

# ND REALTOR®

Spring 2022

Spring Issue

## Interview With Our 2022 President

**1. Why did you get involved with the Association and what has prompted you to seek leadership positions within the REALTOR® organization?** I started serving at the local level like most of us do, on a committee. I didn't know what was going on and said yes to Vice Chair my first year because of encouragement from Dewey Uhler, who encouraged a lot of us to get involved. The more I got involved the more I learned. As I became more involved in NDAR the world expanded again and I realized this business is so much larger than I ever realized. Having served at the NAR level as well, the knowledge that you gain and the connections made have been amazing.

**2. What prompted you to go into the real estate business? When?** I received my real estate license on Sept 1st, 2002. I have had many professions in my past life including locksmith, farmer, retail, managing fast food, and charitable gaming. I met my mentor, Vicky Sunde, while calling bingo and we developed a friendship that led to her asking me why I was doing what I was. She encouraged me to meet the owner of her company and after our first meeting I was excited to start this journey. I never knew how much I would enjoy the relationship side of this business and having been an independent contractor before I thought I knew what I was getting into. Of course, you guys know when you first start it's way different than you think, but I loved every minute of it.

**3. What is something most people don't know about you?** I love foreign films. They are so different than what gets made here in the US. I usually have to read the movies since most do not have English audio only



**Shawn Ostlie**  
Archer Real Estate Services, Fargo  
**2022 NDAR President**

subtitles, but the stories are very different and to be honest I never got into our 15 minutes of fame tv that has been so popular the last decade or so. I have enjoyed some Danish, Spanish, Mexican, and Korean shows recently and every culture seems to have a different perspective which I find enthralling. I do really love the Fargo Film Festival as well with so many independent films getting highlighted.

**4. What changes have you noticed since you started in the real estate business?** When I first started, we received our listing books once a week, with smaller daily hot sheets showing up mid-morning with all of the new listings. We had clients that

knew our schedules for this information and would contact us by noon to see if there was anything new to look at. Early computer access allowed us to 'download the entire mls' onto our hard drives every morning if we wanted to lug around the not very small laptops we all had at the time and take about 2 hours to download on dial up. Fast forward, technology is the driver now. We have access to everything immediately and so do our clients. When I first started the public relied on us for the information, fortunately as information has become easier our primary role, representation, has moved to the forefront where it probably should have been the whole time.

**5. What do you think are some of the major issues facing North Dakota REALTORS® or the North Dakota Association of REALTORS® in 2022 and into the future?** I think one of the biggest issues is our independent contractor status. All over the country this keeps coming up as there are about as many models for brokerages as there are agents. I think the 'disruptors' can often help our industry evolve. They wouldn't have the ability to disrupt if there wasn't demand for what they are doing. Involvement is becoming another issue as more people work remote and just want to work without getting involved in the industry. I can tell you we need to be involved if we want to stay relevant. If we aren't in control of our industry someone will come in and control it for us.

**6. What advice would you give members**

*Shawn Ostlie see page 3*

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## President's Message



**Shawn Ostlie**  
**2022 NDAR President**

Hello all,

What a great start to the year we have had! It's been busy, busy with first quarter wrapping up and as I'm writing this snow is falling in Fargo but not nearly as much as in the rest of the state. The board and staff have been very busy with some work still being done at the new office, getting ready for the 2022 Convention of the Dakotas, and of course most exciting is that we have a candidate for NAR First VP in 2023, Mr. Daryl Braham! We are so excited for this and look forward to finishing this up with a win on May 6th!

As I mentioned we are getting ready to go to National Harbor May 1st-6th for NAR Midyear meetings where on Friday the 6th is the Board of Directors meeting where the Daryl's Election is held. Due to lockdowns the meetings were moved from the location we have been at for many years to National Harbor which is nearby, but new to all of us. I'm sure we will still have a great time and look forward to my favorite meetings of the year. That is until we all get to meet in Medora in June for our 2nd quarter meetings! It will be a busy schedule with committee meetings, a Real Estate Commission meeting, RPAC Trustees meeting and of course our own Board of Directors meeting. Maybe time for a musical and some golf as well. I was very excited to see all the new faces on the board this year and of course happy to see some familiar faces as well. Know that your representatives have been engaged and doing great work on our behalf.

Speaking of convention, I hope you are all able to join us in Bismarck Sept 12-14 for the 50th Anniversary of the Convention of the Dakotas. This year the theme is "Celebrating our past, Inspiring our future". We have had a great group of REALTORS® and Business Partners from all over the state helping to put on a convention to remember. We are trying something different for the ice breaker and we have great educators coming for CE - including someone coming from New Jersey who has national recognition! There will be a fun golf scramble, some great entertainment, and much more. Hope to see you all there and thank you to all who have had a hand in putting this together.

Recently Kevin Fisher, Jill Beck & I attended the first ever Real Estate Summit hosted by the North Dakota Appraisal Association. Many industries were represented there including Bank of ND representatives, leaders from the Appraisal Licensing Board, NDHFA, and Credit Unions. The primary purpose was to increase communication between all of our industries and to provide support where we can. It was a great start and hopefully continues from here.

Being an off year for the legislative session doesn't mean there

isn't work to do. This is the planning and preparing year for the next session. We are already looking ahead for anything that might be coming our way and preparing any items we are looking into. Much more to come on this front as the year goes on. As always you can reach out to me if you have any questions. I can't promise you I know all the answers but usually know where to find them. Thank you all and hope to see you soon!

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*Shawn Ostlie continued from page 1*

**who are considering getting involved in NDAR activities?** Just get over all of the reasons you don't have the time and do it, at least for one year. It's tough to put into words all the benefits that come from serving. The knowledge is tremendous, the contacts and relationships you make within your local, state, and national association lead to better transactions, referral sources, and so much more. Plus.... we have fun at these activities!

**7. How important is it for members to participate in North Dakota RPAC? And to be involved politically local, state, and/or national?** RPAC is our voice. When legislation came up about getting rid of 1031 like kind exchanges, when states were determining essential vs non-essential status for REALTORS®, every time independent contractor status come up RPAC dollars are being used to protect our industry. When we have had measures within the state like no property taxes which we opposed the first time, like adding language to our state constitution to not allow deed taxes, and so many more that is your RPAC dollars working. In our ever-changing environment there are potential issues popping up all the time. RPAC dollars are also used to make sure we support those legislators that support our industry. We don't support red or blue specifically, we support those who support us. As property rights are one of our most prominent goals, we need the help of our local, state and national legislators to help us help home and business owners. The REALTOR® Party is purple because what we do includes everyone.

**8. What can you remember about your first real estate deal?** Hope she never sees this, but how little I really knew. I did one of my first open houses and a customer asked if she could bring her parents the next day. After finding out she was not working with anyone I said of course and don't think my feet touched

the ground that day or that I slept that night. The showing went well, and she said they would like to put in an offer. I flew back to the office and since my mentor was on vacation that week Jeff Botnen and Dave Lanpher helped me out. One went through helping me fill it out before they arrived and the other helped with some corrections after I had filled in the blanks with the client. We got to the closing and my buyer received money back at the closing table! She asked how it worked out that way and I remember looking at her and saying, "I don't know". I learned a lot through that one and more after it had closed as it took me 2 months to get my deal.

**9. Where is your favorite vacation spot?** I was fortunate as a child to have been able to visit lots of different parts of the country, usually in a car. I have been blessed to have gotten to go to many different locations through my travels to conferences through serving at the local, state, and national levels. I love almost all the places I have gone. My youngest brother lived in Loveland Colorado for a couple of years and that is some of the most beautiful country in my travels. I loved being there with them and have visited a couple times since. So, I would say Loveland wins! I always say I love going places, almost as much as I love coming home. Home is always the most beautiful place to be and that is North Dakota

**10. Other tidbits of information from you as President, or what else would you like to tell NDAR members?** You guys are doing amazing work through our communities and I just want to say thank you for being you. So much good is done through our associations and I am so proud to call myself a REALTOR®! Like we say, "That's who we R".



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## Did You Know?



Jill Beck  
NDAR CEO

Well Spring is upon us and as I write this we are working from home as we are in the middle of a blizzard in the middle of April. While it brings much needed moisture, we feel for the farmers who are calving or those needing to keep our emergency routes open. Here is hoping, as we are only a few hours into the storm, that everyone got through it and it

provided much needed moisture.

The love hate relationship of election season is upon us. As we enter the first of the election session in June, please remember your right to vote as many countries don't have the "luxury" of this. Please remember:

"If Real Estate is your career, then politics is your business"

Harley E Rouda, 1991 NAR President

So, most of the state, and much of the nation, are working with low inventory and I am still wondering if it is low inventory or fast-moving inventory!? Please remember to be courteous and kind to clients, customers and your fellow REALTORS® during this very trying time.

With that I am going to go into REALTOR® etiquette. Lack of it is something we are hearing more and more at our office as I am sure our local associations are as well. Definition of etiquette: "the customary code of polite behavior in society or among members of a particular profession or group". Polite behavior - as simple as that. I am not sure if it is due to the current market but polite behavior has gone to the wayside and it should not be.

NAR provides "Pathways to Professionalism" and is intended to be used by REALTORS® on a voluntary basis, and cannot form the basis for professional standards complaint. There are three groupings: 1) Respect to the Public 2) Respect for Property and 3) Respect for Peers.

Below are the thirteen pillars of "Respect for the Public".

1. Follow the "Golden Rule": Do unto other as you would have them do unto you.
2. Respond promptly to inquiries and requests for information.
3. Schedule appointments and showings as far in advance as possible.

4. Call if you are delayed or must cancel an appointment or showing.
5. If a prospective buyer decides not to view an occupied home, promptly explain the situation to the listing broker or the occupant.
6. Communicate with all parties in a timely fashion.
7. When entering a property ensure that unexpected situations, such as pets, are handled appropriately.
8. Leave your business card if not prohibited by local rules.
9. Never criticize property in the presence of the occupant.
10. Inform occupants that you are leaving after showings.
11. When showing an occupied home, always ring the doorbell or knock—and announce yourself loudly before entering. Knock and announce yourself loudly before entering any closed room.
12. Present a professional appearance at all times; dress appropriately and drive a clean car.
13. If occupants are home during showings, ask their permission before using the telephone or bathroom.
14. Encourage the clients of other brokers to direct questions to their agent or representative.
15. Communicate clearly; don't use jargon or slang that may not be readily understood.
16. Be aware of and respect cultural differences.
17. Show courtesy and respect to everyone.
18. Be aware of—and meet—all deadlines.
19. Promise only what you can deliver—and keep your promises.
20. Identify your REALTOR® and your professional status in contacts with the public.
21. Do not tell people what you think—tell them what you know.

Please remember professionalism matters in all aspects of our industry and as the busier season is upon us, please remind yourself to be professional and know it is expected of you.

Here's to a beautiful spring that comes with some much needed moisture for those drought stricken areas of North Dakota.

Hope to see many of you this summer as I travel across the state to visit our local boards.

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# Chips From The Board

## Badlands BOARD OF REALTORS®

It is said, "April showers bring May flowers" Let's hope we have an adequate number of showers this spring and summer across our beautiful state.

The Badlands Board of REALTORS® is going through staff changes. Barb Lupo returned for a brief time to cover office duties until Candice Ewald can join the board as the new Association Executive on April 11th. Please give her a wonderful REALTOR® welcome. She most recently worked at a local bank and is looking forward to her new position. Barb mentioned it was wonderful to see everyone and to get in touch with the awesome REALTOR® family!



A \$5,000.00 donation was made to benefit Daryl Braham's campaign. Go Daryl!!

The annual blood drive was held in March and was a great success. The time slots booked up fast and several of our members were turned down. Blood is a scarce commodity these days and we are so appreciative of those who gave of themselves.

On April 7th the annual Red & Black Night will take place. The charity to benefit from the live and silent auctions is the Stark County Sheriff's Office K-9 Department. We were graced with an appearance and demonstration at our March General Membership meeting by 'Jerry' a beautiful German Sheppard. One of our Business Partners, Jacob Brooke with Dacotah Bank Insurance, volunteered with the 'bite sleeve'. It's a good thing he works in the insurance industry!!

Barb Lupo,  
*Association Executive*

## Bismarck-Mandan BOARD OF REALTORS®

The RPAC Auction was held with the March Member Connection with a tropical theme at the Sixteen03 Main Event Center. Special guests were NDAR President Shawn Ostlie, NDAR President Elect Kevin Fisher; and Tate Cymbaluk, Realtor, City Commissioner in Williston, ND Real Estate Commissioner, and NAR Political Coordinator for Sen. Hoeven. Over \$22,000 was invested in RPAC with each \$100 of investment earning an entry for a grand prize to be given away in November.

March Madness CE classes were a huge hit. Mandatory topics were offered to help agents with license renewal requirements. Classes were held virtually and ranged in size from 85 to 130.

Projects continue at the Realtor® Association Building. Insulation has been installed, conference room cabinets replaced, reception area is a work in progress, paint touch ups, and some other minor projects have been done.

The Great North MLS launched on February 21 with Williston, Jamestown, and Bismarck-Mandan associations participating. The launch date was preceded by multiple training sessions on Flexmls, ShowingTime, Realist, Transaction Desk, Trust Funds, and the GNMLS Rules and Regulations. There is ongoing interest in GNMLS and new companies and subscribers are added regularly.

Other things going on include: Plans are underway for the 2nd Annual Charity Golf Tournament, the ad campaign was produced and launched, we set up an affiliation with the ND Community Foundation to take tax deductible donations for our community projects, the Search Committee is in motion to hire the next CEO for BMBOR, a Member Spotlight feature was created to highlight members' involvement in community organizations and projects, and BMBOR was recognized with NAR's Triple Crown and President's Cup.

Nancy Deichert,  
*Association Executive*



### Fargo-Moorhead Area ASSOCIATION OF REALTORS®

We are well into a very busy 2022!

If we had to describe the current market with one word, it would be "challenging"! Like most of the country, we are experiencing an inventory shortage. In comparison to last year at this time, we are down in residential listings, down in listings under contract, down in sold listings and our average sale price is 12% higher. This makes for a very challenging market for buyers, sellers and for REALTORS®.



Our Association is busy! Committees and boards are meeting, we've held several Connections Luncheons, and Hot Topics. Our Hot Topics have included Title Insurance, Calculating Square Footage, Homeowner's Insurance, Mortgage Insurance, Septic Requirements and a Lender Panel. We have REALTOR® Etiquette, How to Avoid Real Estate Jail and Contract to Closing coming up. If you are wondering what a Hot Topic is, it's a short presentation with a Q&A by an industry expert(s) and they've been quite popular amongst our members. We also have NDHFA Firsthome Essentials (2 ND CE) coming up on April 28 as well as our Golf and Cornhole events.

FM REALTORS® is looking forward to our 100 Year Celebration on April 12th at the Holiday Inn. Since we postponed during Covid, it will actually be 101 years. However, we've found documents in our office dating back to 1910 so know the actual organization was around many years prior to joining the National Association of REALTORS®. In fact, we've found a copy of an old speech that talks about showing homes either by walking or horse and buggy. Can you imagine? We are excited to see many Association Past Presidents attending, as well as NAR President Leslie Rouda Smith, who will also be speaking at the event. We are looking forward to a fun evening and have well over 300 members and guests registered!



There are other fun events (actually, a week's worth of fun things), that we haven't mentioned yet, so watch our website for an exciting announcement!

Marti Kaiser,  
*Association Executive*

### Grand Forks Area Association of REALTORS®

Grand Forks Area Association of REALTORS® 1st quarter comparisons between 2022 and 2021.

2022 - Sold: 252 Medium Sold Price: 221,200 Medium DOM: 83

2021 - Sold: 285 Medium Sold Price: 189,900 Medium DOM: 105

We held our Spring Fling at the Alerus Center on February 24th. Great food and conversation, we also had several gaming options and cornhole boards for activities.

We have our Affiliate appreciation scheduled for May 19th. We will hold a live auction after dinner with proceeds going to RPAC.





## Jamestown BOARD OF REALTORS®

Our December Winter Event/Christmas Party went very well. Attendance was great and we tried a new venue, The Masonic Lodge, which worked out very well. We raised and donated funds to 5 charities: Orphan Grain Train, Ignite Light, Jamestown Clowns, Prairie Paws and the Abused Persons Outreach Center in Valley City. We had some fabulous entertainment, food and social time, in addition to helping out these charities.



The major activity in our board recently has been the conversion/change to the Great North MLS. We have held in-person training sessions and promoted several online training options in order to get everyone up to speed on the new way of doing our MLS business. So far, the change has been very positive.

Other membership activities include getting our Bylaws committee started doing a complete review and update to our bylaws, our Good Neighbor committee continuing to respond to events affecting our membership, our offices providing members to deliver Meals on Wheels and our monthly meetings focused on learning about our communities. We now alternate our monthly membership meeting location between Jamestown and Valley City to better include all of our members.

We are planning future activities to include: a food drive, a Treats for a Cause event and a REALTOR/FSBO Value Campaign. In addition, we continue promoting C2EX, Code of Ethics, education, membership involvement and supporting community events.

Scot Nothing,  
*Association Executive*

## Minot BOARD OF REALTORS®

As we welcome our second winter (boo!), things might just slow down for a few days at least. This year is off to a busy start, so the snowpocalypse will be a wanted or unwanted break for everyone. Hoping everyone will remain safe and warm through this storm.

In February, our quarterly General Membership meeting was held at the Roosevelt Park Zoo and featured speaker Josh Wolsky, the Interim Director of the Minot Downtown Business and Professional Association. His presentation was very informational and interesting regarding the economic and fiscal impact of downtown businesses and real property.



We held our first CE class of the year on March 30th at the Boardwalk Restaurant in EGF. The class was on our Grand Forks purchase agreement and other GFAAR forms. We have 2 other CE Classes scheduled for September 21st and October 26th. They will be on the mandatory topics required this year.

Our golf tournament and supper is scheduled for the middle of July. We will hold it at Valley Golf course in EGF again this year. We will also draw the winner of the \$5,000 vacation voucher 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.

- Feed my starving children.
- Senior citizen center's Meals on wheels.
- Mission backpack program.

Upcoming events include:

- St Joseph's summer lunch program.
- Mission Bar-B-Q.
- Yard of the week.

Mike Thompson,  
*Association Executive*





## North Dakota REALTOR®

We are working on getting the final details nailed down for the May 5th RPAC Murder-Mystery Sockhop fundraiser. Looking forward to a fun, investment-generating event!

May 6th and 7th will be the Minot Citywide Clean Up in conjunction with the Minot Area Chamber. Every winter seems to leave more and more trash in the fields and ditches around our city, so it is up to all of us to shine it up!

Our next General Membership meeting will be held on May 19th at Roosevelt Park Zoo.

Beth Mayer  
*Association Executive*

### Williston BOARD OF REALTORS®

The Williston Board of REALTORS® ended 2021 with a Feliz Navidad Christmas Party! At the party we inducted our new Board of Directors! We had our biggest attendance to date with over 70 members in attendance and fun was had by all! The party was held at a new restaurant in town and the food was delicious.

We have also been busy learning and navigating through the transition to the Regional Great North MLS. This has been a big change for our Association, but it has been a GREAT change! Our members are adapting to the new MLS well and our Board of Directors have been solid through the transition and instrumental to helping this happen.

Our committees hit the ground running since the start of the New Year with meetings and ideas for events to come and they are already having success! One example is our Government



Affairs Committee. We are about \$3,000 away from meeting our RPAC goal for the year! That is a testament to the hard work from Kassie Gorder, the Chair of the Government Affairs Committee, and the rest of the committee. The Public Relations/Events Committee has already set a date for our Annual Don Bintliff Golf Tournament and are already taking donations for the Auction. Our Education/Technology Committee is promoting C2EX and other education with a contest next month! We look forward to what the committees have planned for the rest of the year!

The Williston Board of REALTORS® is looking forward to Spring and the warmer weather it brings. We hope you all have a great Spring as well!

Kylie Simonsen,  
*Association Executive*





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[www.realestatend.org](http://www.realestatend.org)

April 12, 2022 -- News for NDAR newsletter from NDREC and posted on NDREC website

## **News from the N.D. Real Estate Commission**

### **Proposed rule changes being reviewed**

A few more steps remain in the process to approve the proposed rule changes to North Dakota Administrative Code (NDAC) Chapter 70:

- The Office of Attorney General will finish its review of the proposed rule changes.
- After this review is completed, the rules will be filed with the Legislative Council.
- Then, the legislative Administrative Rules Committee will review and act on the rule changes at their next meeting.

Approved rule changes will take effect on a specific date after Administrative Rules Committee meeting. NDAC Chapter 70 contains the rules that further define N.D. Century Code § 43-23, the license law.

**See the NDREC's website redesign here: [www.realestatend.org](http://www.realestatend.org)**

**Next NDREC meeting: June 9, 2022, Rough Riders Hotel, Medora**

**Friendly reminder: Continuing Education (CE) for current CE cycle:**

The required topics and hours are:

- Respect, ethics and professionalism – 3 hours total and also
- Fair housing – 3 hours total

N.D. licensees must complete:

- 3 hours each on both mandatory topics, which will total 6 hours, plus
- an additional 3 CE hours total on an elective topic or topics.

Altogether, 9 hours of continuing education as described above must be completed during the current CE cycle (Nov. 16, 2021 through Nov. 15, 2022).

Some N.D. resident licensees are exempted, and non-resident licensees must meet the CE requirements in their state. See the NDREC website, [www.realestatend.org](http://www.realestatend.org) for more information on exemptions, all approved CE courses, and other information.

See [www.realestatend.org](http://www.realestatend.org) for more information on NDREC rules changes, meetings, CE and other topics.

#

2021-2022 members of the North Dakota Real Estate Commission are: Steven Bitz, chair; Steven Link, vice chair, members: Tate Cymbaluk, Scott Breidenbach, Sandra Meyer. Legal counsel: Constance Hofland. Executive director: Jeanne Prom.

## A Legal Review



Casey Chapman, Attorney at Law, NDAR Legal Counsel

### Where Are The Funds?

I offer my thoughts on an issue, which seems unusual, but which has still arisen on multiple occasions over recent years. Here is the typical scenario. Potential buyer makes contact with your office, wants to place an offer on a house (usually expensive), and promises you that assets, although tied up in a trust fund or some similar fund on the buyer's behalf, will be available soon. Worse yet, the buyer suggests that, until these funds are released (which, of course, should be "any day"), the buyer cannot even pay the earnest money.

I would not be writing about this issue, if I had not heard it multiple times. In fact, on more than one occasion, the transaction actually involved buyers who claimed to be the beneficiaries of trust funds. And, unfortunately, by the time that I have heard about it, each of these instances has resulted in a failed sale, usually without even the earnest money being paid.

One thought simply points to protecting your valuable time. If you hear "just waiting for the money" story, you have the right to inquire of the potential buyer regarding the actual availability of funds. Certainly, your demand for proof of available funds might upset a legitimate buyer, and you might lose a potential sale. On the other hand, there is nothing improper about making reasonable proof of those funds a condition for your entry into an agency relationship with the buyer. I see that request as analogous to the more common request to have the buyer pre-qualify with the lender. Even though a verification of availability of funds could certainly be fabricated, I would assume that, in most instances, the request for proof of funds could save some of your valuable time.

The other thought is directed at honesty and good faith toward the seller and the listing broker. If you have presented a purchase agreement, which promises the deposit of earnest money (obviously, in those instances where the earnest money is to be deposited in your trust account, or perhaps with a third party), I believe that you have an obligation to inform the listing broker if the earnest money is not deposited as promised. Our purchase agreements routinely declare that the deadlines are subject to the "time is of the essence" standard; in other words, deadlines are essential to the continued processing of the purchase agreement toward closing and, if not honored, can be

a basis for a claim of breach of the agreement. In the instances, about which I am aware, the buyer kept promising the buyer broker that the funds would be arriving soon, usually within a "day or two." On at least one occasion, the buyer claimed to be at the bank waiting for the release of the funds, a release which unfortunately does not occur. Throughout this process, the buyer broker understandably holds to the hope that release of the funds is forthcoming. However, if the earnest money does not arrive as promised in the purchase agreement, that failure, in my opinion, is not confidential information, and should be relayed to the listing broker.

In the scope of this article, I am only dealing with the earnest money issue. There is, of course, a much broader issue regarding the release of funds which will be necessary to close. That issue can involve the advisability of a seller requiring pre-agreement information regarding the actual availability of funds, and that issue can also involve the obligation of the buyer broker in those instances when, with the approach of closing, it becomes apparent that the funds will not be available for closing. I will save those issues for a future article.

Hopefully, most of your experiences with buyers, who are waiting for funds to be released, have been positive. However, please be warned that, in some instances, the process has unfolded very badly.

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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.





Join us September 12-14, 2022, for the  
**2022 REALTOR® Convention of the Dakotas**

*Celebrating the 50<sup>th</sup> Anniversary of our joint convention!*

**Convention Headquarters**

Ramkota Hotel & Conference Center  
800 S 3<sup>rd</sup> Street  
Bismarck, ND 58504  
(701) 258-7700

**Alternate Hotel**

Expressway Suites  
180 E Bismarck Expy  
Bismarck, ND 58504  
(701) 222-3311

**REALTOR® Convention of the Dakotas Registration Form**

*Please fill out a separate registration form for each registrant.*

Name: \_\_\_\_\_  
Local Board: \_\_\_\_\_  
License Number: \_\_\_\_\_ ☐ MN ☐ ND ☐ SD ☐ Other (please specify)  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_  
Company Name: \_\_\_\_\_  
Company Address: \_\_\_\_\_  
Do you have any dietary restrictions? If yes, please specify. \_\_\_\_\_

**Registration Fees**

*Full registration includes all convention activities except: Golf Tournament, Spirits Sampling and Dakota RRC Education (unless you are an RRC member).*

|  |             |
|--|-------------|
| REALTOR® Registration (ends July 31, 2022) .....                                       | \$210 _____ |
| REALTOR® Late Registration (August 1, 2022 through September 8, 2022) .....            | \$250 _____ |
| REALTOR® On-site Registration (September 9, 2022 through convention) .....             | \$270 _____ |
| Licensee Non-Member Registration (ends July 31, 2022) .....                            | \$250 _____ |
| Licensee Non-Member Late Registration (August 1, 2022 through September 8, 2022) ..... | \$300 _____ |
| Licensee Non-Member On-site Registration (September 9, 2022 through convention) .....  | \$325 _____ |
| Business Partner/Affiliate Registration.....   | \$115 _____ |
| Non-Licensed Spouse/Guest Registration.....  | \$140 _____ |
| Total.....   | \$ _____    |

☐ **Check Payment** (Payable to: NDAR or North Dakota Association of REALTORS®)

☐ **Credit Card Payment**

Charge my: ( Mastercard \_\_\_ ) ( VISA \_\_\_ ) ( Discover \_\_\_ ) ( American Express \_\_\_ )

Name on card: \_\_\_\_\_

Card #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Exp. Date: \_\_\_\_\_ - \_\_\_\_\_ CVV/CSC: \_\_\_\_\_

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

Send form, and check if applicable, to: North Dakota Association of REALTORS® (NDAR), 1616 Capitol Way, Bismarck, ND 58501

**Refund Policy:** With a written cancellation before July 31, 2022, the North Dakota Association of REALTORS® will refund your full registration fee, minus the administrative processing fee of \$25. After July 31, 2022, one-half of the registration fee will be refunded, minus the administrative processing fee of \$25. No refunds available after August 15, 2022. No shows will not be refunded. All refund requests will be processed following the convention. All requests for refund must be sent to the North Dakota Association of REALTORS® at 1616 Capitol Way, Bismarck, ND 58501, or emailed to Robyn O'Gorman at robyn@ndarealtors.com.



Online registration is available at:  
[www.conventionofthedakotas.com](http://www.conventionofthedakotas.com)







## 2022 REALTOR® Convention of the Dakotas

### Golf Registration

#### Hawktree Golf Club

3400 Burnt Creek Loop | Bismarck, ND 58503

☐ Registered for convention

**Date:** Monday, September 12, 2022

**Fee:** \$100 per person

Golfer's Name \_\_\_\_\_

**Format:** Four-person scramble, shotgun start at 12:00 PM.  
Please note there is a limit of 120 golfers. Register early.

Local Board Name \_\_\_\_\_

**Eligibility:** All golfers must also be registered for the 2022 REALTOR® Convention of the Dakotas and have paid the convention registration fees in order to participate in golf.

Company \_\_\_\_\_

Address \_\_\_\_\_

**Registration:** Registration and sack lunch from 11:00 AM to 12:00 PM at clubhouse. All players must register in advance to golf by completing the registration form and submitting payment by **Friday, August 26, 2022**. If you have any questions regarding golf, please contact Darren Schmidt at (701) 226-5942 or Jamie McLean at (701) 425-8310.

City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone Number \_\_\_\_\_

**Dress Code:** Golfers must wear collared shirt and appropriate attire. Tee shirts are not permitted.

Email \_\_\_\_\_

#### TEAM MEMBER PREFERENCE

*4 person teams - first come, first served. Request not necessarily guaranteed.*

**Members of the group requested must be registered and have paid the convention registration fees in order to golf.**

- |          |          |
|----------|----------|
| 1. _____ | 2. _____ |
| 3. _____ | 4. _____ |

☐ **Check Payment** (Payable to: NDAR or North Dakota Association of REALTORS®)

☐ **Credit Card Payment**

Charge my: ( Mastercard \_\_\_ ) ( VISA \_\_\_ ) ( Discover \_\_\_ ) ( American Express \_\_\_ )

Name on card: \_\_\_\_\_

Card #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Exp. Date: \_\_\_\_\_ - \_\_\_\_\_ CVV/CSC: \_\_\_\_\_

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

Send form, and check if applicable, to: North Dakota Association of REALTORS® (NDAR), 1616 Capitol Way, Bismarck, ND 58501

**Refund Policy:** With a written cancellation before August 26, 2022, the North Dakota Association of REALTORS® will refund your full registration fee, minus the administrative processing fee of \$25. No refunds available after August 26, 2022. No shows will not be refunded. All refund requests will be processed following the convention. All requests for refund must be sent to the North Dakota Association of REALTORS® at 1616 Capitol Way, Bismarck, ND 58501, or emailed to Robyn O'Gorman at robyn@ndrealtors.com.



www.conventionofthedakotas.com



## **2022 REALTOR® Convention of the Dakotas**

September 12-14, 2022

*Celebrating the 50th  
Anniversary of our joint  
convention!*



REALTOR® CONVENTION OF THE DAKOTAS

## **Accommodations**

### **Convention Headquarters**

Ramkota Hotel  
& Conference Center  
800 S. 3rd Street  
Bismarck, ND 58504  
(701) 258-7700

### **Alternate Hotel**

Expressway Suites  
180 E. Bismarck Expy  
Bismarck, ND 58504  
(701) 222-3311

Hotels are available with special convention rates. Register under the room block "REALTOR® Convention of the Dakotas."



# 2022 REALTOR® Convention of the Dakotas

## SPONSORSHIP LEVELS

*Help us celebrate the 50th Anniversary of our joint convention!*

### Diamond Sponsor

**\$25,000**

- Recognized as Diamond Sponsor
- Hospitality Room
- Booth Space (2 spots next to each other)
- Vertical Banners throughout Convention Center
- Reserved VIP tables for dining and entertainment (2)
- Golf Tournament:
  - Two hole sponsorships, Prime hole location for booth, \$10,000 Hole in One sponsor (Par 3), One Team
- Tickets for non-golf event (4)
- Exclusive logo opportunity for:
  - Volunteer Shirts, Hotel Room Cards, Welcome bags, Napkins for bars during banquets, Water bottles
- Welcome remarks during opening or ROTY banquet
- Unique social media content

### Platinum Sponsor

**\$10,000**

- Recognized as Platinum Sponsor
- Hospitality Room
- 8 registrations or tickets per event
- Trade show booth - double
- 4 tickets for golf
- Company logo on program book
- Recognized as sponsor on Facebook and website
- Allowed promotional item in attendees packet
- Recognition sign/banner

### Gold Sponsor

**\$7,500**

- Recognized as Gold Sponsor
- Hospitality Room
- 4 registrations or tickets per event
- Trade show booth
- 2 tickets for golf
- Company logo on program book
- Recognized as sponsor on Facebook and website
- Allowed promotional item in attendees packet
- Recognition sign/banner

### Silver Sponsor

**\$5,000**

- Recognized as Silver Sponsor
- Hospitality Room
- 2 registrations or tickets per event
- 1 ticket for golf
- Company logo on program book
- Recognized as sponsor on Facebook and website
- Allowed promotional item in attendees packet
- Recognition sign/banner

### Inspire Sponsor

**\$2,500**

- Recognition as Inspire Sponsor
- Registrations or tickets for events
- Ticket for golf
- Company logo on program book
- Recognized as sponsor on Facebook and website
- Allowed promotional item in attendees packet
- Recognition sign

### Celebrate Sponsor

**\$1,000**

- Recognition as Celebrate Sponsor
- Recognition sign



**Diane Duchscher**  
ABR, CRS, GRI  
Bus.: (701) 483-6789  
Fax: (701) 483-6770  
Cell: (701) 290-3433



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Kym Enlow, Grand Forks  
Karen Johnston, Watford City


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# NDAR

North Dakota Association of Realtors®

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



## 2022 NDAR Leadership Team!

President Shawn Ostlie, President Elect Kevin Fisher,  
Vice President Nick Olson, Director at Large Cindy  
Harvey, and Past President Mary Shelkey Miller



MAXIMIZE YOUR NAR MEMBERSHIP



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BENEFITS®  
PROGRAM**

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great savings  
every day!



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ASSOCIATION of  
REALTORS®  
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## NDAR BUSINESS PARTNERS

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

### Badlands

1st Look Inspection  
Bravera  
Benchmark Mortgage  
Cutco Closing Gifts  
Dacotah Bank  
Dickinson Area Chamber  
Dickinson - Assessors Office  
Gate City Bank  
Guild Mortgage  
Kirkwood Bank & Trust  
ND Guaranty & Title  
ND Housing Finance Agency  
Patriot Home Inspections  
Prairie Marketing Association  
Stark County Development  
U.S. Bank

### Bismarck/Mandan

America's Home Loans  
Arvig  
Assure Home Mortgage  
Baymont Inn & Ramada  
BenchMark Mortgage  
Bismarck/Mandan Chamber EDC  
Bis-Man Home Builders  
Bismarck Title Co/Morton Co Title  
Bismarck Tribune  
BNC National Bank  
Bravera  
Bremer Bank  
Capital Credit Union  
Chapman & Chapman P.C.  
Choice Bank Home Loans  
Dakota Community Bank & Trust  
Diversity Homes  
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

### Jamestown

Bank Forward  
Dacotah Bank  
Fairway Independent Mortgage  
First Choice Home Inspection  
First Community Credit Union  
Gate City Bank  
Ostlie Insurance  
Quality Title  
Stutsman Title  
The Jamestown Sun  
Unison

The Title Team  
Plains Commerce Bank  
Quality Title, Inc.  
Rocky Gordon & Company  
Security First Bank of ND  
The Real Estate Magazine  
Starion Bank  
Superior Insurance Agency  
Vue Credit Union  
Wells Fargo Home Mortgage

### Williston

701 Title  
American State Bank  
BenchMark Mortgage  
Dakota Appraisal & Consulting  
Eye Spy Inspections, LLC  
Farm Credit Services of ND  
First State Bank & Trust  
Gate City Bank  
Loan Depot  
Major Mortgage  
Mark Thelen Appraisal  
Mendez Appraisals  
ND Housing Finance Agency  
ND Guaranty & Title  
Nortana Property Inspections  
Unify Home Lending  
U.S. Bank  
Western Coop Credit Union  
Williams County Abstract  
Williams County Assessors

### Minot

Allstate Insurance - Kim Albert Agency  
Aerial View Photography  
BenchMark Mortgage  
Bremer Bank  
Central Home Inspections  
Dacotah Bank  
eLending Now  
Elite Property Inspection, LLC  
Farmers Union Insurance  
Farmers Union Ins. Ressler, Sipma, Buechler  
First International Bank & Trust  
First Western Bank  
Guaranteed Rate  
Integrity Outdoor Living  
Mountain State Financial  
Minot Commercial Appraisal, LLC  
ND Guaranty & Title  
ND Housing Finance Agency  
Primary Residential Mortgage  
Town & Country Credit Union  
United Community Bank  
Venable Enterprises  
Ward Title

### Fargo Moorhead

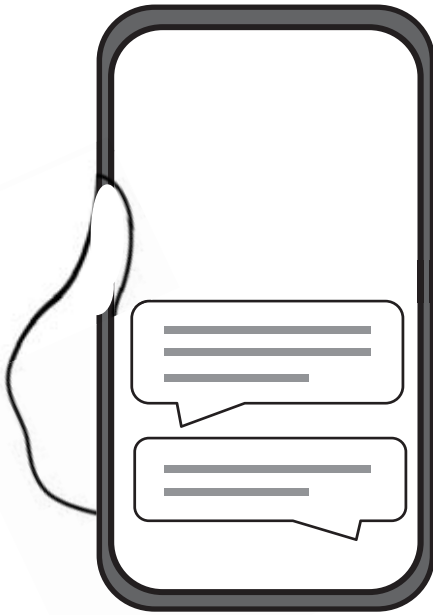
A-Team Inspections  
Alerus Mortgage  
American Federal Bank  
Arvig Media  
Bell Bank of Fargo  
BenchMark Mortgage  
Border Bank  
Brady Martz & Associates, P.C.  
Bremer Mortgage  
Brookstone Property  
Capital Credit Union  
Cass County Abstract  
Cass Co. Director of Equalization  
Chapman & Chapman  
Choice Bank  
City of Moorhead  
City of West Fargo  
Clay County Abstract Co.  
Country Financial  
Dabbert Custom Homes  
Design Direction, Inc.  
Dwella Inspections  
DJ Colter Agency, Inc.  
Edge Home Finance  
Edward Jones  
Fargo City Assessor  
Fargo Roofing & Siding  
Financial Business Systems  
First Class Mortgage  
First Community Credit Union  
First International Bank & Trust  
First Western Bank & Trust  
FM Title  
Forward Mortgage  
Gate City Bank  
Great North Insurance Services  
Harwood State Bank  
Heritage Homes  
Home Equity Partner  
Home Warranty of the Midwest  
Homes HQ  
Hommati.com  
Horizon Inspections, LLC  
Jordahl Custom Homes  
Lake Agassiz Habitat ReStore  
Magnifi Financial Credit Union  
Maxfield Research & Consulting  
Mountain State Financial  
ND Housing Finance Agency  
NEXA Mortgage  
Nordic Home Inspections  
Northern Title  
Northwestern Bank NA  
OnPoint Insurance Services  
Park Mortgage  
Peoples Home Equity Mortgage  
Plains Title, LLC  
Ramsey National Bank  
Rebuilding Together F-M  
Red River Home Inspectors

Regency Title, Inc.  
River Cities Home Inspection  
Robin Swanson Insurance  
Service Master by Moline  
Simple Website Creations  
Starion Bank  
Superior Insurance Agency  
The Title Company  
The Title Team  
Thomsen Homes  
Town & Country Credit Union  
Tri State Inspection  
TRN Abstract  
U.S. Bank  
United Savings Credit Union  
Valley Mortgage  
Vision Home Inspectors, LLC  
VISION Bank  
Wells Fargo Home Mortgage  
Wells Fargo Private Mortgage Banking  
Western State Bank

### Grand Forks

1st State Bank  
Alerus  
American Family - DJ Colter  
American Federal  
Bank Forward  
BenchMark Mortgage  
Blue Door Home Inspections  
Bremer Bank  
Country Financial  
Cutco Closing Gifts  
Farmers Union Insurance  
First Class Mortgage  
First Community Credit Union  
Frandsen Bank & Trust  
Fox Builders  
Gate City Bank  
Grand Forks Abstract  
Grand Forks City Assessor  
Huntington Bank  
Insurance Brokers of MN  
National Property Inspections  
NextStep Home Inspection  
ND Housing Finance Agency  
North Star Inspection  
Northern River Home Inspection  
Priority Title  
ProTech Home Inspection  
Sunrise Home Inspections  
United Valley Bank  
U.S. Bank  
Vilandre's  
Wells Fargo  
Wintrust Mortgage

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North Dakota Association  
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# SAVE THE DATE! MEDORA MEETINGS

06

8-9

22

**JUNE 8TH**

**NDAR COMMITTEE MEETINGS**

**JUNE 9TH**

**BOARD OF DIRECTORS MEETING FOLLOWED BY ND  
REAL ESTATE COMMISSION MTG.**

**HOTEL BLOCK INFO, MEETING SCHEDULE,  
NETWORKING EVENTS WILL BE AVAILABLE SOON!**

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North Dakota Association of REALTORS®

# Calendar of Events

Updated 4/12/22

|                   |  |                           |
|-------------------|--|---------------------------|
| <b>May 1-6</b>    | NAR Legislative Meetings,                    | National Harbor, Maryland |
| <b>May 6</b>      | NAR BOD Vote for NAR 1 <sup>st</sup> VP 2023 | National Harbor, Maryland |
| <b>May 23-25</b>  | Region 8 Mtgs.                               | Rapid City, SD            |
| <b>June 8-9</b>   | NDAR BOD & Committee Mtgs.,                  | Medora, ND                |
| <b>June 9</b>     | NDREC Mtg.,                                  | Medora, ND                |
| <b>June 23-24</b> | State AE Mtg.                                | Madison, WI               |
| <b>July 23</b>    | RPAC Trustees Candidate Interviews           | Minot, ND                 |
| <b>Aug 8-9</b>    | NAR Leadership Summit                        | Chicago, IL               |
| <b>Sept 12-14</b> | REALTOR® Convention of the Dakotas           | Bismarck, ND              |
| <b>Oct 19-20</b>  | NDAR BOD & Committee Mtgs.,                  | Minot, ND                 |
| <b>Nov 9-14</b>   | NAR Convention,                              | Orlando, FL               |
| <b>Dec 2</b>      | ND REALTOR® Ring Day,                        | Statewide                 |

2022

JANUARY

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AUGUST

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SEPTEMBER

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OCTOBER

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NOVEMBER

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DECEMBER

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**2022 NDAR C2EX CHALLENGE!**  
YOU HAVE THE CHANCE TO WIN THE \$1000 DRAWING OR ONE OF THE MANY \$100 GIFT CARD DRAWINGS AT THE 2022 CONVENTION OF THE DAKOTAS IN SEPTEMBER!

ANY NDAR MEMBER WHO HAS BECOME C2EX ENDORSED FROM THE VERY BEGINNING THROUGH SEPTEMBER 1ST IS ELIGIBLE FOR THE DRAWING. (YOU MUST BE A REGISTERED ATTENDEE AT THE CONVENTION & PRESENT TO WIN.)



Shirley Dukart



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## 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

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## 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.

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