



# HCBR Newsletter

May 2023

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## Lender Round Table Scheduled for May 17

Southern Michigan Bank and Trust in cooperation with the Hillsdale County Board of REALTORS® is sponsoring a Lender Round Table on Wednesday, May 17 at 11:30 a.m. at Michindoh. The event will take place in the Michigan Room with a soup, salad and sandwich bar for the provided lunch.

Program discussions will include:

- ◇ Niche Programs
- ◇ Special Property Types
- ◇ Sources for Down Payment
- ◇ Fee Changes
- ◇ Appraisal Gaps
- ◇ Pre-Lim CD Process and Important Timeframes for Scheduling Closings
- ◇ Questions to ask Buyers Before Writing an Offer
- ◇ Common Items that Delay File Quality Prevent-

ing Timely Closings  
The Education Committee of the Board of REALTORS® planned the event to help REALTORS® expand their

- ◇ Zachary Claud, Fifth Third Bank
- ◇ Michael Luedecking, Flagstar Bank
- ◇ Karen Messer, Greenstone

- Bank & Trust
- ◇ Jolene Myers and Jessica Moran, Premier Bank
- ◇ Shari Kline, Southern Michigan Bank & Trust

“We don’t want to just meet together to sell loan products,” says Education Committee Member, Brandy Titus. “We want to encourage collaboration and education for the agents as resources to build their business and work together as a team for a better customer experience.”

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knowledge of the entire lending process.

Kirk Bell, Mutual Title Agency, will be emceeding the program and panel members will include:

- ◇ Coley Rau, Cross Country Mortgage
- ◇ Karla Mullaly, County National Bank

- Farm Credit Services
  - ◇ Nita Rich and Jenni Cordoba, Honor Credit Union
  - ◇ Brittany Stewart, Premier Bank
  - ◇ Brandy Titus, Southern Michigan Bank & Trust
- Special guests will include:
- ◇ Vicki Morris, Century

The event promises a wealth of information as well as a great lunch and networking experience.

Members of the Education Committee include: Lisa Hayes, Chair, Crystal Stoner, Megan VonDeylen, Kirk Bell, Karen Messer and Brandy Titus.



NAR is teaming up with each state association to showcase the value of Realtors® through the Riding With The Brand campaign — a nationwide tour!

At the Michigan State Capitol, Realtors® will engage with Michigan legislators during lunch on the Capitol lawn, be part of a special program promoting the

Realtor® brand and visit the newly refurbished Michigan Capitol.

Engage with your State Senator and State Representative and advocate for

industry issues. Celebrate all that Realtors® do as well as association efforts in support of real estate, Michigan consumers and local communities. Show REALTORS® strength by attending this event and Riding With The Brand!

Hillsdale will be combining with Branch County to load a bus for the event, or participants may transport themselves or carpool with others.

*(Continued on page 2)*

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

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

**Newsletter Editor**  
Shirley Smith  
Executive Officer

**2023 HCBR Officers**  
President: Tjay Fitton  
Vice Pres.: Diana Carson  
Treasurer: Dan Satow  
Past President: Tim Groves  
Directors:  
Karen Foust  
Scott Phillips  
Alicia Galloway

**\*2023 Committee Chairs / Contact Persons**

- Awards**  
\*Alicia Galloway..... 398-3400
- Building**  
\*Dan Satow..... 617-1104
- Bylaws**  
\*Tim Groves..... 439-1511
- Education**  
\*Lisa Hayes..... 398-4170
- Executive**  
\*Tim Groves..... 212-5926
- Finance**  
\*Dan Satow..... 425-2759
- Grievance**  
\*Cathy Galloway..... 849-0043
- MichRIC Managers**  
Shirley Smith..... 439-1770
- Nomination**  
\*Tjay Fitton..... 398-3500
- Political Affairs**  
\*Diana Carson..... 416-3472
- Professional Standards**  
\*Julie Games..... 437-7771
- Public Relations**  
\*Dan Satow..... 617-1104
- Purchase Agreement**  
\*Cathy Galloway..... 849-0043
- Specifications**  
\*Diana Carson..... 416-3472

**Capitol Day**  
(Continued from page 1)  
The schedule for Tuesday, June 6 will be:  
◇ 10:30 am Registration Begins, East Lawn of the Capitol  
◇ 11:30 am – 1:00 pm Picnic Lunch with Legislators, Capitol Lawn

◇ 1:30 pm NAR Riding With The Brand Program, Capitol Steps  
◇ 2:30 pm Departure  
◇ 2:30 pm – 3:30 pm Optional Guided Tour of Heritage Hall and Michigan Capitol  
NAR President Kenny

Parcell will be a special guest for the event.  
Local members who want to participate should first contact the Board Office to sign up and then register online with this link: <https://www.mirealtors.com/Education-Events/Capitol-Day>

**Board Welcomes 2023 Members**

The Board welcomes its new members for the year 2022 & 2023:

CENTURY 21 Affiliated  
Joseph Ghannam-Burns  
Samantha Schaffner  
Amy Sobieralski  
Jennifer Stephens  
Lukas Whitner

Coldwell Banker Groves Real Estate  
Annette Scoville  
Hannah Stiekes

James Patrick Driscoll  
Appraisal  
James Driscoll

Michigan Whitetail Properties  
Aaron Buehler  
Corey Hartshorne,  
Adam McClafferty  
Daniel Stewart

Playford Real Estate  
Samantha Moore  
Bryan Playford

“Check your ego at the door. The ego can be the great success inhibitor. It can kill opportunities and it can kill success.”  
—Dwayne Johnson  
\*\*\*

“If you want to be successful it’s just this simple. Know what you are doing. Love what you are doing. And believe in what you are doing.”  
—Will Rogers



**HCBR Calendar 2023**

**Board of Directors Meetings**

June 7                      July 5                      August 2  
September 6              November 1              December 6

**Lunch N Learn Programs**

(Classes held at the Board Office)

**Wednesday, June 14-11:30 a.m.**  
Forms Training-Joe Sanford  
Sponsor: TBA

**July 19-11:30 a.m.**  
GIS System Updates-Nick Wheeler  
Sponsor: Greenstone Farm Credit

**August 23-11:30 a.m.**  
Realist Instruction (Tentative)

**October 25-11:30 a.m.**  
REALTOR Safety-Margie Walden  
Sponsor: TBA

**Special Events**

**Wednesday, May 17, 11:30 a.m.**  
Lender Round Table-Michindoh  
Sponsored by Southern Michigan Bank

**Wednesday, June 28-4:00-7:00 p.m.**  
Celebrate Summer Family Event & RPAC  
Fundraiser at Silos Fun Park

**Thursday, July 20**  
MDOT Highway Cleanup

**Wednesday, September 20**  
Continuing Education-Peter Banwell





## Celebrate Summer Family Fun and RPAC Fundraiser June 28 at Silos Fun Park

The Political Affairs Committee of the Hillsdale County Board of REALTORS® will be kicking off summer with its annual Family Fun Day and RPAC Fundraiser. This year's Celebrate Summer event will be held at Silos Fun Park on Wednesday, June 28 from 4 to 7 p.m.

The Board will be "buying the park" for a private event and attendees will have bracelets for unlimited rides. The summer fun will include food, 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. Rides will include Bumper Boats (5 years and older), Go Carts, Mini

Golf, Board Cornhole games, and Giant Park Games.

The eating area this year will be downstairs in the main dining area

wrist bands for participants.

Ticket prices will depend on the number of sponsorships secured for the event. Two hundred

**Last year's fundraiser was attended by 65 people and raised \$1500 for RPAC.**

**"We're hoping for an even better turnout and as successful an event as we had last year," said Diana Carson, Political Affairs Committee Chair. "This is our main event to benefit RPAC and to support our Board families. We want it to be fun and affordable for everyone and still support the PAC that benefits our profession!"**

near the indoor play area.

Silos will provide

dollar sponsorships will include two tickets to the event, recognition

on a Sponsor Board at the check in spot, and recognition on social media. Sponsors will be able to put business cards and flyers on the check in table. A minimum sponsorship of \$100 would include one event ticket.

Last year's fundraiser was attended by 65 people and raised \$1500 for RPAC. "We're hoping for an even better turnout and as successful an event as we had last year," said Diana Carson, Political Affairs Committee Chair. "This is our main event to benefit RPAC and to support our Board families.

More information on Celebrate Summer! will be forthcoming after the committee meets again to finalize plans.

# New Fair Housing Rules to Begin in 2025

WASHINGTON, D.C. (May 11, 2023)—National Association of REALTORS® new-member applicants must now complete two hours of fair housing training and existing members must complete two hours of fair housing training every three years as a condition of REALTOR® membership, including one training option that is of no cost to members. The new requirement was approved by the association's Board of Directors at its May 11 meeting. The three-year cycle coincides with NAR's existing Code of Ethics training requirement and begins in 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
- A to-be-created non-residential practitioner course focused on bias and anti-discrimination training
- [Fairhaven](#), NAR's online fair housing simulation, will also be updated to meet the stated learning objectives and two-hour minimum time frame so that it can be included in the list of qualifying courses and serve as the no-cost option.

The recommendation came out of a work group appointed by NAR's Member Policy and Board Jurisdiction Committee, which advanced the recommendation to the board. NAR's Association Executives, Professional Development, Diversity and Fair Housing Policy committees also voted in support of the new fair housing training requirement.

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.

## REMINDER

*According to NAR rules, when REALTORS® post listings on social media that belong to other brokerages, they must have permission from the listing agent/brokerage and they must post the name of the listing agent and brokerage in a font as large as the main font on the page. The information must be immediately visible without clicking or scrolling.*



## NAR Approves Annual Budget, Increases Dues

WASHINGTON, D.C. (May 11, 2023)—The National Association of REALTORS® Board of Directors today approved the 2024 budget proposal for NAR's Operating, Advocacy, and Consumer Advertising Campaign program. In a first for the association, every program is specifically linked to how it delivers on

point of information in recommending the annual per member dues amount. This approach gives the committee the ability to pause or reduce any increase based on the index after assessing NAR's overall financial health and current economic conditions.

In determining the 2024

*The NAR 2024 Budget increases REALTOR® Dues from \$150 per year to \$156 per year.*

the association's new [Strategic Plan and Diversity, Equity and Inclusion Strategic Plan](#).

The 2024 annual dues amount will be \$156 per member; that does not include the \$45 per member annual assessment for the "That's Who We R" consumer advertising campaign.

The budget and dues level are built on a membership forecast of 1,380,000 for 2024.

Directors also approved a Finance Committee proposal that, beginning in 2025, the association use the consumer price index (CPI) as a guide in recommending an annual dues amount for approval by the Board of Directors. Each year, the Finance Committee will analyze the CPI as a

budget proposal and the new CPI approach, the Finance Committee factored in an expected 15% membership decline over the next two or three years, as well as cost increases that have been as high as 30% for some meetings and travel-based programs. "Those factors are contributing to expected budget deficits through 2027, despite cost cutting by the NAR staff under the direction of CEO Bob Goldberg," says NAR Treasurer Greg Hrabcak. "The passage of this new budgeting tool will keep NAR financially healthy and strong and diminish the negative impact of inflation on our expenses."





## ***“Lender Round Table”***

*What: Lender Round Table Event*

*When: Wednesday, May 17, 11:30 a.m.*

*Where: Michindoh*

*4545 E. Bacon, Hillsdale, Michigan*

***Sponsored by***

***Southern Michigan Bank & Trust  
& Hillsdale County Board of REALTORS*** □

*Contact Board Office ([hcboard@yahoo.com](mailto:hcboard@yahoo.com)) or 517-439-1770 for reservations.*