

D REALTOR® of the Year Award

At the recent REALTOR® Convention of the Dakotas, Diane Duchscher co-owner/broker of Home and Land Company, Real Estate Professionals, in Dickinson ND, received the coveted State REALTOR® of the Year Award. This award is the highest honor that the State Association of REALTORS® can give to its members. The selection criteria is judged by the REALTOR'S® activities on the local, state and National level, on the amount of volunteer activities in their communities, personal business accomplishments and a high professional REALTORS® standard. She was chosen from among 8 candidates nominated by their local Board of REALTORS®.

Diane, a Hettinger, ND native, has a Bachelor of Science degree in Education from the University of ND. Since 1996, Diane has been a successful fulltime REALTOR®, providing quality, ethical, and knowledgeable service in southwestern North Dakota. She is also co-owner of several residential rental properties and commercial properties



Diane Duchscher Home and Land Company, Dickinson

including Dunn Brothers Coffee and Aveda Salon and Spa (opening late fall of 2014) in Dickinson. Diane has served as Chair for many local and state committees and has been elected 2015 President of the Dakotas Council of Residential Specialists Chapter. Outside of real estate Duchscher is an active member of the Republican Party, her church and the Dickinson Chamber of Commerce. In addition, her real estate company has co-sponsored a Military Appreciation benefit for the troops.

Diane lives in Dickinson and is married to Stephen Duchscher and they have a daughter, three sons and two grandchildren.

The North Dakota Association of **REALTORS®** consists of approximately 1,650 REALTORS® and 275 Affiliate Members with eight local Boards throughout the State of North Dakota. These local Boards and State Association are part of the National Association of REALTORS®, "The Voice for Real Estate" and America's largest trade association, representing 1 million members involved in all aspects of the residential and commercial real estate industries. Other nominees are pictured below.



Bismarck Mandan Amy Hullet

Fargo Moorhead Todd Anhorn



Grand Forks David Blumkin



lamestown Michael Swartz Minot





Steve Diederick

Williston Kassie Gorder

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President's Message

By Vicki Roller , 2014 NDAR President



Wow! How fast time passes! It seems like only yesterday when I was nervously awaiting for President Scott to hand over the gavel to me at a NDAR Board of Directors meeting and I would begin my year as your new President! Now I am down to a few short weeks left of my term and I have to say, I am sad it is ending!

It has been a great year; busy, exciting, challenging and frustrating at times but overall an experience I would not trade for anything. We accomplished a lot this year with the Measure 2 campaign to prevent a transfer tax in ND and the directives that came down from the NAR to implement Core Standards in all of our Boards across the state. Much work remains as we help the individual Boards implement those Core Standards and with the upcoming legislative session.

All that was accomplished was not just the work of the President, but of all those who helped during the year. I want to say a BIG Thank You to the Executive team, the committee chairs and members of NDAR who served on those committees, the Board of Directors, the staff of NDAR and especially to our CEO, Jill Beck! It is all of you who make the success of NDAR possible! We are a state and an association to be reckoned with and are recognized all over the nation for our many successes! Kudos to ALL of the members of NDAR!! I know you will continue to rise above any challenges and keep us at the top! As I turn the reins over on December 1, please help me in welcoming your next President Greg Larson. I am certain you will be as helpful and supportive to him as you were to me this past year.

Thank you for the honor and privilege of serving as your President. I feel very lucky to have been able to spend this time serving NDAR and will always appreciate the support and encouragement I received from the members around the state. Memories last a lifetime and these I will treasure always!

Vicki

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2014 Officers

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Measure 2 – Transfer Tax Prohibition Passes!

ND REALTORS® and other members of NDAR are celebrating the successful passage of Measure 2, which adds a section to Article X of the North Dakota Constitution that says that "the state and any county, township, city or any other political subdivision of the state may not impose any mortgage taxes or any sales or transfer taxes on the mortgage or transfer of real property."

North Dakota becomes the 6th state to successfully run a campaign to ensure this tax cannot be imposed on real property transactions.

NDAR members came together to work to ensure passage of this important measure by getting out to vote, speaking to community groups, friends, neighbors and clients; by wearing Vote Yes On Measure 2 buttons and placing Vote Yes on Measure 2 signs at their homes and businesses and by distributing brochures and infographic sheets clarifying that voters needed to vote YES if they meant NO TAX!

Measure 2 is not only a victory in safeguarding property rights and the real estate industry in North Dakota, but it is testament to the clout of REALTORS® and other NDAR members when we all unite for a righteous common cause!

Many thanks go out to all of our NDAR Members as





well as the ND and Fargo Homebuilders Associations and the Land and Title Association. Special thanks go to REALTOR® and ND Rep. Scott Louser and the ND Legislature for getting this measure on the ballot; to NAR (Julienne Uhlich, Joe Goode and Sara Fagen) and the Issues Mobilization Committee for funding our cause, assisting in the creation of our website and providing invaluable assistance; the NDAR Leadership team and Staff, Transfer Tax Committee members and to everyone who took part in the Vote Yes on Measure 2 training. Finally, even though they were getting paid, we appreciate the expertise and counsel of our advertising agency, Odney, and their staff, in the creation of effective television and radio ads, video material and printed materials.

Our victory on Measure 2 gives us great momentum going into the 2015 Legislative Session!

Thank you to everyone who made it possible! Celebrate!



Chips From The Board

Badlands BOARD OF REALTORS®

We are so proud to call the North Dakota Association of REALTORS®, REALTOR® Of The Year (ROTY) one of our own for the second year running! Badlands Board of REALTORS® member, Diana Zietz, previous ND ROTY, presented the award to Diane Duchscher during the awards luncheon at the 2014 REALTOR® Convention of the Dakotas in September. It was a wonderful moment to remember for all of us at the Badlands Board of REALTORS®. We were well represented during the Veterans tribute too.

Our local award recipients are, of course Diane as our REALTOR® Of The Year; Sheila Rothstein is our Rookie Of The Year and Kim Goodall with TNR Abstract and Title is our Affiliate Of The Year.

We thank Bismarck Mandan Board of REALTORS®, as well as the North Dakota Association of REALTORS® for hosting a wonderful convention! Our members who attended truly enjoyed and appreciated all you did.

Our membership grows on a weekly basis as we have 155 members, compared to 86 just a few short years ago. We have welcomed 35 new members so far this year.

At our upcoming November General Membership meeting, we will hold our annual drive for the local Domestic Violence and Rape Crisis Center. Items, such as toiletries, linen, clothing and school supplies will be brought to the meeting and we will hear from Darianne Johnson, Director of the local center. There will also be monetary gifts as our members step up to the plate and give to this very needy and worthy cause.

Barb Lupo, Association Executive

Bismarck-Mandan BOARD OF REALTORS®

• A revised new member orientation was held, and a follow up focus group and surveys afterward to gauge the feedback from the participants.

• Social Media CE classes were held October 21, 22, and 23 offering something for all levels of users from

beginners to advanced social media users.

• Plans are underway for the annual Inaugural Celebration and Awards Banquet. Scott Breidenbach will MC, officers and directors will be installed, and REALTOR® and Affiliate of the Year Award Recipients will be announced.

• A strategic planning session is scheduled for November 13 with Daryl Braham facilitating.

• A convention recap is included elsewhere in this newsletter.

Nancy Deichert, Association Executive

Fargo-Moorhead Area ASSOCIATION OF REALTORS®

FMAAR will be installing new Officers and Directors at our November 18th General Membership Meeting. Congratulations to our 2015 Board of Directors: President – Bob Lee, President Elect – Ben Schroeder, Vice President – Jodi Tollefson, Past President – Jeff Shipley, Directors – LuAnn White, Shawn Ostlie, Vicky Matson, Susie Nickell, Nick Olson. The Board will also be appointing another Director to a one year term to complete Jodi Tollefson's Director Position, which she is vacating to serve as Vice President.

Congratulations to our NDAR State Directors: Bob Lee, Ben Schroeder, Jodi Tollefson, Jeff Shipley, Todd Anhorn, Peggy Isakson and Kevin Fisher; our MNAR State Directors: Daryl Braham and Dave Lanpher; and, our NAR Directors: Daryl Braham and Dewey Uhlir. Thank you for your service!

Our Holiday Party is scheduled for December 15th at the Holiday Inn. We are looking forward to an evening of fellowship, which includes our annual RPAC Auction and entertainment, C. Willi Myles. In addition, we are gearing up for monthly General Membership Meetings to start again in October and for REALTOR® Ring Day.

The Fargo-Moorhead market remains strong. We have 4,758 active listings which is down 6 percent from last year at this time. Year to date there have been 2,736 residential properties sold (down 2%) with an increase in sold volume dollars of one percent. Our Average Sale Price is currently \$190,076 and is up four percent over last year.

Marti Kaiser, Executive Vice President

Chips continued from page 4 _

Grand Forks Area Association of REALTORS®

The market in Grand Forks is very active. We are starting to show more inventory although we still are far short of what we should have for sale. Sales, however, have been brisk with no sign of slowing down. In the third quarter of 2014 sales volume is up by 20%, average sold price has jumped by 8% and days on market has decreased by 12%, compared to the same time frame of 2013.

Locally the Grand Forks Area Association of REALTORS® committees are busy making plans for fall and winter events and public relation projects. In November we will be decorating a Christmas Tree for the Listen Center. These trees are auctioned off and then donated to needed families in the area. It is a wonderful fundraiser for the Listen Center.

Our annual Adopt-a-Family program is gearing up now. We receive gift requests from six needy families in Grand Forks and then we fulfill those requests for Christmas. This program is done in conjunction with Grand Forks County Social Services and is an extremely rewarding for all who participate.

And of course, we are preparing for the December 5 REALTOR® Ring Day.

John Colter, Association Executive

Minot BOARD OF REALTORS®

Greetings, from the Minot Board of REALTORS®, we hope everyone enjoyed the beautiful fall weather we were gifted with.

It is with a heavy heart that we mourn the loss of our fellow REALTOR®, Denise Messmer, who passed away this October. She was very active on a local, state and national level with the Association of REALTORS®. She was a wonderful woman and our sympathy goes out to her loved ones.

On September 19, Minot held the 'Magic Day of Giving' and Beth Mayer and Sue Heth purchased and delivered cookies to our local Highway Patrol Department.

At our October Board of REALTORS® meeting, First District Health offered flu shots once again. The election of our 2014-2015 officers also took place at the meeting. The unanimous ballot for all unopposed officers passed and they will be inducted during our November meeting. I am pleased to announce Joyce Kuntz serving as President, Brad Livesay as Vice President and Sue Heth as Secretary. Our Three year Director is Chery Bourdeau, two year director Todd Fettig and one year director Darlene Schnaible. I am grateful and thankful for the opportunity to have served on the ND Association of REALTORS® Board of Directors and as the Minot Board of REALTORS® President. It was an amazing experience and I encourage all members to get involved. It was my privilege to help preserve and better the real estate industry and our community.

Danette Krumwiede President, MBOR

Williston BOARD OF REALTORS®

Things are generally the same here in Williston, as we still have a pretty low inventory of homes and many buyers trying to find something in their price range. There are several new construction homes/ developments coming up this winter/spring.

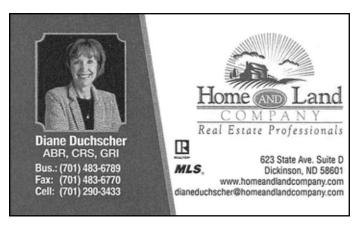
We just had the local Parade of Homes on October 18th & 19th in Williston which was well attended.

NAR Core Standards is a huge topic within our Board of Directors. We have hired Daryl Braham to assist us in moving forward to comply and keep our Williston Board of REALTORS® charter. We know we have a lot of work ahead of us, but are excited to be moving forward and keep the professional standards associated with being a REALTOR® in Williston, ND.

We are gearing up for the Holiday season as it is quickly approaching. REALTOR® Ring Day is just around the corner on December 5, so we are ready to get all REALTORS® and affiliates signed up to support the Salvation Army that day. Our Christmas party will also be December 5, 2014.

Kassie Gorder President, WBOR

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Chips continued from page 5_

Jamestown BOARD OF REALTORS®



Front row: Tanya Nenow – 1st Community Credit Union; Sandy Wilhelm – Unison Bank; Beth Martin – Bank Forward; Kathiy Dunn – Gate City Bank

Back row: Darcý Herman – Home Inspections; Gavin Kutz – Jamestown Sun; Rob Keller – Jamestown Sun

Like the rest of the state, Jamestown is becoming busier by the day! Many new projects are coming to our area. We have new homes and apartments being built along with the many new businesses.

Our board has been busy attending classes, meetings and getting ready for upcoming elections of new officers. We always look forward to new people joining our association and that has been happening.

Tracey Pringle, our new Association Executive has recently changed her office location and is now located at 120 2nd St SE, Jamestown. She can be reached at 701.952-5252 or her email JBOR@daktel.com.

At our October 15th meeting, we honored our Affiliates as they do a great deal for all of us and we appreciate the hard work they do in order to keep all of us going. The photo is of those affiliates that were in attendance.

We are currently working to collect food items for the food pantry. It is important to us and to our community. Many REALTORS® have donated food and some have just written checks to help this project out.

We are planning to finish the year with our annual Christmas Social at the Gladstone Inn on December 4th followed by a day of Bell Ringing for REALTOR® Ring Day at Home of Economy on December 5th.

Nancy Allen, President, JBOR

Wahpeton-Breckenridge BOARD OF REALTORS®



Realtor of the Year photo: Shelly Zach, past recipient of the award, presents Steve Diederick with the Realtor of the Year plaque.



Affiliate of the Year photo: L to R: Brian Johnson, Bremer Bank Financial Advisor; Renae Meisch, Bremer Bank Mortgage Loan Officer and recipient of the Affiliate of the Year award; Jana Berndt, Bremer Bank President.

The Wahpeton-Breckenridge Board of REALTORS® honored Steve Diederick with the REALTOR® of the Year plaque. The board also honored the Affiliate of the Year award to Renae Meisch, mortgage loan officer at Bremer Bank.

We are busy trying to make some big decisions on the future of our Board as to whether we will stay as Board of REALTORS® or consider becoming a Chapter.

It's been a good year in general for the Board but we are still short on listings!

We will be starting to work on doing the gifts for the less fortunate and thinking about The Salvation Army "Ring the Bell".

Steve Diederick, President, Wahpeton-Breckenridge

REALTOR® Association Awards Good Neighbor Award

Jenny Schuster of Park Company REALTORS®, Fargo received the NDAR Good Neighbor Award at the REALTOR® Convention of the Dakotas in Bismarck, ND. The Good Neighbor Award recognizes REALTORS® for their efforts in community and charitable service and is awarded every other year during the REALTOR® Convention.

Vicki Roller, President of the North Dakota Association of REALTORS® states, "We created the Good Neighbor Award to recognize REALTORS'® efforts to make their communities a better place to live." She further explained, "REALTORS® are generally very involved in their communities and often times, it goes unnoticed. We want to recognize our members who are not only business people, but also give back to their communities, dedicating themselves to community services projects while serving the needs of their real estate clients."

Schuster commits much of her volunteer efforts to Matthew's Voice Project, which focuses on providing homeless youth in the Fargo Public Schools with the support and encouragement they need to complete high school.

Schuster started the program when she heard that there were some graduating seniors who didn't have the opportunity to have senior portraits taken. She then recruited an area photographer, stylists and local retail businesses to arrange for the senior portraits. The portrait sessions created a positive experience for the seniors by boosting their self-confidence and pride.

Schuster has also been instrumental in assisting these youth with other unmet needs such as quality shoes, dress clothes for work, cell phones, jump drives to store homework and YMCA memberships.



2012 Good Neighbor Award recipient Randy Clark with the 2014 recipient Jenny Schuster

Schuster was chosen among other REALTOR® nominees from across North Dakota.

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Did You Know?

By Jill Beck



Jill Beck, NDAR CEO

Well once again NDAR had a year of change and challenges and we hope our members found us to be visible and engaged. From working diligently on the passage of Measure 2 (permanent ban on transfer taxes in the state) to working with local boards on the NAR Core Standards and everything in between it has been a busy year.

Part of making our profession and industry successful lies in our political voice. While many want to say they don't like politics (especially towards the end of this past cycle) it does have a big impact on what you do and you do need to be involved. Everything from license law that regulates your business, independent contractor status, local zoning issues, programs through the ND Housing Finance Agency is all dependent on government.

Newly elected offices will have a great deal to do with our business as well as the property rights of those property owners you serve in the upcoming years. As NDAR added a full time Government Affairs Director last August we are involved and watching at all three levels of the organization, local, state and national. With this we also ask for your help, as we need the REALTORS® voice to be heard. In the upcoming ND legislative session as well as work on the federal level, please watch for emails from your broker, from NDAR and NAR asking you to respond to "Call for Action". We can't do it without you and our elected officials need to hear from you. The response rate in North Dakota has always exceeded the average NAR response rate but we can do better.

On Facebook or Twitter? Follow NDAR at "North Dakota Association of REALTORS®" to follow things going on with the Association. Keep up with things NDAR is involved with – legislative updates, industry news, business tips and much more!

Want to get involved with your state association (NDAR) and give back to the industry? Watch for committee volunteer sign-up notice coming soon to your inbox. There will be a list of committees to sign up for along with a description of what they do. Make your selection as the forms come out for consideration in 2015.

Mark your calendars for Legislative Impact Day on Feb. 17 and watch for more info in the coming months.





Test Your Home For Radon Today

Cooler weather months are a great time to test your home for radon since your doors and windows are closed. Radon is a cancer-causing, naturally-occurring radioactive gas that you can't see, smell or taste and is found throughout the soil in North Dakota. Its presence in your home can pose a danger to your family's health.

Radon is the leading cause of lung cancer among nonsmokers and claims more than 21,000 lives in the United States annually. In North Dakota, 63 percent of homes have an elevated level of radon above the U.S. Environmental Protection Agency's (EPA's) "Action Level" of 4.0 picocuries per liter (pCi/L). In fact, the EPA lists North Dakota as Zone 1, meaning the entire state has the highest potential for elevated radon levels.

The Environmental Protection Agency (EPA) and the North Dakota Department of Health (NDDoH) has launched a new series of television, radio and print public service announcements encouraging people to test their homes for radon and fix any problems. EPA and NDDoH will focus on testing and fixing problems in homes with a radon level of 4.0 pCi/L or higher.

Radon is harmlessly dispersed in outdoor air at low levels, but when trapped in buildings it can be harmful, especially at elevated levels. The good news is that radon is a problem that can be managed. By installing a radon mitigation system, homeowners can effectively lower the level of radon in their homes. These systems use many common building materials and require few specialized tools to install. Systems may be installed by the handy do-it-yourselfer by following a few recommendations published by the EPA, or there is a list of radon mitigation contractors available on the North Dakota Department of Health, Division of Air Quality's website. If you're building a new home, the radon systems can be installed inside of the home and the radon exhausted out the roof. This will make the radon system more efficient and more aesthetically pleasing for the homeowner. Once in place, a properly installed system will greatly reduce radon gas from entering a home and safely vent it outside.

Radon test kits are available from the American Lung



Association in North Dakota at no cost to the general public and they include all mailing and laboratoryanalysis fees. The test kits are very simple to use and come with easy-to-follow directions. A short-term test kit should be placed in the lowest level of your home and left there for the manufacturer's recommended time period. After that time, the test kit is mailed back to the company and the homeowner will receive a lab report by mail and/or e-mail with the detected radon level. Also included in the report will be recommendations based on the detected radon level for follow-up actions if necessary. Test kits also may be available at local hardware stores, building supply stores or the local public health unit in your area.

For test kits, check with your local supplier or call the American Lung Association in North Dakota at 1.800.252.6325. For more information about radon, visit www.ndhealth.gov/aq/iaq/Radon, or call the North Dakota Department of Health at 701.328.5188.

Take action now to reduce your family's risk of lung cancer from radon -- test your home!





By Casey Chapman



Casey Chapman, Attorney at Law, NDAR Legal Council

Gotta Love Those Forms

Need a purchase agreement? As REALTORS®, we typically have the benefit of using a form, which a local board's committee has discussed, reviewed, and finally accepted. So, we pick a form off the shelf, relying on the form's integrity. However, when a deal misfires (and sometimes deals do misfire), the question for the day might be... does the local board have a liability risk, because it developed the form?

One possible answer to that question comes from a recent Vermont court decision. In that court case, a buyer made a claim against the state association, based on the language of the model purchase agreement. Apparently, the Vermont state association produced a template for purchase agreements; all members can use the templates, as they see fit, and the state association receives no financial benefit.

In Vermont, the buyers were apparently upset because a clause in the model purchase agreement limited the liability of brokers for unintentional acts to the greater of \$5000, or the broker's total compensation.

The judge ruled in favor of the state association. The judge noted that the parties were required to place initials on every page, that the purchase agreement contained provisions that protected the buyer as well as the seller, and that the buyer had an opportunity to have the agreement reviewed by an attorney but declined to do so. Further, the judge concluded that the clauses were clearly written, and were not hidden, and that a reasonable consumer reading the agreement could understand the clauses. What does this mean for local boards in North Dakota? The court decision is out-of-state, and therefore is not binding upon North Dakota courts. (Courts are very territorial, and a court decision in one state is not binding on any other state). However, a judge in one state can look to decisions in other states for the rationale which those decisions exhibit. Thus, a North Dakota judge could look to the Vermont decision, if a claim was made against a local board in North Dakota.

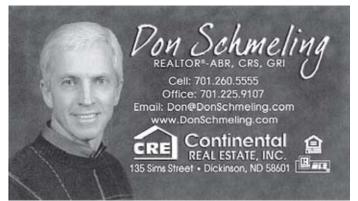
What can this Vermont experience teach North Dakota boards?

First, routine reviews of forms are a good start. There is no rule here, but it probably makes sense to review forms on an annual basis. Often, there is wording in a contract form, which nobody has examined for years, and which could be better worded. The Vermont judge liked the fact that the purchase agreement language was clear. The bottom line is that we cannot be afraid of change... if the board's form needs alteration, change it.

Second, it is probably a good idea to have an attorney review the changes which are proposed for the form, simply to allow a "legal eye" to look at the potential changes. An alteration in words, which seems very plausible to the committee, may create an issue in the eyes of a lawyer.

Third, set up the form, so that the parties initial each page. Even though it is presumed that a person, who signs a contract, has read the document, those initials offer evidence that no pages were skipped.

Clearly, good forms are an important tool of the modern real estate profession, and our local boards provide good forms. Review those forms, change the forms when needed, give the forms attention... the board membership will benefit... and the local board will too!!



Convention of the Dakotas a success!

The 2014 REALTOR Convention of the Dakotas is history – and thanks to the tremendous dedication and talents of an amazing planning committee – it will go down in history as a huge success.

Here are just a few of the success markers from the event:

There were 426 REALTORS® registered and 119 affiliates, guests, spouses, etc., for a total registration of 545. Thanks to the Rochelle Eick who lead the registration efforts, all attendees received a warm welcome and a great tote bag filled with valuable give-a-ways. Sheila Tom from Rapid City was the Grand Prize Winner of Caribbean Cruise for two.

Thirty different vendors participated in the "Expo at Sea" exhibit hall. Terri Benson Holmstrom and her crew, including Judy Maslowski, designed an Expo with an interesting variety of vendors and reached to "out of the box" possibilities. Premier Mortgage got the most votes for "best booth" at the Expo; and, Dakota Title and Mode came in tied for a close second place.

Under Karin Haskell's watch, the PR and Marketing for the convention was stronger than any other year and included printed pieces, a video, and email marketing. Members knew about this event.

We made a programming change and offered CE during the golf tournament...and 190 people attended the class. We also saw higher than usual attendance at the Friday morning CE with Jared James with about 143 attending.

Even the golfers toughed it out on a chilly windy day – 80 people signed up for the tournament, and 68 showed up to play the game and enjoy the treats and warmers offered by various hole sponsors. Thanks to Bob Johnson's expertise and experience in the world of golf, everyone had a good time at Hawktree.

The themed décor was fabulous...from the time you came in to the Civic Center and walked the hallway to the Exhibit Hall, Amy Hullet and the decorating crew made sure attendees enjoyed the theme of the convention and the atmosphere of the civic center....from hauling logs, to setting up pool lounge chairs, to table decorations for each meal function, Amy and her committee did everything from folding napkins to cutting wood and building some of the decorations to assembling some of the pieces special ordered for our event. They were there early in the mornings, they missed classes, and stayed until late at night to make it all spectacular. It was truly unbelievable.

Spare Key helps families with very ill children make their mortgage payments so they don't lose their homes during difficult times. In a "pass of the hat"

collection, and in a matter of 15 minutes, the generosity of REALTORS®, affiliates and guests allowed us to give to Spare Key over \$8,300!!

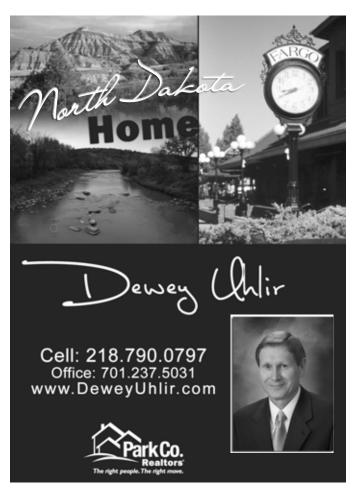
And, all of this would not have come to fruition without the amazing, amazing and very generous participation of the sponsors who supported us. Thanks to Monica Kirkeide for spearheading the effort to raise over \$50,000 in sponsorships.

To all of the committee members, all of the sponsors, and to everyone who attended, a very heartfelt "thank you".

Lynnell Strothman, Chair

2014 REALTOR® Convention of the Dakotas

See picture pages on 12 & 13!



NORTH DAKOTA REALTOR®

REALTOR® Convention of the Dakotas

Convention attendees kicked off the festivities with a Riverboat cruise down the Missouri.



Welcome to the 2014 REALTOR® Convention of the Dakotas from Lynnell Strothman & Kristi Bohl.



Daryl Braham, Lyn Dwyer, Naomi Rossow, and Ninetta Wandler.



Staff members Heather Haadem, Jane Marum, and JoAnn Zahursky-Klein are all smiles as the convention is underway.

NDAR CEO Jill Beck & SDAR Executive VP Michelle Klevan.







Great day for golf!



Tricia Schlosser, Lynnell Strothman, Nancy Diechert, Karin Haskell, and Rochelle Eick.

www.ndrealtors.com



REALTOR® Convention Of the Dakotas



Welcome to the 2014 REALTOR® Convention of the Dakotas. Rochelle Eick and Kristi Bohl.



Jim Dunavan, Robyn O'Gorman, and Jerry Youngberg are all smiles at the RPAC Anchors Away event.



Cold doesn't bother us one bit!

NAR President Elect Chris Polychron presiding over the 2015 Officer Installation. left to right, Ryan Krogman, Kyle Lalim, Joan Cota, Bart Miller, Cindy Harvey, Lyn Dwyer, Lorrie Nantt, and Greg Larson.



REALTOR® of the Year Nominees (left to right) Kassie Gorder-Williston, Steve Diederick-Wahpeton Breckenridge, Joyce Kuntz-Minot, Mike Swartz-Jamestown, David Blumkin-Grand Forks, Todd Anhorn-Fargo Moorhead, and Amy Hullet-Bismarck Mandan congratulate Diane Duchscher-Badlands on receiving the 2014 ROTY award.



Hawktree Golf Club, Bismarck.



Good Times from the NDAR Staff Jane Marum, Jill Beck, Robyn O'Gorman, and Nancy Willis.

Yum!

CONTINUING EDUCATION COURSES

PRESENTED BY THE NORTH DAKOTA ASSOCIATION OF REALTORS®

DECEMBER 2 AND 3, 2014

RAMADA BISMARCK 1400 EAST INTERCHANGE AVE. BISMARCK, ND 58501 701-258-7000

Tuesday, December 2

8:30 am to 11:30 am

ND Agency: It's Not About You

Instructor: Casey Chapman

3 hours ND mandatory CE (MAN1415-010)

This is a class for agents to get an update on the ND Agency Laws and Rules. Hear what defines first substantive contact and forms of agency relationships in North Dakota. Office Policy and office set up to be discussed along with much more information. (Meets Mandatory Topic)

Tuesday, December 2

1:00 pm to 4:00 pm

FirstHome Essentials

Instructor: Dave Flohr

3 hours ND elective CE (CE1314-024)

This course is to train real estate agents on the requirements of North Dakota Housing's FirstHomeTM Program and related special programs. The goal is for real estate agents to achieve a better understanding of the Agency's programs thereby increasing their proficiency in assisting clients, particularly, clients considering homeownership for the first time. Each real estate agent completing the course will receive the North Dakota Housing's designation as a "FirstHomeTM Certified Agent."

Wednesday, December 3

8:30 am to 11:30 am

Fair Housing Basics

Instructor: Michelle Rydz and Corey Birkholz 3 hours ND mandatory CE (MAN14-009) Fair Housing laws require both private and publicly-funded housing providers to avoid discriminating against persons and groups based on protected characteristics. This obligation is well established but can seem complicated to apply. In addition, entities that receive federal housing funds must avoid further categories of discrimination and must take affirmative steps to promote balanced and integrated living patterns. Learn how to apply these to your work, to the populations you serve and to the programs you operate. (Meets Mandatory Topic)

to the programs you operate. (Meets Mandatory 10

Instructors

Casey Chapman practices law in Bismarck with emphasis on trial law and real estate planning. He has taught Business Law at the University of Mary and Dickinson State University. He is also legal counsel for NDAR.

Dave Flohr is the NDHFA's Homeownership Division Director. Dave has more than 25 years of housing industry experience and has worked in the Homeownership Division since 1992. In addition to overseeing the NDHFA's homeownership activities, he served on the Board of Directors for two Bismarck based non-profit housing organizations, CommunityWorks North Dakota and Affordable Housing Developers, Inc. Dave is a certified Housing Development Finance Professional through the National Development Council. **Michelle Rydz** is the Executive Director of High Plains Fair Housing Center an organization that is dedicated to insuring fair housing rights in North Dakota. She attended Fair Housing School designed and implemented by the National Fair Housing Alliance. She has over 25 years of experience in non-profit management, fundraising and training.

Corey Birkholz is ADA/Accessibility Specialist with Optons: Interstate Resource Center for Independent Living (IRCIL) where he has been since 1999 providing ADA, Federal Fair Housing Act, ND and MN Human Rights Act, accessibility and civil rights guidance along with training to people with disabilities and technical assistance and training to employers, businesses, architects, builders, cities, housing providers and other organizations.

www.ndrealtors.com

LAST CHANCE FOR CE THIS YEAR

Licensees may take as little as 3 hours or as many as 9 hours during this seminar.



FOOD & LODGING

All meals will be an out-of-pocket expense to the participants. A block of rooms has been reserved at the Ramada Bismarck (formerly the Doublewood) at a discounted rate of \$90 (Please make reservations yourself, however, specify that you will be attending the REALTORS® classes.) Early registrations are a must as the block will be available only through November 17.

Ramada Bismarck 1400 East Interchange Ave. Bismarck, ND 58501 701-258-7000

KEEP YOUR CE CERTIFICATES!

Each REALTOR®/Licensee is responsible for keeping their CE certificates. If you have lost a certificate you will have to get a duplicate from the entity that sponsored the course you attended. Please check course numbers to be sure you haven't taken the same course previously this year.

ATTENTION BROKERS!!

Every North Dakota licensee (except those that are exempt) will need 9 hours of continuing education by December 31, 2014. *3 of those hours need to cover the Mandatory Topic in either Agency or Fair Housing. Courses that meet the required topic will have a course code starting with MAN14. The Designated Broker is required to certify to the Real Estate Commission that each renewing licensee has completed the CE hours when renewing licenses. Therefore, the licensee and/or the Designated Broker must retain copies of all education forms and certificates for their own records.

REFUND POLICY – Full refund (less \$10 processing fee if registration was paid by credit card) may be returned only if notice of cancellation is submitted in writing to the ND Association of Realtors® five days prior to classes. Refund of half the fee will be returned upon receipt of written cancellation no later than two days



prior to classes. NO RE-FUNDS OR CREDITS THEREAFTER. Any refunds will be mailed immediately following the seminar. Email refund requests to info@ndrealtors.com, fax to 866-665-1011, or mail to 318 W Apollo Avenue, Bismarck, ND 58503.

On or Before Nov 27 to Please attach a business card or print: NDAR REALTOR® Member Walk In November 26 Dec 1 Agency: It's Not About You \$50 Name \$75 \$85 First Home Essentials Company \$50 \$75 \$85 Address Fair Housing Basics \$50 \$75 \$85 On or Before Nov 27 to City, State, Zip **Out of State REALTOR®** Walk In November 26 Dec 1 Agency: It's Not About You \$95 Email \$60 \$85 Method of Payment Check First Home Essentials \$60 \$85 \$95 □Visa □Mastercard □Discover □AmeEx \$60 \$85 \$95 ☐ Fair Housing Basics Nov 27 to On or Before Non-Member Walk In November 26 Dec 1 Agency: It's Not About You Exp Date \$85 \$95 \$110 Signature First Home Essentials \$85 \$95 \$110 Send form and payment to: Fair Housing Basics \$85 \$95 \$110 NDAR-318 W Apollo Ave, Bismarck ND 58503 **Calculate Your Total:** Fax: 866-665-1011-Email: info@ndrealtors.com For Office Use Only Date # of classes X fee = \$ EC#_ Ck#_ Amt___

Please contact NDAR if you plan on attending the classes and will need assistance relating to a disability.

2014 REALTOR® Convention of the Dakotas REALTOR® Convention - Passport to Excellence Sponsors

Captain's Club Sponsors – (Major Events) - \$7,000+ Gate City Bank Premier Home Mortgage

Vera	Indah Deck Sponsor -	\$5,000
v	Vells Fargo Home Mortg	age
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11	-	,500
	Cornerstone Bank	
	Empress Deck Sponsor - \$2,50	0
	First Dakota Title	
	North Dakota Guaranty & Title (Со.
	Quality Title Co.	
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Century 21 Morrison Realty	NDHFA	Starion Financial
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Union	·	
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Ann Andre/Keller Williams	D&W Hagen Homes	MSM Realty, Inc.
Roers Realty	Dakota Community Bank &	North Dakota Guaranty &
BNC National Bank	Trust	Title
Lavata Becker, Oaktree LLP	First Dakota Title	Northland Financial
Realtors®	Brenda Foster & Gayle	Premier Home Mortgage, Inc

Thank you for participating!

RE/MAX World

Headquarters

Jangula, Bianco Realty

Kristi Bohl, Keller Williams

Roers Realty



Calendar of Events

Updated 11/06/14

2014

Mo	Tu	We	Th	Fr	Sa	Su
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For more 2014 Calendars Visit www.wikinewstime.com

<u>2014</u>

Nov 5-10	NAR Convention	New Orleans, LA
Dec 2-3	December Education,	Bismarck, ND
Dec 5	REALTOR® Ring Day	
Dec 10	NDAR BOD & Comm	ittee Mtgs.
		Jamestown, ND

2015

	2010
Jan 6	ND Legislative Session begins
Feb 16-18	NDAR Meetings & Leg Impact Day
Feb 25-26	ND Housing Conference
Mar 13-16	AE Institute, Vancouver, BC
April 15-16	Region 8 Meeting, Sioux Falls, SD
May 11-17	NAR Midyear Mtgs, Washington, DC
Aug 10-11	NAR Leadership Summit, Chicago, IL
Sept 16-18	REALTOR® Convention of the Dakotas,
	Watertown, SD
Nov 11-16	NAR Convention, San Diego, CA

<u>2016</u>

Feb 16-17	ND Housing Conference
Mar 11-14	AE Institute, San Antonio, TX
May 9-14	NAR Midyear Mtgs, Washington, DC
Aug 22-23	NAR Leadership Summit, Chicago, IL
Sept 14-16	REALTOR® Convention of the Dakotas,
	Fargo, ND
Nov 2-7	NAR Convention, Orlando, FL

<u>2017</u>

Feb 6-8	NDAR Meetings & Leg Impact Day
Feb 7-8	ND Housing Conference
Mar 17-20	AE Institute, Denver, CO

NORTH DAKOTA REALTOR®

RPAC Corner



Larry Louser, Preferred Minot Real Estate RPAC Trustee

As our RPAC year comes to a close, we find ND REALTORS® have done well. Every board blew past their per capita goal. This year many members chose Issues vs RPAC (because of Measure 2). We also did well on our percentage of members investing, 64% was achieved-goal was 75%. With a little more work we'll reach 75% next year. NAR is making some changes in RPAC for coming years- I think everyone will like them. More info will be coming out on those changes after New Orleans. Our PAC aids in the election of many candidates on a local level as well as state offices. Let's all work to encourage more REALTORS® to run for office.

To advertise in the **ND REALTOR®** Contact Sarah at 1-800-658-3485 or email: bhgads@bhgnews.com



Omega Tau Rho



Omega Tau Rho recipient Milton Rolle

Since its creation in 1950, the honorary fraternity Omega Tau Rho, represented by the Medallion of Service, is awarded by the State Associations in recognition of a member's various leadership skills. The Medallion of Service is awarded as a token of the high esteem in which inductees are held by their fellow REALTORS® and symbolizes the recognition and appreciation accorded to them for their contributions to the National Association of REALTORS® and its affiliated Institutes, Societies and Councils.

Medallions are awarded to those who have honorably completed their term of office as:

1.An officer or director of the National Association of REALTORS® including members of the Executive Committee; or

2. An elected officer of any Institute, Society or Council, or a governor or director thereof; or

3. A president of a State Association.

Also eligible are staff members of the National Association of REALTORS® with 10 years of service, except the Executive Vice President, Senior Vice Presidents, Comptroller and General Counsel who are eligible after 1 year. Membership was also opened to State REALTORS® of the Year, REALTOR® Emeriti of the National Association, and to Executive Officers of local boards and State Associations with 10 years of service.

Once a medallion is awarded, the recipient is a member for life and cannot receive the award again. This award is truly an honor as it marks exemplary dedication and service by REALTOR® members to their organization.

The 2014 Omega Tau Rho recipient is: Milton Rolle— Emeritus—Brokers 12, Minot

Breidenbach Earns RPAC ND Hall of Fame Status

Scott Breidenbach, senior sales associate with Park Co. REALTORS® Fargo/Moorhead has achieved Hall of Fame Status in the REALTORS® POLITICAL ACTION COMMITTEE (RPAC) North Dakota Hall of Fame.

"It just seems natural to give back to an organization that has been so good to me both personally and professionally. We all must watch out for business especially when it impacts home buyers and sellers."

Breidenbach has 13 years of experience as a real estate agent and has been very active in the professional real estate activities both at the local and state levels including serving as the 2009 President of the Fargo/ Moorhead Association of REALTORS®; as well at the 2013 President of the North Dakota Association of REALTORS®. Scott was nominated for REALTOR® of the year in 2011.

Hall of Fame status requires annual investments to the REALTORS® POLITICAL ACTION COMMITTEE (RPAC) that must result in an aggregate lifetime total of at least \$10,000.

RPAC, the REALTORS® POLITICAL ACTION COMMITTEE, is non-partisan and supports candidates who support the real estate industry.



NDAR CEO Jill Beck & RPAC ND Hall of Fame recipient Scott Breidenbach





Get the REALTOR® Action Center Mobile App!

Where will you be when you get the Call for Action?

You can be anywhere because the new REALTOR® Action Center mobile app contains a host of features to help you VOTE, ACT and INVEST on to go:

Mobile Advocacy: Receive a notification alerting you whenever there is a new Call for Action. The new mobile alert format will make participation a snap. No forms to fill out. Short, fast and easy!

Mobile Investing: Make your annual investment via your phone. Now there is no excuse to invest in RPAC!

Action Profiles: The app contains a summary of your REALTOR® Party engagement. A list of open action items, actions you have already taken, your RPAC investment history, and more.

Advocacy Reports: Track how your state and local associations are doing in terms of their advocacy efforts to help us reach our annual 15% goal.

REALTOR® Party Tracker: Learn how your state and local association is using NAR programs to build political strength in your own backyard. Find out what tools and programs NAR is providing your association and how much money those programs cost.



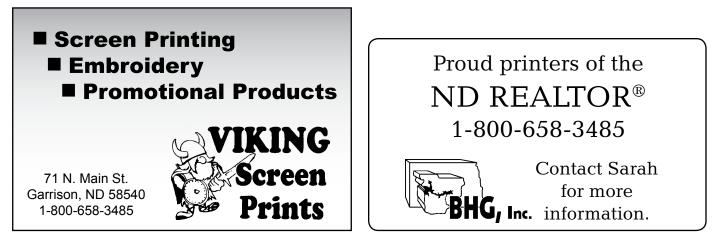
How to get started:

The REALTOR® Action Center mobile app is currently available. Search for "NAR Action Center" in your App Store and download the app today.

After downloading the app, you will be asked to login using the email address and password associated with the REALTOR® Action Center. If you do not know which email address and/or password to use, you can have that information emailed to you immediate by using the Password Recovery form.

When you login, you will be asked if you want to receive notifications from the REALTOR® Action Center. Click "Yes" to receive them. Once you are logged in, click on the button in the upper right corner that looks like three horizontal white lines to navigate the app.

If you experience any problems downloading the app, retrieving your email or password, or logging into the app, send an email to <u>comments@realtoractioncenter</u>. <u>com</u> and a member of the REALTOR® Action Center team will respond.



Ten Realtor® Safety Tips

1. Keep it light

Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights as you go through, and don't lower any shades or draw curtains or blinds.

2. Checking-in

When you have a new client, ask him/her to stop by your office and complete a Prospect Identification Form (Find a copy online at www.REALTOR.org/Safety). Also, photocopy their driver's license and retain this information at your office. Be certain to properly discard this personal information when you no longer need it.

3. Open house:

It ain't over til it's over. Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking doors. Be prepared to defend yourself, if necessary.

4. Pick up some self-defense skills

The best way to find a good self-defense class is to learn what is available, and then make a decision. Many health clubs, martial arts studios and community colleges offer some type of class. You can also ask your peers, friends and family if they have taken a self-defense class that they would recommend.

5. Touch base

Always let someone know where you are going and when you will be back; leave the name and phone number of the client you are meeting and schedule a time for your office to call you to check in.

6. You take the wheel

Whenever possible, take your own car to a showing. When you leave your car, lock it.

7. Don't use the "v word"

When describing a listing, never say that a property is "vacant." This may be an invitation to criminals.

8. Make your clients your "safety partners"

Inform clients who are selling that while you are taking safety precautions, and that you've checked and locked the home before leaving, they should immediately double-check all locks and scout for missing items immediately upon their return, in case you've missed any less-than-obvious means of entry.

9. Wear your Realtor® ID

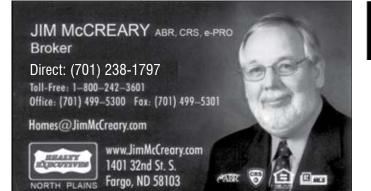
Always wear visible company identification such as a badge. It is also best to drive a vehicle clearly marked with your company name. These will be invaluable for identification if you need to get assistance.

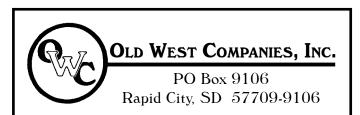
10. Scam alert!

At an open house, be alert to visitors' comings and goings, especially near the end of showing hours. Police have reported groups of criminals that target open houses, showing up en masse near the end of the afternoon. While several "clients" distract the agent, others go through the house and steal anything they can quickly take.

All tips are taken from the National Association of Realtors® Realtor® Safety Resource Kit.

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America's Home Loans	Midcontinent Communications		
BEK Communications	Morton County Title		
Bis Man Development Assoc	MortgageMax, Inc		
Bismarck Mandan Elks Lodge	ND Guaranty & Title		
Bismarck Mandan Home Builders	ND Guaranty & Title (Mandan)		
Bismarck Title Company	ND Housing Finance Agency		
Bismarck Tribune	ND Real Estate Commission		
Blackridge Bank	Northland Financial		
BNC National Bank	Plains Commerce Bank Loan		
Bremer Bank	Prime Property Inspections, LLC		
Capitol City Advertising	Property Research, Inc.		
Capital Credit Union	Quality Title		
Chapman & Chapman P.C.	Railway Credit Union		
Cornerstone Bank	Ramada Hotel Bismarck		
Dakota Awards	Ramkota Hotel		
Dakota Community Bank & Trust	Reiten Television		
Diversified Services Property	Rocky Gordon & Company		
Docustore	Rubicon Mortgage Advisors		
eLending Now	Security First Bank of ND		
First Community Credit Union	Seven Seas Inn		
First Dakota Title	Starion Financial		
Flash Printing	Superior Insurance Agency		
Gate City Bank	US Bank Home Mortgage		
Horizon Financial Bank	Vue Credit Union		
Kary/Ressler Agency	Wells Fargo Home Mortgage		
Insurance Plus			
Kirkwood Bank & Trust			
	kenridge Board		
American Federal Bank	Koziol Insurance & Appraisal		
BW Insurance	Luther's Appraisal Service		
Bell State Bank & Trust	Sandberg Law Office		
Bremer Bank	Smith, Strege & Fredericksen		
City of Wahpeton, Assessor	Stillwell Appraisal Services		
Eagle Appraisal Inc.	TRN Title		
Gate City Bank	Wells Fargo Home Mortgage		
Innovative Abstract & Title	Wilkin County Assessors		
	rea Association		
1st State Bank	Mr. Sandless North Dakota		
Alerus Financial	National Property Inspections		
Bank Forward	Priority Title, LLC		
Blue Cross Blue Sheild	Raymond J German, Ltd.		
Bremer Bank	Reis Law Firm, PC		
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Choice Financial	Steamatic		
CornerStone Mortgage	The Villiage Family Service Center		
First Class Mortgage	United Valley Bank		
Forx Builders	US Bank		
Frandsen Bank & Trust	Vilandre's		
Gate City Bank	Wells Fargo Home Mortgage		
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Fargo Moorhead Area Association

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Lakeland Appraisal Service Mid America Inspection Services National Property Inspections Northern States Inspection Northern Title Co. Northwestern Bank Park Company Mortgage Pillar to Post Home Inspectors Pinnacle Home Inspection Premier Home Inspection Professional Real Estate Consult Ramada Plaza & Suites Ramsey National Bank Rebuilding Together F-M Red River Home Inspectors **RHR** Construction River Cites Home Inspection Schwarz Appraisal Company ServPro of Fargo-Moorhead Showcase Floors Simple Website Creations Starion Financial State Bank of Hawley Stavbridge Suites Stillwell Appraisal Services Superior Insurance Agency, Inc The Best Western Doublewood The Forum Publishing Co. The Private Bank The Real Estate Book The Title Company Tinjum Appraisal Company Town & Country Credit Union Town & Country Realty Tri-State Inspection Union State Bank US Bank Home Mortgage US Title & Closing Services Valley Home Inspection LLC Valley Mortgage Valley Title & Escrow Value It VISIONBank Mortgage & Loan Vision Home Inspectors, LLC Weber Home Inspections, LLC Wells Fargo Home Mortgage Western State Bank

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