

ND REALTOR®

April 2023

Spring Issue

Interview With Our 2023 President

1. Why did you get involved with the Association and what has prompted you to seek leadership positions within the REALTOR® organization?

Being a REALTOR® has given me so much that I wanted to give back to the industry that has done so much for me.

2. What prompted you to go into the real estate business? When?

I started as a REALTOR® on March 30, 2004. I had previously worked as a sales manager in the sporting goods industry but the company I worked for was purchased and the new management had different values that I did not agree with. I decided to give real estate a try after discussing with two existing REALTORS®. I have never regretted the change.

3. What is something most people don't know about you?

I worked and lived in the Seattle area for over 10 years.

4. What changes have you noticed since you started in the real estate business?

Technology has made it so that doing business is less personal. I enjoy meeting directly with my clients and fellow REALTORS® instead of over emails, texts etc.

5. What do you think are some of the major issues facing North Dakota REALTORS® or the North Dakota Association of REALTORS® in 2023 and into the future?

Currently nationally our industry is under attack via forces that do not understand the value that REALTORS® provide. It is just a matter of time until this reaches North Dakota. Now more than ever we need to



Kevin Fisher

Park Co., REALTORS®, Fargo
2023NDAR President

focus on professionalism, as we need to be vigilant in showing our value as it relates to supporting our clients.

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

I would recommend to not think about it - just do it. I have never regretted being involved. The more involved I have been the more I have learned which in turn has made me a better agent.

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

It is my belief that participating in RPAC and being politically aware are the two most important aspects that lead to being successful in this business. It is important to invest in RPAC to support and protect the rights of home ownership. Political awareness leads to knowledge which again helps REALTORS® protect homeownership by building their knowledge and competence.

8. What can you remember about your first real estate deal?

I was much younger and was very nervous that I did not want to do anything incorrectly. Luckily, I had clients that were very patient and all involved in the transaction were very willing to assist me.

9. Where is your favorite vacation spot?

Hawaii in the winter. We escape the cold for a time and because of the time zone change it is a four-hour difference, so I do not feel like I need to have my phone on me at all times.

10. What else would you like to tell NDAR members?

Being a REALTOR® is a wonderful career, but it is very demanding and time consuming. It is important to remember our loved ones that support us and put up with our challenging life style.

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President's Message



Kevin Fisher
2023 NDAR President

It has been a busy start for 2023 with your association working hard on supporting legislative issues that are pro homeownership and fighting those bills that would be harmful. Special thanks to Jill Beck, Lisa Feldner, Sarah Caldwell, Robyn O'Gorman and all the rest for all of the hard work they put into this year's legislative cycle.

While the weather to date has had a depressing effect on all of us, it appears that we are now moving into spring. It is exciting to see the snow melting and the housing market heating up. Unfortunately, most areas are still fighting the battle of having a shortage of affordable housing.

The national scene has our industry under attack by those that feel a class action lawsuit is necessary to change buyers agency. Now more than ever we need to stand together to support our industry and focus on such concerns as professionalism, supporting RPAC and Issues Mobilization, educating our buyers & sellers, showing value, and clearly communicating all that we do in a transaction. We work extremely hard to bring a transaction together and to keep it together and it is unfortunate some do not see our value.

In May many of us will be going to DC for the Midyear meeting. We will be meeting with our legislative representatives to discuss our concerns and ask for their support to keep the housing market strong. We will also be attending NAR meetings to educate the members attending so that we better understand obstacles we face and bring this knowledge back to NDAR.

Now that North Dakota has ended its legislative cycle I look forward to working with committee chairs to bring more value to our members. I am looking forward to 2023 being a great year. Thank you to all the staff, leadership, and members throughout the great state of North Dakota for all the work you do to make us a strong team. Thank you!



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Josh Boschee Awarded Claus Lembke Political Involvement Award

Started in 2002, the Claus Lembke Political Involvement Award recognizes worthy individual(s) who have significantly advanced the legislative agenda of the North Dakota Association of REALTORS® through political involvement both in the public arena, on statewide and national REALTOR® advocacy issues, and by investing in RPAC.

Our award winner this year – Josh Boschee has been active in real estate for nearly 10 years. He has served on NDAR's Government Affairs Committee for 9 years and proudly holds the title of RPAC Major Investor. Before fulfilling his current role, Josh served on the Fargo Public Relations Commission for more than 5 years. Josh currently serves as a member of the House of Representatives and fulfills the position of North Dakota House Minority Leader.

The past award winners are:

2021 – Neal Messer, Badlands
2019 – Mary Splichal, Bismarck Mandan
2017 – Greg Larson, Bismarck Mandan
2015 – Shirley Dukart, Badlands
2013 – Tate Cymbaluk, Williston
2010 – Scott Louser, Minot
2009 – Louise "Weezie" Potter, Grand Forks
2008 – Jack Kavaney, Bismarck Mandan
2007 – Don Dietrich, Grand Forks
2006 – Don Kilander, Fargo Moorhead
2005 – Judy Lee, Fargo Moorhead | Larry Louser, Minot | Ron Volk, Bismarck Mandan
2004 – Jerry Youngberg, Grand Forks
2003 – Joe Frenzel, Badlands
2002 – Claus Lembke, NDAR (inaugural award)

Congratulations Josh!



2021 Recipient Neal Messer presenting award to Josh Boschee.

UNLOCK THE POTENTIAL OF YOUR MEMBERSHIP



Your National Association of REALTORS® (NAR) membership is designed to inform and connect you to the products, services and network that can help you become more successful and profitable in your real estate business. The 2023 NAR Membership Guide offers a comprehensive view of all the benefits available to you at no extra cost!

The NAR Membership Guide is released annually with new resources and benefits so you are always up to date

with your member benefits. Whether you want to access exclusive discounts, make connections in the industry or expand your knowledge base, your NAR membership provides the opportunities you seek and more! Download printable pdf. https://www.ndrealtors.com/wp-content/uploads/2023/03/2023-member-guide_2023-01-01.pdf

For more information, visit nar.realtor/membership.

2023 NDAR Legislative Impact Day



In February, NDAR hosted the 2023 Legislative Impact Day in Bismarck, ND. REALTORS® from all over the state joined together at the State Capitol to learn about the legislative process, sit in on hearings, and mingle with legislators. That evening, we partnered with North Dakota Association of Builders to host our Legislative Social. Thank you to all members, legislators, state officials, and legislative staff that joined us to make it a success.



NDAR Completed a Successful Legislative Session

Lisa Feldner, Government Affairs

The 68th Legislative Assembly is winding down, and it certainly has been an interesting one with 39 new legislators. There have been 989 bills introduced in this session which is a lot but not a record. Because there are so many bills to read, legislators typically rely on committee recommendations when they make their votes on the floor. However, this session is much different. We have never seen so many recommendations “flipped” when it comes to a floor vote. There have also been several bills that failed on the floor the first time but were brought back the next day for reconsideration and passed. This may be the new normal when the effect of term limits takes hold, and we get a new crop of legislators every eight years. It also looks like we are headed for a record number of vetoes by Governor Burgum.

The good news is that NDAR had a successful session regarding its advocacy for the real estate industry. NDAR backed legislation primarily focused on consumer protection, and it was well received by the legislative body.

Real Estate related bills include:

- The NDAR member legislators sponsored HB 1188 to protect consumers from predatory 40-year listings. The bill passed unanimously in both the House and Senate and was signed by Governor Burgum on March 24, 2023.
- NDAR member legislators also sponsored HB 1190 which tightened up laws on residential real estate wholesaling. The bill easily passed in both chambers and was signed by the Governor in March.
- Several NDAR member legislators sponsored HB 1310 which set up regulations for the installation of EV charging stations in condos/townhouses.
- HB 1225 originally would have implemented an online tax portal with accessible statewide property and tax information. It would be a useful tool for realtors and appraisers. However, the bill was amended to a study in Senate Appropriations and is now in a conference committee.
- Penalties were added for violating regulations and procedures by new owners of mobile home parks. In addition, more notifications for tenants in the park were added.
- Legislation intending to change the membership of the committee creating statewide guidelines for the installation and inspection of septic systems failed. Legislators decided to let the existing committee continue their work for another two years and then reevaluate.
- HB 1267 passed which streamlined the county foreclosure process for delinquent and abandoned properties. It allows counties to be reimbursed for their expenses in liquidating the properties and should alleviate some of the tax burden.
- SB 2320 updated the century code for abstractors and tied their rate increases to the consumer price index rather than them having to come in and change legislation every time there is inflation. The bill had no opposition and passed easily in both chambers.

- HB 1107 updated the appraisal section of ND Century Code and required several hearings and subcommittee meetings before the language was satisfactory.

Taxes:

- HB 1158, the tax relief bill, is in conference committee as of this writing. This bill contains all the tax proposals from other tax bills, and the conference committee will negotiate from here. Basically, they will take money from homestead tax credit to do a further buy down of property tax (20 mills). There is still discussion about the levels for income tax relief, somewhere between 530 and 600 million.
- Two renaissance zones bills passed. HB 1266 allows cities to reapply for renaissance zone funding if either they were rejected the first time, had never applied, or if the approval had expired but the project was not completed. SB 2391 expands the income and property tax incentives related to renaissance zones.
- HCR 3024 would have eliminated property tax and replaced the revenue lost with an increase in sales tax and the reinstatement of the real estate transfer tax. NDAR testified against the transfer tax portion of the resolution and that portion was removed in the House Finance & Tax committee. However, the entire resolution failed to pass on the House floor.

Property rights:

- HB 1234 would prevent any municipality from prohibiting the connection or reconnection of an electric, natural gas, propane, or other energy utility service based on fuel source. This has been a concern because several large cities around the country have prevented the use of natural gas in new construction.
- The legislature has been working on two foreign ownership of real estate bills. HB 1135 would prevent ownership of agricultural land by a foreign adversary. It passed both chambers and was signed by the Governor. SB 2371 would prevent ownership of real estate by a foreign adversary. This bill was worked on heavily by a coalition that included NDAR and the title companies. Currently, it goes to the House floor for a vote, and if passed, will then go to a conference committee.
- Originally, there were seven bills pertaining to eminent domain, most of them centering around carbon pipelines. All seven of the bills failed to pass.

Infrastructure:

- House Bill 1379, with Senate amendments, significantly changes the funding streams from the Legacy Fund Earnings. Of the \$486.57 million in earnings, the percent of market value remains the same as before, but where that money goes has changed. The first \$102.62 million still goes to the Legacy Sinking and Interest fund to pay for bond payments. After that, the general fund receives

Did You Know?



Jill Beck
NDAR CEO

Ready for Spring? I know I am!! After a long and harsh winter with near record-breaking snowfall, spring is finally on its way! As the days get longer and the temperature starts to rise all of our moods change. Homeowners are looking to make changes to their living situations. I have heard, more this winter than ever before, its time to

find somewhere warmer for the winter, I am not doing another winter of snow removal in this house.....I know you have heard them too, so I know a busy spring/summer is upon us. Spring is traditionally one of the busiest times of the year for our industry. With more homes coming on the market and buyers eager to make a change, it's the perfect opportunity to take advantage of the season and help consumers find the perfect home. Interest rates could be holding a few off, but I have been in the real estate world long enough to understand the cyclical nature of our business with interest rates.

After many years in discussion, we have reached the goal post on statewide forms. The topic has been brought up by members and leadership for ten to fifteen years and in the last four years a game plan was put into action. The last three years the taskforce, which is now a committee, with input from the Board of Directors has released the first set of twenty-eight forms. They have been released to brokers and members to familiarize themselves with them. They have been sent to Lone Wolf to get them uploaded into a transaction platform. At this point they are still watermarked for review, but when the release date comes this summer, the watermark will be removed and they will also be accessible from our NDAR website. We thank the committee, WAV Group Consulting and our legal counsel, Casey Chapman, for the endless hours put into this. The taskforce/committee met weekly, sometimes more than one meeting in a week, to get to

where we are today. However, they are all aware this is not the end as there are more forms yet to be designed and implemented.

While the state forms were being finalized for release we were also dealing with a very busy legislative session. We had two bills that NDAR introduced and there were many other bills that were introduced that would impact property rights and our industry in a good or bad manner. We thank the 40-60 members who joined us each Friday at noon for legislative updates and helped guide us and give Lisa and myself the position we wanted to take on many bills. We followed and gathered info and reported back on it, or reached out to our Government Affairs Committee leadership or state leadership for input. It has been a busy legislative session that should be complete by the time you read this. I would like to thank Chair Jamie McLean, Vice Chair Kristen Oban, NDAR Executive Committee and Lisa Feldner for all of the extra communications and the numerous emails that were sent during the session needing quick feedback. See elsewhere in this newsletter for an update from Lisa on the bills we followed and also an article highlighting our nine REALTOR® member legislators.

Have a great spring (when it arrives and is here for good!) and summer selling season!



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NATIONAL ASSOCIATION OF REALTORS®

Session continued from page 3

\$225 million for tax relief purposes. This tax relief stream is intended to replace a portion of the general fund revenue that will be decreased because of the tax relief passed in the current biennium. The next \$100 million goes to the highway distribution fund. Of the remaining \$58.95 million, half of that will go to the general fund and half will go to the Strategic Investment and Improvements Fund. Any remaining earnings above the \$486.57 million are split evenly between the general fund and the Strategic Investment and Improvements fund.

Education:

- The legislature passed HB 1376I that requires the per pupil payment to follow the student for approved virtual school courses. This applies specifically to ND public schools and ND approved virtual schools.
- HB 1532 is a bill funding a K-12 private school reimbursement program for parents who make less than \$150,000 per year (family of four). The reimbursements cannot exceed \$3,000 per year per student. The program would start in the second year of the biennium and is limited to \$10 million. There is a question of whether it is violation of the ND Constitution, and whether the Governor will sign it.

- Last session, the legislature appropriated \$68 million for the creation or expansion of career and technical education centers. Thirteen centers applied for the funds; however, the inflationary costs have prevented many of the centers from moving forward. The legislature is intending to appropriate an additional \$20 million if they can find the appropriate funding source.

Other areas of interest:

- Two bills that prohibit public K-12 schools and higher education institutions from knowingly allowing a transgender student to participate on a school-sponsored athletic team for the opposite sex passed. Last session, the Governor vetoed the bills, but this session he signed both into law.
- The session began with six vaccine related bills of which three passed and three failed. Passage included 1) the publication of a COVID vaccine website, 2) public funded agencies cannot require proof of vaccination for COVID, and 3) hospitals cannot deny healthcare to patients who are not vaccinated for COVID.
- The legislature struggled with shoring up the Public Employees Retirement System (PERS) this session due to underfunding it in three prior sessions. They are working on HB 1040 which would direct all new employees to a defined contribution retirement plan while phasing out the defined benefit plan.
- The legislature passed HB 1273 which would prohibit rank choice voting for any local, state, or federal election. Governor Burgum vetoed the bill, stating local control is important. However, the House overrode the veto, and it will move on to the Senate which will need 2/3 majority to override.
- The State Auditor has generated a lot of controversy with excessive charges for audits conducted on small political subdivisions and volunteer fire departments. Legislators have placed language in the auditor's budget that will require refunds of audit fees if the audit exceeds 1% of the political subdivision's operating budget. Additional amendments are likely.

Lisa Feldner, NDAR Lobbyist
Olson Effertz Lobbying & Consulting

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Chips From The Board

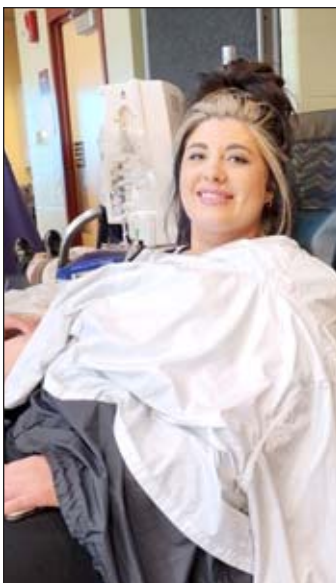
Badlands BOARD OF REALTORS®

Current Membership Count: 121

Primary: 101

Secondary: 20

Badlands Board of REALTORS® held another successful Blood Drive on March 14th. Supplying Vitalant with 36 donations, surpassing their goal by 3! We are very thankful for all our volunteer REALTORS® and Business Partners. Giving of their time and quite literally, of themselves, to benefit their community is a selfless act that does not go unnoticed.



Our upcoming Red & Black Night Social to show our appreciation for all our Business Partners is scheduled for Thursday, April 20th and looks to be gearing up to be a fun time. Our Member Services Committee Chair, Bonnie Warm and our Red & Black Night Organizer, Susie Lefor, are doing their best to make it a night to reminisce about for years to come. This year's local charity recipient is Nexus Path. We are excited to see how we can help this amazing organization and the foster families that they benefit.

The BBR Boardroom and Office remodel is 90% complete and looks great. The new Boardroom furniture and technology is on order. Before and after pictures will be in the next Board report!

Candace Ewald,
Association Executive

Bismarck-Mandan BOARD OF REALTORS®

It is finally Spring and our committees have been very busy! In January, BMBOR held its annual planning session and committees have been hard at work with their goals for the year.

Members of the REACT Committee sponsored and served a meal at The Banquet. The Banquet is a free community meal that is served 4 evenings weekly to all in need.



In March, The RPAC Committee planned a successful Spring Fling Auction. We had special guest speakers, Rep. Josh Boschee and Rep. Scott Louser. It was a fun evening with Katie Cashman Fitzsimmons as our auctioneer for the live auction. The committee collected silent and live auction items and the evening's total resulted in over \$16,600 in RPAC investments!

BMBOR was honored with 2 awards from the Missouri Slope Area United Way at their Annual Luncheon in March. BMBOR received a Top 20 Investors Award given to the top 20 companies that contribute the largest total donations and also Best In Show, Professional Division for the percentage overall increase in giving. A huge Thank You to the REACT (Real Estate/Affiliate Cares Team) Committee for their hard work and to our members that have contributed to this effort. BMBOR holds an annual golf tournament and proceeds from the event are split amongst 3 charities, with the United Way's backpack program being one of those recipients.

Members of the REACT Committee will be packing over 1600 backpacks for the United Way Backpack Campaign this week. The backpacks are distributed to area schools for children in need.

In April, we held our annual Affiliate Appreciation luncheon to honor the people that are an important piece of the real estate transaction! Our realtor members donated gift baskets for each affiliate to show their appreciation.

Wendy Spencer
Association Executive

Fargo-Moorhead Area ASSOCIATION OF REALTORS®

The weather is finally warming up and we are well into a very busy 2023!

The RPAC Task Force held their Annual RPAC Silent and Live Auctions, in conjunction with our Annual Party, and raised just over \$20,000 for Issues. Thank you to all that donated items and purchased items. Your support was amazing, and this event was successful because of you! The Annual Party was held at the Holiday Inn and this year's entertainment was Cosgrove Presents Trivia.



Fargo-Moorhead Chips see page 10

Fargo-Moorhead Chips continued from page 9

The Major Investor's Dinner on February 21st. We were pleased to be able to invite 33 major investors. Thank you to The Title Company for hosting and providing a wonderful meal and drinks. It was a great evening!

FM REALTORS® is experimenting with our Connections Events this year. Instead of luncheons, we will be trying out breakfasts and happy hour type events. We hope that by offering Connections Events at different times of the day, that members that couldn't attend luncheons might be able to participate. We have already help one successful breakfast and are looking forward to a Happy Hour this week.

Our committees have been busy. Civic Duties continues to monitor legislation and attend local meetings, Communications puts out videos featuring our events and association happenings, and Forms has been busy planning for the implementation of ND Statewide Forms. Professional Development has several upcoming classes, including a Real Estate Round Table on April 19th and Hot Topics on April 12th (What's happening in 2023 at Fargo and West Fargo Public Schools) and May 10th (REALTOR® Safety). Outreach is busy planning events, and we are anxiously awaiting our Annual Golf Outing on June 12th. The heart of our association is our members and we thank them for their time and commitment.

Marti Kaiser,
Association Executive

Grand Forks Area BOARD OF REALTORS®

We held our Spring Fling on February 21st at the GF Curling Club with Eagle's Crest catering our event.

We have our Affiliate appreciation scheduled for May 16th at the Ground Round. We will hold a live auction after dinner with proceeds going to RPAC.

The education committee has scheduled the following classes and they are looking to add 1 or 2 more CE classes for this year.

- May 3rd – Understanding Money (Daryl Braham)
- September 7th – Lessons Learned from Long Island Divided (Bill Dedman - virtual)

Our golf tournament and supper are scheduled for July 19th at Valley Golf course in EGF. We will also draw the winners of our raffle items after supper. Proceeds from ticket sales are going to RPAC.



Our agents and affiliates are always busy helping the community. Some of their recent and ongoing activities.

- Senior citizen center's "Meals on wheels" – We deliver meals to Grand Forks residents who are 60+ and homebound.
- Mission backpack program – Provides local elementary students with food every weekend during the school year.
- Military Appreciation Event – Purchase & pack items that are shipped to deployed GFAFB service men & women.
- Feed my starving children.

Upcoming events include:

- St Joseph's summer lunch program – Provide free lunches to local children during the summer, when children are out of school.
- Mission Bar-B-Q – We purchase & grill food for residents from and around the Mission.
 - Yard of the week.

Mike Thompson
Association Executive

Jamestown BOARD OF REALTORS®

In February, our new AE, Laura Stafslie, began training with Scot and officially took over AE duties at the beginning of March. Scot, Laura and Ross Powell, President Elect, were able to attend the NDAR Board of Directors meeting in Bismarck. Scot was honored for his years of service to JBOR, Laura and Ross were able to meet and network with other NDAR Board Members. All of the information and updates from NDAR were brought back and shared with our members.



The news that the Statewide Forms were close to being finished was an exciting accomplishment to announce to our members. We will vote on adopting the forms at our April meeting. We are looking forward to the training events on the Statewide Forms being held in May.

Our committees continue to meet as needed. Our Events Committee is currently planning our summer get together, scheduled for June. It will be in Valley City this year and we hope for warm weather! Our Good Neighbor Committee is creating a flyer to advise our membership of how we can help individuals or organizations in need. Our Realtor of The Year Committee will send out ballots to our membership this summer for nominations. We are hoping for an increase in inventory in our area so our Open House Committee can plan an event for the fall season.

Laura Stafslie,
Association Executive

Minot Association of REALTORS®

The first quarter of 2023 flew by! Home sales in Minot have slowed quite a bit from last year with 50 less homes sold in the city of Minot and sales prices dropping too, down about \$18k.

In December we held the annual Holiday Party with a silent auction, raising over \$17000 to benefit Backpack Buddies through a match from St. Josephs Community Foundation. It was a very nice evening held at Room 221 with 135 attendees. Thank you to all of our generous members for their support and participation.



February's quarterly member meeting featured Dave Lakefield and Kevin Ternes, speaking on assessed values and Minot Tax Bills. Very interesting information as well as the explanation of mill levy's was shared.

On March 1st, we hosted the VA Home Loan 101 CE Session at 52 Pines. Over 50 members attended and received information on the ins and outs of VA homeownership, along with a great talk with Capt. Chad Fleming, a combat veteran that re-deployed 5 times after amputation of his leg. Very moving!

Our next event is a Member Appreciation "Denim to Diamonds" Gala to be held on April 20. All members and business partners are invited to attend for dinner, drinks and company. The Officers of the board (Kerri Zablotney, Ryan Turnage and Kash Lund) have been working hard to put the event together and look forward to seeing everyone. It should be a great time...as long as the weather holds!

Beth Mayer,
Association Executive

Williston BOARD OF REALTORS®

Will we jinx the true arrival of spring if we send 'Happy Spring' greetings from the Williston Board of REALTORS®? We believe spring weather is on its way and hoping it will bring some additional inventory!



A Legal Review



Casey Chapman, Attorney at Law, NDAR Legal Counsel

The Forms Are Here!

After years of hope, statewide forms are a reality. This is good news!

Years ago, the real estate profession was primarily local. Bismarck-Mandan agents sold local property, as did Fargo agents, as did Grand Forks agents, as did other agents in the state. If a client needed assistance with property in a different city across the state, the agent was probably inclined to refer the transaction to an agent with an office in that other city.

Then, we welcomed the electronic world. Now, an agent in Williston can get the information of Fargo property in minutes, brokers can become participants in multiple boards, the real estate landscape has changed.

It soon became apparent that the North Dakota real estate profession was conducting business in the new electronic world, while using forms based on the older concepts of localized real estate practice. The result was a potential battle of forms. Just as an example, an agent in Williston may make an offer on property in Fargo and could decide to use the Williston form. With no disrespect to Fargo agents, the Fargo agent is not accustomed to the Williston form. At that point, the Fargo agent has two choices. One choice is to use the Williston form. That choice carries with it the possible risk that the Fargo agent, who is unfamiliar with the Williston form, might miss, or perhaps misinterpret, language in the Williston form. With the other choice, the Fargo agent will prepare a response, using the Fargo-Moorhead form. That choice, of course, legally rejects the original offer and creates a new offer to sell. And then, obviously, the Williston agent is faced with the same problem which the Fargo agent faced, i.e., am I comfortable using a form with which I am unfamiliar?

I am aware of at least a couple occasions in which a local agent sought legal advice to clarify the unfamiliar form. In that instance, either the seller or the agent is going to be required to absorb additional expense.

A good answer to this issue is the statewide form. Although no one is legally required use the statewide forms, I wholeheartedly endorse their use. In my opinion, offering all agents the opportunity to use a single set of forms will substantially reduce the risk of liability.

I was able to review the forms, which were produced after hours of discussion and revision by a very knowledgeable group of dedicated brokers and agents.

I urge everyone to make the choice to use the statewide forms. You, your clients, your customers, and the entire profession will benefit.



Fairhaven is a town every REALTOR® should visit. Online, that is. In November 2020, NAR launched Fairhaven, a new fair housing simulation training for REALTORS® that uses the power of storytelling to help members identify, prevent, and address discriminatory practices in real estate. Inspired by real stories, this innovative online experience has agents work against the clock to sell homes in the fictional town of Fairhaven, while confronting discrimination in the homebuying process. Learners will also walk in the shoes of a homebuyer facing discrimination. The training provides customized feedback that learners can apply to daily business interactions.

NAR is committed to making housing fair for all. And yet, many don't realize the broad scope of NAR's Code of Ethics and its commitment against all forms of discrimination in housing.

Fairhaven is an innovative training platform available to all 1.4 million NAR members at no additional cost. The website is part of NAR's ACT! Initiative, a fair housing action plan that emphasizes accountability, culture change, and training to promote equal housing opportunity within the industry. www.nar.realtor/fair-housing/fairhaven

Fairhaven is a trademark of the National Association of REALTORS®.

Williston Chips continued from page 11

Our committees hit the ground running in January planning and organizing events for the year. We are grateful that our Membership Committee secured sponsors for our monthly meetings and our Education Committee shares educational tidbits' each month as well. In March our Governmental Affairs committee kicked off our "99 Club" and hosted our 1st Annual RPAC "Generous Investors" Appreciation Event. The Public Relations Committee has been busy planning the 2023 Don Bintliff Golf Tournament scheduled for June 28. This is our major fundraising event and is ALWAYS guaranteed to be a good time. We encourage all members to attend, especially the NON-Golfing members to join us for the evening of great food, excellent conversation and the chance to get to know one another better. Here is to great fun in 2023!

Kim Semenko,
WBOR President

STATEWIDE FORMS



After a 3-year long process, the North Dakota Association of REALTORS® (NDAR) released watermarked versions of Statewide Forms to Designated REALTORS® in March!

NDAR is currently working with Lone Wolf Technologies to upload these forms to TransactionDesk. This process is estimated to take 3-4 months and the launch date will occur when all the forms have been uploaded. Don't worry if you don't use TransactionDesk - you will be able to access the forms from the NDAR Members Only Portal.

These forms are **not mandatory** to practice real estate in the State of North Dakota. However, this is an opportunity for REALTORS® to raise the bar in our industry and for our members. There is no more unifying element than a common language and common understanding. REALTORS® are able to offer a higher level of service to clients and customers by understanding and presenting a common purchase agreement, so all parties have full comprehension and expectations.

In the meantime, there will be official trainings offered on these forms at a statewide level. Check the Education page of the NDAR website for more information on location, date, and time offerings.

North Dakota Association of REALTORS® Statewide Forms Library:

- Agency Relationships Disclosure
- Buyer's Compensation Disclosure
- Buyer's Move-In Agreement
- Cancellation of Purchase Agreement
- Condo Information
- Counteroffer Addendum
- Exclusive Right to Represent Buyer Agreement
- Exclusive Right to Sell Listing Agreement
- Flood Disclosure
- HOA Information
- Inspection Notice
- Inspection Notice Resolution
- Lead-Based Paint Disclosure
- Location Map
- Non-Representation Acknowledgment
- Notice of Termination of Purchase Agreement
- Private Sewage Treatment System Disclosure
- Purchase Agreement
- Purchase Agreement Addendum/Amendment
- Sale of Buyer's Property Contingency Addendum
- Seller's Late Access Agreement
- Seller's Property Disclosure
- Seller's Property Disclosure Addendum/Amendment
- Seller's Purchase/Lease Contingency Addendum
- Sight Unseen Addendum
- Statewide Forms Request
- Well Disclosure
- Wire Fraud Advisory

North Dakota Association of REALTORS® Statewide Forms Library contents as of 04/2023.

NORTH DAKOTA ASSOCIATION OF REALTORS® STATEWIDE FORMS COMMITTEE

Nicole Schoeder, Badlands Board of REALTORS®
Tricia Schlosser, Bismarck-Mandan Board of REALTORS®
Amber Carlton, Fargo-Moorhead Area Association of REALTORS®

Jill Lee, Williston Board of REALTORS®

Phil Vanyo, Grand Forks Area Association of REALTORS®
Beth Keller, Jamestown Board of REALTORS®
Shari Anhorn, Minot Board of REALTORS®

MEET YOUR REALTOR® MEMBER LEGISLATORS

In the 2023 Legislative Session, there were nine members of either the House or Senate who also hold membership with the North Dakota Association of REALTORS®. We were honored to have such a strong presence in the 68th Legislative Session, and we wanted to give our members a chance to get to know the REALTOR® member lawmakers who serve North Dakota.



Representative Josh Boschee - House Minority Leader
District 44 • Fargo | Broker/REALTOR®, Real Broker, LLC

How do you manage your roles as House Minority Leader and serving committee member? Do you have any advice for others who may be working to balance multiple important positions/commitments?

"Serving in any leadership capacity requires a need for establishing balance and boundaries. Fortunately, our days are pretty well structured at the Capitol, which provides me the ability to time block my committee responsibilities, communicating with stakeholders, prepare for committee and floor testimony, and continuing to serve my real estate clients while in Bismarck. And like any good Realtor, I've become good at handling 'interruptions' as they come my way."



Senator Doug Larsen
District 34 • Mandan | REALTOR®, Trademark Realty, Inc.

You have been a REALTOR® member since 2012 and a Senator beginning in 2021. Were there skills you used in your real estate practice previously that transferred over to your service as legislator? If so, what were they and how have they helped you?

"Though there is some legislation that does not require compromise—much of it does. Many of the bills that are introduced are worthy of consideration, but often need to be 'countered' to get them into a 'win-win.' Trying to stay flexible while remaining open-minded is not always easy—but is required both as a Realtor and as a Legislator. Building relationships is a critical task and understanding that we are here to serve our client's best interest—not our own—are also important things to keep close to heart and mind."



Representative Scott Louser
District 5 • Minot | Broker/Owner, NextHome Legendary Properties

In the 2023 Legislative Session, you served as Chair of the House Industry, Business & Labor Committee. How does your service as chair differ from your previous service as a member of this committee?

"Being the chairman of the IBL committee has been an honor this session and has been different from being a member in large part by having to have deep knowledge of each and every bill that comes before the committee and to know which questions to ask that aren't asked by the committee. Being a Realtor has helped tremendously on our issues including our own bills, banking and finance, mortgage, appraisal, insurance, property management and public/private construction related issues. All of the above and more were brought before our committee this session and it's been an intense and memorable four months."

MEET YOUR REALTOR® MEMBER LEGISLATORS



Senator Scott Meyer

District 18 • Grand Forks | Mortgage Planner, Benchmark Mortgage

How do you like your first session on the appropriations committee? Where do you think a legislator can have a bigger impact, in policy or appropriations?

"There was a steep learning curve switching from policy to appropriations, and while it's much busier than my previous committee assignments, I do enjoy it. When you're dealing with the state's checkbook, there's less emotion involved in the hearings and the decisions being made. Many times, we are dealing with university presidents, leaders of industry, agency heads, and it's just about their bottom line. I think every lawmaker makes significant impacts regardless of the committee they are on, but there's an obvious power that comes with being a member of the appropriations committee. Everyone on this committee has been around for multiple sessions, they know how to play the game, and are able to affect policy from afar. Every lawmaker has an impact no matter what committee they serve."



Representative Corey Mock

District 18 • Grand Forks | REALTOR®, NextHome Legendary Properties

In your tenure as a legislator, beginning in 2009, what changes have you seen in the way the legislature operates?

"Our legislative process has always depended on public access and open participation, but we've experienced monumental improvements in a few short years. My first session was also one of the first sessions when every legislator was required to use a computer (instead of paper-based "bill books"); committee meetings were recorded on audio cassette, and floor sessions were not recorded. Thanks to bipartisan efforts (and emerging technology), all committee meetings and floor sessions are live-streamed, digitally recorded, and indexed for rapid access. While in-person participation is always encouraged, we also allow remote participation for members and the public alike. It is safe to say we've experienced more improvements in access and transparency in the past 15 years than we had in the prior 115 years!"



Representative Shannon Roers Jones

District 46 • Fargo | Broker/REALTOR®, Roers Real Estate Services LLC

How has the legislature changed since you were first elected? What policy issues have you enjoyed diving into this session?

"Since I was first elected in 2016 I think the legislative process has become more polarized. When I was first elected I was pleasantly surprised how good the working relationships were among members of my party and those across the aisle. Now legislators are taking a more adversarial approach to lawmaking that I believe is counterproductive to the process. It's always been my goal to avoid the lure of the zero-sum game and work for solutions that benefit both sides of an issue."

Much of my efforts have been focused on criminal justice reform and reentry. By ensuring we solve the underlying issues, like mental health and substance use that lead to criminal behavior, we work to improve safety for North Dakotans as well as keeping valuable members of the community in the workforce."

MEET YOUR REALTOR® MEMBER LEGISLATORS

**Representative Vicky Steiner**

District 37 • Dickinson | REALTOR®, Home and Land Company

Your committee assignments are Finance & Tax and Government & Veterans Affairs. Which committee would you say is your favorite to serve on? Why?

"My favorite committee is Finance and Tax. I believe less taxation equates to more freedom for my constituents...more freedom to live, prosper and help others. I am always encouraging other legislators to consider the benefits of less taxation as it relates to young families. Research studies show that the younger generation are mobile and they will move to states that have no income tax. 12 states today are moving to zero income tax to be competitive for the younger workforce. In this '23 session, it's likely we will end up with a package of tax relief. The package would likely be a compromise with the Senate and it will likely be a school mill reduction on property tax, homestead tax for low income elderly and income tax reduction. The total tax reduction for all three types would not be greater than \$600 million."

**Representative Lori VanWinkle**

District 3 • Minot | REALTOR®, Hometown Realty

**Representative Steve Vetter**

District 18 • Grand Forks | Appraiser, The Appraisal Office

**North Dakota Real Estate Commission****1120 College Dr Ste 204****Bismarck ND 58501***Contact: Jeanne Prom, Executive Director, at 701.328.9749*www.realestatend.org

April 17, 2023

News from the N.D. Real Estate Commission –

Wholesaling requirements change the current license law

Beginning August 1, 2023, the N.D. Real Estate Commission (NDREC) will implement law changes made by the legislature which require a license and written disclosure for the practice commonly referred to as “wholesaling.”

These new law changes:

- Define “wholesaler” – as “a person that enters an agreement to make income or profit from the transfer of or equitable interest in residential real property.”
- Define “residential real property” in new “Wholesale buyers and sellers – Disclosure” section – meaning “real property with fewer than 5 dwelling units.”
- Define wholesaling process – as a broker or salesperson who “publicly markets for sale an equitable interest in a contract for the purchase of real property between a property owner and a prospective purchaser.”
- Wholesaler of residential real property must disclose in writing – A new section states that “a wholesaler of residential real property shall disclose in writing to all parties to the agreement that the wholesaler holds an equitable interest in the property, may not be able to convey title to the property, and intends to make a profit or income from the transfer of the equitable interest.”
- Allow contract for sale to be cancelled and earnest money retained or must be refunded if wholesaler doesn’t disclose all required information in writing -- If the wholesaler does not disclose in writing the wholesaler’s equitable interest in the property and all required information, the other seller or buyer “may cancel the contract for sale at any time before the close of escrow without penalty.” Then, the seller “may retain any earnest money paid by the wholesaler” and the buyer “must be refunded all earnest money paid by the buyer.”

The N.D. legislature approved these changes to NDCC 43-23, the license law, earlier this year by passing HB 1190. NDREC voted unanimously to support 1190 with letters submitted to House and Senate committees hearing the bill. The bill passed the House 82-8 and the Senate 46-1.

Check out www.realestatend.org for the complete current license law, and other information and updates.

2022-2023 North Dakota Real Estate Commission: Steven Link, chair; Tate Cymbaluk, vice chair; members: Scott Breidenbach, Sandra Meyer, and Steven Bitz. Executive director: Jeanne Prom. Legal counsel: David Phillips.

SAVE THE DATE

June Board of Directors & Committee Meetings

DATES:

June 13-14, 2023

LOCATION:

Holiday Inn Bismarck
3903 State Street
Bismarck, ND 58503

MEETING:

- Board of Directors
- Statewide Forms Committee
- Nominating Committee *(closed meeting)*
- RPAC Fundraising Committee
- Professional Development Committee
- Government Affairs Committee

HOTEL INFORMATION:

Holiday Inn Bismarck | (701) 751-7330
Room Block: "North Dakota Association of REALTORS®"

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North Dakota Association
of REALTORS®



NDAR staff enjoyed Employee Appreciation Day in an igloo! Still so much snow in March, but they were able to enjoy a great meal outside on the river!



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

ONLINE NORTH DAKOTA REAL ESTATE COURSES

90 Hour Salesperson Pre-Licensing Course

Fulfill the ND Legislature's new 90 hours requirement entirely online, so you can complete it anytime, anywhere!

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NORTH DAKOTA
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REALTOR GUIDE

HECM FOR PURCHASE



Eligibility Requirements:

- Be 62 years or older*
- Must be living in home as primary residence; vacation homes and investment properties do not qualify
- Complete a HUD-approved counseling session
- Must keep property taxes, homeowners insurance, and any applicable HOA fees current.
- Financial Assessment Required

*In Texas both borrowers must be 62 or older



Brenda Hougum
218-790-0954
bhougum@nwbanks.com
NMLS #400861

Sharon Johnson
701-793-2755
sjohnson@nwbanks.com
NMLS #402088

We Look Forward to Working with You!



Features:

- No monthly mortgage payments**
- Borrower could reserve cash assets
- More cash available for retirement
- No repayment of loan until last borrower moves out of home

Eligible Property:

- Single Family
- HUD Approved Condos
- Planned Unit Developments (PUD)
- Two to four unit property (one must be owner occupied)
- Manufactured Homes built after June 15th 1976 (must own land and be on permanent foundation)
- Property must be occupied within 60 days after closing date

Down Payment:

Down payment will vary based on age of youngest borrower, the current expected rate and the appraised value of the home. The older the youngest borrower is the smaller the down payment. Please call for specific numbers.

Not Allowed For Down Payment:

- Seller financing and concessions
- Cash from credit card
- Bridge loan of any kind
- Subordinate financing

Allowed Sources of Down Payment:

- Sale of departure home
- Sale of homebuyer's other assets
- Homebuyer savings
- Gift money from parties not involved in transaction

**Must maintain home as primary residence and keep property taxes, insurance and HOA dues current.



2023 Education Caravans

All Classes 3 CE Hours Pending Approval

May Caravan is Open
Register HERE

All Classes are \$50 for NDAR Members & \$75 for Non-Members

REGISTER NOW

Reminder: All Prices Increase 1 week prior to classes!

22-25
MAY

Statewide Forms

Elective Class

May 22	Fargo (morning)	Grand Forks (afternoon)
May 23	Minot (morning)	Williston (afternoon)
May 24	Dickinson (morning)	Bismarck (afternoon)
May 25	Jamestown (morning)	Fargo (afternoon)

SAVE THE DATE

19-22
JUNE

Contract Law with Admin Rules Changes

Mandatory Topic

June 19	Fargo (morning)	Grand Forks (afternoon)
June 20	Minot (morning)	Williston (afternoon)
June 21	Dickinson (morning)	Bismarck (afternoon)
June 22	Jamestown (morning)	Fargo (afternoon)

SAVE THE DATE

17-20
JULY

ND Agency: A Brokers Perspective

ND Broker
Mandatory Topic

July 17	Fargo (morning)	Grand Forks (afternoon)
July 18	Minot (morning)	Williston (afternoon)
July 19	Dickinson (morning)	Bismarck (afternoon)
July 20	Jamestown (morning)	

[View Specific Class Locations & Times HERE](#)

Register Early!

Some Venues May Have
Limited Seating

**NORTH DAKOTA
REAL ESTATE**
Benefits Center

Presented by
NDAR
North Dakota Association of REALTORS®

Affordable, quality, health solutions for ND REALTORS®



There is now an alternative to the ACA exchange and private insurance for our members. Through the North Dakota Real Estate Health Benefits Center, your independent business may qualify for quality, affordable coverage that works with your lifestyle, gives you and your dependents the best care possible, and fits with your financial picture.

Learn More at

NDREHealthBenefits.com

Powered by **decisely**

NPN: #8938171

NORTH DAKOTA REAL ESTATE Benefits Center

Presented by
NDAR
North Dakota Association of REALTORS®

You've got questions, we've got answers.

★ **How are you able to offer such great pricing on these plan designs?**

North Dakota Association of REALTORS® Health Benefits Center harnesses the scale of every North Dakota REALTOR® to provide greater health spending control for members and their families in good health.

★ **Who qualifies?**

Business owners, Sole proprietors and independent contractors in good health may establish a self-funded plan for their business, covering themselves and their dependents, and join a captive to more effectively manage their health expenses and benefit from the larger group.

Please Note: To be eligible for this program you must have a legal business entity in the form of a Tax ID.

★ **Is preventive care covered?**

Similar to ACA plans, qualified preventive services are not subject to the deductible, and are covered 100% by the program.

★ **How is this plan different from traditional insurance plans?**

NDAR is sponsoring a captive insurance program. As a participating member you have ownership in the program. Members self-fund their healthcare costs up to a pre-established level. If claims are low the savings go toward the captive, allowing participants to benefit in the form of savings the following year. If claims are high, the program is protected by stop-loss insurance. Stop-loss insurance caps your maximum exposure. Part of your monthly payment includes stop-loss insurance.

★ **What does my payment include?**

Each month you make a payment that covers the fixed costs of your plan: The monthly plan payment, stop-loss insurance, technology, and administration. This monthly payment is fixed for the full year.

Learn More at

NDREHealthBenefits.com

Powered by **decisely**

NPN: #8938171



Reduce Wire & Check Fraud with TrustFunds

It's time to move on from the security concerns surrounding paper checks and wires. Instead, save time, increase security, and view real-time tracking throughout the earnest money process with TrustFunds.

	TrustFunds ACH Payments	Wires	Paper Checks
Shared Information	The buyer's account information is protected and is not shared with other parties to the transaction.	Account holders have to provide account information in order for the buyer to route funds to the account.	Personal information including bank account and routing numbers are shared throughout the process.
Convenience	Payment can be made anytime, from anywhere, on any device.	Must be made from a physical bank branch.	Agents and Buyers need to coordinate pick-up, drop-offs, expensive couriers, or risk delays with the mail.
Fees	Transactions include a small convenience fee.	Wire transfers are often between \$25-\$40.	Although there are no fees for paying by check, fees associated with theft of account information can be significant.
Proof of Payment	A Payment History report offers detailed documentation of payments, including time stamps for each step of the process.	Wire transfers offer no documentation as proof of payment for the lender.	Proof of payment often involves a photocopy of the check, containing bank account and routing numbers.
Fraud Potential	Transaction details are hard-coded and cannot be redirected to another account, eliminating the risk of a buyer sending funds to a fraudulent account by mistake.	Hackers have the potential to intercept wire instructions and modify the bank routing information.	Checks with personal information, shared with multiple parties during the process, increases the potential for identity theft.
MLS Integration	Agents can start a payment request through the MLS properties details page. TrustFunds reduces human error by auto populating property information on the payment request.	None	None

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Morrison Realty

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& ESTATES.
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CENTURY 21
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Morrison Realty

CENTURY 21
COMMERCIAL
Morrison Realty

Serving Bismarck, Dickinson, Jamestown, and surrounding areas.



Combatting Wire Fraud in Real Estate

Get around the wire fraud issue with TrustFunds

Consumers are demanding a more seamless and digital home-buying process and the industry is ripe for cybersecurity-related losses. Due to large sums of money being transferred electronically in our industry, wire fraud is an ongoing issue. According to a 2022 ALTA (American Land Title Association) survey, only 17% of wire fraud victims recovered all their funds. Real estate transactions frequently involve multiple parties, including buyers, sellers, agents, title companies, law firms, and mortgage lenders, which creates more opportunities for wire fraud to occur.

STEPS YOU CAN TAKE TO HELP REDUCE WIRE FRAUD:

- **Education is your first line of defense!** Advise your clients about wire fraud risks including unexpected requests for funds or changes to wire instructions.
- **Work with reputable partners**, like TrustFunds, who also take measures to prevent wire fraud.
- **Verify wire instructions** and only use secure communication channels with encrypted technologies.
- **Remain vigilant** for signs of wire fraud. Scammers use various tactics to trick homebuyers, sellers, and agents into sending money to fraudulent accounts.

While wire fraud and check fraud incidents continue to evolve rapidly in sophistication and number, TrustFunds is the first (*and only*) fully integrated MLS earnest money payment platform with built-in fraud protection features. We're your "trusted" industry partner to Reduce Wire & Check Fraud!

Let's protect the industry together; start using TrustFunds today! Companies interested in registering to hold earnest money funds can [Get Started Here](#) or [Contact Us](#).

ABOUT TRUSTFUNDS

TrustFunds provides comprehensive electronic earnest money solutions directly integrated with the MLS platform. The solution enables buyers, agents, brokers, and designated trust account holders to easily process, manage, track, and reconcile earnest money transactions in one convenient web-based tool. TrustFunds mission is to provide more time for more life by simplifying and securing the earnest money process. For more information, visit www.trustfunds.us.com.

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Olivia Wellenstein
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housing
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<https://ww2.realestateis.com/lp/techhelpline/ndar>



Electronic Earnest Money - in 3 simple steps. Save time, increase security, and view real-time tracking throughout the earnest money process. www.TrustFunds.us.com



ApplyConnect is the easiest and most secure way for landlords and renters to share a consumer credit, eviction, and criminal report for the purpose of screening a rental applicant.

<https://ndar.applyconnect.com/login>





North Dakota Association of REALTORS®

NAR Board of Dir. – Town Hall Mtgs.

July 26 (11am Central)
 September/October – Date Pending
 November 1 – Time TBD
 All Zoom Mtgs.

RPAC Deadlines!

For May Meetings – April 11
 For November Meetings – October 17
 End of Year Deadline – December 6

2023**2023**

May 5	Region 8 Cmte. Members,	Zoom Call
May 6-11	REALTORS® Legislative Mtgs.,	Washington, DC
May 22-25	Education Caravan “Statewide Forms”	7 Local Board Locations
June 8	NDREC Mtg.,	Bismarck, ND
June 13-14	NDAR BOD & Cmte. Meetings,	Bismarck, ND
June 19-22	Education Caravan “Contract Law with ND Admin. Rules Changes” <i>2023 mandatory topic</i>	7 Local Board Locations
June 21-22	State AE Mtg.,	TBD
July 12-13	Region 8 Meetings,	Sioux Falls, SD
July 17-20	Education Caravan “ND Agency A Brokers Perspective” <i>2023 broker mandatory topic</i>	7 Local Board Locations
July 28	Region 8 Cmte. Members,	Zoom Call
Aug 14-15	Leadership Summit,	Chicago, IL
Aug 15	NDAR Emeritus Application Deadline	NDAR
Sept 12-15	REALTOR® Convention of the Dakotas,	Sioux Falls, SD
Sept 23	TrustFunds Webinar,	2 Webinars
Oct 10-11	October Education (12 CE Hours) <i>4 classes including mandatory topics</i>	Bismarck, ND
Oct 27	Region 8 Cmte. Members,	Zoom Call
Nov 12-17	NAR Convention,	Anaheim, CA
Dec 1	ND Ring Day	Statewide

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NDAR BUSINESS PARTNERS

PLEASE PATRONIZE THESE BUSINESSES WHEN POSSIBLE AND THANK THEM FOR THEIR SUPPORT OF THE REALTOR® ORGANIZATIONS

Badlands

Benchmark Mortgage
Bravera
Cornerstone Bank
Cutco Closing Gifts
Dacotah Bank
Dakota Community Bank
Dickinson Area Chamber
Ebeltoft-Sickler Lawyers
ENG Lending
Fairway Independent Mortgage
First Colony Mortgage
Gate City Bank
Guild Mortgage
J & C Adventures
Jons Home Comforts
Kirkwood Bank & Trust
Kubik, Bogner, Ridl, & Selinger
L & D Surveying
ND Housing Finance Agency
Nodak Insurance
Prairie Marketing Association
Stark County Development
Stark Title
The Dickinson Press
The Title Team
U.S. Bank
Western Cooperative Credit Union

Bismarck/Mandan

America's Home Loans
Arvig
Assure Home Mortgage
Baymont Inn & Ramada
BenchMark Mortgage
Bismarck/Mandan Chamber EDC
Bis-Man Home Builders
Bismarck Tribune
BNC National Bank
Bravera
Capital Credit Union
Chapman & Chapman P.C.
Choice Bank Home Loans
Dakota Community Bank & Trust
eLending Now
Fairway Independent Mortgage
First Community Credit Union
First International Bank & Trust
First Western Bank & Trust
Flash Printing
Gate City Bank
Haga Kommer, PC
Huntington Bank
Inspector Ski Home Inspections
Kirkwood Bank & Trust
Mountain State Financial Group
ND Housing Finance Agency
Northwestern Bank
The Title Team
Quality Title, Inc.
Rocky Gordon & Company
Security First Bank of ND
The Real Estate Magazine
Starion Bank
Superior Insurance Agency
The Title Team
Vue Credit Union

Fargo/Moorhead

A-Team Inspections
Alerus Mortgage
American Federal Bank
Arvig Media
Balzum Cullen Construction
Barnesville Economic Dev.
Bell Bank of Fargo
BenchMark Mortgage
Border Bank
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First Class Mortgage
First Community Credit Union
First International Bank & Trust
First Western Bank & Trust
FM Title
Forward Mortgage
Gate City Bank
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Tri State Inspection
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First Class Mortgage
First Community Credit Union
First International Bank & Trust
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AmCap Mortgage
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Unify Home Lending
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Western Co-op Credit Union
Williams County Abstract
Williams County Assessors

Minot

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Guaranteed Rate
Minot Commercial Appraisal, LLC
ND Housing Finance Agency
Primary Residential Mortgage
The Title Team
Town & Country Credit Union
United Community Bank

**North Dakota Real Estate Commission****1120 College Dr Ste 204****Bismarck ND 58501***Contact: Jeanne Prom, Executive Director, at 701.328.9749*www.realestatend.org**Update and information from N.D. Real Estate Commission****North Dakota Association of REALTORS® Board of Directors Meeting****February 16, 2023, Bismarck*****Always see www.realestatend.org for information.*****Continuing Education (CE) for Nov. 16, 2022 through Nov. 15, 2023**

- **12 CE hours total** from NDREC-approved courses, including 3-6 hours on mandatory topic/s and 6-9 hours on elective topics. Mandatory hours and topics vary based on type of license (salesperson, broker associate, or broker). (70-02-04-02)
- **Salespersons licensed before Jan. 1, 2023** – Must complete mandatory 3 hours on contract law with administrative rules changes, plus 9 hours on elective topics for a total of 12 hours
- **Broker associates** – Must complete mandatory 3 hours on contract law with administrative rules changes plus mandatory 3 hours on agency law – a broker's perspective, plus 6 hours on elective topics for a total of 12 hours
- **Brokers** -- Must complete mandatory 3 hours on contract law with administrative rules changes plus mandatory 3 hours on agency law – a broker's perspective, plus 6 hours on elective topics for a total of 12 hours
- See www.realestatend.org – *Education for more information.*

License numbers

- 2,929 licensees as of 1.13.2023, an increase of 130+ over same time last year
- 95% of licensees renewed for 2023

2023 N.D. Real Estate Commission (NDREC)

- David Phillips is new Special Assistant Attorney General appointed to serve as legal counsel for NDREC. Longtime legal counsel Connie Hofland has retired.
- Next meetings – 10 a.m., Thursdays, March 16 and June 8 in NDREC conference room at above address
- See www.realestatend.org – *About Us for more information.*

2022-2023 members of the North Dakota Real Estate Commission are: Steven Link, chair; Tate Cymbaluk, vice chair, members: Scott Breidenbach, Sandra Meyer, Steven Bitz. Legal counsel: David Phillips. Executive director: Jeanne Prom.

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