

ND REALTOR®

August 2023

Summer Issue

Interview With The Candidates

The NDAR Nominating Committee and 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, 2023 Board of Directors meeting in Sioux Falls: Jamie McLean (Bismarck-Mandan) – NDAR President Elect. Kristin Oban (Bismarck-Mandan) NDAR Vice President. Nick Olson 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 7 if you will not be present at the General Membership Meeting in Sioux Falls, SD during the Dakotas Convention.

1. 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?

I have a passion for our industry. My grandpa taught me early in life to always give back. I feel we are in the best business in the world that has given me so much - it is only right to give back. Also, since I became involved at the state level, I have been introduced to so many great people. They have learned a lot and have become friends along the way.



Jameson (Jamie) McLean
Integra Realty Group
Bismarck-Mandan
For President Elect

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

Current:

Vice President – North Dakota Association of REALTORS®
Chair - NDAR Government Affairs Committee
Board of Directors - Bismarck-Mandan Board of REALTORS®
Chair – Building Task force for NDAR & BMBOR
Board Member – GNMLS
VP Lakewood Home Owners Association

1. 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?

I am running for the position of Vice President for NDAR because I am motivated by a passion for the real estate industry and a strong desire to make a positive impact on our profession. My experiences, both as a real estate professional and as an engaged member of our local



Kristin Oban
Century 21 Morrison Realty
Bismarck-Mandan
For Vice President

and state associations, have provided me with valuable insights and an appreciation for the challenges and opportunities we face. Throughout my career, I have witnessed the transformative power of real estate in people's lives, and I believe it is our responsibility to uphold the highest standards of professionalism, integrity, and innovation. This is an opportunity to give back to the profession that has enriched my life and to serve our members with integrity, dedication, and a genuine desire to elevate the real estate industry. I am committed to promoting the importance of our industry, advocating for our members, and fostering an environment of collaboration and excellence. I believe that with

Jameson McLean see page 3

Kristin Oban see page 3

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President's Message



Kevin Fisher
2023 NDAR President

We have many exciting events that have occurred so far this year. Legislatively we supported a bill against 40-year listings and one that brought tighter control on wholesaling. Both easily were passed. Thank you to those that testified and dedicated time to make this happen.

I would also like to thank the members of our forms committee. After much hard work the committee created state wide forms that will be taking affect soon. This was no easy process and the forms members put in a lot of time and dedication to complete this process. Again, thank you for all of the hard work.

I would also like to thank our amazing staff. Jill, Sarah, Robyn & Nancy for all of the hard work and dedication you put into your jobs to keep me out of trouble and make the executive team look good. Speaking of the executive team, special thanks to Nick, Shawn, Jamie & Sharon for being part of the team and all of the contributions that you have provided. I know you are not doing it for the pay.

Finally, a special thanks to all of the members of NDAR. We could not do this without all of you. You are amazing! Please try and survive this hot summer and I wish all of you a safe and successful summer!



North Dakota Association of REALTORS®



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2023 Officers

President:

Kevin Fisher

Park Company

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Fargo, ND 58104

701-237-5031

kevinfisher@parkcompany.com

President Elect:

Nick Olson

Coldwell Banker Element Realty

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701-478-3390

nick@elementrealtyfm.com

Vice President:

Jamie McLean

Integra Realty Group

2401 46th Ave. SE, #102

Mandan, ND 58554

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jamesonmclean@gmail.com

Past President:

Shawn Ostlie

Archer Real Estate Services

808 3rd Ave. S, #101

Fargo, ND 58103

701-356-5099

shawnostlierealtor@gmail.com

Director at Large:

Sharon Lunski

BHHS Family Realty

1725 32nd Ave. S

Grand Forks, ND 58201

701-746-0303

getlunski@aol.com



Jameson McLean continued from page 1

Previously:

Director at Large NDAR
Chair – NDAR Technology Committee
Local Board Rep to NDAR
Served on several local board committees
School Board Member
AVP Regional Manager TCF Bank
Chair – Professional Standards Committee / BMBOR

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

Moving back to North Dakota from Colorado, I was ready for a change out of the banking industry. I have always enjoyed all aspects of the home buying process and I felt it would be a good fit. The enjoyment you see when someone buys their first home and the challenge of every deal being different. For the most part it is because I like to help people and that's who we R!

4. What is the most memorable moment in your real estate career?

Kristin Oban continued from page 1

the support of our members, we can continue to strengthen our profession and elevate the value we bring to our clients and communities that we serve.

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

I have served in several leadership positions for our local and state associations including the Government Affairs Committee (local and state), REALTOR® of the Year Committee and the Building Task Force (local). I served on the Board of Directors for local and state for several years as I moved through the local positions of Vice President, President Elect, President, and Past President as well through my positions on various committees. I have served on several community boards including the Wisdom Team for the Young Professional Network and the Optimist Club.

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

With a background in Criminal Justice and being in stressful positions, I began my real estate career because it was interesting to me and I thought that it would be a fun, stress-free job! ☑ Of course, it did not take long to learn that was not always the case. Even with the tough lessons, I quickly appreciated the dynamics of the real estate market and the incredible impact it had on people's lives. Helping clients find their dream homes or sell their current home brought me immense joy and fulfillment. I value the sense of satisfaction that comes from guiding clients through complex transactions and witnessing their happiness as they achieve their real estate goals.

4. What is the most memorable moment in your real estate career?

Reflecting on my real estate career brings to mind a long list of memorable and significant moments, however there is one situation that stands out. Early in my career, I had the privilege of working with a wonderful couple who were both deployed overseas. They were facing challenges in finding a property for several reasons, including finding a REALTOR® who would work with them. I was incredibly happy for the opportunity as we navigated through the home buying process. When we finally met and they saw their new home in person for the first

I helped a couple get their first home, as they were in the process of adopting a child that had just lost his parents. The couple needed to show that they had a stable living environment and needed a great home. It was a very challenging deal on many fronts, but we found them exactly what they needed and got the deal done. The family was so emotional and happy at closing and told me it was one of the greatest days of their lives. It doesn't get better than that.

5. Your strong points?

Leadership, technology, problem solving and decision making, Teamwork and a strong work ethic.

6. Your specific plans or ideas for NDAR?

We have over 2100 REALTOR® members in North Dakota with 7 different local associations/boards statewide. My plan would be to meet with members and boards across the state & encourage higher member involvement within our association.

time, I could see their excitement and feel their emotion. It was heartwarming to witness their dreams coming to fruition and I was grateful to be a part of their journey.

5. Your strong points?

Having worked in the real estate industry for many years, I bring experience to the table. This experience has given me a deep understanding of the challenges and opportunities that real estate professionals face daily. I am a strong believer in education and professionalism and have worked hard to assist in continuing to raise the bar for both of those areas in our associations. Throughout my involvement in the associations, I have demonstrated strong leadership skills and the ability to set a clear vision for success. I believe in leading by example, promoting transparency, and fostering a positive and inclusive culture within the association.

6. Your specific plans or ideas for NDAR?

As Vice President, I believe in the importance of supporting the vision of the Board of Directors and the mission of the association. My focus will be on addressing key challenges, promoting professional growth, and fostering a supportive environment for all members. I believe that we need a strong voice to represent our interests and concerns and it is vital to continue to actively engage in conversations with our legislators and policymakers. By ensuring our voices are heard, we can protect our profession and collaborating with officials helps to shape legislation that supports the real estate industry and promotes home ownership. I believe that collaboration is vital to achieving our association's goals. Working together, we can leverage the collective strength of our association to overcome challenges and achieve common goals.

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Tentative Schedule

TUESDAY, SEPTEMBER 12

- 3:00PM - 5:00PM Dakota YPN Networking Event at Canaries Stadium
- 3:00PM - 6:00PM Convention Registration
- 6:00PM - 8:00PM Opening Reception + Ice Breaker Social
- 6:30PM - 8:00PM Live Entertainment: Elisabeth Hunstad

WEDNESDAY, SEPTEMBER 13

- 6:30AM - 7:15AM Yoga At The Japanese Gardens With Ignite
- 7:30AM Guest Registration
- 7:30AM - 8:30AM Coffee Bar Opens
- 8:00AM Exhibit Hall Opens
- 9:00AM - 12:00PM "The Five Step Content Formula" - CE Session
Instructor: Chelsea Pietz 3 HRS CE Approved
In SD, ND. Dakota CRS Chapter Course
- 9:00AM - 10:00AM Golfer + Golf Registration
- 10:00AM SHOTGUN Golf Tournament At Elmwood Golf Course
- 12:15PM - 1:30PM Lunch + Program
- 2:00PM - 4:00PM Wine Tasting at Maribella Ristorante
- 2:00PM - 2:45PM Breakout Sessions
- 2:45PM - 5:00PM Break + Exhibitor Booths + Explore Sioux Falls
- 4:00PM - 5:30PM RPAC Reception - (Invitation Only)
Event Hall at The Icon
- 5:00PM - 6:00PM Social Hour
- 6:00PM - 7:30PM Dinner + Event Program + Golf Awards
- 8:00PM - 9:30PM Live Entertainment: Too Drunk To Fish

THURSDAY, SEPTEMBER 14

- 8:00AM Guest Registration
- 8:00AM - 9:00AM Coffee Bar Opens
- 8:00AM Exhibitor Hall Opens
- 8:15AM - 11:15AM "Who You Are Becoming" - CE Session
Instructor: Dianna Kokoszka -
3 HRS CE Approved In SD, ND
- 11:30AM - 1:00PM Keynote Lunch: NFL Veteran, Author
& ESPN Analyst Sam Acho
- 1:30PM - 3:45PM North Dakota Board of Directors and
Membership Meeting (Board of Directors and
Annual Meeting open to all members of NDAR)
- 1:30PM - 3:45PM South Dakota Board of Directors and
Membership Meeting (Board of Directors and
Annual Meeting open to all Members of SDR)
- 3:45PM Hospitality Rooms Open
- 5:00PM - 7:00PM REALTOR® of the Year + Installation Dinner
- 7:30PM - 9:00PM Live Entertainment: Mike Riley Band

FRIDAY, SEPTEMBER 15

- 8:00AM - 8:30AM Coffee Bar Opens
- 8:00AM Exhibit Hall Opens
- 9:00AM - 12:00PM "Trust Based Ethics" - CE Session
Instructor: Mark Given - 3 HRS CE Approved
in SD, ND
- 12:00PM Exhibit Hall Closes

About Us

Rewriting the REALTOR® Playbook | Convention of the Dakotas is a four-day event that is sure to bring together more than one thousand REALTORS® and industry related professionals from South Dakota and North Dakota. The mission of the event is to empower, inspire and equip attendees with the playbook to achieve their goals.



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JEFF COHN



MARK GIVEN



DIANNA KOKOSZKA



LAURA MALEC



CHELSEA PIETZ

WE HAVE SO MANY EXCITING THINGS PLANNED THROUGHOUT THE WEEK

OFFICIAL NOTICE OF MEETING

ALL REALTOR® members of the NDAR are hereby notified of the Annual General Membership Meeting as follows:
Thursday, September 14, 2023 – 1:30 pm

ELECTION OF OFFICERS

The Election

The election of officers shall take place from Wednesday, August 16th – Thursday, September 14th with election results to be announced on Thursday, September 14th at the General Membership Meeting.

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 Task Force 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.

2023 ABSENTEE VOTING BALLOT

Any REALTOR® member who will not be able to attend the General Membership Meeting on September 14, 2023 at 1:30 pm may vote by Absentee Ballot. Ballots can be sent in or by electronic voting. **ALL ELECTRONIC & ABSENTEE BALLOTS MUST BE RECEIVED AT THE NDAR OFFICE NO LATER THAN CLOSE OF BUSINESS ON SEPTEMBER 4, 2023.**

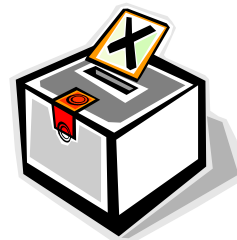
NDAR Election of Officers

The Nominating Committee places in nomination the following REALTORS®:

*Note: Nick Olson automatically advances to President per Bylaws.

For President Elect: Jamie McLean ☐

For Vice President: Kristin Oban ☐



Electronic Voting Link: <https://rogorman.wufoo.com/forms/zv4q9531ivuhr2/>

Mail in Ballots must be received at the NDAR Office no later than September 4, 2023.

NDAR | 1616 Capitol Way | Bismarck, ND 58501 | Phone: 701-355-1010 | Email: robyn@ndrealtors.com

Chips From The Board

Badlands BOARD OF REALTORS®

Current Membership Count: 124

Primary: 102

Secondary: 22

With inventory still low, the market continues to be very competitive in the Southwest corner of the state.

The Badlands Board of REALTORS® held an RPAC Cornhole Tournament on July 26th. Members, Business Partners, and friends enjoyed a fun afternoon of lunch and throwing bags at Eagles Park. We even had a special guest, NDAR CEO, Jill Beck and her husband, Ron in attendance. Winners of this friendly competition were....

1st Place: Newbies - Matt McCoy (Interstate Brokers) & Candice Ewald (BBR AE)

2nd Place: The Beckster's – This team started as Jill & Ron Beck and ended with stand-ins Rosann Klatt (Benchmark Mortgage) & Cindie Tedford (US Bank)

3rd Place: Simple Living – Brady Dutchak & Tricia Schlosser (Century 21)



With the completion of the kitchenette in the office, the entire remodel phase is over. All are welcome to stop by and check it out anytime during office hours.

Coming up this summer:

Looking forward to having NDAR Leadership come tour SWND for the Riding with the Brand event in early August.

Also scheduled in August is our REALTOR® of the Year Awards Luncheon

Can't wait to see you all in Sioux Falls in September!

Candace Ewald,
Association Executive



Bismarck-Mandan BOARD OF REALTORS®

BMBOR held its 3rd annual golf tournament on June 22nd benefitting the United Way Backpack Program, Salvation Army, and Students in Transition in Bismarck-Mandan.

We had 34 teams and 90 sponsors for the event! The golf tournament raised over \$18,000 which will be distributed evenly among the charities.



In June, BMBOR held training for Designated Realtor on NDAR Statewide Forms. Casey Chapman led the 3-hour training session that allowed the attendees to look at the new forms in-depth and ask any questions. BMBOR will be sunsetting their forms on September 5th.

The RPAC Committee held a phone bank on August 2nd! They made a lot of calls and raised over \$9,000 in RPAC investments with several members increasing their RPAC investment from the previous year!

The Program Committee has been busy planning our Inaugural event in November. This year Jazz is the theme. The Inaugural is the event where we install new officers and award our local Realtor of the Year and Affiliate of the Year as well as recognize our volunteers throughout the year. This event will be held on November 1st.

Wendy Spencer
Association Executive

Fargo-Moorhead Area ASSOCIATION OF REALTORS®

We've been having a busy summer!

Our building exterior underwent a complete remodel. Windows and siding were replaced, and wood accents were added. We love the finished result and hope to hold an open house later this summer.

Our FM REALTORS® staff have been busy. On June 6, we baked cookies for the families staying at the Ronald McDonald House.



Schuyler attended the Supra Master Class in Salem, Oregon. Marti, Schuyler, and Kelly, traveled to the NDAR office for training on Aristotle and M1. Marti, Schuyler, and Jeannie will be attending the FBS Summit next week. Later this month staff and a few board members will be taking CPR and First Aid Training.

FM REALTORS® hosted their 34th Annual Golf Outing on June 12th at The Meadows in Moorhead. It was a beautiful day and another great event! Thank you to our sponsors for always supporting this outing.

Member Appreciation Week was the week of July 17th. Last year's was so much fun, we decided to do it again! There were several fun events throughout the week, including: Massage Meme Monday, Tasty Tuesday, Wet Your Whistle Wednesday, Thankful Thursday, Fill 'Er Up Friday, and lots of amazing giveaways on social media. We love showing appreciation for our members and business partners!

The FM REALTORS® Awards Luncheon is August 21st. At this event we announce the FM REALTORS® REALTOR® of the Year and NDAR REALTOR® of the Year Candidate. We also honor members with several other awards including Business Partner of the Year, Distinguished Service Award, Jim Fay Award, and 25 Year Pins.

- Our REALTOR® of the Year nominees are Maureen Bartelt, Sarah Claeys, Arlin Fisher, Vicky Matson, Gloria Palm Connor, Kyle Olson, Stephen Sweere

In addition to awards, we'll announce the Board of Directors election results. The following are running for board positions:

- Vice – President: Arlin Fisher
- Director (2 openings): Kathryn Anderson, Sarah Claeys, Gina Folla, Erika Haman, Todd Kadmas, Travis Skonseng

Congrats to all!

Several years ago, FM REALTORS® gifted Claus Lembke, former NDAR CEO with three steppingstones. The stones represent the three REALTOR® organizations – NAR, NDAR, FMR, and say "Location, Location, Location". As the Lembke's are down-sizing, Claus re-gifted the stones back to FMR CEO, Marti Kaiser, and we had them placed in the garden area by our entrance. Thank you, Claus!

Enjoy your summer and we hope to see you at the Convention of the Dakotas in Sioux Falls!

Marti Kaiser,
Association Executive

Grand Forks Area BOARD OF REALTORS®

We hosted our Affiliate appreciation May 16th at the Ground Round. We held 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 more CE classes for this year.

- September 7th – Lessons Learned from Long Island Divided (Bill Dedman - virtual)

Our golf/cornhole tournament was July 19th at Valley Golf course



in EGF. We also drew the winners of our raffle items after supper. Proceeds from ticket sales went to RPAC/Issues.

We had an RPAC challenge to see which company could raise the most money for RPAC. Greenberg Realty narrowly raised more than BHHS Family Realty to claim the top spot for companies with more than 12 agents. RE/MAX Grand raised the most money for companies with fewer than 12 agents.

The Mission BBQ will be on July 27th. We grill hamburgers and serve food to residents of the mission and surrounding area. We expect to feed around 150 people this year.

We are holding our Stars Banquet on August 3rd at The Spud Jr. Where we will announce the Realtor, Rookie and Affiliate of the Year. We have 3 comedians for entertainment this year.

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.
- Military Appreciation Event – Purchase & pack items that are shipped to deployed GFAFB service men & women.
- St Joseph's summer lunch program – Provide free lunches to local children during the summer, when children are out of school.

Mike Thompson,
Association Executive

High Plains BOARD OF REALTORS®

Greetings from the newly named High Plains Association of Realtors! We received approval from NAR for our name change in May. We are currently working through the government forms and choosing a new logo!

We hosted our summer event in June and raised about \$1800 for RPAC and Issues/Mobilization. We were at the Valley City Eagles Club with drinks and a meal, a silent auction, and a few raffles. It was lots of fun!



High Plains Chips see page 12

High Plain Chips continued from page 11

There were two caravan education classes in May and June in Jamestown. Our members learned a lot and enjoyed the opportunity to network and ask questions.

Our 2023 Realtor of the Year was nominated and chosen in July! Jessica Clemens from Century 21 Morrison Realty is our 2023 Realtor of The Year. See photo of her and our association President, Jeremy Wiebe.

Some of our members went to our local Dairy Queen's Miracle Treat Day this past week to support Children's Miracle Network. We got to enjoy a cool treat on a hot day and donate to a wonderful cause! See photo of them with their blizzards!

Laura Stafslein,
Association Executive



Minot Association of REALTORS®

We find ourselves into August already!

Home sales in Minot continue to be quite slow compared to the same period last year with 98 less homes sold in the city of Minot.

In April we held our Member Appreciation "Denim to Diamonds" Gala. It was a great way to break out of winter and enjoy each others company. Thank you to our board officers for putting the event together.



May's quarterly member meeting featured Dusty Zimmerman with the Trinity Health Foundation, speaking on the new Trinity Health Campus. Such an exciting and needed add to our community.

June 26 we held the annual Golf Social at the Minot Country Club. With 70 participants, it was a great day for golf and fun. Our next event will be 5th Annual "Cornhole for RPAC" on August 17 at Sports on Top. Looking forward to another great time!

Beth Mayer,
Association Executive



Williston BOARD OF REALTORS®

It has been a busy summer for Williston Board of REALTORS®! WBOR held the annual Don Bintliff Memorial Golf Tournament & Social and had a great turnout. We had 81 golfers participate in the tournament and had great participation in the auction. We were able to raise approximately \$15,310 to help members of our community as well as one of our very own members who is battling cancer.



On August 2nd WBOR held our annual ROTY event. We were honored to spotlight our winner, Amanda Ceynar! We also had the honor of recognizing Angela Cymbaluk and Jennifer Smith. All three of these women are amazing members and we are lucky to have them! We also recognized our Business Partner of the Year, Brandy LaDue. Brandy is so involved and invested in our community and Williston is lucky to have her! We also had the pleasure of recognizing Julia Hill and Aaron Stoneberg as the other top contenders.

Abby Steen,
Association Executive

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North Dakota Association Demographics



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
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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.



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Optimize Your Agent's Efforts by Keeping Them Focused on What They CAN Control

By Darryl Davis, CSP

In challenging times, FOCUS becomes an absolute priority to help agents to get on track, stay on track, and leverage

change for all it's worth.

As reported by the National Association of REALTORS (NAR), we can anticipate a 15% reduction in membership for 2023, with already 60,000 REALTORS® leaving the industry this year, according to Axios. While this shift may initially appear concerning, the flip side is that it means less competition and presents an opportunity for agents to capture market share

and listings from the exiting agents.

The key, however, is to help agents get out of their own way. So many are so focused on the "sky is falling" rhetoric and things they can't control that they have stopped focusing on the activities they CAN control. (Like prospecting for listings in every way, shape, and form possible.)

Here are seven ways you can help agents re-focus and get more listing

appointments:

1. Time to Ditch the Distractions. Now, more than ever, agents must step away from the NEWS (Negative Events We See) and dive passionately into W.O.R.K. (Walk the Walk, Obtain Leads, Remain Resilient, Keep Focused). Visual charts, contests, and integrity partnerships can help them get in the zone and stay there.

2. Target Expired and FSBO Listings: Make it a priority for agents to connect with owners of expired listings and FSBO

properties. We already know these folks have the desire to sell, and in the case of FSBOs, we know that agent-sold homes sell for higher.

3. Re-Engage Their Sphere: Past clients will always be a great source of referrals and business for agents IF they consistently stay top of mind. There's already a level of trust and rapport built. Agents should proactively call to check in, connect, and offer to answer questions about what this current market might mean.

4. Put Past Records to Good Use. In almost any company, there are files of past client transactions where the listing or selling agent has left the business or the company. That begs the question, who's representing the company now? Dust off those

files and disperse those contacts as leads to new agents to call as the new representative and ask if they have any real estate questions or needs!

5. Get OUT of the Office. Now is no time for agents to be "secret agents." Every week our coaching members tell us they

are taking this advice, getting out into their communities with their name badges proudly displayed and even in branded career wear. They are picking up clients in the process!

6. Engage in Local Events: Active participation in local events, community activities, and especially community Facebook groups

puts agents front and center in the minds of potential sellers. This not only gives you the chance to demonstrate their expertise



Protecting Yourself is FREE: Don't Be a Victim of Identity Theft

Identity theft is when someone uses your financial and personal information without your permission, ultimately damaging your credit status and putting yourself in legal jeopardy. According to Javelin's Internet Fraud Study, losses from identity fraud

totaled \$43 billion in 2022, affecting 40 million U.S. adults. Read TrustFunds article on how you can Protect Yourself from Identity Theft, for FREE, in minutes.

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How to Turn Your Vacations into Deductible Business Trips!

As a hard-working real estate agent, you've earned every minute of your vacation. But what if those precious minutes could do more than just refresh and relax you? What if they could also contribute significantly to your financial health? I'm excited to extend an invitation to you for a special, FREE webinar brought to you by our association: "Deductible Destinations: Mastering the Art of Making Personal Travel Almost Entirely Tax-Deductible - For Real Estate Agents!" This webinar is tailored specifically to the unique needs and interests of real estate professionals like yourself.

P.S. Space is limited, so please register now to ensure your spot. Don't miss this chance to turn your vacations into business ventures and reduce your tax bill.

Date & Time: Wednesday, August 16th @ 2 pm CT

Register Here: <https://joinnow.live/s/iuFKo2>

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Focus continued from page 17

but also allows them to build a robust local reputation.

7. Establish Partnerships with Local Businesses: Here's what we know – when agents collaborate with local businesses to

sponsor events or even just spotlight the business as part of the communities they serve, they set up a reciprocal relationship that often turns into more listings. Just this week, one of our members shared how a simple outreach to a local plumber turned into two listing appointments.

These are challenging times, no doubt – but they aren't "end times" for agents that are willing to dive in. As leaders, it's up to us to help agents navigate new normals, even if that means a new shift every season!

Giving agents the structure, skill training, and solutions they need to weather whatever the market throws their way is vital. Let's get agents re-focused on building listing inventory and serving clients and communities at their highest level. Know that our team is committed to helping you do just that.

Want to learn more about creating FOCUS during these challenging times?

Tap into weekly training sessions on the topics that matter most.

If you have questions or need help, we are happy to serve! Contact our team at any time.



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interactions. Completion times will vary, but generally it takes less than an hour to complete.

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	<p>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</p>	<p>Page 1 of 2</p>
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May 23, 2023 -- News from the N.D. Real Estate Commission --

40-year home listing contracts, “Homeowner Benefit Agreements” could be unfair service agreements

Long-term home listing agreements could be deemed “unfair” in North Dakota after a new chapter to NDCC title 47 takes effect August 1, 2023.

The N.D. Real Estate Commission is not aware of any long-term home listing agreements being promoted in this state by N.D.-licensed real estate brokerages at this time. However, after the new law comes into effect on August 1, 2023, if N.D. homeowners sign a long-term agreement to list their home, and services are not to be performed within 1 year:

1. Homeowners could then bring an action to terminate the agreement in district court.
2. If the court finds the agreement is unfair under this new chapter, the agreement is void and unenforceable.
3. The court order must be filed for recording, along with a copy of the original service agreement, if that agreement was not already of record.
4. If the court finds the agreement is unfair, homeowners will receive actual damages arising from the unfair service agreement, actual attorney’s fees proven against the service provider, and costs incurred by the homeowner.

The new chapter, **NDCC 47-38-01 through 04**, does not indicate whether a homeowner can challenge an agreement in court under the chapter if the agreement was signed prior to August 1, 2023.

Under the new law, “A service agreement is deemed unfair under this chapter if the service obligations of the agreement are not to be performed within 1 year after the agreement is executed and the agreement” also meets 1 or more of the following criteria:

- a. “Purports to be a covenant running with the land as described in section 47-04-25;
- b. Purports to be binding on future owners of interests in the real property;
- c. Allows for assignment of the right to provide service without notice and agreement of the owner of residential real estate; or
- d. Purports to create a lien, encumbrance, or other real property security interest.”

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.

The new “chapter does not:

- a. Apply to a home warranty or other type of similar product that covers the cost of maintenance of a major housing system for a set period of time from the date a house is sold;
- b. Apply to an insurance contract;
- c. Apply to an option to purchase or right of refusal;
- d. Apply to a maintenance or repair agreement executed between a landowner and a homeowners’ association in a common interest community; and
- e. Impair the rights and remedies in chapter 35-27.”

The new law applies to “residential real estate” which “means real property located in this state which is used primarily for personal, family, or household purposes and which is improved by 1 to 4 dwelling units.”

At the 2023 N.D. legislature, the N.D. licensed real estate community and allied organizations testified to their concerns about vulnerable populations and other states’ experiences with long-term listing agreement practices, described below:

- Some brokerages in other states offer cash of a few hundred or a thousand dollars up-front to homeowners in those states when they sign a long-term service agreement to list their home with the brokerage at some point in the future.
- These agreements may be most appealing to low-income, or other vulnerable, homeowners.
- The agreement is sometimes called a “Homeowner Benefit Agreement.”
- In these agreements, homeowners agree to list their home with the brokerage any time over the next 40 years.
- The brokerage secures the agreement with a lien on the homeowners’ title, binding the owners and their heirs.
- Terminating or breaching the agreement can result in the homeowners paying fees and costs far exceeding the initial cash amount paid to them by the brokerage, even before the brokerage has done any work for the homeowners.

To protect the N.D. public from the potential harms of long-term home listing agreements, the N.D. legislature unanimously passed HB 1188 earlier this year. See HB 1188 [here](#) and NDCC 47-38 [here](#).

Check out realestatend.org for the complete current license law [here](#), and other information and updates.

###



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

May 23, 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, [NDCC 43-23-06.1 \(9\)\(i\)](#), [43-23-07 \(2\)](#), and [43-23-24](#):

- 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."
- Add a section stating the 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. See it [here](#).

Check out realestatend.org for the complete current license law, and other information and updates [here](#).

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.



Calendar of Events

2023

Aug 7-9	Riding with the Brand Event,	All Local Board Cities
Aug 10	Executive Cmte. Budget Mtg.,	Fargo, ND
Aug 14-15	Leadership Summit,	Chicago, IL
Aug 15	NDAR Emeritus Application Deadline,	NDAR
Aug 24	NDREC Meeting,	Bismarck
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),	Bismarck, ND
Oct 26	NDREC Meeting,	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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NAR Board of Dir. – Town Hall Mtgs.

September/October – Date Pending
November 1 – Time TBD
All Zoom Mtgs.

RPAC Deadlines!

For November Meetings – **October 17**
End of Year Deadline – **December 6**

2024 NDREC Meetings
Jan 25th, March 21st, June 6th

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First Colony Mortgage
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J & C Adventures
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Bismarck Tribune
BNC National Bank
Bravera
Bremer Bank
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
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Gate City Bank
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Huntington Bank
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Kirkwood Bank & Trust
Mountain State Financial Group
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NEXA Mortgage
Northwestern Bank
Quality Title, Inc.
Rocky Gordon & Company
Security First Bank of ND
The Real Estate Magazine
Starion Bank
Superior Insurance Agency
The Real Estate Magazine
The Title Team
Vue Credit Union

Fargo/Moorhead

A-Team Inspections
Alerus Mortgage
Alliance Mortgage
American Federal Bank
Arvig Media
Balzum Cullen Construction
Barnesville Economic Dev.
Bell Bank of Fargo
BenchMark Mortgage
Border Bank
Brady, Martz & Associates, P.C.
Bremer Bank
Brookstone Property
Capital Credit Union
Cass County Abstract
Chapman & Chapman
Choice Bank
City of Moorhead
City of West Fargo
Clay County Abstract Co.
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Regency Title, Inc.
River Cities Home Inspection
Robin Swanson Insurance
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The Title Team
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Town & Country Credit Union
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