

ND REALTOR®

August 2017

Summer Issue

Interview With The Candidates



Amy Hullet

Century 21 Landmark, Bismarck

For President Elect

The NDAR Executive Committee met in June and interviewed the following candidates to be presented to the membership to be elected to office at the September 14, 2017 meeting in Aberdeen: Amy Hullet (Bismarck) – NDAR President Elect and Jill Kjorstad – NDAR Vice President (Williston). Ben Schroeder will automatically advance to the office of NDAR President.

Following are questions answered by each NDAR candidate for office. Please note an absentee ballot can be found on page 22 if you will not be present at the General Membership Meeting in Aberdeen, SD during the Dakotas Convention.



Jill Kjorstad

RE/MAX Bakken Realty, Williston

For Vice President

Amy Hullet - Please share why you have decided to submit your name to run for office to serve your peers and the real estate industry as a whole?

When I began my real estate career, I decided to become an active member of the local real estate organization. As my husband was the President of the Chamber, I realized the important role that associations play in professional development, representing the interests of its members and providing a positive image to the public. Since then, I have served in many capacities

on the local board, including president of the local board, and currently state vice president.

As my real estate career has progressed, I expanded my involvement to the state association by volunteering for committees and attending the state and national conventions. I have come to a better understanding of how the local and state organizations complement each other and are integral to the success of the industry.

Amy Hullet see page 3

Jill Kjorstad - Please share why you have decided to submit your name to run for office to serve your peers and the real estate industry as a whole?

When I was asked to be Director at Large for NDAR I was nervous but excited to accept the challenge. As the year progressed and my involvement and understanding of NDAR and NAR have grown, I have truly come to love the other side of being a REALTOR®. I was encouraged to continue my

Jill Kjorstad see page 5

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President's Message



Lyn Dwyer,
2017 NDAR President

I've had an interesting time with my laptop at the office over the last several days. Most of the time it works just great. However, periodically, my mouse will jump all over the screen, randomly clicking on things, opening links, completely out of my control. I must admit, it's kind of fun to watch. It just goes crazy! But who knows how

many things I've signed up for that I didn't intend! So, after a couple of chats with the tech line, a trip in for repair, and a couple more conversations with technicians who are WAY smarter than me, I think we finally found a solution.

It occurs to me that sometimes life is like that. Most days things are great. Most days life goes along as expected. Most days. And then suddenly, without warning, the mouse of life just takes off, seemingly all on its own, completely out of control. Usually it happens when you're trying to get out of town, right? You have people calling you haven't heard from in ages. Those buyers who should have written an offer weeks ago suddenly must write TODAY! Calls for market evaluations show up out of nowhere. Everybody you've ever talked to about buying a house wants to look right away. The listings you thought would never sell suddenly have multiple offers. Truth be told, it's fun for a while!

Over the next couple of months, the mouse in my life is going to go just a bit crazy. I've had the privilege recently of visiting a couple of our local Boards. It's time next week for our 2018 Budget meeting. I've got two personal trips planned to Minneapolis in the next 10 days and then in mid-August, I leave for a much-anticipated three-week trip to Iceland and Norway. When I return, it'll be time for the Convention of the Dakotas, followed closely by the re-invented Minnesota REALTOR® Convention. Soon after that, more local Board visits, NDAR's 2018 Planning Meeting, the NAR Convention in Chicago, more local Board visits....whew!! Before I know it, my year as your President will be over. Truth be told, it's been a blast!

I know I don't have the corner on a busy schedule. All of you have your own mouse that takes off on its own when you least expect it. Enjoy it! Sometimes the best things happen when we give up just a little bit of control!

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Jill Kjorstad

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Amy Hullet continued from page 1

I also have a passion for involvement! I want to share the experiences that have changed my business because I volunteered to help the real estate associations. The relationships, engagement of issues and peer mentoring are making a tremendous difference in my business. I look forward to serving as your NDAR President Elect to share my passion of involvement with the new and experienced members and how the knowledge you gain from being involved can help change the way one thinks about their business.

What previous leadership positions have you held either within the REALTOR® organization or outside of it?

- a.) I am currently the Local BMBOR Past Board President
- b.) I am currently the Vice president for the NDAR
- c.) Chair of the United Way Day of Caring in 2016 (Co-Chair in 2014-2015)
- d.) Chaired many committees for the Local and State Associations
- e.) ND Association REALTOR® Ring Day Chair for the last 6 years
- f.) Chaired the REALTORS® Back Pack Program for United Way and held the "REALTORS® Garage Sale" at our house the last three years to raise money for the program.
- g.) Women's Leadership in the church
- h.) Served as co-chair for Hospitality team at church
- i.) Local BMBOR Director for 5 years

j.) Was involved on the Organization team for the NDAR Convention in 2014

How (or why) did you get started in real estate?

My family moved to the Bismarck area 13 years ago. While we lived in Lincoln, Nebraska, I was a successful Pampered Chef representative and grew my cluster to nine members. I always had an interest in real estate and utilized the move to try out the idea of being a real estate agent. Now, 12 years later, I must admit I had no idea the powerful impact that this career would have on me and the people that I have helped buy and sell homes not to mention the impact that agents have had on my life. I will also admit that at that time I did not realize or understand the importance of a REALTOR® or what that really meant.

What is your most memorable moment in your real estate career?

I have many memorable moments, but my favorite still is and always will be calling the buyers to let them know that their offer has been accepted! The sounds in their voices remind me every time just how much this means to them and how much they look to us for guidance in this process.

Your strong points?

- A passion for involvement and servant leadership – Helping people understand to give back and the meaningful difference it can make in someone else's life.
- A belief in Leadership – Making a difference in the future of our organization
- I am not afraid of change
- Very personable, outgoing, have a love for people
- Willing to speak my opinion (Right or wrong)

Your specific plans or ideas for NDAR?

- Teaching the members what involvement truly could mean to them and our organization not to mention their business
- Determining new avenues to educate members about the important role of the state association - what it does and why they should be a part of it.
- Looking at the structure of the meetings – giving the members the option to feel welcome.
- Reaching out to the members and seeing what this association means to them.
- The word Professionalism comes up all the time - trying to make this a priority for all agents!

Anything additional you would like to share?

Too often people think they are too busy to be involved. As I stated above, my engagement in the local and state associations is making a tremendous difference in my success as a real estate agent. While we all rely on technology and email to enhance our communications with each other and clients, the fact remains that involvement and face-to-face interaction is still the best teacher. That's why I look forward to serving on the State Board as your President elect in 2018.



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Protect Against Wire Fraud

Wire theft of buyer closing costs and down payments as a result of compromised email accounts continues to rise and it has happened right here in North Dakota. A recent loss of buyer cash to close occurred in the last month. Just because we are in a small state does not make us immune to this nationwide issue. To date, the National Association of REALTORS®, American Land Title Association, Consumer Finance Protection Agency, Federal Trade Commission and the FBI have all warned of the threat to consumers.

The threat is serious. Nationally it has resulted in more than 1 billion in lost funds from 14,000 incidents according to the FBI. Further, the damage is hitting far beyond buyers trying to purchase homes, and extending to banks, title companies, and real estate brokerages and for the first time real estate agents. In a recent Colorado case the harmed buyer named not only the bank, title company and brokerage as defendants but also the real estate agent as an individual in this buyer's lost \$272,000 life savings down payment.

Hackers break into consumers' and real estate professionals' email accounts to get information about upcoming real estate transactions. After figuring out the closing dates, the hacker sends an email to the buyer posing as the real estate professional or title company. The bogus email says there has been a last minute change to the wiring instructions, and tells the buyer to wire closing costs to a different account which belongs to the scammer. If the buyer takes the bait, their funds could be lost in a matter of minutes. Often, that's money the buyer will never see again.

Recent news coverage shows how damaging it is to homebuyers:

<http://www.thedenverchannel.com/news/local-news/homebuyers-lose-life-savings-during-wire-fraud-transaction-sue-wells-fargo-realtor-title-company>

<http://www.kare11.com/news/investigations/kare-11-investigates-email-scam-targets-homebuyers/435752635>

Many North Dakota title companies are rooting out and finding the fraudulent emails every day but more needs to be done. Title companies can protect funds once they are in their possession but there is very little they can do when funds are intercepted before they reach the company.

As a real estate community, all parties involved in a transaction need to follow good practices by using encrypted emails and avoiding free email services with fewer protections than business accounts. Most importantly, communicating and educating your client that title companies do not change their wire instructions. If the client receives an email stating they have changed, call before they wire by using the phone number found on the title company's website or in the phone book.

Tips to advise your client to protect against wire fraud:

Call, don't email: Confirm all wiring instructions by phone before transferring funds. Use the phone number from the title company's website or a business card.

Be suspicious: It's not common for title companies to change wiring instructions and payment info. Further, ND title companies use local banks for their escrow accounts.

Confirm it all: Ask your bank to confirm not just the account

Wire Fraud see page 5

NDAR 2017 Executive Committee



Left to Right: Jill Beck (CEO), Amy Hullet (Vice President), Lyn Dwyer (President), Cindy Harvey (Past President), Jill Kjorstad (Director-at-Large), Ben Schroeder (President-Elect).

Jill Kjorstad continued from page 1

involvement after many conversations with other Directors. With their encouragement and support I submitted my name to continue this journey.

What previous leadership positions have you held either within the REALTOR® organization or outside of it?

- Vice President of Williston Board of REALTORS®
- President of Williston Board of REALTORS®
- Director at Large for North Dakota Board of REALTORS®
- Member of the Upper Missouri Valley Fair Board

How (or why) did you get started in real estate?

I worked for Bustchta Appraisal in Williston as his administrative assistant and fell in love with the Real Estate world at that time. When the owner stated he was going to retire I decided that I did not want to leave the industry (but didn't want to be an appraiser). The next choice was to be a REALTOR®.

What is your most memorable moment in your real estate career?

There are a handful of memories that will forever follow me in my career. These memories are also what has shaped my goals, career and personal life. There was a showing on a property that had a rather significant "A-HA" moment for me. While showing the home to a husband, wife and young daughter, the parents walked to the other side of the home to discuss the home. While talking with the young girl she told me how excited she was to have a bed because she had been sleeping on the kitchen table of a camper

Wire Fraud continued from page 4

number but also the name on the account before sending a wire.

Verify immediately: You should call the title company or real estate agent to validate that the funds were received. Detecting that you sent the money to the wrong account within 24 hours gives you the best chance of recovering your money.

Forward, don't reply: When responding to an email, hit forward instead of reply and then start typing in the person's email address. Criminals use an email address that is very similar to the real one for a company. By typing in email addresses you will make it easier to discover if a fraudster is after you.

What if you've been targeted: Immediately call your bank and ask them to issue a recall notice, report the crime to www.IC3.fo and call the FBI and police

Buying a home is an exciting time for our customers. With the closing day just around the corner let's make sure they don't lose their savings, retirement or ability to close on the largest investment of their life.

Nick Hacker
North Dakota Guaranty & Title Co.
Grand Forks Abstract & Title

for years while her dad worked in the oilfield. There was a bed in that room that had been left there after the men using it as a "man camp" vacated the property. She asked me if she got to keep it because it would be the first "real bed" she would have. Her face was so full of hope, smiles and pure joy, while my attitude was not quite as perky due to weather, the 50-mile drive there, and it being a Sunday. But when her smile was shining right in my eyes bright as a summer day, I realized that my job from that point on was to find out clients' dreams and make them my goals. At that moment, my scope on my career changed, my customer tactics changed and my love for my job became an entirely different perspective. That little girl is what reminds me of the bigger picture.

Your strong points?

- I am a detail oriented person.
- I love the education and knowledge that is offered in our industry.
- I have a very strong support team that allows me to do this amazing job and a volunteer position at NDAR.
- I always try to see both sides of the coin before a decision or judgement is made.

Your specific plans or ideas for NDAR?

I would like to see NDAR keep moving forward with raising the bar on professionalism, education requirements, and accountability for our REALTOR® family.

I would like to see more education offered around the state a little more accessible to the smaller boards to hold locally.

REALTOR® Safety is also very important to me. I have been working on a safety course/program that I am going to finish up and hopefully it will be something that will help other areas increase REALTOR® safety also.

Anything additional you would like to share?

My role as the Broker Associate for the agency that I work for has left me with a greater knowledge of the industry. However, my role as Director at Large for NDAR has given me life experiences that have deepened my love for leadership and the realization of the importance not only – NDAR and also NAR have on so many areas other than just selling a house. This realization has led me to want to become a bigger part of the industry.




Skip Greenberg

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Chips From The Board

Badlands BOARD OF REALTORS®

A long-term member, Duane Schwab, Broker/Owner of Interstate Brokers, was recently awarded NAREmeritus status. He received a letter from NAR President William E. Brown, along with a gold pin and certificate. Duane has been a member since 1977 and has served on numerous committees and held offices as Secretary and Treasurer of the Badlands Board of REALTORS®. He also served on the committee for the North and South Dakota REALTOR® Convention of the Dakotas. Duane and his wife Kathy have two children, Kris and Dawn and six grandchildren.



The Dickinson Police Department and their D.A.R.E Program received a check for over \$12,000.00 at our May General Membership meeting. The funds were raised at our annual Red & Black Night event. The officers are being measured for the external vests and will be ordering them very soon. Pictured are just a few members of the police department who were able to attend the meeting.

We enjoyed lunch with Lyn Dwyer and Jill Beck at our 2017 President's Round Table on Wednesday, July 19, 2017. There were good questions and sharing of information from and with Lyn and Jill. Thank you to both of them for taking the time to visit with us.

Ann Johnsrud, McKenzie County Recorder and Katie Paulson, McKenzie County Tax Director spoke at our July General Membership meeting regarding sales consideration disclosure on deeds and upcoming changes in recording procedures.



Barb Lupo,
Association Executive

Bismarck-Mandan BOARD OF REALTORS®

- BMBOR has completed the NAR Core Standards approval process. Along with FMAAR, we are among only 19 associations in the country who have completed this to date.
- The Nominating Committee has secured three candidates for the office of vice president, and six candidates for two director seats. The election will be held in August.
- RPAC is finishing up its fundraising efforts for the year and will do prize drawings in the various investment categories in August.
- We have welcomed approximately 40 new members so far this year.
- The housing inventory continues to increase. The purchase of additional lockboxes was required to meet the demand.
- The number of homes under contract remains about the same as last year.

Business Partners were provided a free lunch and door prizes at the annual Business Partner appreciation lunch in June.

Several local members participated in the NAR Legislative Meetings in May in Washington, D.C. It was another very full week of committee meetings, general sessions, and visits with the congressional delegation.

In September we will launch a new series called "Above & Beyond". These sessions are aimed to reach beyond typical CE classes (although CE may be approved for some sessions). Topics will include public speaking, communications skills, leadership skills, and more. There will be three or four sessions scheduled in the series each year.

Our congratulations to Perry Weekes, Century 21 Landmark Realty, for earning the REALTOR® Emeritus from NAR which recognizes 40 years of REALTOR® membership.

Nancy Deichert,
Association Executive

Fargo-Moorhead Area ASSOCIATION OF REALTORS®

FMAAR is having a very busy summer. In addition to the busy spring market, a lot is happening at our Association:

We are getting ready to host our Second Annual FM Realtors® Olympics on July 20th and our 28th Annual Golf Outing on Monday, August 7th. Both events are selling out quickly and promise to be fun days for those participating.

FM Realtors® will be hosting our Awards Gala on August 22nd at the Hilton Garden Inn. We are pleased to announce the following members have been nominated for Realtor® of the Year and NDAR Realtor® of the Year Candidate: Dawn Cruff, Chris Feickert, Kevin Fisher and Hollie Kietzer. We will also honor members with several other awards that night including Business Partner of the Year, Distinguished Service Award, Jim Fay Award, 25 Year Pins and Life Membership. We are pleased that NDAR CEO, Jill Beck, will be our honored guest that evening.

Also on August 22nd at the Awards Gala, FM Realtors® will elect 2018 leadership. Running for board positions this year are:

- FM Realtors® President Elect – Vicky Matson
- FM Realtors® Vice President – Nick Olson
- FM Realtors® Director (two positions) – Tom Clusiau, Shane Cullen, Gloria Palm Connor, Deborah Nichols
- NDAR Director (two positions) – Amber Carlton, Al Havig, Ryan Mullikin, Micah Thureen

Two people will be leaving the Board of Directors, Ben Schroeder (Past President), Susie Nickell (Director) FM Realtors® thanks them for their service and their many contributions to our association.

As of June 30, Active Residential Listings were up 13%, New Listings were up 12%, the Number Under Contract was down 1% and the Number Sold was up 7%. Our Average Sale Price is up 2% at \$227,574.

Enjoy your summer!

Marti Kaiser,
Association Executive

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” range. With the upcoming summer months things are shaping up pretty good. We have had 463 units sold as compared to 460 in 2016. Year to date sales volume is up by 2% compared to the same time frame of 2016. Average sold price is down from \$208,000 in 2016 to 204,000 in 2017. Medium sold price in 2016 was 187,000 and is 185,500, in 2017.



Locally the Grand Forks Area Association of REALTORS® committees are busy making plans, scheduling summer events, and public relation projects. Our annual golf tournament was held on June 15 at Valley Country Club in East Grand Forks.

Our RPAC Raffle wrapped up with awarding of prizes at the Golf Tournament.

The Stars of 2017 Honors Social was on July 20 at the Red Roof Inn.

The Public Relations Committee is busy with our “Yard of the Week” program. Yard of the Week starts in June and runs through August. Homes are nominated by the public and selected by our Public Relations Committee and this program has become very popular in the city. On August 2 we are planning a barbeque for all the 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 has become an annual event.

John Colter,
Association Executive



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



ENTERTAINMENT



REGISTRANT INFORMATION

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
Total	\$ _____

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

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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

Tentative Schedule as of July 26, 2017



TUESDAY, SEPTEMBER 12, 2017

Registration	3:00 p.m. - 8:00 p.m.	Conv Center
*Downtown Wine Walk (Transportation provided; Convention Name Badge is Entry)	5:00 p.m. - 8:00 p.m.	Downtown AB

WEDNESDAY, SEPTEMBER 13, 2017

CRS Breakfast (<i>Prior R.S.V.P. Required</i>)	7:15 a.m.-8:15 a.m.	Dakota AB
Registration	8:00 a.m.-6:00 p.m.	Conv Center
CE Session - <i>"How to Double Your Income in Two Months"</i> 3 Elective Hours (ND & SD) **Dakota CRS Chapter Course; Instructor: Darryl Davis	8:30 a.m.-11:30 a.m.	Dakota CDE
Trade Show Vendor Set-Up	8:00 a.m. - 12:00 p.m.	Conv Center
SDAR Executive Committee Meeting	9:30 a.m. - 11:00 a.m.	Board Room
Trade Show Open	3:00 p.m. - 9:00 p.m.	Conv Center
***Registration and Lunch for registered golfers	11:30 a.m.-12:30 p.m.	Golf Course
Golf Tournament @ Lee Park Municipal Golf Course	1 p.m. Shotgun Start	
****String Art Class (Separate registration and \$25.00 fee required)	1:30 p.m.-4:30 p.m.	Dakota E
Ice Breaker Reception <i>Featuring "NASHVEGAS Allstars"</i>	6:30 p.m.	Conv Center

THURSDAY, SEPTEMBER 14, 2017

Continental Breakfast	7:30-8:30 a.m.	Conv Center
Registration	8:00 a.m. - 12:00 p.m.	Conv Center
CE Session - <i>"How to Play with Buyers and Sellers"</i> 1 Required/2 Elective Hours - SD (3 Elective - ND) Instructor: Darryl Davis	8:30 a.m. - 11:30 a.m.	Amphitheater
CE Session - <i>"TBD"</i> Instructor: Craig Steinley - CE Pending (ND & SD)	8:30 a.m. - 11:30 a.m.	Dakota CDE
Local AE Information Exchange	9:00 a.m. - 10:30 a.m.	Board Room
REALTOR® of the Year Luncheon	Noon-2 p.m.	Conv Center
Trade Show Open	9:00 a.m. - 12:00 p.m.	Conv Center
North Dakota Board of Directors and Membership Meeting	2:15 p.m. - 4:30 p.m.	Dakota AB
South Dakota Board of Directors and Membership Meeting	2:15 p.m. - 4:30 p.m.	Dakota DE
Trade Show Open	4:00 p.m. - 6:00 p.m.	Conv Center
RPAC Reception - (Invitation Only; Convention Name Badge Required; Minimum Investment of \$99)	5:45 p.m. - 6:45 p.m.	Dakota ABC
Installation Banquet Live Music with <i>"DUELING DUO"</i>	7:00 p.m.	Conv Center

FRIDAY, SEPTEMBER 15, 2017

Breakfast/Prize drawings and Vendor prizes	8:00 a.m. - 9:00 a.m.	Conv Center
CE Session - <i>"TBD"</i> Instructor: Craig Steinley - CE Pending (ND & SD)	9:00 a.m. - 1:00 p.m.	Dakota ABCDE

* Downtown Wine Walk - Optional event with Separate Registration and Fee Required

** Dakota CRS Chapter Education: Members Free/Non-Members \$40

*** Golf - Separate fee and Pre-Registration Required

**** String Art Class - Separate Registration and Fee Required

A Legal Review



Casey Chapman, Attorney at Law, NDAR Legal Counsel

Is Your Website Compliant With Ada?

Most REALTORS® are familiar with the basics of ADA compliance. Essentially, public accommodations need to be made accessible to persons with physical impairments. An issue, which

has been lingering in the midst of current ADA debates, is whether the ADA applies not only to buildings, but also to electronic media, such as websites.

In a recent court decision by a Federal trial judge in Florida, a person with a visual impairment brought a claim against Winn-Dixie, which operates a chain grocery stores and affiliated pharmacies. The plaintiff, Mr. Gil, uses certain screen access programs because of his visual impairment. The evidence indicated, however, that the Winn-Dixie website did not work with standard screen access software. Although Winn-Dixie provided testimony, indicating that it had budgeted money to improve its website accessibility, the accessibility had not been created by the time of trial.

The issue before the court was whether the Winn-Dixie website, like its physical buildings, must be ADA accessible. This issue has led Federal judges to reach differing conclusions. There are 13 regional Federal Circuit courts which review Federal trial court cases. Of those Circuit courts, seven of the thirteen have dealt with this issue; four Circuit courts have decided that the ADA only applies to physical buildings, while three Circuit courts have decided that the ADA applies both to physical buildings and websites. For our purposes, I note that we are located in the Eighth Federal Circuit, headquartered in St. Louis, Missouri; my information indicates that, as of this date, the Eighth Circuit still has not decided this issue, one way or the other.

The Florida case is interesting because the Florida judge reasoned that he did not need to conclusively decide the issue of physical structure versus website. Instead, the federal judge referenced some prior court decisions which found a middle ground, concluding that, where the website "operates as a

gateway to the physical store locations," the website is covered by the ADA, and the website must be compliant.

How could this apply to a real estate brokerage? One can certainly imagine, with the proliferation of public access to Internet real property listings and expanding Internet presence for brokers and agents, that a consumer could claim that REALTOR® websites are indeed the "gateway" to the physical broker's office. In addition, brokers and agents should be aware that the U.S. Department of Justice has taken the position that websites are intended to be included within the ADA. Court decisions have a greater legal impact than do the positions of the U.S. Department of Justice; however, the reality is that, if the U.S. Department of Justice challenges a broker's website, there can be a large financial price to pay in the expenses of legal defense, before the matter even reaches the courts.

What are your options, if your preference is to be proactive? The Florida decision, and materials from the National Association of REALTORS®, both reference WCAG 2.0 AA Guidelines as being compliant with the ADA website accessibility issue. In fact, it appears that, when the U.S. Department of Justice forces compliance, those Guidelines are used as a basis for settlement.

If you prefer security over uncertainty, this might be a good time to contact your computer technician.



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North Dakota Association of REALTORS®

Calendar of Events

Updated 7/26/17

2017

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

2017

Aug 14-15	NAR Leadership Summit	Chicago, IL
Aug 29	2017 Broker Summit	Fargo, ND
Aug 30	2017 Broker Summit	Bismarck, ND
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	

2018

Feb 21-22	NDHFA Housing Conference,	Bismarck
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 20-21	NDHFA Housing Conference,	Bismarck
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

Feb 19-20	NDHFA Housing Conference,	Bismarck
May 11-16	REALTORS® Legislative Meetings,	Washington, DC
Nov 11-16	NAR Convention	New Orleans, LA

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***Chips** continued from page 7*

Jamestown BOARD OF REALTORS®

Our May General Membership meeting was focused on Safety. We had great attendance to hear a presentation from the Jamestown Police department. Discussion was held regarding different situations and how to deal with them.



In June we held our "Summer Event". We gathered at Spiritwood Resort for a meal and silent auction. Funds were raised for RPAC at this event. A great time for conversation and support of a good cause.

Our community involvement continues with members helping out with Meals on Wheels on a monthly basis. Several members got together and put together a great parade float. The parade was our city's annual Buffalo Days



parade. The theme was "The Wizard of OZ / There's No Place Like Home" and several members and their families participated in costume.

A promotional graphic for a realtors conference. The text reads "THE SKY'S THE LIMIT REALTORS' CONFERENCE & EXPO CHICAGO 2017". Below this, it says "Turn your work trip into a VACATION!". The background is a light blue sky with a white arrow pointing upwards.



Arrive early to the
REALTORS® Conference & Expo
to take a pre-conference course
or a tour of Chicago.



Business Partner appreciation was the focus of our July General Membership meeting. We invited all of our Business Partners for lunch and cake as a token of our appreciation.

Scot Nething,
Association Executive

Minot BOARD OF REALTORS®

The Minot members have been enjoying a beautiful summer, but really hope for rain soon. Home sales are stronger in 2017 when compared to the same period in 2015 and 2016. We'd love to continue this trend!

The annual Golf Social and Picnic was held on June 21st at Wildwood Country Club. We had 20 golf teams and around 100 members for the picnic. We could not have asked for better weather—it was a perfect golf day. Pictured: Donovan



Gault lining up his putt during the play off for first place while DelRae Zimmerman and Steve Fennewald look on.

Flood insurance and new FEMA flood maps have been a huge topic in our community. Most of our members attended a Floodplain and Floodmap Workshop on July 18th in order to receive more information about the best way to serve our clients and assist with their questions in the coming months.

We enjoyed having NDAR President Lyn Dwyer and NDAR CEO Jill Beck at our last member meeting. The nominating committee is working on nominations for the 2017-2018 Board of Directors while the REALTOR® of the Year committee is working on choosing the ROTY, Affiliate of the Year and Rookie REALTOR® of the Year recipients. Pictured: NDAR President Lyn Dwyer speaking on the importance of involvement and staying informed.

Beth Mayer,
Association Executive

Williston BOARD OF REALTORS®

Mitzi Bestall, Vice President, conducted New Member Installation at the General Membership meeting in July for six new members. Our membership continues to grow!

On June 21st through the 23rd, several of our REALTOR® and Business Partner members volunteered to staff the Fair Office during the Upper Missouri Valley Fair. We are more than happy to do this every year... in return we get our meeting space at the Fairgrounds at no cost. Thank you to those that volunteered!

* **Remember:** The continuing education deadline is from November 16th of each year to November 15th of the following year. License renewals are due on November 15th of each year.

* You will need to complete 9 hours of continuing education by November 15, 2017 to renew your license for 2018.



Save the Date!

The last live courses to be sponsored by NDAR will be held in October in Bismarck. Nine hours of CE will be offered including the Code of Ethics class.

Class information & registration will be available soon.

Chips see page 18

Did You Know?



Jill Beck
NDAR CEO

Summertime, summertimewhat a busy time! Real estate business is crazy, families are trying to schedule vacations before school starts and we all want a bit of down time to enjoy being outside before the snow and cold blows in.

President Lyn and I have made trips to several boards in the last month and it is always informative to learn what is happening in your markets, what is impacting it and the different projects you are all involved in. These visits are always brief but we appreciate the opportunity to visit and let you know what is happening with your state

We recently held an AE Retreat in conjunction with the South Dakota Association of REALTORS® for local boards. Gavin Blair, Iowa Association of REALTORS® CEO, facilitated. As a requirement of the Core Standards to maintain your board/association charter, each Association Executive needs six hours of training and while most are able to attend the AE Institute or other NAR sessions we offered this opportunity for those that are unable. We all learned things, asked questions and brainstormed ideas. The positive networking has led us to schedule an AE Meeting at the state convention which we have done in the past but more impromptu. I believe that small boards can learn from big boards and vice versa. We have very involved AE's who have the interest of their members, the board and the community in mind.

REALTOR® Convention of the Dakotas is quickly approaching and you can find the schedule elsewhere in this magazine. There is a total of nine (9) hours of CE that will be available – the course on Wednesday morning is free to Dakota CRS members and for those that are not CRS there is an additional \$40 fee for that course. There is no mandatory topic for 2017

to renew your license so they all qualify as elective three (3) hour courses. I recently attended a meeting at NAR in Chicago and was asked how we get the attendance we do at our two state convention – without much thought I said “we give them CE, food, fun and the real reason is they see their friends from around the two states and pick up the conversation where they left off the previous year”. If you haven't attended please consider it for the CE, networking and to see your two states work together in unison.

At the end of August we will once again be holding a meeting for brokers in both Fargo and Bismarck. A representative from the NAR Legal Division, Finley Maxson, will be joining us to discuss some risk management that brokers should be considering – cyber security, use of pictures and ownership along with other current hot topics. Watch for more info coming soon.

Hope the dog days of August are good to you and that you can enjoy some downtime for yourself (even if it is only a little).

Hope to see you in Aberdeen in September at the REALTOR® Convention of the Dakotas!



Shirley Dukart



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NAR Special Report: REALTORS® Choose Bob Goldberg as Next CEO

Bob Goldberg has been named CEO of the National Association of REALTORS®, officially taking over the largest trade association August 1, 2017. He currently serves as NAR senior vice president of Sales & Marketing, Business Development & Strategic Investments, Professional Development and Conventions. He's also senior vice president of administration for REALTOR® University and president and CEO of the REALTORS® Information Network, an NAR for-profit and wholly owned subsidiary responsible for overseeing the realtor.com® operating agreement with Move Inc.




REALTORS® remain at the center of the real estate transaction," said 2017 NAR President William E. Brown, a REALTOR® from Alamo, California. "With extensive knowledge of the association and real estate industry, Bob brings with him a strong track record for future-based thinking and enacting change, which is why the NAR leadership team is extremely confident in his ability to lead the association and membership to continued future success."


Goldberg was the choice of NAR's leadership team after an extensive national search by a committee of REALTORS® and AEs. The search committee, which worked with the search firm Heidrick & Struggles, was chaired by Chris Polychron a REALTOR® from Hot Springs, Arkansas. The vice chair was Cathy Whatley, a REALTOR® from Jacksonville, Fla. Both are former NAR presidents.

Goldberg has been with NAR since 1995 and will be NAR's 12th CEO since the association was founded in 1908. He succeeds Dale Stinton, who is retiring at the end of 2017 after 36 years at NAR and 12 as CEO.


"Bob's vision, business acumen, and unique ability to successfully leverage NAR's technology investments will ensure



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RPAC Corner



Nancy R. Willis,
NDAR GAD

We still sometimes are asked by members and business partners about RPAC (REALTORS® Political Action Committee) or Issues (REALTORS® Political Action Fund, which we call Issues & Mobilization). How does RPAC or Issues benefit me as a REALTOR® or Business Partner?

Well let's start with RPAC. Contributions to RPAC, by law, may only go to candidates. When candidates receive contributions from RPAC to assist them in their election campaigns, they are appreciative and more willing to listen to real estate industry concerns. A prime example is the current reauthorization legislation for the National Flood Insurance Program that will be brought to the floor of the U.S. House very soon. One of the provisions of most concern to REALTORS® was the phasing out of "grandfathering." Under current law, when flood maps change, lower-cost flood insurance is available to property owners who already have a flood insurance policy when the new maps become effective if they maintain continuous coverage or have built in compliance with the Flood Insurance Rate Map (FIRM) in effect at the time of construction. NAR recruited REALTORS® from the states of Congressmen on the House Financial Services Committee, the Committee drafting the legislation, to talk to their Congressmen and explain the importance of "grandfathering" to the real estate industry and the desire that it be kept in place. Because these Congressmen had received RPAC contributions, they were willing to listen to REALTORS® concerns and REALTORS® were able to persuade them to change the proposed legislation and keep "grandfathering" – a win for the real estate industry.

On the state level, one example would be that working with the Land Title Association, we were able to establish flat fees for deeds, mortgages and other instruments which will benefit REALTORS®, title companies, banks and most importantly—clients.

Contributions to the REALTOR® Political Action Fund, which we call Issues & Mobilization, cannot go to candidates but can be used to address issues that may negatively impact the real estate industry.

In the case of *Reed v Gilbert, AZ* (2015), the Supreme Court ruled that sign ordinances based on sign content are a violation of free speech. The court said communities can instead regulate based on size, building materials, lighting, moving parts and portability and can forbid posting on public property as long as it enforces this prohibition in an even-handed, content-neutral

manner. The result has been that communities are revising their sign ordinances to make them more restrictive, which is impacting the real estate business. The Arizona REALTORS® Association received Issues & Mobilization dollars to work with the Robinson and Cole Law Firm, to draft sign ordinances that could be used by all states. They are in the process of working on these.

On the state level, Bismarck used Issues funds to hold public meetings about how to fund infrastructure needs. Fargo used Issues funds to successfully convince people to keep the tax that is helping to fund the diversion project.

If you need more information about RPAC or Issues, talk to your broker, your local AE or your local RPAC Committee Chair or feel free to call me at 701-355-1010 or email me at nancy@ndrealtors.com

Contributions to RPAC and Issues are voluntary. Any member may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of a contribution or not. 70% of each contribution is retained in state and 30% is sent to NAR until our NAR RPAC goal is achieved and then 100% remains in state, except for major donors, where 30% is required to be split by law. The 30% sent to NAR for RPAC is used to support federal candidates and is charged against our limits under 2 U.S.C. 441a.



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Youngberg Recognized For Devoted Service on ND Real Estate Commission

The North Dakota Association of REALTORS® (NDAR) thanks and recognizes NDAR member Jerry Youngberg for his 20 years of devoted service to the North Dakota Real Estate Commission (NDREC). Youngberg was first appointed to the NDREC in 1997. In his role on the commission, Jerry served as one of the five board members who grants real estate licenses, safeguards the public interest, investigates violations of the law, imposes sanctions and prescribes standards for the real estate education.



Youngberg has been a licensed REALTOR® since 1984 and an associate broker with Dakota Commercial & Development in Grand Forks since 2009. Youngberg also is a certified as a Notary Public in North Dakota and South Dakota. As a member of the National and the North Dakota Associations of REALTORS® for 33 years, Youngberg has participated in a number of national and state committees. On the national level he has been a member of the Global Business Alliance and the Public Policy Coordinating Committees serving on NAR committees since 1989. On the state level, Youngberg served as NDAR President in 1993-1994 and has served on various committees, including the Government Affairs

Committee. He was also the Grand Forks Board of REALTORS® President in 2001-02 and their local REALTOR® of the Year in 1990, 2000 and 2002.

Other distinguished awards that Youngberg has received include being recognized in 2004 with the Claus Lembke Political Involvement Award for his political involvement both in the community and in the REALTOR® industry. In 1994 he received the medallion of recognition for induction into the Omega Tau Rho society for his service to the REALTOR® industry and in 2002 he was the Regional Vice President for Region 8 which includes the states of North and South Dakota, Iowa, Nebraska and Minnesota. Youngberg has earned the Graduate REALTOR® Institute (GRI) and Certified Residential Specialist (CRS) designations.

Youngberg also has been an active community member serving as Board Chairman of The Chamber in 2008 and member of the Military Affairs Committee since 2009. He also served as District Chair for the Republican Party in 2008.

During his 20 years on the ND Real Estate Commission, Youngberg has been a member of the Association of Real Estate License Law Officials (ARELLO) and has served as a Board Member, as Chair of the Global Strategies Task Force and as a participant in ARELLO/NAR Liaison meetings.

NDAR thanks Jerry for his years on the NDREC and in dedicated service to our industry!

2017 ND REALTOR® RING

Day



Friday, December 1

***Chips** continued from page 13*

August 9th is the date for our REALTOR® and Business Partner member Golf Social. We hope to raise money to help community members in need. The Board's REALTOR® and Business Partner of the Year will be announced at that time.

We are looking forward to the REALTOR® Convention of the Dakotas in Aberdeen, SD. See you there!

Jane Marum,
Association Executive



Orin Grinnell



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20 Year Journeyman Carpenter
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2017 BROKER SUMMIT

Please mark your calendars
and plan on attending!

Tuesday, August 29
Hilton Garden Inn, Fargo

or

Wednesday, August 30
Courtyard by Marriott-North, Bismarck

10:30 a.m. – 2:00 p.m.
Lunch included

Featured Speaker:
Finley Maxson
Senior Counsel, NAR

Agenda includes information about the Broker Involvement Program; the REALTOR® Party App, Federal and State Regulatory and Legislative Updates and Hot Topics for brokers.

Limited to brokers on record or designated brokers
Summit brochure and Registration to follow

Government Affairs Update



Nancy R. Willis,
NDAR GAD

The Legislature's Legislative Management Committee has approved study directives to be undertaken between now and the 2019 Legislative Session. The Committee also has approved Interim Committees and their members. Studies that could result

in legislation that would impact NDAR members and that we will be monitoring on your behalf are as follows:

Administrative Rules Committee

- Resolution 3026 – Licensing Boards – study the membership and state supervision of the state's occupational and licensing boards in order to retain antitrust law immunity.

Agriculture Committee

- SB 2245 §1 – Study the desirability and feasibility of creating a state wetlands bank.

Education Funding Committee

- HB 1423 §1-Study the portion of the elementary and secondary education funding formula which relates to the utilization in lieu of property taxes funds for the purpose of identifying and addressing any inequities in the application of the formula.

Energy Development and Transmission Committee

- HB 1015 §34 - Study the taxation of wind energy and the distribution of tax collections related to wind energy.
- SB 2013 §22 – Study oil and gas tax revenue allocations to hub cities and hub city school districts.
- SB 3027 – Study the estimated fiscal impact to the state of refracturing existing oil wells, including the estimated costs and benefits related to tax collections and any potential tax incentives for refracturing existing oil wells.
- Receive a report from the Tax Dept. by Sept. 30, 2018, regarding its study of the valuation of oil and gas as used to determine mineral royalty payments and tax liability (2017 SB 2013 §21).

Government Administration Committee

- SB 2016 §9 – Study office space cost and value of properties owned by ND Job Service in Fargo, Rolla, Minot and Bismarck with input from OMB, including any property sold or leased prior to July 1, 2017.

Government Finance Committee

- HB 1015 §35 – Study the volatility of state revenue sources, including the volatility of the tax base and revenue sources, including ongoing expenditures.

- Receive report from the Department of Commerce semiannually regarding the status of the program to establish and administer and unmanned aircraft systems' test site in cooperation with UND, the Aeronautics Commission, Adjutant General and private parties appointed by the Governor. (NDCC § 54-60-28).

Initiated and Referred Measures Study Commission

- SB 2135 §1 – Study the initiated and referred measure laws of North Dakota, including the process and cost of measures, the process used in other states, whether the constitution or state laws should be amended, and the effect of out-of-state funding on the process.

Natural Resources Committee

- HB 1008 §7 – Study the impact of wind energy development on the environment, addressing and researching issues common to North Dakota landowners, identifying potential issues for legislation.

Taxation Committee

- SB 2166 §6 – Study how city growth and infill development affects property taxes, and evaluate the ROI for state and community projects.
- SB 2166 §7 – Study the duplicative application of property tax incentives, including benefits received by properties located in both a tax increment financing (TIF) district and a renaissance zone.
- SB 2206 §18 – Study the property tax system, with emphasis on the feasibility and desirability of providing property tax reform and relief.
- Receive annual reports from the Division of Community Services on renaissance zone progress (NDCC § 40-63-03)
- Receive an annual report from the Dept. of Commerce compiling reports from cities that have a renaissance zone included in a TIF district (NDCC § 40-63-03(10))
- Study the analysis of economic development tax incentives as provided in NDCC Section 54-35-26.
- Receive the compilation and summary of state grantor reports filed annually by the Dept. of Commerce and the reports of state agencies that award business incentives for the previous calendar year (NDCC §54-60.1-07)
- Receive the report from the Tax Commissioner within 120 days after the end of each fiscal year from compiled reports from counties receiving allocations of oil and gas gross production tax revenues describing funds received, expended and unexpended (NDCC §57-51-15)

Water Topics Overview Committee

- HB 1020 §14 – Study issues related to the state's development of a statewide flood hazard risk management framework.

Gov. Affairs Update see page 21

Grand Forks REALTOR® Sandy Meyer Appointed to the ND Real Estate Commission

Sandy Meyer has been licensed since 1976 and received her broker's license in 1978. She is the broker owner of RE/MAX Grand, LLC, along with her husband, Rod, and her daughter, Kim. She was the Grand Forks Area Association of REALTORS® (GFAAR) nominee for North Dakota REALTOR® of the year in 2005. In 2005 and 2009 she was the Certified Residential Specialist (CRS) of the Year. She served as president of the CRS Dakotas Chapter in 2000 and 2009. In 2000 she received the Omega Tau Rho award, which is granted to eligible members who have shown exemplary dedication and service to the REALTOR® organization. As a member of the GFAAR, she has served on several committees, but the Government Affairs Committee has been her preferred committee.



licensed as a REALTOR®, is now a mortgage lender and recently was elected to the North Dakota State Senate from District 18.

About her appointment by Governor Burgum to the ND Real Estate Commission Sandy says, "I look forward to representing North Dakota REALTORS® for the next five years."

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Contact Sarah
for more
information.

Sandy and Rod have four adult children, three sons-in-law and six grandchildren. All four of their children are active in real estate. Nicole and Natalie work in the Minneapolis area and Kim works in the Grand Forks area. Scott, who was previously

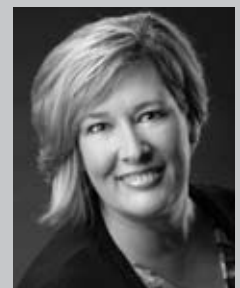
Gov. Affairs Update continued from page 20

- HB 1020 §26 – Study industrial water use of the oil and gas industry.
- Legislative overview of water-related topics and related matters and discussions with adjacent states. (NDCC § 54-35-02.7)
- Legislative overview of the Garrison Diversion Project. (NDCC § 54-35-02.7)
- Quarterly progress reports from the Garrison Diversion Conservancy District on the Red River Valley Water Supply Project. (2017 HB 1020 §8).
- Report from the Industrial Commission by June 1, 2018 on a study of the feasibility and desirability of the sale or lease of the industrial water supply assets of WAWS and the timeline to complete the lease or sale (2017 HB 1020 §§ 11,12).
- Report from the Industrial Commission by Sept. 30, 2018 on a study of the feasibility and appropriate jurisdiction for regulation of sediment studies and dredging operations from reservoir beds (2017 SB 2020 §29).
- Report from the BND on the terms and conditions of WAWS consolidation loan upon its completion (2017 SB 2020 § 9).



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OFFICIAL NOTICE OF MEETING

ALL REALTOR® members of the NDAR are hereby notified of the Annual General Membership Meeting as follows: Thursday, September 14, 2017 – Ramkota Inn, Aberdeen, SD

ELECTION OF OFFICERS

The Election

The election of officers and directors shall be held at the Annual Membership Meeting of the Association. **Date:** Thursday, September 14, 2017; **Time:** 2:15 pm; **Place:** Dakota AB, Ramkota Inn, Aberdeen, SD

ARTICLE VIII. Section 1. Nominations Task Force

The Task Force shall nominate at least one candidate for each office and position on the Board of Directors, which is filled by election of the membership. Additional candidates, who must be members in good standing, may be placed into nominations by submitting a nominating petition, provided by the Association that contains signatures of at least 50 members in good standing. Such petitions must be received at the Association office no later than 45 days before the election.

Nominations by the Nominating Committee and by petitions shall be disseminated to the general membership at least 30 days prior to the election. The election is held during the Annual Membership Meeting of the Association.

As the need should arise, the Task Force shall additionally nominate candidates for the position of Director to the National Association of REALTORS®.

ARTICLE VI. Section 1. Annual Membership Meeting

The Association shall have an Annual Membership Meeting for its Members in the month of September at a time and place as has been designated by the Board of Directors. The meeting will always be held in conjunction with the Annual Convention of the Association. Members, as listed in Article II, Section 1, B, C, and D, and who are considered to be in good standing per Article III, Section 3, are entitled to fully participate and vote on all matters which come before the Annual Membership Meeting without any further restriction as to qualifications.

Section 1(A). Voting procedures for REALTOR® Members. Voting in Person

REALTOR® and REALTOR® Associate members who are present at the annual or special membership meeting and who are members in good standing (Article III Section 3) shall be entitled to vote at such meetings.

Absentee Voting

REALTORS® and REALTOR® Associates who are members in good standing (Article III, Section 3) and who are not present at the annual or special membership meeting may vote by absentee ballot. Absentee ballots will be published to members by the Association with descriptions of the substance of any proposals at least 30 days prior to a membership meeting.

Section 1(B). Absentee Ballots

Absentee ballots must be received by the Association office 10 days prior to the annual membership meeting.

2017 ABSENTEE VOTING BALLOT

Any REALTOR® member who will **not** be able to attend the General Membership Meeting on September 14, 2017 at 2:15 pm at the Ramkota Inn, Aberdeen, SD may vote by Absentee Ballot. A vote on these candidates is scheduled at this time. **ALL ABSENTEE BALLOTS MUST BE RECEIVED AT THE NDAR OFFICE NO LATER THAN SEPTEMBER 4, 2017.**

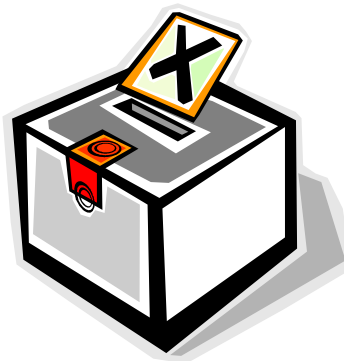
NDAR Election of Officers:

The Nominating Committee places in nomination the following REALTORS®:

For President: ☐ Ben Schroeder
(automatically advances to President via last year's election)

For President Elect: ☐ Amy Hullet

For Vice President: ☐ Jill Kjorstad



I hereby certify that I am a REALTOR® in good standing.

Print Name

Local Board

Signature

Date

Ballots must be received at the NDAR Office no later than September 4, 2017.

NDAR ♦ 318 W Apollo Ave ♦ Bismarck, ND 58503-1404 ♦ Phone: 800-279-2361 ♦ Fax: 866-665-1011 ♦ e-mail: info@ndrealtors.com

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 Ridi & Selinger
Mackoff Kellogg Law Firm
ND Guaranty & Title
Nodak Mutual Insurance
Patriot Home Inspections
Plains Commerce Bank
Prairie Marketing Association
Premier Home Mortgage
Queen City Abstract
Real Estate & Rental Guide
Roughrider Electric
Stark Development Corporation
Western Coop Credit Union
Minot Board
Allstate Insurance
Bremer Bank
City Assessors Office
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(Paid members as of 7/25/17)	
<i>Please patronize these businesses when possible and thank them for their support of the REALTOR® organizations.</i>	
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Baymont Inn	Mahlum Goodhart, PC
Bis-Man Development Assoc	Maid to Perfection of Bis/Man
Bis-Man Elks Lodge #1199	Meridan Land Surveys
Bis-Man Home Builders	Midcontinent Communications
Bismarck Title Company	Mountain State Financial Group
Bismarck Tribune	ND Guaranty & Title
BlackRidge Bank	ND Housing Finance Agency
BNC National Bank	Plains Commerce Bank
Bremer Bank	Prime Property Inspections
Capital Credit Union	Professional Property Inspections
Capital City Advertising	Quality Title, Inc
Chapman & Chapman P.C.	Railway Credit Union
Choice Financial	Ramada Bismarck Hotel
Choice Financial Insurance	Ramkota Hotel
Cornerstone Bank	Rocky Gordon & Company
Dakota Awards	Rubicon Mortgage
Dakota Community Bank & Trust	Security First Bank of ND
eLending Now	Starion Bank
First Community Credit Union	Superior Insurance Agency
First International Bank & Trust	Terry M. Richter, State Farm Ins
First Western Bank & Trust	The Mortgage Company
Five Star Storage	US Bank Home Mortgage
Flash Printing	Vue Credit Union
FM Mortgage Corp	Wells Fargo Home Mortgage
Gate City Bank	
Horizon Financial Bank	
Williston Board	
All State/Kristi Schwarz Agency	Major Mortgage
American Bank Center	ND Housing Finance Agency
Dakota Appraisal & Consulting	US Bank
Farm Credit Services of ND	Western Coop Credit Union
First International Bank	Williams County Abstract
Gate City Bank	Williams County Assessors Office
Grand Forks Area Association	
1st State Bank	Grand Forks Abstract
Alerus Financial	Grand Forks City Assessor
American Federal Bank	National Property Inspections
Bank Forward	Pillar to Post Home Inspection
Bremer Bank	Pillar to Post, LLC
Choice Financial	Priority Title
Cornerstone Mortgage	Rubicon Mortgage Advisors, LLC
Country Financial	Steamatic
Farmers Union Insurance	United Valley Bank
First Class Mortgage	US Bank
Forx Builders Association	Vilandre's
Frandsen Bank & Trust	Wells Fargo Home Mortgage
Gate City Federal	Wintrust Mortgage

Fargo Moorhead Area Association	
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4 Corners Home Inspections	Jordahl Custom Homes, Inc
Alerus Financial	Jorge L. Pagan
All American Commercial Title	Lake Agassiz Habitat ReStor
American Federal Bank	Larson Home Inspection
Ams Home Inspection, LLC	Mid-America Inspection Services
A-Team Inspections, LLC	Natwick Appraisal
Bauer Inspections, LLC	ND Guaranty & Title Co.
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Be More Colorful	Northern States Inspection
Bell State Bank & Trust	Northern Title
BlackRidge Bank	Northwestern Bank
Brandi Youngmark Interior Design	Northwestern Mutual
Bremer Bank	Park Company Mortgage
Capital Credit Union	Peggy Kelm Appraisal
Cass County Abstract	Pillar to Post Home Inspectors
Cass County Director	Plains Title LLC
Cass-Clay Appraisals	Radiant Homes
Cambria Suites	Radisson Hotel Fargo
Central Minnesota Credit Union	Ramada Plaza & Suites
Change is Good	Ramsey National Bank
Choice Financial Group	Rebuilding Together F-M
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City of Moorhead	Right Choice Home Inspection
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First International Bank	TRN Abstract & Title
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FM Title	United Savings Credit Union
Foto Art & Design	US Bank Home Mortgage
Gate City Bank	Valley Mortgage
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Green Home Inspection	Vision Home Inspectors, LLC
Hage Services, Inc	VISIONBank Mortgage & Loan
Harwood State Bank	Weber Home Inspections, LLC
Heritage Homes	Wells Fargo Home Mortgage
Hilton Garden Inn	Western State Bank
Holiday Inn	Wold Johnson P.C.
Home Warranty, Inc	Wood Welder Repair
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®

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