning
d. Occupant Type

As Staff is working with FlexMLS to intergrate the new Add/Edit listing input, a couple of changes need to be made. In the past, Associations have had a few differing required fields. The new Add/Edit will not allow for this and those rules will need to be the same across all Associations.

MichRIC Managers moved to **make Owner Name, Possess**ion, Zoning, and Occupant Type fields required for all associations in all residential sale property types.

***

Two Factor Authentication

There is a growing concern with unauthorized access and password sharing throughout the system. Due to this FlexMLS will likely make Two Factor Authentication a requirement in the near future. This is a feature that is already available and can

(Continued on page 4)

HCBR Calendar 2026

Board of Directors Meetings

July 1	August 5	September 2
October 7	November 4	December 2

Lunch N Learn Programs

(Classes held at the Board Office)

Wednesday, August 19-11:30 a.m.
REALTOR Safety-Dan Bowman, Michigan State Police, Retired
Sponsor: Public Title

Wednesday, November 18-11:30 a.m.
Lunch N Give-Love INC
Sponsor: TBA

Special Events

Wednesday, July 15-4:00-7:00 p.m.
Celebrate Summer Family Event & RPAC Fundraiser at Silos Fun Park

Friday, July 17-8:00 a.m.
MDOT Highway Cleanup

Thursday, August 13-11:30 a.m.
Legislative Luncheon with Senator Joe Bellino and RPAC Trustee, Alan Jeffries

Wednesday, September 16
Continuing Education-Peter Banwell

Public Title Joins Lighthouse Title Family

Public Title Company, a provider of settlement and title services in Hillsdale since 1995, has announced its merger with Lighthouse Title Group (LTG), effective June 1, 2026. This partnership creates a geographic connection between Public Title and LTG markets in Michigan.

The partnership with Lighthouse enables Public Title to tap into a network of 60+ Lighthouse and affiliated locations across Michigan and Wisconsin, opening the door to additional underwriters, marketing tools, security measures and technology.

David Knoll anticipates retiring in the fall of this year. His local team will remain in place. This team will include Kirk Bell, AVP-Southern Michigan, Yvonne Fedrick, Stephanie Halleck, Carrie Padget and Diana Kelley. David will continue with the team until his retirement.

Public Title Staff: Yvonne Fedrick, Stephanie Halleck, Diana Kelley, David Knoll, Carrie Padget, and Lighthouse Title Owner, Bob Wuerfel.

RPAC Works for REALTORS®
State REALTOR® Issues Supported by PAC

By Michigan REALTOR® Staff

Michigan REALTORS® entered the 2026 legislative session with a strong momentum and a clear agenda. We are quickly approaching a full election cycle across the state, including a gubernatorial race, all 110 seats in the Michigan House of Representatives, 19 seats in the Michigan Senate and numerous statewide and local offices on the November ballot. The outcomes of these elections will shape Lansing's policy landscape for years, directly affecting housing affordability, property rights, and the real estate professin. With so much at stake, REALTOR® engagement and advocacy are more important than ever.

Over the past year, Michigan REALTORS® have secured significant legislative wins that will have lasting impacts on property owners and the housing market. Reforms to the Land Division Act, signed into law last year, modernized outdated rules that limited property owners' ability to create buildable parcels. These reforms expand housing opportunities, support incremental development, and preserve local planning authority. The update to Marketable Record Title Act through House Bill 4524 provides long-needed clarity and certainty in property title records. We also ensured continued funding for the continuing education market place in the state budget, guaranteeing theat licensees across Michigan retain access to high-quality education.

Currently, we are continuing our focus on advancing housing solutions and strengthening the real estate market by actively pursuing a legislative agenda centered on housing opportunity, consumer protection, and modernizing real estate practices. Zoning reform isa top priority, supported through the bipartisan and bicameral housing reform package that is currently in the House Committee on Government Operations. This package updates outdated local zoning standards that drive up development costs and limit housing choices.

Board Sponsors Great Start Safety Fair in Hillsdale

For the second year in a row, the Hillsdale Board of REALTORS has been a sponsor of the Great Start Collaborative Safety Fair held at the Hillsdale Fairgrounds this year on June 23. Members of the Public Relations Committee, Carolyn Scholfield, Bev Bradstreet, and Crystal Dane, manned the booth at the event, where they passed out "Safety at Home" and "Play It Safe" coloring books and crayons, as well as Lead Based Paint Brochures. Committee member Rene' Spahr Stuffed over 200 bags for distribution to attendees. These items highlight how to keep homes and people safe. Children who colored pictures could participate in a drawing for a Black Cat Squishmallow to take home.

This opportunity helps the Board to fulfill its Core Standards requirements to be involved in community service activities, while at the same time, teaching children and adults about how to be safe at home.

To learn more about the Great Start programs check out the link: https://www.greatstarthillsdale.com/

Fair Housing Reminder: Compliance Required

National Association of REALTORS® new-member applicants must complete two hours of fair housing training immediately upon joining the association, and existing members must complete two hours of fair housing training every three years as a condition of REALTOR® membership. The three-year cycle coincides with NAR's existing Code of Ethics training requirement and began in January of 2025.

Courses satisfying the new NAR requirement are:

At Home With Diversity, a course to help real estate professionals work successfully in an increasingly diverse marketplace

Bias Override: Overcoming Barriers to Fair Housing, a course to help real estate professionals identify and interrupt stereotypical thinking to avoid fair housing pitfalls

- Qualified equivalent courses provided by state and local associations, institutes, societies and councils, and their partnered providers
- Qualified equivalent fair housing courses approved by state licensing authorities for an existing state fair housing requirement
- Fairhaven, NAR's online fair housing simulation, has also been updated to meet the stated learning objectives and two-hour minimum time frame so that it is now included in the list of qualifying courses as the no-cost option.

NAR's Fair Housing Action Plan: ACT! aims to ensure REALTORS® are doing everything possible to protect housing rights in America, with an emphasis on accountability, culture change and training.

Members of the Hillsdale County Board of REALTORS® who take Continuing Education Classes through the Board with Peter Banwell, will have completed one hour of Fair Housing Training during each class, so they will have complied with this requirement. Additionally, any member who take the Fairhaven Course online, will have met the requirement, plus they will receive a $25 account credit toward their dues.

MichRIC News

(Continued from page 2)

be turned on by users. The frequency of the need to authenticate is still being discussed.

***

Comparable Sales on New Listing Input

The FlexMLS system allows comparable sales to go into the system and immediately into the sold status. This would require an additional field but allowing this feature would prevent inaccurate new listing notifications from being sent out. Comparable listings would still follow individual association policy.

***

FlexMLS Photography Network Discussion

The Photography Network allow photographers access to the MLS in a media administrator capacity, adding photos to incomplete listings. In a past meeting its implementation was approved by the Managers. Discussions with FlexMLS are still being conducted about how to group photographers with specific associations. FlexMLS is unable at this time to structure the photography network in a way that is conducive to MichRICs structure. However, they are looking at revamping the program. MichRIC will wait to implement the Photography Network until we can see what the new structure looks like.

As a REALTOR®, don't sell yourself short. It pays to know exactly what to tell potential clients when they want to know why they are paying you and what services you can provide for them. With that in mind, see the insert below and keep it with you when you visit with a new client. Better yet, make copies and pass them out so your clients will know "105 More Ways REALTORS® are Worth Every Penny of Their Compensation!!

105 Ways REALTORS® are Worth Every Penny of Their Compensation

Counseling Session Activities

1. Prepare the buyer for executing a buyer representation agreement
2. Explain agency relationships to the buyer and get state required legal consent to represent, if needed
3. Inform the buyer of working relationship based on state law, the REALTORS® Code of Ethics, and the broker's business policies

Building a Relationship

4. Learn the buyer's wants and non-negotiable needs
5. Understand the buyer's budget and what will be needed financially
6. Help the buyer understand what property their chosen budget will buy
7. Consider having the buyer fill out a homebuyer's checklist
8. Assist the buyer in examining how much they can afford to spend
9. Provide quality lender resources
10. Partner with the buyer to locate suitable properties for consideration
11. Match the buyer's needs with available property
12. Constantly re-evaluate buyer's needs and refocus property showings to fit those needs
13. After ensuring the buyer understands what is done for them, how it is done, and the benefit to them, obtain signatures on the buyer representation agreement
14. Explain how compensation is paid, who pays it, and what the buyer's options are for paying it

Educating the Buyer

15. Communicate the working relationship based on state law, the REALTORS® Code of Ethics, and the broker's business policies
16. Explain Federal and State Fair Housing laws
17. Explain what to look for in applicable property disclosures
18. Reassure the buyer that their personal information will remain confidential
19. Inform the buyer that you will always disclose all known material defects
20. In accordance with state law, provide information on checking the sex-offender registry and crime statistics for the neighborhood

21. Discuss available resources that the buyer can check to learn more about prospective neighborhoods

Preparing the Buyer

22. Explain the timeline for house hunting, mortgage approval, and closing
23. Explain the local market and how it impacts the buyer
24. Show statistics on what percentage of list price sellers in the area are currently receiving
25. Inform the buyer on what home features are popular
26. Identify current average days on market
27. Share the dangers of using the price per square foot to figure home values
28. Explain the concept of absorption rate and how it impacts the buying process
29. Indicate current listing months of market inventory
30. Share estimated potential out-of-pocket costs to complete the transaction
31. Assist the buyer in analyzing the loan estimates
32. Qualify the buyer for financial ability to purchase
33. Help the buyer account for the complete costs of homeownership
34. Prepare lender for listing agent calls
35. Assist in comparing different financing options
36. Help the buyer select for viewing only those homes that fit their needs
37. Proceed in showing homes that fit the buyer's must-haves
38. Caution the buyer on posting information to social media
39. Review the sample sales contract so the buyer is prepared when it comes time to make an offer

Showing Properties

40. Schedule showings and provide access to all listed properties as soon as they become available in their local MLS broker marketplaces
41. Educate the buyer on the immediacy of new listings appearing in their local MLS broker marketplaces and the lag time for them to appear on some websites
42. Collaborate with the buyer on properties they may have learned about through their sphere contacts
43. Research and assist on all unlisted properties the buyer wishes to see
44. Preview properties prior to showing if needed
45. Network with other agents to source properties not yet in their local MLS broker marketplaces
46. Contact homeowners in focus areas to see if they are considering selling
47. Set up an automated email alert system through their local MLS broker marketplaces that immediately notifies the buyer of properties that fit discussed requirements
48. Arrange a tour of areas, schools, and key points of interest
49. Provide resources containing neighborhood information on municipal services, schools, etc.
50. Inform the buyer of negative aspects like nearby venues or operations that may result in issues that could impact value

51. Collect and share any other vital information on available homes, remembering to follow all fair housing laws at all times
52. Check applicable zoning and building restrictions
53. Help the buyer decipher public property and tax information
54. Collect and share pertinent data on values, taxes, utility costs, etc.
55. Compare each property shown to the buyer's wants and needs list and remind them of what they were looking for
56. Help the buyer narrow the search until the buyer identifies top choices

Negotiating Offers

57. Assist the buyer in getting the best property at the best price
58. Suggest that the buyer learn more about the neighborhood prior to making an offer
59. Prepare a comparative market analysis (CMA) in advance of making an offer
60. Prepare the buyer to have the most attractive offer in the current marketplace
61. Explain common contract contingencies and include approved protective clauses in the purchase offer
62. Ensure that the buyer receives and understands all state and federally-required disclosure forms
63. Prioritize contract negotiation goals with the buyer
64. Help create a negotiating strategy
65. Use strategies such as an escalation clause to maintain a competitive offer
66. Prepare the buyer for a multiple offer situation and develop negotiation strategies
67. Write an offer that has a reasonable chance of being accepted
68. Recommend optional contingencies and explain the pros and cons of using them
69. Provide information on purchasing incentives that may be available
70. Discuss financing alternatives
71. Negotiate the buyer's offers to arrive at the best price and terms
72. Utilize hyperlocal expertise and strong communication skills to assist the buyer in being the successful offer

Advocating for the Buyer and Facilitating the Close

73. Advocate for the buyer throughout the entire process
74. Encourage the buyer to fully investigate their options in terms of a home inspector, title company, appraiser, mortgage lender, and other services
75. Present a list of the types of required and optional inspections such as environmental, roofing, and mold
76. Review and discuss home inspection concerns
77. Negotiate repair requests from home inspection
78. Guide the buyer on meeting all contract deadlines

79. Assist in coordinating communications
80. Advise the buyer to review the settlement statement
81. Inform clients that they need to transfer utilities to the new residence
82. Schedule final walkthrough
83. Accompany the buyer on the walkthrough
84. Assist the buyer in questioning the appraisal report if it affects the financing
85. Confirm clear-to-close with the lender
86. Ensure all parties have all forms and information needed to close the sale
87. Remind the buyer of the location where the closing will be held
88. Confirm the closing date and time, and notify parties if there are changes
89.
90. Explain flood insurance to the buyer
91. Explain title insurance to the buyer and refer to qualified insura
92. Order any surveys needed
93. Order the appraisal
94. Order the title search
95. Confirm the status of the loan funding
96. Check addendums and alterations for agreed terms
97. Review the buyer's closing statement to ensure accuracy
98. Explain wire fraud risks and remind clients to verify all wiring in before transferring funds
99. Double-check all tax, homeowners' association dues, utility, and prorations, if relevant
100. Request final closing figures from the closing agent (often an a title company)
101. Receive and carefully review closing figures to ensure accuracy
102. Receive and carefully review title insurance commitment with t
103. Advise the buyer to re-key their locks and to consider a one-tim service or landscaping before moving day
104. Review documents with the closing agent (attorney)
105. Support the buyer in any final closing activities

****Actual services will depend on the needs of the buyer and the transaction—not all 105 things will need to be done in every transaction.**

****Featured content from the Center for REALTOR® Development's Accredited Buyer's Representative (ABR) Designation Course.**

Hillsdale County Board of REALTORS®

Celebrate Summer Family Fun Day! & RPAC Fundraiser

Wednesday, July 15, 2026

4:00 p.m. to 7:00 p.m.

Silos Fun Park

3883 W. Carleton Road, Hillsdale

Ticket Prices:

Age 10 and up-$30 Per Person

Age 9 and Under-$15 per person (2 and under free)

All tickets include:

Unlimited pizza, salad, and soft drinks

Cornhole Tournament

Mini Golf Tournament

Laser Tag and Axe Throwing

All Park Rides and Games (Age Requirements Per Park Rules Apply)

Contact Board Office to RSVP (hcboard@yahoo.com or 517-439-1770)

Tickets for Food Only-$20 per person

RPAC 1 Disclaimer:

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 52 U.S.C. 30016.

Nothing herein shall be construed as a solicitation of contributions from non-members. A copy of the federal report, filed by National RPAC with the Federal Election Commission, is available for purchase from the Federal Election Commission, Washington D.C.20463. State reports are filed with the Michigan Secretary of State, Elections Division, Lansing, Michigan.

Sponsors

*Southern Michigan Bank & Trust * Public Title*

*Midstate Title Agency * Century Bank * County National Bank * DMP Inspections*

Greenstone Farm Credit Services

*Union Home Mortgage * United Alliance Title*