

# ND REALTOR®

May 2017

Spring Issue

## Interview With The President

### **What prompted you to go into the real estate business? When?**

Like so many things in life, it's all about relationships. I was a brand-new college graduate and I needed a job. I knew somebody who knew somebody and ended up with an administrative job in a real estate office. I quickly fell in love, threw that teaching degree out the window, and haven't looked back. That was in 1977...hard to believe it's been over 40 years! I made the move to real estate sales in 1986 and sales management in 2006.

### **Why did you get involved with the Association and what prompted you to seek leadership positions in the REALTOR® organization?**

My first involvement with NDAR was in 1990 when I worked on Ann Cichy's campaign for Treasurer. While I didn't plan to attend the State convention that year, I may have "snuck" into a few events and had a blast! There's no question the fun was initially a motivator to get more involved, but very quickly the education, the knowledge and the friendships formed became the reason I stayed involved. Being involved in leadership positions solidifies the professionalism of the industry and allows you to give back to that profession while reaping the benefits at the same time.



**Lyn Dwyer**  
2017 NDAR President

### **What is something most people don't know about you?**

Well, many people know that one of my passions and favorite hobbies is playing my piano. What most people probably don't know is that I taught myself how to read music, beginning when I was about 8 years old. It was a painstaking process of singing a prolonged note and then plunking on the piano keys until I found the one that matched. You can imagine how much my eight siblings enjoyed that! But it

worked. I became the church pianist when I was 16 years old. I don't play in public very often these days but I spend as much time as possible with my beautiful grand piano at home.

### **What changes have you noticed since you started in the real estate business?**

In forty years, lots of them! I like to tell people that I remember when fax machines were invented, when adjustable rate mortgages were born, when the MLS book was a three-ring binder that had to be organized by hand every day, and when we laughed hysterically at the salesperson who came to our office to try to sell us on a ridiculous invention called "voicemail"! I remember when out-of-town sellers would send telegrams to communicate their acceptance of an offer. One of the biggest (and in my opinion, best) changes are the agency disclosure laws. I believe those laws have helped to change our industry from sales to service.

### **Where is your favorite vacation spot?**

My favorite vacation ever was in Palm Desert CA, visiting my friend, Denise, at her home on the 16th fairway of a golf club. We would lounge on her patio every morning, then take her

*President see page 3*

### *Inside this issue:*

Chips from the Board..6, 7, 12, 13  
Deadline for Officers ..... 8

A Legal Review .....10  
2017 Registration for Convention ..... 19

Government Affairs Update .....20

## President's Message



Lyn Dwyer,  
2017 NDAR President

Have you ever wondered what NDAR is up to while you're busy showing houses, writing offers... probably multiple offers, negotiating inspection concerns, keeping anxious buyers calm, reassuring sellers that the process is working, and all the host of other things that occupy your days?

Well, as I sit here on this beautiful May morning to craft this message to you, I can tell you that NDAR is busy, too! I've recently returned from the Region 8 meetings in Des Moines IA. I traveled there with five other NDAR members and staff to meet with leadership from Nebraska, Iowa, Minnesota and South Dakota to share ideas, discuss changes, stay on top of what's happening on the National level and bring those ideas back to further benefit our members in North Dakota.

The week after the Region 8 meetings, many of you traveled to Bismarck for the spring NDAR committee meetings and Board of Directors meeting. Thank you! A special thank you to President-Elect Ben Schroeder for filling in for me as I took some much-needed time that week to spend with family mourning the death of my brother, Darrel Tungseth. Your NDAR committees are busy working on objectives to continue to bolster your ability to do GREAT business in real estate in our state.

Yesterday I spent the day in Minnesota in my role as a member of MNAR's Professional Standards Policy Committee. While this activity is separate from my NDAR role, the discussions spoke volumes again about the commitment of REALTORS® in all states to promote home ownership and the role of the REALTOR® in this vitally important piece of the American dream. Professional Standards strives to raise the bar on professionalism in our industry, a very important piece of NDAR's focus this year.

Next week, thirty-two NDAR members, including myself, will travel to Washington DC, for the 2017 NAR Midyear Legislative Meetings. While there, we will meet with the North Dakota congressional delegation to discuss tax reform and the importance of keeping homeownership top-of-mind in that process, the National Flood Insurance Program and its effect on homeowners, and we will strongly promote the critical need to protect sustainable homeownership. With thousands of REALTORS® in Washington next week united in one voice, we will be hard to ignore!

In addition, while in DC next week, we will bring home the

*President's Message see page 3*

## North Dakota Association of REALTORS®

318 West Apollo Avenue

Bismarck, ND 58503

701-355-1010

800-279-2361

Fax 866-665-1011

info@ndrealtors.com

www.ndrealtors.com



North Dakota Association of REALTORS®

## 2017 Officers

### **President**

Lyn Dwyer

RE/MAX Realty 1

1131 Westrac Dr.

Fargo, ND 58103

701-566-8755

[lyn.m.dwyer@gmail.com](mailto:lyn.m.dwyer@gmail.com)

### **President Elect:**

Ben Schroeder

Park Co. REALTOR®

28 N 10

Fargo, ND 58102

701-237-5031

[ben@parkcompany.com](mailto:ben@parkcompany.com)

### **Vice President:**

Amy Hullet

Century 21 Landmark Realty

2800 N Washington St

Bismarck, ND 58503

701-222-1234

[amy.hullet@century21.com](mailto:amy.hullet@century21.com)

### **Past President:**

Cindy Harvey

Elite Real Estate

615 S. Broadway

Minot, ND 58701

701-838-4040

[cindyharveyrealtor@gmail.com](mailto:cindyharveyrealtor@gmail.com)

### **Director at Large:**

Jill Kjorstad

RE/MAX Bakken Realty

1141 W. Dakota Pkwy

Williston, ND 58801

701-580-8116

[jillkjorstad@yahoo.com](mailto:jillkjorstad@yahoo.com)



**President** continued from page 1

golf car from her garage for our 1:00 tee time. On the 15th tee box, we'd text her husband so he could meet us on the 16th fairway with a glass of wine. When we got back to her home after our round, he would meet us at the door with fresh glasses of wine and then he would cook dinner for us. We did the same thing every day for a week! Wonderful vacation!

**What do you think are some of the major issues facing North Dakota REALTORS® or the North Dakota Association of REALTORS® in 2017 and into the future?**

I believe we are going to have to take a look very soon at mandatory seller disclosure. With the legislature starting to look at carbon monoxide detectors, radon and other things, we would be wise to use our experience and knowledge to help shape the laws rather than reacting to them. We continue to look at the importance of professionalism within our industry. Also, the rapid rise in the number of real estate "teams" will need continued discussion as to their function within the industry.

**What advice would you give members who are considering getting involved in NDAR activities?**

DO IT! You won't regret it!

**What can you remember about your first real estate deal?**

Maybe much like fishing, I remember the one that got away. It would have been my very first sale and it would have been big. Three sides! And I lost the whole thing. A contingency clause in the contract that I wrote said "by August 28th". One of the parties decided to hold their response until the very end of the contingency period and the other party, in their frustration, challenged the definition of "by August 28" as opposed to "on or before August 28". Consequently, the whole deal fell apart "by", not "on" August 28th. I learned a valuable lesson that day!

**How important is it for members to participate in North Dakota RPAC? And to be involved politically local, state, and/or national?**

It's essential. RPAC is an investment in our industry, a very important and very valuable investment. RPAC dollars give us a voice in issues that come before our legislative bodies, issues that can significantly affect our livelihood. More importantly, because REALTORS® represent our client's best interests every day, our influence in turn gives private citizens an experienced voice in an industry that is vital to the American dream.

**Other tidbits of information on being President or what else would you like to tell NDAR members?**

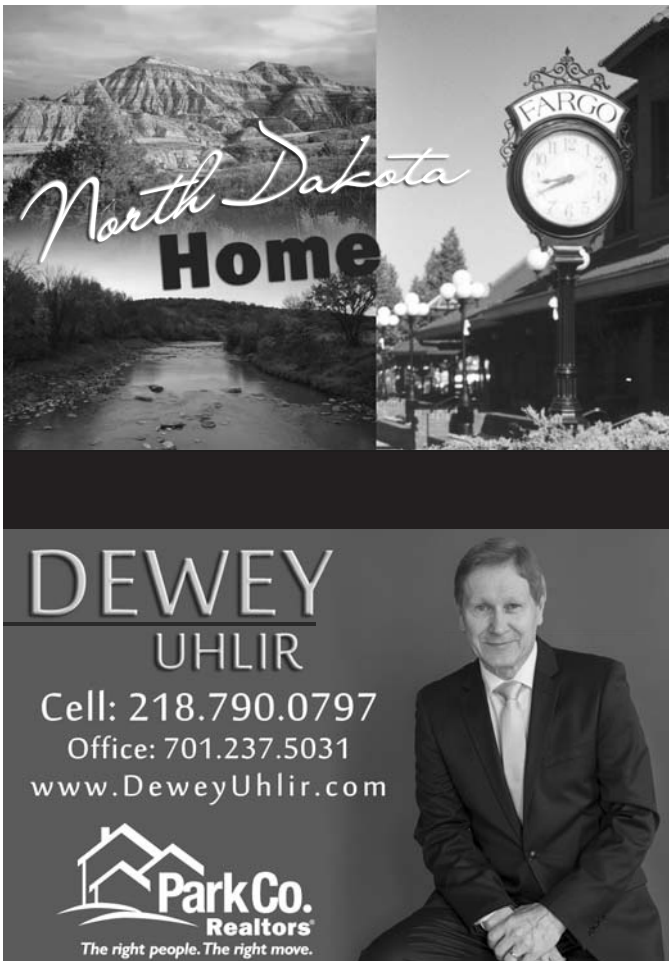
It is an honor to serve as your president for 2017! We work in an industry that changes rapidly and it is important that we stay on top of those changes to best serve our clients and customers. NDAR is a strong vehicle to help you. Get involved in whatever way suits you, whether it is on a committee at your local board or you see yourself as NAR President someday. YOU are important and we can't do it without you!

**President's Message** continued from page 2

NAR President's Cup for our strong participation in RPAC investments for 2016, thanks to all of you! As you consider your RPAC investment for 2017, please know that your dollars are working hard for you and your industry.

It's a great investment in your future!

Thank you for all you do and I'm excited about what is to come in the last half of 2017!



Proud printers of the  
**ND REALTOR®**  
1-800-658-3485



Contact Sarah  
for more  
information.



# BUILD YOUR BUSINESS WITH THE REALTOR® STORE!

Shop and  
save 10%!  
Use code  
CAT17

Get In, Get Out and  
Get Back to Business



Visit [www.NAR.realtor/Store](http://www.NAR.realtor/Store) for new products, special offers and member-only deals, plus, free products and reports just for members. Find all the products you need to succeed from the latest research reports, *Social Media for REALTORS® Series*, the "Little Book" Series, client-focused brochures, and the latest tech topics and webinars that will give you a competitive edge.

## Member Value Plus (MVP) Program



### EARN FREE REWARDS WITH MVP!

Earn rewards like **free products, gift cards** and more with NAR's **Members Value Plus Program**.  
[www.NAR.realtor/MVP](http://www.NAR.realtor/MVP)

### BE AN MVP TODAY!

Log in to your profile on [www.NAR.realtor](http://www.NAR.realtor) and subscribe to the **MVP Newsletter** to be the first to know about new offers on the 1st and 16th of each month.

REALTOR® STORE

## Advance Your Business and Customize Your Client Experience with Print on Demand

Set yourself apart when you customize NAR's most popular brochures with your contact information. Learn more at [www.NAR.realtor/Store](http://www.NAR.realtor/Store).

Put your best foot forward and show a personal touch when you customize one of 14 different brochures, including some in Spanish!

Look for this icon!



## The "Little Book" Series 3 Pack

Get one of NAR's most popular resources, the "Little Book" Series, complete with all three products! This series contains nearly 300 professionalism, safety and sustainability tips for REALTORS®.

Item #: 135-118

Members: \$12.95

Non-Members: \$24.95



There's more at the store! Shop today at [www.NAR.realtor/Store](http://www.NAR.realtor/Store)

## Calendar of Events



Updated 5/8/17

**2017**

- May 15-20** REALTORS® Legislative Mtgs  
Washington, DC
- June 20-21** NDAR Meetings  
Bismarck, ND
- June 22-23** State AE Meeting  
Charlotte, NC
- Aug 14-15** NAR Leadership Summit  
Chicago, IL
- Sept 13-15** REALTOR® Convention of the Dakotas  
Aberdeen, SD
- Oct TBD** NDAR Meetings  
Bismarck, ND
- Nov 1-6** NAR Convention  
Chicago, IL
- Nov 27-30** REALTOR® Party Training Conference  
San Antonio, TX
- Dec 1** ND Assoc. of REALTORS® Ring Day

**2017**

January	February	March	April
S M T W Th F S	S M T W Th F S	S M T W Th F S	S M T W Th F S
1 2 3 4 5 6 7	1 2 3 4	1 2 3 4	1
8 9 10 11 12 13 14	5 6 7 8 9 10 11	5 6 7 8 9 10 11	2 3 4 5 6 7 8
15 16 17 18 19 20 21	12 13 14 15 16 17 18	12 13 14 15 16 17 18	9 10 11 12 13 14 15
22 23 24 25 26 27 28	19 20 21 22 23 24 25	19 20 21 22 23 24 25	16 17 18 19 20 21 22
29 30 31	26 27 28	26 27 28 29 30 31	23 24 25 26 27 28 29
			30
May	June	July	August
S M T W Th F S	S M T W Th F S	S M T W Th F S	S M T W Th F S
1 2 3 4 5 6	1 2 3	1	1 2 3 4 5
7 8 9 10 11 12 13	4 5 6 7 8 9 10	2 3 4 5 6 7 8	6 7 8 9 10 11 12
14 15 16 17 18 19 20	11 12 13 14 15 16 17	9 10 11 12 13 14 15	13 14 15 16 17 18 19
21 22 23 24 25 26 27	18 19 20 21 22 23 24	16 17 18 19 20 21 22	20 21 22 23 24 25 26
28 29 30 31	25 26 27 28 29 30	23 24 25 26 27 28 29	27 28 29 30 31
		30 31	
September	October	November	December
S M T W Th F S	S M T W Th F S	S M T W Th F S	S M T W Th F S
1 2	1 2 3 4 5 6 7	1 2 3 4	1 2
3 4 5 6 7 8 9	8 9 10 11 12 13 14	5 6 7 8 9 10 11	3 4 5 6 7 8 9
10 11 12 13 14 15 16	15 16 17 18 19 20 21	12 13 14 15 16 17 18	10 11 12 13 14 15 16
17 18 19 20 21 22 23	22 23 24 25 26 27 28	19 20 21 22 23 24 25	17 18 19 20 21 22 23
24 25 26 27 28 29 30	29 30 31	26 27 28 29 30	24 25 26 27 28 29 30
			31

www.calendarlabs.com

**2018**

- Mar 1-4** Presidents Circle Conference,  
Bahamas
- Mar 23-26** AE Institute  
Charlotte, NC
- May 14-19** REALTORS® Legislative Meetings,  
Washington, DC
- Aug 6-7** NAR Leadership Summit  
Chicago, IL
- Oct 31-Nov 5** NAR Convention  
Boston, MA

**2019**

- Feb 6-8** FPC Training & Policy Conference,  
Washington, DC
- Mar 29-April 2** AE Institute  
Austin, TX
- May 13-18** REALTORS® Legislative Mtgs,  
Washington, DC
- August 12-13** Leadership Summit  
Chicago, IL
- Nov 6-11** NAR Convention  
San Francisco, CA

**2020**

- May 11-16** REALTORS® Legislative Meetings,  
Washington, DC
- Nov 11-16** NAR Convention  
New Orleans, LA

powered by

**COMMERCIAL SALES & LEASING**

*"Years of experience and like fine wine improving with age."*

**Blake A Krabseth**

701-720-1786 (cell) 701-852-1156 (office)

408 N. Broadway, Minot, ND 58703

**Diane Duchscher**  
ABR, CRS, GRI

Bus.: (701) 483-6789  
Fax: (701) 483-6770  
Cell: (701) 290-3433

269 16th Street W.  
Dickinson, ND 58601

www.homeandlandcompany.com  
dianeduchscher@homeandlandcompany.com

Real Estate Professionals

623 State Ave. Suite D  
Dickinson, ND 58601

www.homeandlandcompany.com  
dianeduchscher@homeandlandcompany.com

**Greenberg Realty**

More homes SOLD More dreams delivered.

**Skip Greenberg**

Realtor/Broker, ABR, CRB, CRS, GRI

Office: 701-772-6641 \* 800-884-5933

Cell: 701-739-6641 \* H 701-772-9323

sgreenberg@greenbergrealty.com

3651 S. Columbia Rd, Grand Forks, ND

**First Choice Home Inspections**

701-830-2155

Provider of Quality Home Inspection Services  
"Looking Out For You"

**Darcy Herman**  
Jamestown, ND  
firstchoice@daktel.com

License for North Dakota

**Electronic Radon Testing**



# Chips From The Board

## Badlands BOARD OF REALTORS®



The 2016 RPAC campaign donations from 2016 were completed by presenting \$500 checks to City Commissioner Jason Fridrich, Stark County Commissioner Jay Elkin and Representative Mike Schatz.

The Badlands Board of REALTORS® recently held our annual charity event - Red & Black Night themed Fiesta Night. This year our charities were D.A.R.E. (Drug Abuse Resistance Education) and the Dickinson Police Department for external ballistic vests. Our Members and Business Partners truly stepped up to the challenge this year and raised over \$9,000.00.

Our charity in 2016 was the Domestic Violence and Rape Crisis Center's new facility and they will be breaking ground on May 2nd! Our REALTORS® do make a difference!

In May, our annual Blood Drive will take place and once again the Business Partners will be challenging the REALTORS® to see who can donate the most blood. Who will come out on top this year?

Our membership has grown since the first of the year and we are seeing several members who left at the end of 2016, return to our fold.

The housing market is showing signs of strengthening. Our average sale price so far for 2017 is \$239,000. Our inventory is going down and our absorption rate is the lowest it's been in over a year.

Barb Lupo,  
Association Executive



## Bismarck-Mandan BOARD OF REALTORS®

BMBOR took the local Salvation Army Award for raising the most money on Ring Day in December. The traveling trophy had been awarded to the same service club for 22 of the last 23 years, but went to the REALTORS® for 2016!

The auction at the March luncheon brought in over \$12,000 for RPAC and Issues funds. Speakers included Senator Diane Larson and Jon Godfreed, North Dakota Insurance Commissioner. The top dollar item was an autographed Carson Wentz jersey that sold for \$1,200.

The Education Committee hosted CRS courses in March – a 2-day course and a 1-day course. Plans are underway to schedule next year's CRS classes and to plan for other CE in the coming year. Also on the horizon is a new educational and leadership

## Fargo-Moorhead Area ASSOCIATION OF REALTORS®

FMAAR members continue to be busy this Spring! We have 13% more active listings than this time last year with 2,274. New Listings are up 11%, Number under Contract is down 3%, Number Sold is down 7% and Average Sales Price is up 4% at \$221,052. Our membership continues to grow. At last count we were up to almost 820 REALTOR® members and over 200 Business Partner companies.

FMAAR is happy to announce that we are completely moved into our new office. Instead of a meeting room that seats 15 comfortably, we now have one that can seat 45 classroom style. We love that we are able to host so many more classes, lunch and learns and meetings on-site. Our new building is also more centrally located and affords additional parking. FMAAR is hosting a Ribbon-Cutting Ceremony and Open House on April 20 from 2:00-4:00. Please feel free to join us or stop by at any time. We are happy to give tours!

FMAAR has also hired an additional staff person. We are pleased to welcome Kelly Sommerfeld to the team. Kelly is our part-time Membership Coordinator/Accounting Assistant. Kelly joins our existing team of Jean Norgard (Financial Manager, 27 years), Patti Hegseth (Executive Assistant, 16 years), Jeannie Weissman (MLS Coordinator, 6 years) and Marti Kaiser (CEO, 4 years).



Committees have been busy planning upcoming events. The Program Committee is working on the FMAAR Olympics, Golf Outing and Awards Banquet. The RPAC Committee has the What's Brewin' event and a phone bank in the works. Details will be announced soon. On May 23rd, we have a CE opportunity – the Real Estate Round Table 2017 offers 3 hours ND CE and 2 hours MN CE. Topics will include "Current Trends of Residential Mortgage Lending", "GLA – What it is and how to determine what counts", and "Questions you didn't know you needed to ask about homeowners insurance". Check out our website (fmrealtor.com) for more information on these and other upcoming events.

Marti Kaiser,  
*Association Executive*



development series called "Above & Beyond" that will feature various topics for personal and professional development that will grow our members' professionalism and leadership abilities. It is set to launch in September. Other classes offered were a course on contracts and a Code of Ethics course.



Members participated in Legislative Impact Day in February. The association provided information packets to legislators in our districts and distributed information about our market and our members' involvement in RPAC and in the community. The most fun was handing out customized M&Ms featuring the REALTOR "R".

The BMBOR participated on a panel at the Mayor's Livability Summit and at The Chamber's State of the Cities Forum. We are also actively involved in an Infrastructure Task Force to address arterial road funding, and sitting in on another task force on special assessments.

Two membership events this year have drawn large crowds – one was the membership lunch featuring a panel of appraisers, and the other is our annual recognition of Administrative Professionals which featured Teresa Lewis speaking on The 7 Mindsets.

We just finished a fundraising effort for the United Way Backpack program that helps feed over 900 students on the weekends during the school year and lunch at various parks during the summer. A REALTOR® stepped up with an offer to match the \$10,000 goal – but, only if the goal was achieved. The anonymous donor was called to make the match when the fundraising effort brought in \$14,184. Over \$4,000 was raised at a rummage sale with all proceeds going to the backpack program. United Way was presented with \$24,184 as a result of the fundraising efforts and the match.

Nancy Deichert,  
*Association Executive*

## **Deadline for Officer Nomination - Applications are available for anyone interested in running for NAR Director, NDAR Vice President, or President Elect.**

Nominations for NDAR officers are due in the NDAR office no later than June 5, 2017. Nominations may be submitted for NAR Director, NDAR Vice President, and President Elect.

### **Time Schedule 2017**

May/June	NDAR, Local Board, Nominating Task Force and BOD help solicit interested volunteers. Candidate and Local Board submit candidate name(s) on the nominating form to NDAR office by no later than June 5, 2017. Candidates must complete the "NDAR Nominating Form" and return to NDAR.
June 5	Deadline to receive applications.
June 20	NDAR Nominating Task Force interviews all candidates and forwards to BOD the qualified names. President Elect and Vice President will be ratified and moved to ballot for September General Membership Meeting
June 21	BOD will elect NAR Director Nominee to be forwarded to NAR for appointment and forward for election at September Convention the candidates for NDAR offices of Vice President and President Elect.

View the position description & to download the nomination application form visit [www.ndrealtors.com](http://www.ndrealtors.com) (under information – member info – NDAR Leadership Position Descriptions)

Complete the form and submit it to **NDAR** by June 5, 2017  
(Email to [info@ndrealtors.com](mailto:info@ndrealtors.com) or fax to 866-665-1011)



### **Spring or summer travel plans?**

There's no better time to get the best deals on hotels,  
available just for members of the  
North Dakota Association of REALTORS®.  
We've partnered with HotelStorm to offer our members  
exclusive savings continuing all season long.



# Safeguard Yourself From Scams

REALTOR® Mag – Dailey Real Estate News - Friday, December 30, 2016

It's important to have conversations with your clients now about how to safeguard against scams, as hackers are increasingly targeting real estate transactions. Instances are becoming more common in which criminals hack into real estate professionals' emails and send messages to their clients asking for down payment funds to be wired to a fraudulent account. These accounts are usually offshore, and once the money has been transferred, it's nearly impossible to recover.

"One mistake could cost you your life savings," warns Al Sargent, senior director of product marketing at online security company OneLogin. "And there is little to no recourse to be taken. Hackers are attracted to it because it's a lot of money protected by very little security. This is like banks shipping money around in a convertible instead of an armored vehicle."

The recent Yahoo! security breach compromising more than 1 billion email accounts should put real estate pros on alert. So what can you do to combat scams and protect your clients? Some agents are including language in their email signatures warning clients to be vigilant against suspicious messages during a transaction, particularly near closing time.

But you can also make it more difficult for scammers to access your email and online information. Jessica Edgerton, associate counsel with the National Association of REALTORS®, urges practitioners to adopt a two-step authentication process, which confirms your identity with both a password and a secondary code sent by text or phone call. Edgerton also urges agents to never conduct business over public Wi-Fi and to take extra caution about what links they click on.

To better protect your clients, always use secure technology such as DocuSign and ZipLogix for sharing and signing documents, Edgerton notes. "People are just so used to email as a form of communication and document sharing, and really it's not an ideal or secure form," Edgerton says. "Until the technology is able to be perfected and secured, everyone needs to stay aware of the problem and educate each other. We are dealing with international crime syndicates who are highly organized and highly professional. If we aren't careful, they are going to keep the upper hand."

Source: "The \$72,000 Question You Should Be Asking Your Real Estate Agent," MarketWatch (Dec. 28, 2016)



## REALTOR Benefits® Program — Maximize Your NAR Membership

Designed with you in mind, NAR's REALTOR Benefits® Program is your official member benefits resource, bringing you savings and special offers just for REALTORS®. Program partners are carefully selected, so you can be assured they understand the unique needs of real estate professionals and are committed to your success. Make **www.NAR.realtor/RealtorBenefits** the first place you stop when you shop for your professional and personal needs.

Call 1-800-NAR-5233 for live REALTOR Benefits® Program support.\*

\*Available Monday – Friday, 8:30 a.m. – 5:00 p.m., Central Time Zone

 Visit us on Facebook for limited time offers and program news.  
**www.Facebook.com/NARRealtorBenefitsProgram**

## A Legal Review



Casey Chapman, Attorney at Law, NDAR Legal Counsel

### There Is A Sex Offender Living Next Door!

A recent case in Ohio reminds us that the issue of sex offenders is alive and well in the real estate world. In that case, the Ohio court ruled that the real estate agent did not have an

obligation to discover the fact that a sex offender lived next door, because, in the opinion of the court, that is a nonmaterial defect that did not involve the property which the buyer purchased.

In that case, the buyer attempted to terminate an existing purchase agreement, when the buyer discovered that a sex offender lived next door. Apparently, the offender, who lived next door in his parents' house, had attacked and killed a 13-year-old girl. The seller refused to cancel the contract, and the buyer then sued the real estate agent.

The court rejected the claim of the buyer. The court acknowledged that the real estate agent, who was working in dual agency, had a duty to disclose known material facts. In this particular case, the evidence indicated that the real estate agent did not know that the offender was living next door and thus concluded that it was not the obligation of the real estate agent to discover those facts.

In North Dakota, there is a particular law, Section 43-23-08.3, North Dakota Century Code, which says that a licensee is "not liable for any action resulting from any disclosure or nondisclosure relating to the registration of sexual offenders." Thus, it appears that the Legislature, as a matter of policy, as extended protection to North Dakota real estate agents.

We need to understand and appreciate the distinction, however, between a failure to disclose the presence of a sexual offender, where the real estate agent has no knowledge, with a situation where the real estate agent does have knowledge of a sex offender and is specifically asked about that knowledge.

For example, what if your buyer client asks you whether you know of any registered sex offenders in the area? If you have been told that a registered sex offender lives next door to the prospective property, you certainly cannot deny that knowledge. The law is not intended, in my opinion, to protect a false statement to your client.

On the other hand, I do not advise that agents become the primary source of information regarding the presence of a sex offender. In that specific instance, i.e., when your buyer client asks you specifically and when you have that knowledge, I think that you need to respond. I think that response needs to be tempered, however, by referring the buyer client to the sexual offender registry. A suitable response might be, something to the effect, "I have heard from another source that there is a sex offender living next door; however, you need to verify that information at the official website."

Some will respond by saying that the real estate agent should never get involved in this discussion, and should simply refer the buyer client to the website. I respectfully disagree. If the real estate agent has actual knowledge, and especially if the client asks, I think that the real estate agent may have committed a misrepresentation, if the actual knowledge is denied.

The protection is there, but the real estate agent needs to analyze the scope of that protection in light of the circumstances of each situation.



**OLD WEST COMPANIES, INC.**

PO Box 9106  
Rapid City, SD 57709-9106

**We Service Contracts For  
Deed & Mortgages**

**We Escrow Taxes & Insurance  
DOCUMENTS REMAIN IN  
SOUTH DAKOTA**

*Our Immediate Courteous Service  
is Recommended by*  
**REALTORS® - ATTORNEYS - BANKERS**

**CALL 605-348-6505**  
for sample letter of  
transmittal and schedule of charges

To advertise in the  
**ND REALTOR®**  
Contact Sarah at 1-800-658-3485  
or email: [bhgars@bhgnews.com](mailto:bhgars@bhgnews.com)

# Everyone Has Technology Questions

Tech Helpline has the answers.

Access U.S.-Based Tech Support at **NO ADDITIONAL COST.**



Tech Helpline is a member benefit from  
**NORTH DAKOTA ASSOCIATION OF REALTORS®**

Tech Helpline gives you U.S.-based tech support for hardware, software, networking and mobile devices. Our analysts are friendly technology experts who will assist you via phone, chat and email. They troubleshoot problems and offer solutions, often by connecting remotely to your computer while you relax. Most importantly, they understand your needs as a REALTOR®

 **TechHelpline**  
Your personal tech support team

**(866) 432-3029**

M-F: 8 a.m. - 7 p.m.

Sat.: 8 a.m. - 4 p.m.

[www.techhelpline.com](http://www.techhelpline.com)

**NDAR**  
North Dakota Association of REALTORS®



*Chips continued from page 7*

## Grand Forks Area Association of REALTORS®

The market in Grand Forks is very active. Inventory is still low but is improving. We are, however, low on inventory in certain price points, including in the "affordable" ranges. With the upcoming summer months things are shaping up pretty good. We have had 203 units sold as compared to 214 in 2016. Year to date sales volume is down by 2% compared to the same time frame of 2016. Average sold price is up from \$202,000 in 2016 to 217,000 in 2017. Medium sold price in 2016 was 187,900 and is 187,900 in 2017.

Locally the Grand Forks Area Association of REALTORS® committees are busy making plans for spring and summer events and public relation projects. Our annual golf tournament will be held on June 15 at Valley Country Club in East Grand Forks. The Stars of 2017 Honors banquet will be on July 20 at the Red Roof Inn.

At April at our General Membership meeting we honored our wonderful Business Partner members. Our Business Partners are helpful, loyal and very generous to any request we make of them.



For the second year we participated in the "Feed My Starving Children" in late March. The Public Relations Committee did a great job with this and we had 40 + volunteers!

The Grand Forks Area Association of REALTORS® is planning for the start of our "Yard of the Week" program. Yard of the Week starts in June and runs through August.

Homes are nominated by the public and select by our Public Relations Committee and this program has become very popular in the city.

In August we are planning a Barbeque for all residents of the Northland Rescue Mission, here in Grand Forks. Members of our Public Relations Committee will be cooking burgers and beans for the residents of the Mission. We do this every year and it is so successful that it is an annual event.

The RPAC Committee is planning its yearly fund raising campaign.

John Colter,  
Association Executive

## Jamestown BOARD OF REALTORS®

The Jamestown Board of REALTORS® has been busy this spring!

Various speakers have attended our board meetings & we are looking forward to having many more at future meetings. The North Dakota Appraisal Board, Craig Hanson Tax Consultant, and Quality Title all gave presentations with valuable take away information. Our upcoming May meeting will feature a safety speaker - which is a great way for REALTORS® to be reminded that personal safety is a priority.

JBOR had booth at the Home and Garden show April 22nd and 23rd along with the City Wide open House on April 25th.



"Mercy Bags for the Homeless" was a very successful fundraiser that we participated in & we will look forward to working with them again in the future.

June 21st we are revving up for our summer RPAC Fundraising Event.

The Jamestown Board has hired a new AE to manage our board. Scot Nething has been on board for the past few months & also manages our area MLS. Scot is co-owner of Hometown Property Management in Jamestown, a licensed real estate agent, and also a member of the ND Apartment Association.

Diann Loper,  
JBOR

## Printing & Publishing

Business Cards • Letterheads  
Envelopes • Posters • Labels  
Invoices • Annuals  
Directories • Newsletters  
Books • and More



**BHG, Inc.**

Call today for a quote  
1-800-658-3485



## Minot BOARD OF REALTORS®

The Minot area continues to experience slow residential sales and a slight decline in sales price (Minot's Average Residential Sale Price in 2016 was \$231,748 versus 2015's \$234,356), however preliminary indicators are giving us hope for robust sales in 2017.

Our members have been busy volunteering at the Soup



Kitchens, United Way and Meals on Wheels. Most of the Minot offices also participated in Citywide Clean-Up on May 5th and 6th.

The annual Golf Social and Picnic will be held on June 21st at Wildwood Country Club. Last year, we had over 100 attendees and are hopeful for the same beautiful weather and great times.

Our member meetings have featured some great speakers in the past few months. Jacqueline Melcher and Lance Meyer, City of Minot Engineers, presented in-depth information on the new Flood Maps and Insurance requirements; Kevin Ploof and Ackerman Estvold presented information on Environmental Inspections; and Janet Maxson, FNP-C spoke to our group on heart health and risks of heart disease.

We are planning the 2018 Convention of the Dakotas and are excited to host the North Dakota and South Dakota members September 11 through 14. Our committee has the educators, entertainment and venues secured—work continues on sponsorship and getting the website up and running. Be on the look-out for updates!

Beth Mayer,  
*Association Executive*

## Williston BOARD OF REALTORS®

In February, we held our 2017 Strat Planning session focusing on REALTOR® involvement in the community, State meetings and RPAC. In that spirit, Kari Donner has joined NDAR's Cyber Alliance committee and Deb Brumfield is now on the NDAR's Member Involvement committee.



We had a full house at our February General Membership meeting which was held at the beautiful and amazing McCody Event Center. REALTOR® safety and member benefits were the hot topics. President Jill Kjorstad and Sgt. Dustin Bertsch with the Williston Police Department spoke about a newly-implemented city safety program which will be helpful to REALTORS®. Sgt. Bertsch's K9 partner of five years, Molly, also made an appearance!

In June, our members will be volunteering to staff the Fair Office during the Upper Missouri Valley Fair.

Jane Marum,  
*Association Executive*



## Did You Know?



Jill Beck  
NDAR CEO

Hope this finds you enjoying spring and your business is thriving with the warmer weather. After a hard hit of winter between Thanksgiving and the New Year, followed up by a long cold few months, it is great to have spring arrive. Seems that the usual spring housing market is again off to

a good start.

Following a long legislative session that saw many conference committees with our GAD, Nancy, spending a lot of her time following bills through to the last day of session, we are now DC bound. We have 33 REALTOR® members attending the meetings in Washington, DC representing our more than 1,700 members. Almost all boards have representation here and it is great to see.

The National Association of REALTORS® (NAR) is the largest professional trade association in the United States. NAR represents over one million residential REALTORS® and commercial practitioners involved in all facets of the industry, including but not limited to, brokers, sales persons, appraisers and property managers. NAR advocates on your behalf for policy initiatives at the federal level and is a critical component in home ownership rights. In 2017, NAR will be focused on the following legislative and regulatory priorities: homeownership and real estate investment tax policies, credit and lending policies, insurance (primarily re-authorization of National Flood Insurance Program which is set to expire this fall), residential real estate finance and these are just the big picture of what they follow as there are many more issues that face homeownership.

After being briefed throughout the week on these issues, we will be visiting our three members of congress and asking for support on our issues. Representative Cramer and Senators Heitkamp and Hoeven are always very open to listening to us and our concerns and we appreciate the time they take to visit with us. There are several states envious of the relationship we have with our members of congress as more often than not they are meeting with staff and not the elected official so we are very fortunate. Earlier this spring Senator Heitkamp did set up a meeting with NDAR staff and members of the association and her staff to discuss the re-authorization of the National Flood Insurance program. They wanted to hear stories that your clients have had for increases in premiums and discuss some solutions.

Here is to a great summer of selling and getting out and seeing our wonderful state.

A graphic advertisement for ND REALTOR®. It features a large, stylized house frame in the background. Inside the frame, the text reads: "WE WELCOME new advertisers to the ND REALTOR® Contact Sarah at 1-800-658-3485 or email: bhgads@bhgnews.com".

WE WELCOME  
new advertisers  
to the  
**ND REALTOR®**  
Contact Sarah at  
1-800-658-3485  
or email:  
bhgads@bhgnews.com

A graphic advertisement for North Dakota Guaranty & Title Co. It features a collage of various home images in the background. A large speech bubble contains the text "Whatever you call home". Below this, the text reads: "LET US HANDLE THE DETAILS! We offer title insurance, residential & commercial closing and escrow services, 1031 exchange services and much more!". The company logo, which includes a silhouette of a person on a horse, is followed by "NORTH DAKOTA GUARANTY & TITLE CO.". At the bottom, the contact information "701.223.6835 • www.TheTitleTeam.com" is displayed.

Whatever you call home

LET US HANDLE THE DETAILS!

We offer title insurance, residential & commercial closing and escrow services, 1031 exchange services and much more!

 NORTH DAKOTA  
**GUARANTY  
& TITLE CO.**

701.223.6835 • [www.TheTitleTeam.com](http://www.TheTitleTeam.com)



**ND REALTORS® celebrate being one of only 16 states to earn the 2016 President's Cup Award for meeting all award criteria including RPAC contributions and responses to Calls for Action.**



Attendees at the Legislative Meetings & Trade Expo in Washington DC attended the awards ceremony.



**Shirley Dukart**



O: 701.483.6789 • F: 701.483.6770

Cell: 701.290.2283

623 State Avenue Suite D

Dickinson, ND 58601



shirleydukart@homeandlandcompany.com

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

**Century 21**  
MORRISON REALTY, INC.  
201 W FRONT AVENUE  
BISMARCK, ND 58504

**KNOWLEDGE—INTEGRITY— EXPERIENCE**  
**40 YEARS OF SERVICE**  
**RELOCATION SERVICES**



**Shelly Lockard**  
Relocation  
Director

[WWW.CENTURY21MORRISON.COM](http://WWW.CENTURY21MORRISON.COM)

701.223.6654

800.657.8089

[SLOCKARD@CENTURY21MORRISON.COM](mailto:SLOCKARD@CENTURY21MORRISON.COM)

## RPAC Corner



Nancy R. Willis,  
NDAR GAD

### 2017 RPAC Goals & Myths

For the first time, the National Association of REALTORS® is limiting eligibility for RPAC Awards to states that raise more money than the year before. North Dakota has met the requirements for the President's Cup and Triple Crown Awards every year since they were established, so we are

confident that our 2017 RPAC and Issues contributions' goal will make us eligible again this year. But the purpose of RPAC and Issues contributions is not to compete for those awards, but to be put to use to promote and safeguard your real estate business.

Why don't some members want to give to RPAC? One myth is that the dollars are used for members and staff to travel to conferences. RPAC contributions, by law, only can be used for candidates running for office. Travel expenses for staff are paid out of operating expenses funded by your dues and members pay their own way, unless they participate on a national committee or serve in a national role with NAR, then NAR offers subsidies to help defray expenses, but it's not 100%.

Another myth is that RPAC contributions go to candidates that some members don't want to support. The state RPAC Trustees, who represent each of the local boards, make allocation decisions for statewide races. They do not consider party affiliation, they consider REALTOR® Party support. Do candidates have a record of supporting REALTOR® issues? If new candidates, what is their knowledge of issues important to REALTORS® and our industry and when given scenarios, how do they respond? Trustees want to ensure that candidates we support will support our issues. On the local level, local disbursement committees follow a similar process to select district, county and local candidates.

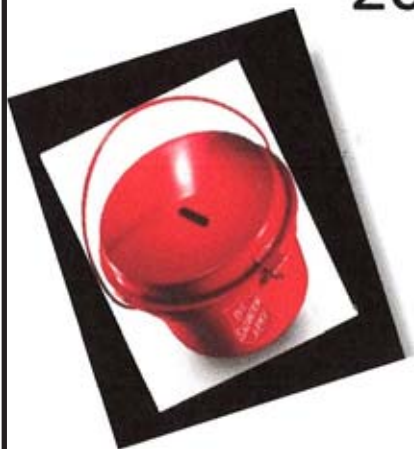
Issues Mobilization funds go to support local and state issues. In Fargo to promote a yes vote to extend the sales tax to support the Fargo-Moorhead Diversion project; in Bismarck for a survey to assess the support for a sales tax increase to fund infrastructure needs and on the state level to pass a prohibition on a real property transfer tax.

The dollars you contribute are an investment ready to work for you when you need them. During the recently completed legislative session, we were successful in passing legislation establishing term limits for individuals serving on the ND Real Estate Commission. Several legislators told us that they do not like term limits, but appreciate the support we have given them over the years and wanted to support us in return.

Remember that when you contribute to RPAC – dollars that support candidates running for office- or Issues – dollars that support work on issues critical to real estate - you are making an investment to support and safeguard your real estate business.

## 2017 ND REALTOR® RING

Day



Save  
the  
Date



Friday, December 1



<b>2017 National Committee Appointments</b>		
<b>Daryl Braham</b> Board of Directors  Broker Involvement Council  Professional Standards Committee	<b>Lyn Dwyer</b> Board of Directors  Professional Standards Committee	<b>Scott Louser</b>  RPAC Fundraising Forum  RPAC Trustees Fundraising Committee
<b>Nancy Deichert</b>  Multiple Listing Issues and Policies Committee  Professional Standards Committee	<b>Cindy Harvey</b>  RPAC Major Investor Council	<b>Shari Anhorn</b>  Consumer Communications Committee
<b>Joshua Boschee</b>  Housing Opportunity Committee	<b>Scott Breidenbach</b>  RPAC Participation Council	<b>Nancy Willis</b>  State & Local Issues Policy Committee
<b>Karin Haskell</b>  Consumer Communications Committee	<b>Ben Schroeder</b>  Data Strategies Committee	<b>David Lanpher</b>  Real Property Valuation Committee
<b>Larry Louser</b>  REALTOR® Party Member Involvement Committee	<b>Vicki Roller</b> Board of Directors  Membership Policy & Board Jurisdiction Committee	<b>Amy Hullet</b>  Diversity Committee
<b>Dewey Uhler</b>  State & Local Issues Policy Committee	<b>Greg Larson</b> Insurance Committee  Flood Insurance Workgroup	<b>Jerry Youngberg</b>  Risk Management Issues Committee
<b>Marti Kaiser</b>  Federal Financing & Housing Policy Committee	<b>Mary Splichal</b>  Public Policy Coordinating Committee	

***Jill Beck: NDAR CEO – Meeting & Conference Committee***



# NAR Has a New {WEB} Address

As of December 5, 2016 [www.realtor.org](http://www.realtor.org), the official website of the National Association of REALTORS®, has a new web address: NAR.REALTOR. They have moved away from a generic .ORG to a web address that ends in .REALTOR. The .REALTOR address is an exclusive top-level domain available exclusively to trusted members, firms, and boards of the National Association of REALTORS® and the Canadian Real Estate Association. This is an important distinction to make for the REALTOR® brand,

especially as the online world becomes crowded and confused with hundreds of new top-level domains.

Investing in the REALTOR® brand with a .REALTOR web address extends its digital reach and better connects NAR's promise as the trusted voice in real estate to all of its programs, products, and services.

[www.NAR.realtor](http://www.NAR.realtor)



- Fast
- Cost-effective
- Convenient
- Subscribe Today

*% High Plains Technology  
1351 Page Drive, Ste. 106  
Fargo, North Dakota 58103  
Phone: 701.364.1280  
Fax: 701.271.1557  
[www.ndrin.com](http://www.ndrin.com)*



## HOME LOANS MADE EASY.

A team of experts that come through for you on closing day.

5181 38th Street South • Fargo, ND

615 South Broadway • Minot, ND



**Reneé Freeman**

701-356-1784  
NMLS# 440334

**Peter Johnson**

701-356-1827  
NMLS# 491577

**Jill Lohnes**

701-420-6713  
NMLS# 757152

**Lisa Thuner**

701-420-6737  
NMLS# 200018

**Renata Buen**

701-420-6727  
NMLS# 789467

[townandcountry.org](http://townandcountry.org)





## REGISTRANT INFORMATION

### CONVENTION HEADQUARTERS

Best Western Ramkota Inn, 1400 8th Ave NW  
(605) 229-4040  
(reserved for BOD / Sold Out)

### Hotels Available with Convention Rates



#### DARRYL DAVIS

What began as a way to support his acting career later became Darryl's true passion and lifelong mission. Darryl became a real estate agent at the age of 19 and quickly climbed the ladder to become a Top Producer averaging 6 transactions a month. Then a Licensed Broker and manager of a new office that became the #1 listing and selling branch within its first 6 months of operation.



#### CRAIG STEINLEY SRA, AIRRS

Craig Steinley provides residential, commercial, and industrial real estate appraisal services in Rapid City, SD and throughout the entire Black Hills of South Dakota. He has been active in the local real estate market since 1979 and is an AQB-Certified USPAP Instructor. Craig is a State-Certified General Appraiser, a designated member of the Appraisal Institute, and approved by the FHA, VA, South Dakota Housing, and Rural Development.

★ ★ ★ ★ ★ ★ ★ ★ ★ ★  
**Early Bird Registration will get your name on the Walk of FAME**  
★ ★ ★ ★ ★ ★ ★ ★ ★ ★

LEE PARK  
MUNICIPAL  
GOLF COURSE



## ENTERTAINMENT



Date of Registration \_\_\_\_\_

Name \_\_\_\_\_

NRDS Number (if known) \_\_\_\_\_

Company Name \_\_\_\_\_

Company Address \_\_\_\_\_

Address (billing address of credit card) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Contact Phone \_\_\_\_\_

Email \_\_\_\_\_

Local Board \_\_\_\_\_ License # \_\_\_\_\_

*Registration Fees - Full registration includes all convention activities and education except the Golf\*\*, and Dakota CRS Chapter Education\*\*.*

REALTOR® / Assn. Staff Early Bird Registration (Sept. 13-Dec. 31, 2016)	\$185
REALTOR® / Assn. Staff Registration (Jan 1—August 1, 2017)	\$210
REALTOR® / Assn. Staff Registration (August 2—Sept. 15)	\$250
Licensee Non-Member Registration Fee (Sept-Dec 2016)	\$225
Licensee Non-Member Registration Fee (Jan 1—August 1, 2017)	\$250
Licensee Non-Member Registration Fee (August 2—Sept. 15)	\$275
Non-Licensed Spouse/Guest	\$100
<b>Total</b>	<b>\$</b> _____

Please indicate if you have a disability requiring special services at this course. Provide a description of your specific needs: \_\_\_\_\_

[ ] Check (Payable to Convention of the Dakotas 2017)

### SEND CHECKS TO SDAR 204 N. EUCLID AVE, PIERRE, SD 57501

[ ] Credit Card charge my (MasterCard) (VISA) (Discover)

Card # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Exp. Date \_\_\_\_\_ - \_\_\_\_\_ CSC \_\_\_\_\_

Authorized Signature \_\_\_\_\_

(Required for Credit Card Charges)

**Refund Policy:** With a written cancellation before or by close of business on July 31, 2017, the Aberdeen Area Association of REALTORS® will refund your registration fee minus \$40.00 administrative processing fee. After July 31, 2017, one-half of the registration fee will be refunded. No refunds available after August 15, 2017. No shows will not be refunded. All refund requests will be processed following the convention.

\*\*Events not included in registration fee. Requires completion of separate form and payment

## Government Affairs Update



Nancy R. Willis,  
NDAR GAD

### NDAR Completed Successful Legislative Session

The 65th Legislative Assembly recently completed another biennial legislative session and NDAR feels it was successful when it comes to its effect on the real estate industry.

Real Estate related laws that successfully passed included:

- a requirement that the Department of Transportation maintain a website that supplies vehicle id numbers so that the status of a manufactured home as real property can be verified and that the certificate of origin or title has been retired.
- gives permission for a landlord to charge up to two month's rent as security from someone convicted of a felony as an incentive to rent to that individual.
- requires that when a deed is presented to the county recorder's office the amount paid for the property is certified on the face of the deed and provides a penalty of a class B misdemeanor if someone knowingly falsifies the amount paid.
- allows a landlord with a no pets policy to verify documentation requiring a service or companion animal. If the person is found guilty or convicted of falsifying the documentation, the landlord may evict and require the person to pay a damage fee up to \$1,000.
- establishes term limits of two consecutive 5-year terms for ND Real Estate Commission members
- changes the threshold of when a person needs a contractor's license for a project to \$3,000 from the \$4,000 established last session.
- keeps in place authorization of the Housing Incentive Fund (HIF) and allows the Housing Finance Agency (HFA) to retain the funds appropriated through the end of this biennium to complete projects, even though no additional funds were provided for the next biennium.
- requires that the county auditor ensure that notice of a tax lien foreclosure is given to anyone actually residing on the property and any other person entitled to the possession of the property as it appears on the record.

- establishes flat fees for deeds, mortgages and other instruments of \$20 for the first 1-6 pages; \$65 for the next 7-25 pages and \$3 thereafter.
- requires a study of the creation of an inmate housing construction program

Tax Laws that successfully passed included:

- added a fee of 50 cents per communication connection and a ½% increase to the 911 assessment to update and expand the state radio infrastructure.
- requires that before a taxing entity can grant a property tax incentive it must consult with every other taxing entity that would be affected. The other taxing entities can opt out, but must give a reason, or can negotiate to construct the incentive differently. If they do not respond within 30 days, the assumption is that they agree.
- gives authority for the ND Human Services Dept. to take over the administrative costs of county social services. The value of this assumption equals a 7.2% property tax reduction, which is 4.8% less than the 12% property tax buy down, but which will continue into the future.
- a person that has not satisfied all state and local tax obligations and tax liens may not claim a state or local tax incentive
- prohibits home rule counties and cities from collecting any other local taxes than those already specified in law (so no collection of vehicle or motor fuel taxes locally)
- requires that county auditors each year must provide information to the State Tax Department showing each taxing district's property valuation and property tax levy and any other information the State Tax Commissioner needs to report property tax increases.

Property Rights Laws that successfully passed included:

- a law that specifies how wind option agreements are to be created and when they terminate and the process of notification for termination
- a law that establishes requirements for distance from property lines when wind turbines are being sited and also establishes an ombudsman program under the Dept. of Agriculture
- makes it a Class C felony if a person trespasses on secure premises knowingly and after having been given notice to leave; makes it a Class B misdemeanor if it is not a secure premise but is clearly marked as for authorized people only and the person refuses to leave after having been given notice



**Gov. Affairs Update** continued from page 20

Water/Flood Projects that successfully passed included:


- a law that establishes a process by which a water district can undertake quick take eminent domain, which also includes a prohibition from threatening the landowner with quick take eminent domain during the negotiation process and a companion law that requires that the Attorney General's website contain information about

eminent domain to which the water district can refer the landowner


- funding for Mouse River flood control within the city of Minot; for phase 1 of the Red River Valley Water Supply Project and for the Western Area Water Supply (WAWS) and the Northwest Area Water Supply (NAWS).
- a law that specifies how water and flood projects will be funded in the future (after July 1, 2017) and that if the project is not completed or has not shown sufficient progress in four years, it may lose funding and have to come back to re-request funding.

General

- Final estimate for general fund dollars remaining for the 2015-2017 biennium are \$52 million.
- Final 2017-2019 budget is \$13.6 billion. \$4.3 billion of that are general funds. That compares to a budget of \$14.4 billion for the 2015-2017 biennium; \$6 billion which was general funds.



**Doris Hoff**  
Bus.: (701) 483-6789  
Fax: (701) 483-6770  
Cell.: (701) 260-0131  
E-mail: dorishoff@homeandlandcompany



**Home and Land**  
COMPANY  
Real Estate Professionals  
623 State Ave. Suite D  
Dickinson, ND 58601  
www.homeandlandcompany.com



LET US HELP YOUR CLIENTS  
*Relocating to Fargo!*

- Community & School Tours
- Guides to Social, Cultural & Recreational Activities
- School Information
- Home Purchasing Information
- Rental Information
- Community Statistics



**JILL CARLSON**  
RELOCATION SPECIALIST  
701.237.5031  
RelocationFargo.com



## Congratulations

To the recipients of the  
2016 Champion of Affordable  
Housing Real Estate Awards

Kirstin Wilhelm, Bismarck  
Kyle Reedstrom, Fargo



www.ndhfa.org • 800/292-8621



# THE SKY'S THE LIMIT

REALTORS® CONFERENCE & EXPO

NOVEMBER 3-6, 2017 • CHICAGO

RISE  
HIGHER  
IN REAL ESTATE  
THIS FALL!

Make plans to attend the biggest real estate event of the year - the **2017 REALTORS® Conference & Expo**, taking place November 3-6 in the National Association of REALTORS®' hometown of Chicago!

Here's why attending is the best decision you can make for your real estate career:

There will be **20,000 REALTORS®** and guests from 60+ countries to network and idea-share with.

Industry experts will speak on future market trends during the **100 education sessions**.

Over **400 exhibitors** will display the latest innovations in real estate.

GENERAL REGISTRATION OPENS MAY 3  
AT [WWW.CONFERENCE.REALTOR](http://WWW.CONFERENCE.REALTOR)



NATIONAL  
ASSOCIATION of  
REALTORS®

REALTORS®  
Conference & Expo

*Global Reach, Local Focus*

November 3-6, 2017 • Chicago, IL



#### Badlands Board

1st Look Inspection  
American Bank Center  
Choice Financial Group  
Cornerstone Mortgage  
Dacotah Bank  
Dakota Community Bank  
Dakota West Inspection Service  
Dickinson Press  
Dickinson - Assessors Office  
Don's Filters & Furnace  
Ebeltoft Sickler Lawyers  
ENG Lending  
First Dakota Title  
Floor to Ceiling Carpet One  
Gate City Bank  
Howe & Howe  
Jon's Home Comforts, Inc  
Kirkwood Bank & Trust  
Kristi Schwartz Agency/Allstate  
Kubik Bogner Ridl & Selinger  
Mackoff Kellogg Law Firm  
ND Guaranty & Title  
Nodak Mutual Insurance  
Patriot Home Inspections  
Plains Commerce Bank  
Prairie Marketing Association  
Premier Home Mortgage  
Real Estate & Rental Guide  
Roughrider Electric  
Stark Development Corporation  
Western Coop Credit Union

#### Minot Board

Allstate Insurance  
Bremer Bank  
City Assessors Office  
Countryside Mortgage  
Dacotah Bank  
eLending Now  
Elite Property Inspection  
Farmers Union Insurance  
ND Guaranty & Title  
Town & Country Credit Union  
United Community Bank

## NDAR Business Partners

(Paid members as of 5/10/16)

*Please patronize these businesses when possible and thank them for their support of the REALTOR® organizations.*

#### Bismarck Mandan Board

Ace Inspections	Kirkwood Bank & Trust
American Bank Center	KXMB
America's Home Loans	Mahlum Goodhart, PC
Baymont Inn	Maid to Perfection of Bis/Man
Bis-Man Development Assoc	Meridan Land Surveys
Bis-Man Home Builders	Midcontinent Communications
Bismarck Title Company	ND Guaranty & Title
Bismarck Tribune	ND Housing Finance Agency
BlackRidge Bank	Plains Commerce Bank
BNC National Bank	Prime Property Inspections
Bremer Bank	Professional Property Inspections
Capital Credit Union	Quality Title, Inc
Capital City Advertising	Railway Credit Union
Chapman & Chapman P.C.	Ramada Bismarck Hotel
Choice Financial	Ramkota Hotel
Choice Financial Insurance	Rocky Gordon & Company
Cornerstone Bank	Rubicon Mortgage
Dakota Awards	Security First Bank of ND
Dakota Community Bank & Trust	Starion Bank
eLending Now	Superior Insurance Agency
First Community Credit Union	Terry M. Richter, State Farm Ins
First International Bank & Trust	The Mortgage Company
First Western Bank & Trust	US Bank Home Mortgage
Five Star Storage	Vue Credit Union
Flash Printing	
FM Mortgage Corp	
Gate City Bank	
Horizon Financial Bank	
Inspector Ski Home Inspections	

#### Williston Board

All State/Kristi Schwarz Agency	US Bank
Dakota Appraisal & Consulting	Western Coop Credit Union
Farm Credit Services of ND	Williams County Abstract
First International Bank	Williams County Assessors Office
Gate City Bank	
Major Mortgage	

#### Grand Forks Area Association

1st State Bank	Frandsen Bank & Trust
Alerus Financial	Gate City Bank
American Federal Bank	Priority Title
Bank Forward	Rubicon Mortgage Advisors, LLC
Choice Financial	Steamatic
Cornerstone Mortgage	United Valley Bank
Country Financial	Wintrus Mortgage
First Class Mortgage	

#### Fargo Moorhead Area Association

20/20 Home Inspection	Integrity 1st Insurance
A+ Nordic Home Inspection	Jordahl Custom Homes, Inc
Alerus Financial	Jorge L. Pagan
All American Commercial Title	Lake Agassiz Habitat ReStor
American Federal Bank	Mid-America Inspection Services
A-Team Inspections, LLC	Natwick
Bauer Inspections, LLC	ND Guaranty & Title Co.
Baymont Inn & Suites	Northern States Inspection
Be More Colorful	Northern Title
Bell State Bank & Trust	Northwestern Bank
BlackRidge Bank	Northwestern Mutual
Bremer Bank	Park Company Mortgage
Cambria Suites	Peggy Kelm Appraisal
Capital Credit Union	Plains Title LLC
Cass County Abstract	Radiant Homes
Cass County Director	Radisson Hotel Fargo
Cass-Clay Appraisals	Ramsey National Bank
Central Minnesota Credit Union	Rebuilding Together F-M
Change is Good	RC Home Inspection
Choice Financial Group	River Cities Inspection
City of Fargo	Schwartz Appraisal Co.
City of Moorhead	ServPro of Fargo-Moorhead
City of West Fargo	Simple Website Creations
Clay County Abstract Co.	Solution Design
Colin Solum, Appraiser	Starion Bank
Cornerstone Bank	Staybridge Suites
Costco Wholesale	Superior Insurance Agency, Inc
Courtyard by Marriott	The Forum Publishing Co.
Dabbert Custom Homes	The Mortgage Company
Design Direction	The Real Estate Book
DJ Colter Agency, Inc	The Title Company
DJ's Home Inspection, Inc	Todd Luther Appraisal
Edward Jones	Town & Country Credit Union
Eid-Co Buildings, Inc.	Tri-State Inspection
Fairway Independent Mortgage	TRN Abstract & Title
Farmers Union Insurance	Union State Bank
Fiebigler, Swanson, West	United Savings Credit Union
First Class Mortgage	US Bank Home Mortgage
First Community Credit Union	Valley Mortgage
First International Bank	Value It
F-M Mortgage Corporation	Vision Home Inspectors, LLC
FM Title	VISIONBank Mortgage & Loan
Foto Art & Design	Weber Home Inspections, LLC
Gate City Bank	Wells Fargo Home Mortgage
Great North Insurance	Western State Bank
Green Home Inspection	Wold Johnson P.C.
Harwood State Bank	Wood Welder Repair
Heritage Homes	
Hilton Garden Inn	
Holiday Inn	
Home Warranty, Inc	
Homeowners Financial Group	

#### Jamestown Board

Bank Forward	Rubicon Mortgage
First Choice Home Inspection	Stutsman County Abstract Co.
First Community Credit Union	The Jamestown Sun
Gate City Federal Savings Bank	Unison





North Dakota Association of REALTORS®

North Dakota REALTOR®

318 West Apollo Ave.  
Bismarck, ND 58503  
701-355-1010  
800-279-2361  
info@ndrealtors.com



## RITA SCHUSTER

REALTOR® CRS, GRI

Res: 701-772-0027

Cellular: 701-739-0405

e-mail: [rschuster@greenbergrealty.com](mailto:rschuster@greenbergrealty.com)  
<http://www.greenbergrealty.com>

3651 South Columbia Rd • Grand Forks, ND 58201  
Bus: 701-772-6641 • Toll Free: 1-800-884-5933

**Greenberg Realty**

• Residential • Commercial • Farm




**#1 RE/MAX**  
**RE/MAX**  
*Integrity Realty*

**Ninetta Wandler**  
Broker/Associate • GRI/CRS/ABR/EPRO  
669 12th St. West  
Dickinson, ND 58601  
Office: (701) 483-9851  
Cell: (701) 260-4278  
Fax: (701) 483-9855  
Email: [ninetta@ninettawandler.com](mailto:ninetta@ninettawandler.com)  
[www.ninettawandler.com](http://www.ninettawandler.com) • [www.realtor.com](http://www.realtor.com)

**ABR** **CRS** **GRI**

*Celebrating 33 years in real estate...Thank you for your referrals!*



**Kari**  
MYHRE

Cell: 701.729.1566

Office: 701.237.5031

[KariMyhre@ParkCompany.com](mailto:KariMyhre@ParkCompany.com)

[www.KariMyhre.com](http://www.KariMyhre.com)



ASP, ABR, CRS, GRI

**ELITE**  
REAL ESTATE

**Elite Real Estate**

1110 College Dr,  
Suite #215

Bismarck, ND 58501

[www.eliterealestatend.com](http://www.eliterealestatend.com)

**Vicki Roller,**  
**REALTOR®**



**701-220-3903**

[VickiRoller@gmail.com](mailto:VickiRoller@gmail.com)

2014 President, ND Association of REALTORS®

2012 NDAR REALTOR® of the Year

*For Every Move You Make...See Me For Homes! CME4HMS*



## North Dakota Real Estate Principles Pre-Licensure Course

ARELO  
Certified

- Begin a successful career in real estate.
- Obtain all 45 hours required for licensure.
- Work at your own pace, in your own home.

Presented  
Online 

Approved by the North Dakota Real Estate Commission

For information or to enroll:  
**1.800.CALL.UND | [realestate.UND.edu](http://realestate.UND.edu)**

**UNIVERSITY OF  
ND NORTH DAKOTA**  
ONLINE & DISTANCE EDUCATION