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Bismarck, ND 58503-1412

NORTH DAKOTA ASSOCIATION OF REALTORS® ND REALTOR®

Fall Issue

November 2015

ND REALTOR® of the Year Award

At the recent REALTOR® Convention of the Dakotas, Scott Breidenbach, Park Company REALTORS®, Fargo, 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. He was chosen from among 7 candidates nominated by their local Board of REALTORS®.

Scott Breidenbach, a Reynolds, ND native, has a Bachelor of Science degree in Facility Management from North Dakota State University. Since 2001, Scott has been a successful full-time REALTOR® in the Fargo-Moorhead and Minnesota Lakes areas.



Scott Breidenbach
2015 State REALTOR® of the Year

Scott has served as Chair for many local and state committees and served as our 2014 President of NDAR. Outside of real estate Breidenbach is

an active member of Olivet Lutheran Church, the Leaf Lake Association, West Fargo Exchange Club and several other community organizations. In addition, Breidenbach served 20 years in the Air and Army National Guard Service.

Scott lives in West Fargo and is married to Paula Breidenbach and they have two daughters and a son.

The North Dakota Association of REALTORS® consists of approximately 1,685 REALTORS® and 275 Affiliate Members with seven 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 one million members involved in all aspects of the residential and commercial real estate industries.



Bismarck Mandan
Amy Hullet



Badlands
Lorrie Nantt



Grand Forks
Lynda Hartmann



Jamestown
Ray Thielman



Minot
Cheryl Croonquist



Williston
Jill Kjorstad

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President's Message

By Greg Larson , 2015 NDAR President



Here it is, on the back side of my time as your NDAR State President. I'm supposed to write an article about where we've been this year, what we've accomplished, how quickly it's gone and all stuff like that. I wrote that report....and tore it up. I wrote it again....and tore it up again.

My problem is this, every time I sit down to write the report it sounds like something is ending and that just is not the case. The only thing that is coming to an end is my time as President. Everything else...everything that is important is still going. A bunch of good things are just getting started, some other stuff is continuing and some things are being brought to a conclusion. In a word, the North Dakota Association of REALTORS® is moving forward in great shape.

We have a highly effective CEO in Jill Beck and her staff is growing in experience and efficiency. The Board of Directors is engaged and active. Our Executive Committee is top notch. They are truly involved, cooperative and intelligent. They are able to come together and discuss issues openly with no thought of protecting egos. It's a thing of beauty. There are clearly different viewpoints and because of that, when a decision is made it is a good one. I have really enjoyed watching these folks do the job. They are all, Cindy Harvey, Vicki Roller, Lyn Dwyer, Lauri Nantt and Jill Beck, people I respect and consider to be good friends. I have been able to get out of their way and see it happen. The good news is, other than Vicki, they are all together again next year, with the addition of Ben Schroeder, so I can sit back and watch the magic happen again. I'm very confident in the Association leadership for next year and into the future.

About Vicki Roller. I do not think I could have had a better Past President on the Executive Committee. We just had some excellent leadership training at the state level. One of the trainer's talking points was when you become a "dead president" get out of the way and let the new folks work, but be available to help where you are needed. Vicki did just that. She was available to

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2016 Officers Elected



Cindy Harvey
Minot
President



Lyn Dwyer
Fargo
President-Elect



Ben Schroeder
Fargo
Vice President



Lorrie Nantt
Dickinson
Director-at-Large

Congratulations to the 2016 NDAR officers elected during the General Membership/Board of Directors meeting held at the 2015 Convention of the Dakotas, Watertown, SD.

Cindy Harvey, Minot, President

Lyn Dwyer, Fargo, President-Elect
Ben Schroeder, Fargo, Vice President

Also appointed as the NDAR Director-at-Large by 2016 NDAR President Cindy Harvey is Lorrie Nantt, Dickinson.



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me at any time to be a sounding board and advisor. I appreciate her experience and way above-the-bar commitment to the state association. We need more "Vicki's" in our midst.

I am looking forward to seeing all the great things our new President Cindy Harvey and her team are going to do. And hopefully, I can be her "Vicki".

I do appreciate your trust in me to give me this opportunity. I have really enjoyed the journey so far, and like I said, we are moving ahead full steam with the right folks at the right time.

Thanks again

Greg Larson
"dead president"



Shirley Dukart



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Useful TRID Tips & Tricks & FAQs for the REALTOR®

Now that we are well into closing our first real estate transactions regulated by the CFPB's TILA-RESPA Integrated Disclosures (TRID) we thought we would share our early experiences, tips and tricks with the professionals that make it all happen. Hopefully these will assist in ensuring your clients have a positive experience in the home buying process.

From our initial experience we are working with lenders much earlier than ever before on closing figures, generally 7-10 days before the closing. It is important that the lender and title company receive changes and addendums right away because of how early we are finalizing numbers for the Closing Disclosure Form in order to meet strict early delivery requirements.

Will the REALTOR® see the Closing Disclosure Form (CD) prior to the closing?

It is likely you may not see this form ahead of closing. The CD primarily contains loan information the borrower received before TRID took effect through the GFE and TIL. The form is almost always provided to the borrower by the lender and it is focused on loan product information and costs. The challenge for the industry is that the CD also includes real estate closing information normally found on the HUD-1.

You can help by being available and ready to assist the lender in certain circumstances to get the borrower to acknowledge receipt of the Closing Disclosure Form. The new rule contains strict delivery timelines and a 3 day review period for borrower prior to the closing. Being available to assist will avoid closings being delayed by a day or more.

Will we still receive a HUD-1?

You will receive an ALTA Settlement Statement or similar form with the real estate transaction information including all receipts and disbursements. The HUD-1 is not allowed to be used in a TRID regulated transaction. Your review of this form is very important to us especially involving seller credits, a change in commission, verification of the earnest money, verification of purchase price etc.

Since the borrower received the CD early can they sign prior to the closing date?

Many lenders will use the date the promissory note is signed as

the date of closing which triggers the timing of the mandatory three business day rule for delivery and review of the CD. Permitting an early signing may jeopardize compliance with the rule and your closing.

Are Powers of Attorney and remote out of town closings still an option?

In most instances yes, with the caveat that it depends and it's up to the lender. Some loan products have strict rules pertaining to POAs. It is extremely important to inform the lender and the title company if either of these options are needed. Additional preparation will be needed earlier in the process.

When should we do the walk through of the home?

It is recommended that the walk through occur 7-10 days before closing and if needed a final walk through before closing. This will assist in dealing with unforeseen changes and seller credits early so that the CD is as accurate as possible and ready for delivery.

What is going on with the Title Insurance lines?

The CFPB got title insurance wrong in 43 states and requires us to incorrectly disclose the Lender's and Owner's Title Policies on the CD. The way the information will be disclosed on the CD is different than the actual rates of the policies, however, the total cost is the same. The difference will be explained at the closing table.

TRID TIPS continued to page 19



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Chips From The Board

Grand Forks Area Association of REALTORS®

The market in Grand Forks is very active. The inventory is up slightly but it is still an issue. Sales have been brisk with no sign of slowing down. 2015 units sold as of November 1 are up 5%, sales volume is up by 10%, average sold price has jumped by 6%, while year to date sales volume is up by 8%, but days on market has increased slightly as compared to the same time frame of 2014.

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.

Our annual Adopt-a-Family program is gearing up now as well. 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 4 REALTOR® Ring Day.

At our October General Membership meeting we honored our newest Life Membership members, Elsie Johnson and Jerry Youngberg.

John Colter,
Association Executive

Jamestown BOARD OF REALTORS®

The Jamestown Board of REALTORS® has been busy this fall. A new AE has been hired, Traci Redlin. She also works at Agri-Cover in Sales and Marketing, is married to Doug who owns a cattle ranch and has three adult sons.

We continue to have monthly lunches with guest speakers. In August we heard from Katie Andersen who is the Mayor of Jamestown. She spoke to us about upcoming projects and developments. The housing market continues to be strong in our area and everyone is

excited having the new Menards open. In September we heard from Casey Henderson from Dacotah Bank about the banking industry in Jamestown and surrounding areas.

The Board has adopted new forms which will make things easier and more efficient. We also have a new digital signature program is being implemented for all agents.

JBOR has elected new officers for 2016, they are: Kristine Sagaser – President, Vice President – Diane Loper, and Secretary – Crystal Lytle. We are still in search of a Vice President.

Traci Redlin
Association Executive, JBOR

Williston BOARD OF REALTORS®

Our board and members worked hard to meet the core standards and maintain our charter. Thank you to Daryl Braham who helped facilitate the process and to the ND Association for agreeing to management services for 2 years to get us moving forward. We are excited to move forward and bring some change and excitement to our board. We have done a bylaws overhaul this summer and are working towards more plus some policy and procedures.

Congratulations to Jill Kjorstad for being selected as REALTOR® of the Year for the Williston Board of REALTORS®!

The Annual Don Bintliff REALTORS® Golf Tournament was held late summer in Williston. We had a great turnout and also held a fund-raiser for a local child with great medical needs. For a small board we were very pleased to be able to raise over \$8000 to donate to this cause.

The board held their election of executive board officers and the following were elected: Vice President - Mitzi Bestall, Secretary/Treasurer- Heather Kitzman, Director - Sarah Schroeder. In addition to these offices, Jill Kjorstad will serve as President and Kassie Gorder as Immediate Past President.

This was also the first year we have sent the President Elect to the NAR Leadership Summit in August. We were very pleased that Jill Kjorstad was able to attend and look forward to have her share what she learned.

Our Annual Christmas Party is planned and once again will be a fun night.

Kassie Gorder
President, WBOR

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***Chips** continued from page 5*

Badlands

BOARD OF REALTORS®

We have been blessed with beautiful fall weather this year which leads to easier showings without the messy rain or snow.



The board office has moved just down the hall to a larger suite with space for committee meetings at our new (used) conference table, sold to us at an extremely good discount by long-time REALTOR® Duane Schwab. We negotiated a great rental price with our Landlord, Neal Messer, REALTOR®. The office also has adequate space for supplies and resources, plus ample office work space. You are all welcome to stop in anytime!

Several of us attended the great Convention in Watertown in September, then the Leadership Training in Bismarck in October. The trainer Adorna Carroll, DSA was outstanding and we learned so much from her. It is always good to see people from around our state at these events.

Last minute classes were taken in Bismarck and on line for our REALTORS® to be ready for our new deadline.

Dickinson City Administrator Shawn Kessel spoke at our last General Membership meeting and provided an update on city issues, which everyone appreciated.

Have a wonderful holiday season everyone!

Barb Lupo,
Association Executive

Bismarck-Mandan

BOARD OF REALTORS®

Volunteers representing our association were hard at work on August 12 during the United Way Day of Caring. The project involved preparing books for the new Liberty Elementary School library. Other volunteers helped with a variety of outdoor projects as well.

The annual election took place in August, and new directors are Karin Haskell and Terri Benson-Holmstrom. Officers for 2016 will be Amy Hullet, President; Tricia Schlosser, President-elect; Mary Shelkey-Miller, Vice President; and Kristin Oban will serve as Past President. Elected to the at-large NDAR Director seat is Judy Maslowski. The awards committee announced it selected Amy Hullet to represent us in the NDAR ROTY Competition.

The annual Inaugural Celebration and Awards Ceremony is set for November 19 with a theme of "Black and Bling". Officers and Directors will be installed and award winners will be announced.

The Professional Standards and Grievance Committees are pursuing the implementation of a Citation Policy. A sub-committee is recommending the Articles of the Code and fine schedule that will be applied to the new policy.

The CRS 200 Business Planning and Marketing course was held on October 6 & 7. Twenty three members attended the course taught by Chandra Hall.

We hosted Appraisal Board member Dave Lanpher at a meeting with our Board of Directors to discuss the role of the Appraisal Board. It proved to be a beneficial educational session of information sharing.

With increases in the inventory of listed properties, the Board purchased additional Supra lockboxes to help alleviate the tight lockbox supply.

So far this year, our association has added 31 new REALTORS® and added 5 firms to the MLS (3 real estate companies, 2 appraiser firms).

The market is steady with an increase of about 4% in average sale price for residential properties and a 12% drop in days on market over last year at this time.

Members of the Board of Directors attended the NDAR Leadership training with Adorna Carrol in October in Bismarck.

Nancy Deichert,
Association Executive

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Fargo-Moorhead Area ASSOCIATION OF REALTORS®

FMAAR is excited to share that we already have over 100 people signed up to attend the 2016 REALTOR® Convention of the Dakotas which will be held in Fargo next September. We are pleased to be bringing in Mark Given and David Knox for Continuing Education and our own, Daryl Braham, will be presenting Code of Ethics. Entertainment includes "Deuces Wild" dueling pianos, Comedian Russ Stolnack and live music with "32 Below". Check out our website, fmrealtor.com, for more information. Discounted registration price is available through December 31 so make sure to get signed up! Special thanks to Committee members Jodi Tollefson and Melissa Mozley for all their hard work with the design and promotion at this year's convention in Watertown, SD.

Congratulations to Ben Schroeder and Lyn Dwyer on their elections to the NDAR Board of Directors Leadership Team. Ben and Lyn were recently installed as officers of the State Association.



A huge congratulations to Scott Breidenbach, NDAR's and FMAAR's REALTOR® of the Year! Scott is pictured in the photo, with his Father, Ray.

Committees and Staff are busy making plans for fall and winter events. General Membership meetings are starting back up again and we are busy planning for REALTOR® Ring Day and the Holiday Party and RPAC Silent Auction. This year's Holiday Party entertainment will be Six Appeal, an acapella/comedy group. The RPAC Committee is also trying something new this year, in addition to our traditional Silent Auction, we will have a few Live Auction items. Special thanks to Shane Cullen for volunteering to auctioneer.

Marti Kaiser,
Executive Vice President

Minot BOARD OF REALTORS®

Through the end of September, we were about 11% down for the number of residential sales. The average sales price is down about 1%. The number of single family homes sold in Minot as of end of September was 549 with an average sales price of \$231,734.

Our RPAC Outhouse Fundraiser continues to progress. We have had the outhouse placed at several locations since we started in August. Each recipient has to pay to get the house off of their yard and has the privilege to name the next recipient.



At our September meeting we had Minot's Mayor, Chuck Barney, speak on the HUD Resiliency Program in which Minot is a contestant. Minot has advanced to Phase 2 of 3 and will be in Washington DC to present the community needs and, hopefully, acquire funding. In honor of REALTOR® Safety Month, Cindy Harvey showed the video from Beverly Carter's son.

We continue to encourage all members of the Board to be on the lookout for a home that is nicely decorated for fall and take pictures so a winner can be selected for "Yard of the Month" for November.

On Oct 14 the Technology Committee arranged with Home Depot to conduct a class on Smart Home Technology, utilizing our phones to control different systems within our homes.

Our October monthly Board meeting had the City Engineer, Lance Meyer, speak to us about Floodplains. We also had our Office Elections for 2016. President, Brad Livesay; President Elect, Sue Heth; and Vice President/Secretary, Shari Anhorn.

As of the end of the October meeting we are proud to announce that we have met and exceeded our RPAC goal!!!!

SPECIAL NOTE: The Minot Board of REALTORS® lost a dear long time member of our Board. Larry Sundbakken suddenly died on Friday, October 16, 2015 in a Rapid City Hospital. He was on a short vacation in Deadwood, SD. His funeral took place at Zion Lutheran Church Minot on Thursday October 22, 2015.

Joyce Kuntz
President, MBOR

Did You Know?

By Jill Beck



Jill Beck,
NDAR CEO

NAR Annual Convention and Expo Update

NAR Annual Convention and Expo was held in sunny San Diego last week and we had about 70 members attending governance meetings and education classes. While the sun was shining we did experience some rain and winds similar to what we get here and at 60 degrees the locals were all bundled up. Below are some highlights from these meetings and I strongly encourage you to consider attending next November in Orlando. We will keep you posted when registration opens and who the speakers and entertainment will be.

One of the points of the conference that will stand out for me (and not due to the education but to the true meaning of compassion in our industry) was at the General Session when they announced that there were members from 161 countries in attendance and each country was announced and had a member carry a flag onto the stage. This was the day after the terrorist attacks in France and when their flag bearer came onto the stage they were greeted with an extended standing ovation for what they were dealing with. It was very heartwarming and true statement to what the REALTOR® family is all about - support and solidarity. There were many with tears streaming down their faces as NAR leadership came out and gave him hugs.

Other highlights were seeing our members involved and getting recognition they deserve:

***Daryl Braham** was recognized and on the stage at the Inaugural for 2016 NAR President Tom Salomone from Florida as he will be part of the extended leadership team.

***Scott Breidenbach** was recognized as the NDAR REALTOR® of the Year at the General Session and on stage with 50 other recipients from around the country and territories.

***Dewey Uhlir** was running for 2018 Region 8 Regional Vice President in a contested race and came out ahead.

*And last, but not least, **Jason Carrier**, was selected as one of eight finalist for the "REALTORS® Got Talent" session just prior to the John Legend concert. Despite making a run to the clinic the day prior due to throat issues he made us all proud with his singing in true North Dakota cowboy way. While several contestants had that fear in their eyes performing before this size crowd Jason seemed at ease and did awesome.

Congratulations to each of these gentlemen and it is fun to watch and see our members from little bitty North Dakota truly shine.

Now into the governance and meeting updates:

The NAR Board of Directors approved a partnership between NAR and zipLogix® to provide a national forms and transaction management benefit to all NAR members. This action was one of many steps NAR is taking to keep the REALTOR® the center of the transaction.

The new zipLogix® benefit means members will get free access to various forms libraries of zipForm Plus®, as well as zipTMS, the company's transaction management system with unlimited document storage. We will keep you posted as this moves forward and more information is available.

Also at the meeting, the board heard reports on a number of NAR initiatives—including advocacy successes in 2015. A recent Call for Action on guarantee fees was the most successful CFA in NAR's history, with almost 19 percent of members nationwide responding. The CFA is still in effect and asks members of Congress not to use funds generated from the guarantee fees to fund federal initiatives that aren't related to housing. Fannie Mae and Freddie Mac use the fees to manage their home mortgage credit risk. And Kit Hale, REALTOR® Party Fundraising Liaison, reported that more than 30 percent of NAR members had contributed to RPAC, which raised \$30 million in 2015, 10 percent more than in 2014.

Consumer Advertising Campaign

The board heard a report about the new "Get REALTOR®" advertising campaign. The millennial-focused campaign is currently in production. A social media campaign was kicked off at the San Diego meetings, and television spots will begin airing in February 2016. The agency selected, Arnold Worldwide, is very well known in the industry and true kudos to NAR for picking a high ranked agency to get our message across "Use a REALTOR®". They are the master mind behind the

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Progressive commercials with Flo, Jack Daniels and Carnival Cruise line. The commercials are aimed at the YPN and millennials as they are the largest segment of our population buying homes currently.

Advocacy

The board heard a report that NAR has designated \$2.8 million to an online public issue ad campaign to support 38 members of Congress who have supported NAR's priorities on federal issues. Most of these members face competitive primary or general election contests in 2016.

In addition, NAR has provided \$450,000 in grants to three REALTOR® associations for political advocacy activities. The grants include a \$200,000 grant for the San Francisco Association of REALTORS® to support its campaign to defeat a proposed moratorium on market-rate housing development.

RPR®

The board heard a report from Dale Ross, CEO of REALTORS® Property Resource® (RPR®), on its new partnership with UpStreamRE to create a single platform for uploading and managing listing data. The platform is under development and will undergo testing next year in selected markets.

.REALTOR

Bob Goldberg, president and CEO of the REALTORS® Information Network and a senior vice president for NAR, reported that the .REALTOR top-level domain (TLD) is one of the ten fastest-growing TLDs in the history of the Internet. NAR will launch the .realestate TLD in 2016.

realtor.com®

Move Inc., which operates realtor.com®, plans to put advertising support behind its new RealRatings service in the first quarter of 2016, Move Executive Vice President Luke Glass reported. Glass said realtor.com® traffic is at record levels and that videos with ad spokesperson and actress Elizabeth Banks, intended to generate engagement with the site, have proven very popular with viewers.

Flood insurance

The board voted to support the development by Congress of a private market for flood insurance as an option for home owners who lack access to affordable coverage under the National Flood Insurance Program (NFIP). NAR will also support reauthorizing, building on, and improving the government-run program, not phasing out or replacing it. Flood insurance is required for a federally related mortgage in 20,000 communities nationwide, and while the private flood insurance market is growing, the NFIP is the only alternative for most of these communities. Congress will consider reauthorizing the NFIP next year and has until Sept. 30, 2017, to do so.

Military housing support

The board approved a resolution in support of a Federal Basic Allowance for Housing that aims to ensure that members of the military who do not live on military facilities receive a fair amount of money to cover their housing expenses. The resolution positions NAR to engage in discussions about the importance of the housing allowance system as some lawmakers consider changing the system to save money.

Digital Millennium Copyright Act

The board adopted a policy statement that underscores the importance of complying with the safe harbor provisions of the Digital Millennium Copyright Act to protect REALTORS® and MLSs from copyright infringement liability.

Professional standards

Directors voted to simplify the requirements for disclosing the name of a REALTORS® firm in print and online advertising. Members may now comply with the requirements either in the advertisement itself or, in the case of online ads, via a link to a display with the required disclosures. The changes are intended to ensure uniform and consistent interpretation of the requirements and promote compliance with them. This will be compared to what our state law is on advertising.

The board also made changes to the scope and authority of the Grievance Committee when reviewing ethics complaints and arbitration requests. Among the changes:

- The Code of Ethics and Arbitration manual now requires the committee to review a complaint within 45 days of receiving it. Previously, the manual required the committee to review complaints in a timely fashion, but did not specify what that meant.
- Complainants are not required to prove their case when initially filing an arbitration request.
- An arbitration request may not be dismissed for lack of evidence if the arbitration request is otherwise arbitral, filed in a timely manner, and meets the criteria described in the manual.

MLS rules

The board voted to require MLSs to provide non-confidential pending sale listing data in feeds for display at the discretion of MLS participants. Going forward, NAR will also authorize MLSs to sanction nonmember participants involved in an arbitration who fail to pay an award to the prevailing party or parties, or deposit a like amount with the association. This ensures consistency with similar requirements for REALTORS®

Legal assistance

The board approved \$282,000 in legal assistance in two cases. One case involves enforcing association arbitration awards, while the other concerns the protection of MLS listing data.

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NORTH DAKOTA REALTOR®

Badlands Board

1st Look Inspection
American Bank Center
Angel Oak Home Loans, LLC
BW Insurance
Choice Financial Group
Consolidated
Cornerstone Mortgage
Dacotah Bank
Dakota Community Bank
Dakota West Inspection Service
Dickinson Press
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Ebeltoft Sickler Lawyers
ENG Lending
First Dakota Title
Floor to Ceiling Carpet One
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Stark Development Corporation
Wells Fargo Home Mortgage
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Minot Board

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Bertsch Home Inspection
Bremer Bank
Central Home Inspections
City Assessors Office
Clean Tech
Dacotah Bank
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Elite Property Inspection
Farmers Union Insurance
First International Bank
First Western Bank
Gate City Bank
Grand Hotel
Midcontinent Cable
North Dakota Guaranty & Title
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TRN Abstract
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(Paid members as of 11/04/15)

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Bismarck Mandan Board

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American Bank Center	Lady J's Catering
America's Home Loans	Mahlum Goodhart, PC
Baymont Inn	Meridian Land Surveys
BEK Communications	Midcontinent Communications
Bis Man Development Assoc	ND Guaranty & Title
Bismarck Mandan Elks Lodge	ND Guaranty & Title (Mandan)
Bismarck Mandan Home Builders	ND Housing Finance Agency
Bismarck Title Company	ND Real Estate Commission
Bismarck Tribune	Northland Financial
BlackRidge Bank	Plains Commerce Bank Loan
BNC National Bank	Prime Property Inspections, LLC
Bremer Bank	Professional Property Inspection
Capitol City Advertising	Property Research, Inc.
Capital Credit Union	Quality Title
Chapman & Chapman P.C.	Queen of Klean
Cornerstone Bank	Railway Credit Union
Dakota Awards	Ramada Hotel Bismarck
Dakota Community Bank & Trust	Ramkota Hotel
eLending Now	Reiten Television
First Community Credit Union	Rocky Gordon & Company
First Dakota Title	Rubicon Mortgage Advisors
First International Bank & Trust	Security First Bank of ND
Flash Printing	Starion Financial
FM Mortgage Corp	State Farm Insurance
Gate City Bank	Superior Insurance Agency
Horizon Financial Bank	US Bank Home Mortgage
Kary/Ressler Agency	Vue Credit Union
Insurance Plus	Wells Fargo Home Mortgage

Williston Board

American Evaluation Group	Premier Home Mortgage
American State Bank	Roosevelt RE Co, LLC
Appraisal Services	Schau Appraisals
Dakota Appraisal & Consulting	Seitz Appraisal Service
Farm Credit Services	TeSoro Appraisal Service
First National Bank	Thelen Appraisal
First International Bank	Western Coop Credit Union
Gate City Bank	Williams County Abstract
Hanson Appraisal Company	Williams County Tax Director
ND Guaranty & Title	Wick Communications
Perry Appraisals	

Grand Forks Area Association

4 Corners Home Inspections	Gate City Bank
1st State Bank	Grand Forks Abstract
Alerus Financial	Grand Forks City Assessor
American Federal Bank	Grant H Shaft, PLLC
Bank Forward	In-Depth Inspections
Blue Cross Blue Shield	National Property Inspections
Bremer Bank	Priority Title
Choice Financial	Reis Law Firm, PC
Citizens Community Credit Union	Rent-A-Home
Cornerstone Mortgage	Rubicon Mortgage Advisors, LLC
Country Financial	Steamatic
Eickhof Development Group	United Valley Bank
Farmers Union Insurance	US Bank
First Class Mortgage	Vilandre's
Forx Builders	Wells Fargo Home Mortgage
Frandsen Bank & Trust	Wintrus Mortgage

Fargo Moorhead Area Association

20/20 Home Inspection	Larson Home Inspection, LLC
A+ Nordic Home Inspection	Luther's Appraisal Service
Accent Kitchen & Bath	Memories Forever Photography
Alerus Financial	Midcontinent Communications
American Federal Bank	Mid America Inspection Services
A-Team Inspections, LLC	National Property Inspections
Avalon Event Center	Northern States Inspection
Bank of the West	Northern Title Co.
Baymont Inn & Suites	Northwestern Bank
Bell State Bank & Trust	OnPoint Insurance Services
Beutler Home Inspection	Park Company Mortgage
BlackRidge Bank	Pillar to Post Home Inspectors
Border Appraisals	Professional Real Estate Consult
Bremer Bank	Radisson Hotel Fargo
Cambria Suites	Rainbow Internat'l Restoration
Capital Credit Union	Ramada Plaza & Suites
Cass-Clay Appraisals, Inc	Ramsey National Bank
Cass County Abstract	Rebuilding Together F-M
Cass County Director	Red River Home Inspectors
Cass County Electric	Regency Title, Inc.
Central Minnesota Credit Union	River Cites Home Inspection
Change is Good	RTM Group
Choice Financial Group	Rebuilding Together F-M
City of Barnesville	Rubicon Mortgage Advisors
City of Fargo	Sandberg Law Office
City of Moorhead	Schwarz Appraisal Company
City of Wahpeton, Assessor	ServPro of Fargo-Moorhead
City of West Fargo	Simple Website Creations
Clay County Abstract Company	Smith, Stregre & Fredericksen
Colin Solum, Appraiser	Starion Financial
Compass Land Consultants, Inc	Staybridge Suites
Cornerstone Bank	Stillwell Appraisal Service
Design Direction	Superior Insurance Agency, Inc
DJ Colter Agency, Inc	The Forum Publishing Co.
DJ's Home Inspection, Inc	The Real Estate Book
Dookie Scoop Pet Waste Removal	The Title Company
Eid-Co Buildings, Inc.	Tinjum Appraisal Company
Fiebigler, Swanson, West	Town & Country Credit Union
Financial Business Systems	Tri-State Inspection
First Class Mortgage	TRN Abstract & Title
First Community Credit Union	Union State Bank
First International Bank	US Bank Home Mortgage
First Mortgage Service, Inc	US Title & Closing Services
F-M Mortgage Corporation	Valley Home Inspection LLC
Foto Art & Design	Valley Mortgage
Gate City Bank	Valley Premier Bank
Great North Insurance Service	Value It
Harwood State Bank	VISIONBank Mortgage & Loan
Heritage Homes	Vision Home Inspectors, LLC
Hilton Garden Inn	Weber Home Inspections, LLC
Homeowners Financial Group	Wells Fargo Home Mortgage
Homewood Suites by Hilton	Western State Bank
Huss Appraisal, Inc.	Wilkin County Assessors Office
Innovative Abstract & Title	Wold Johnson P.C.
Insight Home Inspection	
Integrity 1st Insurance	
Jordahl Custom Homes, Inc	
Lakeland Appraisal Service	

Jamestown Board

Bank Forward	Jamestown/Stutsman Dev Corp
Dakota Appraisal & Consulting, LTD	Jamestown Sun
First Choice Home Inspections	Stutsman County Abstract
First Community Credit Union	Unison
Gate City Federal Savings Bank	



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Realtor/Broker, ABR, CRB, CRS, GRI

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Convention of the Dakotas a Success!

Along with our friends and neighbors from the South Dakota Association of REALTORS® over 412 REALTORS®, spouses, affiliates and exhibitors took time from their busy schedules to attend the 2015 Convention of the Dakotas in Watertown, SD. The Northeast Board of REALTORS® members and staff were excellent hosts and put on a wonderful convention at the Watertown Events Center and Ramkota that was full of networking opportunities, top-notch education, and a ton of entertainment. The weather was great for the golf event (and the wasps enjoyed it also) on Wednesday, the course was beautiful and everyone had a great time.

Convention Highlights:

Board of Directors Meeting

A resolution was approved as a thank you to the NE Board of Realtors and SDAR for hosting a fine convention. Region 8 RVP Jeff Nelson gave an update on NAR, federal legislation and policy, and answered any questions or concerns. A budget for 2016 was also approved and a presentation by Realtor.com was made.

Election of 2016 Officers and Installation

President – **Cindy Harvey**, Elite Real Estate, Minot; President Elect – **Lyn Dwyer**, Nancy Kelly Realty, Fargo; Vice President – **Ben Schroeder**, Park Company, Fargo and Director at Large (appointed by President) – **Lorrie Nantt**, Re/Max Integrity Realty, Dickinson.

State REALTOR® of the Year: Scott Breidenbach, Park Co., REALTORS®, Fargo

Dakotas CRS Chapter Officers 2016:

Chair – Bud Hanna, Re/Max in the Hills, Spearfish, SD; Finance Leader/Vice Chair, – **Sharon Lunski**, RE/MAX Grand, Grand Forks, ND; Education Chair – Charlie Larkin, Diversified Real Estate, LLC, Watertown; Membership Chair – Cathy Ogdie, Ogdie Realty, Sioux Falls and Immediate Past Chair – **Diane Duchscher**, Home and Land Company, Dickinson.



2015 State ROTY Nominees: Lorrie Nantt, Amy Hullet, Scott Breidenbach, Lynda Hartmann, Ray Thielman, Cheryl Croonquist, and Jill Kjorstad.



2015 Omega Tau Rho recipients present at the convention to receive their awards were Diane Duchscher, Ryan Krogman, Al Jaeger, and Greg Larson.

Omega Tau Rho Awards: For 2014 REALTOR® of the Year and Dakota CRS President, **Diane Duchscher**, Home and Land Company, Dickinson; 2015 NDAR President – **Greg Larson**, C21 Morrison Realty, Bismarck and for over 40 years of continued membership in all three levels of the REALTOR® family-local, state, and national – **Neil Graf**, Advantage Inc. REALTORS®, Al Jaeger, Alvin A Jaeger Company, **Mark Nelson**, Town & Country Realty, **Vernon Pederson**, RE Services all from Fargo and **Norm Streifel**, Streifel & Associates, Williston.

Charities Fundraising Efforts:

Spare Key was once again the charity that was focused on at the convention. In the end it is expected to be able to count nearly \$14,000 in total revenue from their time in Watertown. This includes what was raised at their booth as well as the lunch and a matching donation from the Richard M. Schulze Family Foundation.



Happy Convention goes Jill Kjorstad & Kassie Gorder.

The Dakotas CRS Chapter also participated in fundraising for the TAPS (Tragedy Assistance Program for Survivors) and are happy to report roughly \$2,627 was raised with donations still coming in.

Congratulations to All!!

For photos of the convention, check out our facebook page at www.facebook.com/NorthDakotaRealtors

Did You Know continued from page 9

NAR Annual Convention & Expo

The board also recognized Clifford Niersbach, NAR associate general counsel for Board Policy & Programs and former staff executive of the Multiple Listing Issues and Policies Committee and the Professional Standards Committee. Niersbach was cited for his contributions to the evolution of MLS as a tool for cooperation among REALTORS®, and for keeping the REALTOR® Code of Ethics relevant as the real estate industry has evolved. Cliff has become a dear friend to many staff and members in North Dakota and we also thank him for his service and support.

NAR Board of Directors also approved two NDAR as REALTOR® Emeritus for their years of service and

involvement either at the local, state or national level and for being members for over 40 years. Congratulations to **Jim Hoppe**, Bismarck and Roger **Cymbaluk**, Williston.

Thank you to the leadership of NDAR and the local boards for attending the meetings on your association/boards behalf and also to the staff. It is a busy week going from morning to night but while the meetings keep us hopping I think everyone had a bit of fun as well at the Inaugural, ND night out for dinner, RPAC Major Investor event on the USS Midway and of course the celebrity concert with John Legend. Thank you to all who attended the great education sessions, hope you got some new ideas to come back and implement.



Mary Shelkey Miller hard at work at the Habitat for Humanity 2015 Volunteer Build while attending the Convention in San Diego.



Jason Carrier performs as one of eight finalists for the REALTORS® Got Talent contest.



Dewey Uhlir won a contested race for 2018 Region 8 Regional Vice President.

Scott Breidenbach is recognized as NDAR REALTOR® of the Year at the General Session with 50 other recipients from around the country and territories.



Daryl Braham (left) with daughter Kiarra and other NAR Extended Leadership Team members.

NDAR Members Appointed to NAR Committees

Twenty (20) members of the North Dakota Association of REALTORS® (NDAR) were appointed late last month, to committees at the National Association of REALTORS® filling 32 committee spots. They are as follows:

- *Joshua Boschee, Fargo, Housing Opportunity Committee
- *Daryl Braham, Fargo, Board of Directors, Executive Committee, Multiple Listing Issues and Policies Committee, Professional Standards Committee and REALTOR® Party Director
- *Scott Breidenbach, Fargo, RPAC Participation Council
- *Tate Cymbaluk, Williston, RPAC Major Investor Council
- *Lyn Dwyer, Fargo, Professional Standards Committee
- *Barb Grande, Fargo, Broker Involvement Council
- *Cindy Harvey, Board of Directors and Risk Management Committee
- *Dave Lanpher, Fargo, Real Property Valuation Committee
- *Greg Larson, Bismarck, Insurance Committee
- *Larry Louser, Minot, Realtor® Party Member Involvement Committee
- *Scott Louser, Minot, Insurance Committee, RPAC Fundraising Forum, RPAC Trustees Fundraising Committee, and Strategic Thinking Advisory Committee
- *Lorrie Nantt, Badlands, Professional Development Committee
- *Vicki Roller, Bismarck, Membership Policy and Board Jurisdiction Committee
- *Ben Schroeder, Fargo, Data Strategies Committee
- *Mary Splichal, Bismarck, Consumer Communications Committee
- *Dewey Uhler, Fargo, Board of Directors and Strategic Thinking Advisory Committee

- *Jerry Youngberg, Grand Forks, Global Business and Alliances Committee, Public Policy Coordinating Committee, and Risk Management Committee

In addition to these members the following local board and state association staff will also be serving:

- *Nancy Deichert, Bismarck, Multiple Listing Issues and Policies Committee
- *Nancy R Willis, NDAR, State and Local Issues Policy Committee
- *Jill Beck, NDAR, Board of Directors, Meeting and Conference Committee and RPAC Major Investor Council

As noted above, REALTOR® Daryl Braham was selected by NAR's 2016 President, Tom Salomone, to serve as a 2016 REALTOR® Party Director. In this role, Braham is responsible to oversee all activities of the REALTOR® Party programs including all committees and liaisons that fall under RPAC, Housing grants, Trustees, Fundraising, MI programs, etc.

Congrats to all of you and we are proud of each of you!



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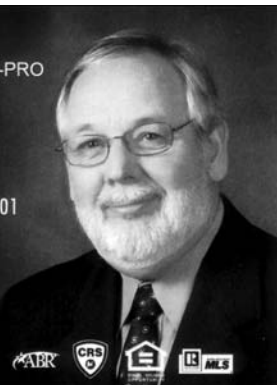
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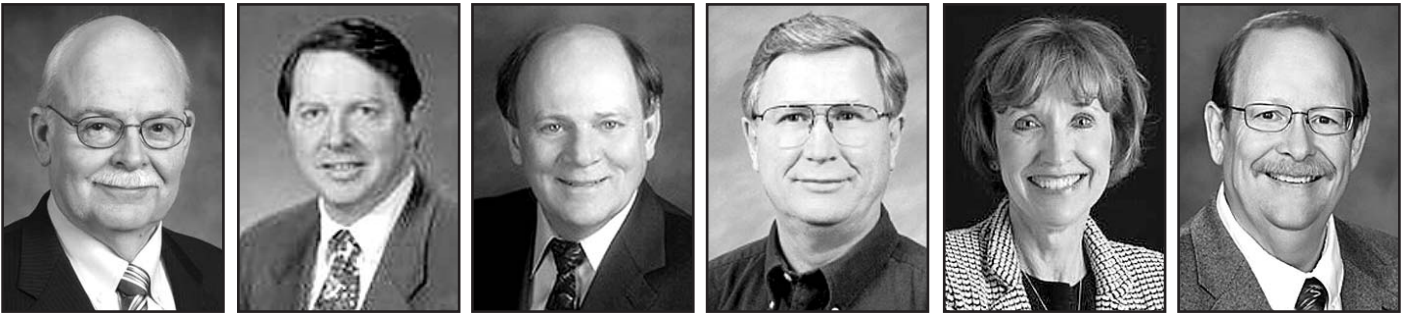
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Omega Tau Rho recipients Al Jaeger, Mark Nelson, Neil Graf, Norman Streifel, Diane Duchscher, & Greg Larson, (Not pictured Vernon Pederson)

Omega Tau Rho

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 2015 Omega Tau Rho recipients are:

Al Jaeger—Emeritus—Alvin A Jaeger, Fargo
Mark Nelson—Emeritus—Town & Country Realty, Fargo
Neil Graf—Emeritus—Advantage Inc. REALTORS®, Fargo
Vernon Pederson—Emeritus—Real Estate Services, Inc. Fargo (photo not available)
Norman Streifel—Emeritus—Streifel & Associates, Williston
Diane Duchscher—2015 Dakotas CRS President & 2014 State ROTY—Home & Land Company, Dickinson
Greg Larson—2015 NDAR President—Century 21 Morrison, Bismarck Mandan

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Your support is greatly appreciated in my candidacy for 2018 Region 8 Vice President!

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Government Affairs Update

2015-2016 Interim Studies in Full Swing

Government Affairs Update
Nancy R. Willis, GAD

Following is a summary of activities of Legislative Interim Committees we are following. Water issues continue to be huge in our state, not just in Fargo, but statewide.

Agriculture and Natural Resources Committee

This committee will be studying the Century Code to eliminate agriculture-related provisions that are irrelevant, duplicative, need clarification or should be re-arranged for clarification. The committee has not met. The first meeting is on Thursday, December 3, 2015, in the Harvest Room at the Capitol.

Energy Development and Transmission Committee

Our interest in this committee is the study of the oil and gas tax revenue allocation formula. This committee has met four times in July, September and October. The committee has reviewed a summary of oil tax rates and oil revenue allocation formulas and has heard from the Depts. of Transportation, Mineral Resources and Health (Environmental Health Section) regarding oil activities.

The committee also has heard updates from representatives from Williston and Watford City and from Williams and McKenzie Counties on the projects for which they are using "surge funding" and the status of debt despite additional assistance. Representatives from townships, law enforcement, health care, energy, fire, schools, corrections and social services also have testified to the increasing needs for energy and utility transmission, addiction counseling, mental health services, general health services and for language and cultural interpretation services. Human trafficking continues to be a problem and crime rates remain higher than North Dakotans are used to. The committee has been told that although rents have stabilized, they still have not dropped and that affordable housing continues to be a barrier to recruiting and retaining employees.

Building permits remain high, but are mostly for new construction, not renovation.

Economic Impact Committee

Our interest in this committee is the on-call excavation study and the provision of natural gas service to underserved communities. The committee met in September and reviewed a background memorandum about the one-call excavation notice system and how it works. After the first two locates, the excavator is responsible for "reasonable" costs, which include time and mileage. If an excavator knowingly causes damage to an underground facility and does not immediately notify the operator or backfills without authorization, the excavator is guilty of a Class A misdemeanor. Excavators also can be assessed civil penalties of a fine up to \$25,000. A number of interested groups have asked for the following changes to the system:

- Creation of survey tickets via electronic data sharing, instead of physical marking where no excavation will take place
- Expanding the window of time if physical marking for a survey ticket is necessary – many of these are large and cannot be completed within 48 hours
- Requiring white lining on projects to clearly define the excavation
- Ensuring enforcement mechanisms are added for immediate intervention when there are violations of the law or imminent safety issues
- Providing seats on the ND One Call Board especially for representatives of oil and gas gathering and transmission pipelines
- Establishing a minimum fine for damage to an underground facility to deter violations
- Assessing a clear method and schedule for how to progressively assess fines for repeated violations
- Clarifying penalties for violating provisions of the law
- Changing the law to cut down on unreasonably large locate requests and an unreasonable amount of relocate requests

The PSC testified that they believe the current \$25,000 penalty is sufficient and that they would not be averse to extending the window. The CEO of the Association of Telecommunications Cooperatives testified that even when excavators are fined, it is difficult to collect the fines and adjudication for penalties should be shortened. He says it sometimes takes the PSC more than 14 months to process. A representative from the Utility Shareholders of ND said some of their members oppose charging for relocates when work has been done. The committee asked that before the next meeting all of the groups get together and come with some cooperative

Interim Studies continued to page 17

Interim Studies continued from page 16

recommendations.

On the provision of natural gas side, a number of rural cities testified in favor of providing natural gas to their communities in order to be able to recruit manufacturing, but a representative of the ND Petroleum Marketers Association said their members are concerned that subsidizing the provision of natural gas to unserved or underserved communities will undermine those providing propane as an option and will be unfair competition.

Political Subdivisions Committee

Our interest in this committee is in the study to develop a transition for transferring the cost of operating social services programs from county property tax levies to the state general fund and the analysis of economic development incentives. The committee met in July and September. Legislative Council presented a background memorandum covering the history of social services financing. The Director of ND DHS provided the committee with information about the social services programs, who they serve and what the eligibility requirements are. Sen. Mathern asked if the committee also could examine the provision of services, i.e. their adequacy and Rep. Klemin asked to include in the study how county staff would transition to the state. DHS also testified that they are working on unified eligibility system to allow county workers to access just one system for all of the programs. Chairman Dockter asked DHS to work with the ND Association of Counties to provide the committee with a more detailed breakdown of the cost of the program. A working group allowed by the statute was created and the committee asked for the minutes of each working group meeting to avoid duplication. The assistant director of the Association of Counties said the committee also needs to look at those services being provided by the county and why and promised to provide whatever information the committee might need.

The Department of Commerce Commissioner testified about tax incentives, including a list of programs. He also said they are doing more work to identify all types of incentives and would have more information for the committee in the future. He suggested reviewing the materials provided by The Pew Charitable Trust during the 2013-2015 interim. Sen. Cook said he would like to address the issue of selling or transferring of credits and to find out what other states are doing. The Deputy Tax Commissioner presented information on relevant Tax Department fiscal data related to tax incentives, including income tax and sales tax incentives. The Supervisor of Sales and Special Taxes Compliance of the Tax Department provided information on the number of applicants for various incentives and the associated dollar amounts that apply to tangible personal property. The report also included the minimum fiscal impact if the incentive were to be eliminated.

Legislative Council presented a memorandum that discussed the analysis tools used to evaluate the effectiveness of tax incentives. They also presented a memorandum identifying confidentiality provisions related to income, sales and use and property taxes, including penalties for improper disclosure. Legislative Council plans to create a memorandum for each incentive to be studied to include the legislative history, a summary of the perceived intent of the Legislative Assembly in creating or altering, the current operation and the year it was created and the expiration date. Rep. Hogan suggested reviewing incentives that had not been used in the last five years as these might be considered for elimination. Sen. Cook asked that for each incentive there be a survey conducted to show what other states are doing. Chairman Dockter asked Legislative Council to review the definition of a primary sector business in Century Code and bring its findings to the committee. The Committee approved studying memoranda on tax exemptions for Electrical Generating Facilities – Wind-Powered, and Computer and Telecommunications Equipment sales tax exemptions; Automation Tax Credit; Angel Fund Investment Tax Credit; Seed Capital Investment Tax Credit; Agricultural Commodity Processing Facility Investment Tax Credit; Research Expense Tax Credit; Wage and Salary Credit and Microbusiness Income Tax Credit. Legislative Council reviewed a memorandum about Transferability of Tax Credits. **The Committee also has voted to study all income tax incentives during the 2015-16 interim.**

Taxation Committee

Our interest in this committee is in the study and analysis of oil and gas recovery and enhanced recovery techniques to evaluate existing and alternative tax incentives. This committee met in July and September. Legislative Council presented a memorandum covering recovery projects using CO2 for enhanced recovery. The memo also included the history of the oil and gas gross production tax, oil extraction tax, coal severance tax and coal conversion tax. The committee plans on hiring a consultant to assist them with committee work during the interim. The committee heard from a representative of Denbury Resources, Inc., a CO2 enhanced oil recovery business. They also heard from the Director of the Dept. of Mineral Resources about current methods utilized in oil and gas recovery and future recovery methods the state might consider. The Committee heard from the Tax Department on tax incentives pertaining to oil and gas recovery and enhanced recovery and revenue impacts related to these incentives.

The Committee heard about the Allam Cycle project and the Kemper County carbon dioxide capture and storage project in Mississippi, as well as receiving a brief overview of the EPA's "Clean Power Plan" from the President and CEO of the Lignite Energy Council. The

RPAC Corner



Ron's Ranting

Ron Volk,
Century 21 Morrison
NDAR RPAC Trustee

Remember High School Government 101?

Ron Volk, RPAC Trustee, BMBOR

With the upcoming elections in 2016, I thought it would be kind of interesting to write about our U.S. Congress and its composition and how it relates to RPAC. Some of you will find this very basic and for some of you it will be a refresher course.

The U.S. Congress consists of two houses: the House of Representatives and the Senate. Both senators and representatives are chosen through direct elections. Each state is represented by two senators, so we have 100 senators, and each state has at least one representative. The larger states have more than one.

The House of Representatives is known as the "people's house," because there is a direct correlation between the population of the state and its number of house members. North Dakota has one House member, while California has 53 House members. House members are elected for two-year terms, while senators are elected for six-year terms. Since the terms are staggered, about every two years one-third of the Senate is up for election.

The term Congress also can refer to a particular meeting of a legislative body. A Congress covers a two-year period. The current one is the 114th Congress and began on January 3, 2015. The 114th Congress will end on January 3, 2017.

Our present Congress' composition is as follows:

- U.S. House of Representatives
 - 435 members
 - 247 Republicans
 - 188 Democrats
- U.S. Senate
 - 100 members
 - 54 Republicans
 - 44 Democrats
 - 2 Independents (caucusing with the Democrats)

Six non-voting members also participate in the House from the District of Columbia and the U.S. territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico and the U S Virgin Islands.

The non-voting members perform many of the same functions of a full representative, such as serving on committees, speaking on the House floor, introducing bills and other amendments, but are unable to vote. Non-voting members or delegates date back to the Continental Congress, when delegates represented territories that went on to become states such as Alaska and Hawaii in 1959 and North Dakota in 1889.

What does this have to do with RPAC? Well, these are the people who make up the Legislative branch of our government and under the U.S. Constitution create the laws in our country, including those regarding real estate and private property rights. The composition of the legislature on the state level is very similar to the national level, with the exception that each state has its own formula in its constitution, based on population, for number of representatives and senators from each area of the state.

When you make RPAC contributions or vote, do you investigate your federal and state representatives voting records? Do you pay attention to how they voted and what laws they have supported or not supported related to real estate and property rights? Are they REALTOR® Party candidates? Remember that this is your livelihood and the actions these individuals take affects you. Be an informed voter and invest in politicians that safeguard your business!

Sources: Wikipedia and the Internet

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TRID TIPS continued from page 4 _____

You can help by providing information about title insurance to your buyer prior to the closing which will also avoid the long blank stares at the closing table. We have several resources available including short videos on our website www.thetitleteam.com and additional information through ALTA at www.homeclosing101.com. We also have flyers that can be handed out ahead of time during the signing of the purchase agreement.

Is an investment property being purchased by an individual or a second home covered under TRID?

TRID applies to all closed end consumer mortgage loans secured by property purchased for personal, family or household purposes. It is the purpose of the loan and not the use of the property that determines whether TRID applies. If you are unsure if TRID applies the lender is the best reference to ask. They will know the loan type and product they will be using to assist the borrower with financing the purchase.

As a real estate agent what do I need to be most focused on under these new rules?

Client education and preparation. Even for experienced borrowers, these new rules are a significant change.

Set expectations with clients early and coach for active engagement, especially with acknowledgement of disclosures.

Identify title evidence early, if you are unsure give us a call.

Use the USPS or county tax website to verify spelling of the address prior to writing the sales contract.

Ensure the contract and all amendments and addendums are promptly provided to the lender and title when executed. Use clear and concise seller credits.

Provide complete order information including the seller's mortgage company, loan number and customer service numbers if you are the listing agent.

Help gather data for the CD as early as possible – homeowners'/hazard insurance, HOA fees and condo Treasurer contact information.

Provide home warranty information 10 days before closing.

Avoid price changes, seller paid credits and contract changes 10 days prior to closing, if possible, and immediately provide the

additional amendment to the lender and title.

Conduct your client walk through as early as practical.

Clearly communicate with the lender closing date requests or needed changes.

There are still many unanswered questions about how exactly the new rules will impact various parts of a transaction. We hope these tips and tricks will be useful in your success.

Nick Hacker

Legislative Committee Chair Land Title Association & President ND Guaranty and Title



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REALTOR® Ring Day!

Friday, December 4, 2015

NDAR once again will take the lead in efforts of state associations all around the country to "ring" in the holiday giving season. Mark your calendars for REALTOR® Ring Day, December 4, 2015, and join us in a common cause to do the most good. You can be part of continuing the single largest community outreach activity ever taken on by a professional organization.

- ❖ The idea to hold REALTOR® Ring Day came about as the result of the NDAR Membership Committee's brainstorming of a project in which NDAR could be involved and that could be carried out statewide. We knew our members were involved in their own communities, but wanted to participate in a joint effort with our communities that would benefit all of our communities. The Minot Board of REALTORS® had been doing it as a local board for several years prior and a Fargo REALTOR® made the initial

contact to get it going. The Salvation Army was the perfect fit because it offers so many housing-related programs.

- ❖ The Salvation Army operates hundreds of housing facilities that provide everything from one night of shelter to a permanent home. Every night, The Salvation Army houses more than 27,000 people across America.
- ❖ In addition to providing housing, The Salvation Army offers rent and mortgage assistance for families facing foreclosures.

Gather your fellow REALTORS®, affiliate members, friends and family, and call your local board to reserve your "ring" time!



Calendar of Events

Updated 11/13/15

2015

- Nov 30-Dec 2 NAR Realtor Party Training Naples, FL
- Dec 4 REALTOR® Ring Day
- Dec 9 NDAR 2016 Planning Retreat Bismarck, ND
- Dec 14 Appraisal Board Mtg Fargo, ND

2016

- Jan 27-28 NDAR Board & Committee Mtgs
- Feb 16-17 ND Housing Conference Bismarck, ND
- Mar 11-14 AE Institute San Antonio, TX
- April 14-15 Region 8 Mtgs Minneapolis, MN
- May 9-14 NAR REALTORS® Legislative Mtgs Washington, DC
- June 8-9 NDAR Board & Committee Mtgs
- 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
- Dec 2 REALTOR® Ring Day

2017

- Feb 6-8 NDAR Meetings & Leg Impact Day
- Feb 7-8 ND Housing Conference Bismarck, ND
- Mar 17-20 AE Institute Denver, CO
- May 15-20 REALTORS® Legislative Mtgs Washington, DC
- Aug 13-14 NAR Leadership Summit Chicago, IL
- Nov 1-6 NAR Convention Chicago, IL
- Dec 1 REALTOR® Ring Day

2018

- Mar 23-26 AE Institute Charlotte, NC
- Aug 20-21 NAR Leadership Summit Chicago, IL
- Oct 31-Nov 5 NAR Convention Boston, MA

2015

January	February	March	April
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May	June	July	August
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17 18 19 20 21 22 23	21 22 23 24 25 26 27	19 20 21 22 23 24 25	16 17 18 19 20 21 22
24 25 26 27 28 29 30	28 29 30	26 27 28 29 30 31	23 24 25 26 27 28 29
September	October	November	December
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6 7 8 9 10 11 12	4 5 6 7 8 9 10	8 9 10 11 12 13 14	6 7 8 9 10 11 12
13 14 15 16 17 18 19	11 12 13 14 15 16 17	15 16 17 18 19 20 21	13 14 15 16 17 18 19
20 21 22 23 24 25 26	18 19 20 21 22 23 24	22 23 24 25 26 27 28	20 21 22 23 24 25 26
27 28 29 30	25 26 27 28 29 30 31	29 30	27 28 29 30 31

Interim Studies continued from page 17

Allam Cycle project is a process that turns lignite coal into a gasified product that is used to generate electricity. The 2015 Legislative Assembly granted an appropriation to provide funding for research on the Allam Cycle and its possible use in North Dakota. An existing project in Texas uses natural gas as the fuel source and is expected to be online in 2016. The Lignite Energy Council plans to tour the plant once it is online. The Kemper County CO2 project involves capturing and storing CO2 from coal combusted within the plant. The plant has been producing electricity using natural gas for almost a year and will ultimately produce synthetic natural gas from lignite and use that gas to fuel power turbines to produce electricity.

The Committee received presentations from the two parties that responded to the RFP for consulting services to the Committee, IHS Energy and Energy and Environmental Research Center. The Committee selected IHS Energy.

Water Topics Overview Committee

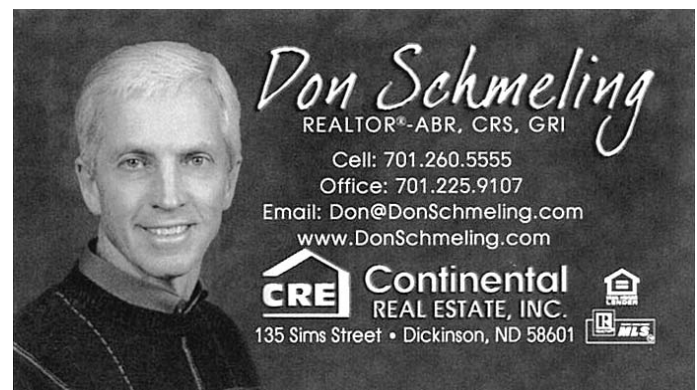
The Water Topics Overview Committee met in August and September. The Committee received a presentation from the Attorney General's Office on the "Waters of the United States" EPA rule and the lawsuit in which North Dakota and 11 other states are participating, requesting an injunction from compliance based on a number of factors including that the new rule is in conflict with and violates the federal Clean Water Act. (Since the committee meeting the injunction has been granted).

The Committee heard testimony from the Chairman of the Garrison Diversion Conservancy District and the Mayor of Fargo on the status of the Red River Valley Water Supply Project work plan. They are looking for a body of water that does not fall under the federal nexus and are talking about an outlet into Lake Ashtabula behind the Bald Hill Dam. The Conservancy District has not received any federal funds to date. All the parties still are working on cost-share, ownership, operation and maintenance issues. Senator Robinson provided a handout update of the Valley City Flood Control Project.

Todd Sando, State Engineer, State Water Commission, provided a review of the State Engineer's duties and the Water Commission's responsibilities and reviewed legislation passed in the 2015 session for which the Commission is responsible. He also presented a list of water projects and their prioritization. The committee also discussed the process by which funds are requested from the State Water Commission and from which buckets the different allocations come from. Much discussion has taken place concerning the cost-share policy and the Water Commission is seeking additional legislative guidance. Sando said prioritization is based on which projects are ready to go and criteria established by the legislature.

The Committee discussed notification that a fertilizer plant will not be built in Jamestown. Sando discussed the impact of the in lieu of irrigation policy and its possible phase out. A number of individuals testified in favor of keeping the policy. The Chairman of the FMADA testified on the status of the diversion project including federal support, the public-private partnerships, Minnesota involvement the Oxbow-Hickson-Bakke ring levy project, the NDSU agricultural income impact study, mitigation and the budget. The Fargo Mayor testified about the internal flood prevention activities. There are 15 miles of permanent earthen levies and another mile of flood wall, which will reduce the need for four million sandbags. FEMA will remap in five years and that could put 20,000 additional homes in the flood plain and required to purchase flood insurance. In order to keep FEMA from doing that, the diversion has to have started. Discussion was held about the buyout of homes in Oxbow and the prices paid and a representative from the MNDAC Upstream Coalition testified about their members' opposition to the diversion.

The Committee met again in November in conjunction with the State Water Commission. Updates again were provided on all of the current water projects and the diversion. Concerns were raised again about the cost-share amount, specifically the language that it is "up to" 75%, which some project managers feel does not provide specific enough commitment when obtaining loans or trying to determine how much they might receive for a project. Much discussion also was held about trying to get the state dollars out as quickly as possible, since many dollars appropriated still have not been requested. Finally, there was much discussion about the reduction of dollars coming into the Water Trust Fund because of the reduction in oil revenue and how the Water Commission will need to adjust its funding to ensure they still are meeting legislative intent and getting projects completed.



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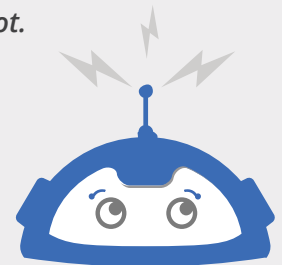
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