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DEBRA TOWNSEND—ASSOCIATION EXECUTIVE  
ROBYN SUTHERLAND—MLS COORDINATOR  
REBECCA WILES-TECHNOLOGY COORDINATOR

CENTRAL MICHIGAN ASSOCIATION OF REALTORS®

CENTRAL DISPATCH



*It's the time of year when we're reminded to give thanks.*

*Instead of waiting until next year to be reminded,*

*Let's make every day one of thanksgiving;*

*After all, each day is a unique gift.*

*So, give a hug for no reason;*

*Say I love you, just because;*

*Share a smile with a stranger;*

*Take the time to count your blessings;*

*Don't take anything or anyone for granted;*

*And end each day with no regrets.*

*May you and yours have a safe and memorable  
Thanksgiving.*



## 2010-2011 LEADERSHIP

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### SALES COMPARISONS

	<u>Oct 2010</u>	<u>Oct 2011</u>
Units Sold	88	74
Average Sale	\$110,449	\$87,666
Total	\$9,719,595	\$6,487,348

Our first Annual Food Drive was a great success! A **HUGE** Thank You to our sponsors:

**Alma Abstract & Title,  
Broadway Realty,  
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Mt Pleasant Abstract & Title,  
and Murray & Associates.**

A Huge Thank You to those who volunteered!

Our results, you ask?

Isabella: 1,874 items w/ \$150 in cash...

Gratiot: truck 1/4 full w/ \$291 in cash!



*Congratulations! New to the 2011-12  
Board of Directors:*

*Kevin Keating*

*President Elect*

*Dianne Beard*

*Director*

*Jim Parsons*

*Director*



*Rebecca Terpening, Secretary— 2nd term*

**WELCOME ABOARD**

Charity Leggett, Summit Realty  
Bill Rasmussen, Topnotch Group  
Matt Borushko, ReMax Highland

**On the move...**

Sheryl Mitchell now with CBWMH  
Jayson Sumerix now with C21 LeeMac  
Chuck Ames, PNC Mortgage

**NOVEMBER**

**3RD**

Banquet Committee 9AM

**7TH**

MLS Committee 8:15AM

**8TH**

Board of Directors 8:30AM  
Tools For Success 1PM

**9TH**

Forms Committee @ Assn. Office 3PM

**11-14TH**

NAR Conference in Anaheim, CA

**16TH**

Banquet Committee 9AM  
PR Committee 10AM

**18TH**

Tech Committee 9AM

**21ST**

MLS Committee 8:15AM

**22ND**

Education Committee 9AM

**24TH & 25TH**

Association Office will be closed to observe  
Thanksgiving!

**DID YOU KNOW**

**CMAR will celebrate its  
50th Anniversary in 2012**

**Anyone that might have old  
pictures or news clippings,  
please share with the Associa-  
tion so we may use them at the  
celebration. Thank You.**



**Be The First To Get Your Ticket**  
**Central Michigan Association of**  
**REALTORS®**

**Annual Banquet**

**When: December 1, 2011 6-10 p.m.**

**Where: Bucks Run, Mt. Pleasant**

**Cost:\$15.00 Includes Dinner and Program**

NAME: \_\_\_\_\_

NAME: \_\_\_\_\_

NAME: \_\_\_\_\_

OFFICE \_\_\_\_\_

**Yes, I would like to make a donation of: \$\_\_\_\_\_**

**TICKETS THROUGH NOV 23RD .....\$15.00**

**NOV 24TH THROUGH THE 29TH .....\$26.00**

**SALES END AT 5PM NOV 29TH**

All tickets need to be paid for prior to the event

**Banquet Committee Members**

Lori Young, Mary Fleming, Alaina Wills, Cheryl Reeves, Sue Welling, Tammy Halfmann,  
 Lisa Fish, Paula Arndt, Lori Carey and Association Staff

[Yes, I/We are coming to the Banquet on December 1, 2011](#)

Congratulations to our Banquet Ticket winners drawn at  
 the General Membership Meeting!!

**Eileen Rush \* Marge Mills\* Lois Giesken**  
**Linda Keeler & Mary Fleming**



## MAR UPDATE:

### Legal Lines: Licensing Issues

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:** What must be included in a real estate licensee's advertising?

**ANSWER:** Rule 329 states that all advertisements to buy, sell, exchange, rent, lease, or mortgage real estate or business opportunities must include the Broker's name, as licensed, and either the broker's telephone number or street address. Salespersons may only advertise to sell property in their own name if the property is their personal residence.



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Susan K. Murray, CPA



**CENTRAL MICHIGAN NEWSPAPERS**

Contact: Angel Norburry  
 711 W. Pickard, Mt. Pleasant, MI 48858  
 Office: 772-2971  
 news@michigannewspapers.com

**Just for Fun**

Somewhere hidden in this newsletter is a hidden "Sold" sign. Similar to *Where's Waldo?* This image has been shrunk down and strategically placed amongst the exciting information we have listed through our monthly newsletter. Can you find it?

This week's **FOR SALE** image looks like



**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**

**Vision Statement**

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

## Are You Our Friend?

Don't forget to friend us on FaceBook and "like" our CMAR page in order to get up-to-date, interactive information on mid Michigan realty news!

[www.facebook.com/cmjar](http://www.facebook.com/cmjar)



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## Governor Signs Legislation Combating Mortgage Fraud

Legislation providing tougher penalties to those who knowingly engage in mortgage fraud has been passed through the legislature and recently signed into law by Governor Snyder. These new Public Acts seek to address the increased amounts of mortgage fraud in Michigan.

Senate Bills 249-252, now [Public Acts 201 thru 204](#), make mortgage fraud a specific felony by setting fines and jail time depending on the value of the subject property. The new laws also revise the sentencing guidelines to provide for new penalties, along with the inclusion of notaries who knowingly partake in mortgage fraud schemes.

In addition to cracking down on mortgage fraud, these new laws protect the legitimate mortgage loan industry, and help prevent innocent homeowners from losing their homes. Fighting mortgage fraud benefits others as well, including those who live in neighborhoods containing abandoned homes, and local units of government that rely on property tax revenue. The new laws give prosecutors the tools they need to fight mortgage fraud, and would help ensure that the punishment fits the crime. The MAR applauds the legislature for establishing tougher penalties on a prevalent problem in the housing industry.



# 7 Tips for Staging Your Home

By: G. M. Filisko, *Houselogic.com*



Make your home warm and inviting to boost your home's value and speed up the sale process.

## 1. Start with a clean slate

Before you can worry about where to place furniture and which wall hanging should go where, each room in your home must be spotless. Do a thorough cleaning right down to the nitpicky details like wiping down light switch covers. Deep clean and deodorize carpets and window coverings.

## 2. Stow away your clutter

It's harder for buyers to picture themselves in your home when they're looking at your family photos, collectibles, and knickknacks. Pack up all your personal decorations. However, don't make spaces like mantles and coffee and end tables barren. Leave three items of varying heights on each surface, suggests Barb Schwarz of [www.StagedHomes.com](http://www.StagedHomes.com) in Concord, Pa. For example, place a lamp, a small plant, and a book on an end table.

## 3. Scale back on your furniture

When a room is packed with furniture, it looks smaller, which will make buyers think your home is less valuable than it is. Make sure buyers appreciate the size of each room by removing one or two pieces of furniture. If you have an eat-in dining area, using a small table and chair set makes the area seem bigger.

## 4. Rethink your furniture placement

Highlight the flow of your rooms by arranging the furniture to guide buyers from one room to another. In each room, create a focal point on the farthest wall from the doorway and arrange the other pieces of furniture in a triangle around the focal point, advises Schwarz. In the bedroom, the bed should be the focal point. In the living room, it may be the fireplace, and your couch and sofa can form the triangle in front of it.

## 5. Add color to brighten your rooms

Brush on a fresh coat of warm, neutral-color paint in each room. Ask your real estate agent for help choosing the right shade. Then accessorize. Adding a vibrant afghan, throw, or accent pillows for the couch will jazz up a muted living room, as will a healthy plant or a bright vase on your mantle. High-wattage bulbs in your light fixtures will also brighten up rooms and basements.

## 6. Set the scene

Lay logs in the fireplace, and set your dining room table with dishes and a centerpiece of fresh fruit or flowers. Create other vignettes throughout the home—such as a chess game in progress—to help buyers envision living there. Replace heavy curtains with sheer ones that let in more light.

Make your bathrooms feel luxurious by adding a new shower curtain, towels, and fancy guest soaps (after you put all your personal toiletry items are out of sight). Judiciously add subtle potpourri, scented candles, or boil water with a bit of vanilla mixed in. If you have pets, clean bedding frequently and spray an odor remover before each showing.

## 7. Make the entrance grand

Mow your lawn and trim your hedges, and turn on the sprinklers for 30 minutes before showings to make your lawn sparkle. If flowers or plants don't surround your home's entrance, add a pot of bright flowers. Top it all off by buying a new doormat and adding a seasonal wreath to your front door.