

ND REALTOR®

December 2023

Winter Issue

ND REALTOR® of the Year Award

At the September REALTOR® Convention of the Dakotas, Vicky Matson, Coldwell Banker Element Realty, Fargo, ND received the coveted State REALTOR® of the Year Award. This award is the highest honor that the State Association of REALTORS® can give to its members. The selection criteria is judged by the REALTORS® activities on the local, state and national level, on the amount of volunteer activities in their communities, personal business accomplishments and a high professional REALTOR® standard. She was chosen from among 6 other candidates nominated by their local Board of REALTORS®.

Matson, has been a licensed REALTOR® since 2003 and is a member of the Fargo Moorhead Area Association of REALTORS® (FMAAR). Vicky has been a dedicated volunteer to our associations on the local and state level for many years, including serving on many committees. She has served on the RMLS, NDAR, and FM REALTORS® Board of Directors as well as executive team leadership at FM REALTORS®.



Vicky Matson

Coldwell Banker Element Realty, Fargo, ND
2023 State REALTOR® of the Year

In 2024 Vicky will serve as Chair of the NDAR Professional Development Committee & has found a passion for continuing education, not only through required education, but also through Designations, Certifications

or Endorsements from the National Association of REALTORS®.

Vicky is an RPAC Hall of Fame inductee in the North Dakota Association of REALTORS®. RPAC works to collect political contributions and provides assistance to candidates who support issues important to the real estate profession. Her entrepreneurial spirit, positive attitude, and strong work ethic continue to positively impact her home state of North Dakota. Her involvement and participation in the activities and organizations above encompass the REALTOR® Spirit.

The North Dakota Association of REALTORS® consists of approximately 2,200 REALTORS® and 235 Business Partner Members with seven local boards throughout the State of North Dakota. These local boards and State Association are part of the National Association of REALTORS®, "The Voice for Real Estate" and America's largest trade association, representing one million+ members involved in all aspects of the residential and commercial real estate industries.



Kyle Kuntz
Badlands



Amanda Ceynar
Williston



Heidi Hilzendeger
Bismarck/Mandan



Chris Greenberg
Grand Forks



Jessica Clemens
Jamestown



Cindy Harvey
Minot

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President's Message



Kevin Fisher
2023 NDAR President

2023 has been a challenging year. We have seen our industry under attack via class action lawsuits. We have seen an NAR President let go because of poor ethics which has now led to major changes occurring throughout NAR. Interest rates have risen and we are still experiencing a housing shortage.

From all of the above a new and stronger association shall arise. NAR is already making major changes to better the association. Interest rates are projected to decrease. NDAR will once again rise to the challenges of our industry. We have an incredible staff. Thank you to Jill, Sarah, Robyn and Nancy for all that you do. You are incredible!

2024 will be an exciting year. Nick Olson will be the President and he brings with him a strong leadership background. He has already filled in for me for the end of 2023 to cover for me while I recovered from my health issues. Nick is a proven leader and NDAR will benefit from his leadership.

I would like to thank Nick Olson, Shawn Ostlie, Jamie McLean & Sharon Lunski for being part of the 2023 executive committee and for all they did. I would also like to thank all of the 2023 committee chairs and members for their contributions.

Wishing all of you safe and Happy Holidays.



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2024 Officers

President:

Nick Olson

Coldwell Banker Element Realty

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President Elect:

Jamie McLean

Integra Realty Group

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Vice President:

Kristin Oban

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Past President:

Kevin Fisher

Park Company

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Director at Large:

Desri Neether

Century 21 Morrison Realty

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701-223-6654

desri.neether@gmail.com



2024 Officers Elected



2024 NDAR Leadership Team!

President - Nick Olson, President Elect -
Jamie McLean, Vice President - Kristin
Oban, Director at Large - Desri Neether,
Past President - Kevin Fisher



Congratulations to the 2024 NDAR officers elected during the General Membership/Board of Directors meeting held at the 2023 Convention of the Dakotas in Sioux Falls, SD.

Also appointed as the NDAR Director at Large by 2024 NDAR President Nick Olson is Desri Neether, Bismarck Mandan

Nick Olson, Fargo Moorhead - President

Jamie McLean, Bismarck Mandan - President-Elect

Kristin Oban, Bismarck Mandan - Vice President

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President-Elect Breidenbach Sworn In as 2024 ARELLO President

In his installation speech at the Annual Conference, Scott thanked the team of professionals and his wife, Paula, who supported him in his journey with ARELLO. Scott recalled his experience in the U.S. military, signing up, attending school, and the patience of his wife and young children as he pursued his career with the Air National Guard. Retiring after 20 years of service, he shared what he learned about integrity and putting service before self, values he strives toward every day. In a show of gratitude, Scott asked anyone in the audience who had served in the military to

stand, and he thanked them for their service and the sacrifices they and their families made for us.

Scott explained that his military service gave him the foundation for his years of service to ARELLO and the foundation for his presidency. He intends to "leave it better than he received it" and to "give without remembering and to receive without forgetting."

His first order of business will be to start planning for the three-year strategic plan and to initiate a grassroots effort he's calling "Operation Reach Out," which will be a massive marketing and education campaign to all jurisdictions and affiliates on ARELLO's services and benefits of participation.

In conclusion, Scott thanked his friend Roger Cymbaluk and past-president Marcia Frank, who encouraged him with kind words to consider running for ARELLO's future leadership. Scott thanked everyone for their support and guidance, and he promised his full effort to make the organization proud.

Note: The only other North Dakotan to be President of ARELLO was Dennis Schulz in 1984. Dennis was the then Executive Director of the North Dakota Real Estate Commission.



2023 North Dakota RPAC Hall of Fame Inductee



Rita Schuster
Grand Forks Area
Association of REALTORS®

NDAR Member REALTOR® Earns RPAC ND Hall of Fame Status

A North Dakota Association of REALTORS® member recently was inducted into the NDAR REALTOR® Political Action Committee (RPAC) Hall of Fame at the Convention of the Dakotas held in Sioux Falls, SD this past September.

REALTOR® Rita Schuster, Greenberg Realty, Grand Forks Area Association of REALTORS®, was presented the award and recognized for contributing an aggregate of \$10,000 over the years to NDAR's Political Action Committee or Political Action Fund (called Issues & Mobilization).

Hall of Fame status requires annual investments to the REALTORS® POLITICAL ACTION COMMITTEE (RPAC) that must result in an aggregate lifetime total of at least \$10,000.

RPAC, the REALTORS® POLITICAL ACTION COMMITTEE, is non-partisan and supports candidates who support the real estate industry.

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Chat Online: <http://chat.techhelpline.com>

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NORTH DAKOTA REALTOR®

Every holiday season, many state and local associations participate in Salvation Army Ring Days. This is a great way for REALTORS® across the nation to come together in support of a cause near and dear to their hearts: housing. This day in our state, North Dakota REALTORS® Ring Day, is a day when REALTORS® around the country unite to volunteer at as many Salvation Army red kettles as possible in their local communities.

This year, thousands of REALTORS® rang bells at red kettles in their communities on Friday, December 1. Since 2010, more than 30 other states have joined in this cause! The best part about this event is that the dollars raised at each kettle stay in their local communities.

- The Salvation Army operates hundreds of housing facilities that provide everything from one night of shelter to a permanent home. Every night, The Salvation Army houses more than 27,000 people across America.
- In addition to providing housing, The Salvation Army offers rent and mortgage assistance for families facing foreclosures.





RING DAY

SUCCESS ACROSS THE STATE



Chips From The Board

Badlands BOARD OF REALTORS®

Current Membership: 127

Primary: 106

Secondary: 21

Inventory is still wanted in the Southwest corner of North Dakota as the beautiful Fall gives way to the ever-waiting Winter.

Members and Business Partners Painted with a Purpose in October. All funds raised helped the BBR to meet and exceed their 2023 RPAC goal.



Many REALTORS® and Business Partners also participated in North Dakota REALTOR® Ring Day on Friday, December 1st. Ringing the bell for the Salvation Army to help those in need in our communities.

We are looking forward to a fresh start and a fabulous year in 2024.

Happy Holidays from the Badlands Board of REALTORS®

Candace Ewald,
Association Executive

Bismarck-Mandan BOARD OF REALTORS®

On November 1st, BMBOR's Annual Inaugural Event was held at Sixteen03 Main Events.

Our new leadership and board members were installed and we honored our Past President and board members whose terms came to an end.

The theme of the event was an evening Inspired by Jazz.

Mary Ohlhauser was installed as President, Jason Schmidt, President-Elect, and Bill Dean, Vice President.

Amy Asche, Beth Posey, and Mike Bohrer were installed as Directors.



Jennifer Hatzenbuhler and Jeff White were given recognition for their service on the board.

Awards were presented for BMBOR Realtor of the Year, Bill Dean and Affiliate of the Year, Tami Stecher.

On December 1st several Realtors and Affiliate Members were out ringing at the kettles to raise funds for the Salvation Army.

Wendy Spencer
Association Executive

Fargo-Moorhead Area ASSOCIATION OF REALTORS®

FMR's Installation of Officers was held at our November 8th Connections Luncheon. Nick Olson, NDAR President Elect, served as the Installing Officer. Congratulations to our recently installed Officers and Directors.



- Maureen Bartelt – FM REALTORS® President
- Katie Johansen – FM REALTORS® President Elect
- Arlin Fisher – FM REALTORS® Vice President
- Travis Skonseng & Todd Kadrmas – FM REALTORS® Directors
- Kathryn Anderson, who will take Arlin's Director position for the rest of his term.

Our members, business partners, friends and family will be ringing the bell for Salvation Army on FM REALTORS® Ring Day, December 1, 2023. We are proud of our long history with the Salvation Army and of our member, DeAnne Mason, for

being instrumental in starting this great event! Each year the REALTORS®, Fire Fighters and Law Enforcement have a challenge (began in 2013) to see who can raise the most money for the Salvation Army. Even if we don't come out the winner (which we have for the past 10 years), the real winner is the Salvation Army and the people in crisis that are able to receive assistance. Our Ring Day lifetime totals have reached almost \$400,000.

Our 2024 Board of Directors recently attended a Leadership Retreat at Arrowwood Resort in Alexandria. Daryl Braham facilitated, and the group worked on updating our Strategic Plan as well as setting Committee and Board goals for 2024. Committee training will be held on December 4th. The committee selection process has begun, and member assignments will be notified later in December.

The Outreach committee has already begun the process of recruiting talent for the March 19th Annual Party featuring an "FMR's Got Talent" Variety Show. Contact the Association Office to sign up. We are also gearing up for our annual RPAC auction. More details to come!

Marti Kaiser,
Association Executive

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Grand Forks Area BOARD OF REALTORS®

We held our membership meeting at the GF Curling club that included a chili competition. We had 12 of our members join the competition and then all members voted for their favorite. All of the chilis were delicious, and the voting was close, but the winners were:

1st Place = Jess Rice

2nd Place = Sharon Lunski

3rd Place = Shawn Horn



Our annual meeting in October was busy with the election of officers for the 2023 BOD, signing up for Grand Forks REALTOR® Ring Day, & Giving Tree.

We also installed our 2024 BOD officers at the November event with Rita Schuster serving as the installation officer. Congratulations to the 2024 BOD:

- Jon Broden (President),
- Ryan Bohn (President Elect),
- Eric Muus (Vice President),
- Jess Rice (Treasurer),
- David Smiley (Secretary),
- Phil Vanyo (1yr Directors),
- Russel Crary (1yr Directors),
- Kerry Strom (2yr Director),
- RuthAnn Halvorson (MAR Director)
- Chris Greenberg (Past President).

We would like to give a huge thank you to Shelly Overbo and Kimmy Efta for all they have done to help make our association better.

We are participating in our annual Adopt a family program through GF County Social Services. The agents and affiliates buy Christmas gifts for families in need. The families provide us with a wish list of items and the agents and affiliates never disappoint in their generous giving.

We also participate in the Listen Center's Christmas tree program. Where area businesses decorate Christmas trees which are then donated to needy families in the area.

Mike Thompson,
Association Executive



High Plains Association OF REALTORS®

The NDAR leaders and staff hosted a Riding with The Brand event in Jamestown in August. It was a lovely morning for coffee and conversation at the Hansen Arts Park. Members got to hear about what NDAR is working towards and ask questions. See photo of everyone gathered on the venue stage.



Our President-Elect Ross Powell attended Leadership Academy in Chicago. He appreciated the opportunity to learn and network with other association leaders from across the country.

We hosted our first Halloween event, a Spooktacular Drive Thru Food Drive. Members dressed up in costume, handed out candy, collected canned goods and monetary donations for our local Community Action program. It was a great turn out. See photo of our members trying to stay warm!

We elected and installed our 2024 Board of Directors. Kristy Sagaser was our installation officer. Congratulations everyone

and thank you for serving our association. See photo of our leaders for the new year. From left to right:

Jared Schultz, Director at Large
Austin Bauer, Vice President
Jeremy Wiebe, Past President
Sally Domke, Secretary
Ross Powell, President

We participated in High Plains REALTORS® Ring Day! Members and business partners rang the bell in Jamestown and Valley City to raise money for the Salvation Army.

We'll host our annual Winter and Business Partner Appreciation Event in December. This year it's at Hidden River Acres in Jamestown with The Grateful Plate catering. We'll have silent auction items and raffles to raise money for a couple local charities, as well as RPAC/Issues and Mobilization. It's always a great time.

We wish you a wonderful holiday season and a happy new year!

Laura Stafslein,
Association Executive

Minot Association of REALTORS®

Welcome to our new Executive Board members: Ryan Turnage, President; Kash Lund, President-Elect; Bonnie Domsteen, Vice President/Secretary; Royanna Thomas, Officer; Lynne Reisenauer, Officer; and Alecia Berg, Officer.



Minot Chips continued from page 11



Thank you to everyone who participated in Minot's Realtor Ring Day. It was a beautiful day to support the Salvation Army. Also, a huge thank you to everyone who donated and attended the Annual Holiday Party to support our United Way's Backpack Buddies program. Preliminary reports are that we were able to raise \$16,000 through a matching community contribution. It was a great evening, held at 52 Pines.

Looking forward to 2024!

Beth Mayer,
Association Executive

Williston BOARD OF REALTORS®

The year May be coming to an end, but the Williston Board of REALTORS® is still going strong! We would like to introduce our new officers. President - Gabriel Black, Vice President – Lucas Natwick, Director – Sarah Schroeder, and Secretary/Treasurer – Angela Cymbaluk. We are very excited and thankful to have all of these great individuals on the board.



The Williston Board of REALTORS® also hosted a coat and food drive for the Williston Basin School District 7. These REALTORS®, Business Affiliate's, and Title Companies sure did go above and beyond helping the kids in our district! REALTOR® Ring Day was also a huge success in Williston! We want to thank everyone who volunteered their time for such a good cause.

Abby Steen,
Association Executive

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Did You Know?



Jill Beck
NDAR CEO

The Holiday Season is upon us which means the New Year is not far behind. The past year was very busy, and our accomplishments were many.

The year started off with the craziest and busiest legislative session we have seen in a long time. We had a few bills on our platter (not a plate but a platter full) dealing with banning "Spring" or 40-year listings in North Dakota, the practice of wholesaling now requires you to have a license. We did more watching and opposing bills than we did bringing our own forward. We monitored any bills that could have an impact on our industry or private property rights and there were many from tax issues.

In August our state-wide forms were released, and I hope you are using them and finding benefits. The feedback, for the most part, has been positive. While change is always hard this project discussion started back when Ben Schroeder was President in 2018 and at a local leadership breakfast during state meetings the topic came up and was investigated and vetted. It took nearly five years, a team of dedicated members/leadership, the WAV Group Consulting, legal support, and staff and here we are. The team is working on more forms to add to the Forms Library that will be released in July. If there are any changes you see to existing forms that should be reviewed there is a process. On our

website, members only section, under Statewide Forms is a list of all the forms available to you. If you would like us to consider any new forms or changes to existing forms, please complete the "Statewide Forms Request" and submit. We cannot take any suggestions or recommendations in discussions or over the phone as they need to be submitted via the form.

As our leadership year came to an end on November 30, I would like to thank the 2023 officers: President Kevin Fisher, President Elect Nick Olson, Vice President Jamie McLean, Immediate Past President Shawn Ostlie and Director at Large Sharon Lunski. It was a busy year with some high points and some bumps, but we made it through together with your leadership.

Please welcome the 2024 leadership team: President Nick Olson, President-Elect Jamie McLean, Vice President Kristin Oban, Immediate Past President Kevin Fisher and Director at Large Desri Neether. We look forward to working with you in 2024 and look forward to a productive year.

Thank you to all the committee chairs and members for your work this last year. We had some in-person meetings, some by zoom and some work done by email. We couldn't do things without you. Thank you for stepping up and your willingness to serve. Watch for the committee signups coming out shortly for 2024.

The end of September President Kevin and myself traveled to Montreal to attend the ARELLO Conference. ARELLO stands for the Association of Real Estate License Law Officials which is the equivalent to NAR for the license law authorities. The North Dakota Real Estate Commission are members as we are as well. We were pleased to be there and partake in the installation of their 2024 President, our very own Scott Breidenbach. See article in other part of newsletter. Congrats Scott, we are very proud of you.

In closing, I wish you a happy holiday season and a prosperous 2024. Until next time....

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A Legal Review



Casey Chapman, Attorney at Law, NDAR Legal Counsel

Keep Up The Good Work

Perhaps, as we approach the end of the year 2023, it is a good time to reflect on the past, but also to look forward to the future.

Without a doubt, there is concern in the REALTOR® world, as we learn the details of the recent NAR court judgment, coupled with the looming threat of other court cases.

I ask you to understand that this is not the first moment of concern in the story of NAR and its member REALTORS®. I operate from the benefit of about 40 years with NDAR and, from that perspective, I have seen some moments of testing in the past. In the 1980s, the profession was astir with concerns over the emergence of lawsuits arising from claims of undisclosed dual agency in a

world which only recognized seller agency. Later, in the 1990s and later, MLS organizations came under attack with anti-trust claims. Those are simply a couple of examples, revealing that there have always been people who want to find fault in the good work which REALTORS® perform day after day. And yet, in each of those examples, we have found ways to successfully deal with the attacks in a professional manner.

Trust me, this is not the end. I have faith that this latest attack is a bump, albeit a big bump, in the road. That faith is bolstered by the numerous interactions which I have with you, through the Hotline and other encounters. I know that you reflect the desire to offer your services in a manner, which is not only attentive to agency law, but is also fair. That desire is prominently reflected in the work of your Statewide Forms Committee, which spent numerous hours in its effort to provide you with a great set of forms. In particular, I know that the details of disclosure in some of those forms, which were created long before the recent court decision, proactively addressed some of the same issues, which were later found to be the focus of the plaintiffs in that court case. That reality is a tribute to the professionalism of North Dakota REALTORS®.

The answer for North Dakota REALTORS® is found in a continuation of the professionalism which continues to be displayed in your representation and your transactions. In other words, keep up the good work, and, along the way, make sure that your clients, and your customers, understand all that you have done, and continue to do, for them.

Merry Christmas!!

Thank you



Amid the dynamic and ever-evolving landscape of the real estate industry, we simply want to take a moment to say thank you for your business! The North Dakota brokers, agents and title companies that utilize our services have helped more than 13,400 buyers secure their earnest money payment with TrustFunds since our first partnership in 2017! Nearly 30% of all transactions in the state are TrustFunds transactions, and approximately 86% of buyers use TrustFunds to complete their transaction when offered. That's a lot gas money and time otherwise spent running around paper checks!



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



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bhougum@nwbanks.com
NMLS #400861

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Features:

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- Single Family
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- 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.



Omega Tau Rho

Since its creation in 1950, the honorary fraternity Omega Tau Rho, represented by the Medallion of Service, is awarded by the State Associations in recognition of a member's various leadership skills. The Medallion of Service is awarded as a token of the high esteem in which inductees are held by their fellow Realtors® and symbolizes the recognition and appreciation accorded to them for their contributions to the National Association of Realtors® and its affiliated Institutes, Societies and Councils.

Medallions are awarded to those who have honorably completed their term of office as:

- An officer or director of the National Association of Realtors® including members of the Executive Committee; or
- An elected officer of any Institute, Society or Council, or a governor or director thereof; or
- A president of a State Association.

Also eligible are staff members of the National Association of Realtors® with 10 years of service, except the Executive Vice President, Senior Vice Presidents, Comptroller and General Counsel who are eligible after 1 year. Membership was also opened to State Realtors® of the Year, Realtor® Emeriti of the National Association, and to Executive Officers of local boards and State Associations with 10 years of service.



Omega Tau Rho recipients Kevin Fisher and Tricia Schlosser

Once a medallion is awarded, the recipient is a member for life and cannot receive the award again. This award is truly an honor as it marks exemplary dedication and service by Realtor® members to their organization.

The 2023 Omega Tau Rho recipients are:

Kevin Fisher – 2023 NDAR State President – Park Co., REALTORS®, Fargo Moorhead

Tricia Schlosser – 2022 State REALTOR® of the Year – Century 21 Morrison Realty, Bismarck Mandan

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Board of Directors and Annual Membership Meetings:

At the September BOD Meeting, ND Emeritus member application for Perry Weekes, Bismarck Mandan; was approved.

President Kevin Fisher welcomed Tracy Kasper, NAR President, to speak and give NAR updates and addressed the recent changes to leadership. Also speaking was Region 8 RVP Patty Zuzek who encouraged board members to be involved in their homes and in their local schools teaching the upcoming generation about housing and home buying. Sarah Putnam, Executive Director of Spare Key gave a presentation on the non-profit and thanked NDAR for the annual invitation to attend the Dakotas Conventions.

Kevin Fisher gave the President's Report sharing that Fargo Moorhead member Scott Breidenbach is to be installed a ARELLO President for 2024. Jill Beck gave a staff report and reviewed the 2023 financials. Jill then introduced Nick Falco, Executive Director of the REALTOR® Relief Foundation (RRF). He

shared disasters that have received funds from RRF this year, and thanked those present for their support. Jill Beck and Kevin Fisher presented Nick with a check to RRF from NDAR for \$23,401.39.

Kevin Fisher recognized Grand Forks member Rita Schuster as an inductee to the North Dakota RPAC Hall of Fame.

During the General Membership meeting Cindy Harvey, Nominating Task Force member asked for the motion to unanimously forward Jamie McLean as President-Elect and Kristin Oban as Vice President. Nick Olson then announced and recognized the 2024 Director at Large he appointed – Desri Neether. More updates were given on RPAC Committee, Statewide Forms Committee, Government Affairs Committee, as well as a legal update by Casey Chapman.

To Read the full Board of Directors & General Membership Meeting Minutes visit: <https://www.ndrealtors.com/membership/services/ndar-minutes/board-of-directors-minutes/>





NDAR Election of 2024 Officers and Installation:

President – **Nick Olson**, Coldwell Banker Element Realty, Fargo-Moorhead;
President Elect – **Jamie McLean**, Integra Realty Group, Bismarck-Mandan;
Vice President – **Kristin Oban**, Century 21 Morrison Realty, Bismarck-Mandan;
Director at Large – **Desri Neether**, Century 21 Morrison Realty, Bismarck-Mandan.

NDAR State REALTOR® of the Year:

Vicky Matson, Coldwell Banker Element Realty, Fargo-Moorhead

Dakotas RRC State President for 2024:

Brenda Foster - Bianco Realty, Bismarck, ND

2023 Dakotas CRS of the Year Award:

Christine Heidebrink - Mt. Rushmore Properties, Rapid City, SD

Omega Tau Rho Awards:

For 2022 NDAR REALTOR® of the Year, **Tricia Schlosser**, Century 21 Morrison Realty, Bismarck-Mandan and 2023 NDAR President – **Kevin Fisher**, Park Co., REALTORS®, Fargo-Moorhead.





Calendar of Events

2024

Jan 17-18	NDAR Leadership Planning Retreat	Riverdale, ND
Jan 25	NDREC Meeting,	Bismarck, ND
Feb 6	NDHFA Education Class,	Via Zoom
Feb 20-21	NDAR BOD & Cmte. Mtgs.,	Bismarck, ND
Mar 12-15	AE Institute,	San Diego, CA
Mar 18-21	President's Circle Conference,	Miami Beach, FL
Mar 21	NDREC Meeting,	Bismarck, ND
May 4-9	REALTORS® Legislative Mtgs.,	Washington, DC
June 6	NDREC Meeting,	Bismarck, ND
June 25-26	NDAR BOD & Cmte. Mtgs.,	Medora, ND
Aug 19-20	Leadership Summit,	Chicago, IL
Sept 11-13	REALTOR® Convention of the Dakotas,	Bismarck, ND
Oct 15-16	October Education	Bismarck, ND
Nov 6-11	NAR Convention,	Boston, MA
Dec 6	ND Ring Day	Statewide

January

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NDAR 2024 Education Caravan
TBD March or April

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



Ready to get **groovy**?! Join us for the 2024 REALTOR® Convention of the Dakotas from September 11-13, 2024, at the Bismarck Event Center in Bismarck, ND. Break out your **tie-dye** and **peace signs** for this **totally radical** three-day event featuring education, speakers, golf & more!

ADVANCED PRICING

- REALTOR® Advanced Registration - \$200
- Non-Member Licensee Advanced Registration - \$250
- Business Partner/Unlicensed Guest Registration - \$130

Advanced pricing ends April 30, 2024.

Scan here to
register:



REFUND POLICY: With a written cancellation before July 31, 2024, the North Dakota Association of REALTORS® will refund your full registration fee, minus the administrative processing fee of \$40. After July 31, 2024, one-half of the registration fee will be refunded, minus the administrative processing fee of \$40. No refunds available after August 15, 2024. 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 116 Capitol Way, Bismarck, ND 58501, or emailed to Robyn O'Gorman at robyn@ndrealtors.com.

NDAR BUSINESS PARTNERS

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

Badlands

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

Bismarck/Mandan

America's Home Loans
Arvig
Assure Home Mortgage
Baymont Inn & Ramada
BenchMark Mortgage
Bismarck/Mandan Chamber EDC
Bis-Man Home Builders
Bismarck Title/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
eLending Now
Fairway Independent Mortgage
First Community Credit Union
First International Bank & Trust
First Western Bank & Trust
Flash Printing
Gate City Bank
Great North MLS
Haga Kommer, PC
Huntington Bank
Inspector Ski Home Inspections
Kirkwood Bank & Trust
Mountain State Financial Group
ND Housing Finance Agency
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.
Country Financial
Dabbert Custom Homes
Dakotah Bank
Design Direction, Inc.
DJ Colter Agency, Inc.
Dwella Inspections
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
Heritage Homes

Homes HQ
Horizon Inspections, LLC
Jordahl Custom Homes
Lake Agassiz Habitat ReStore
Magnifi Financial Credit Union
Mortgage Solutions Financial
Mountain State Financial
ND Housing Finance Agency
NEXA Mortgage
Nordic Home Inspections
Northern Title
Northwestern Bank NA
OnPoint Insurance Services
Park Co. Mortgage
Ramsey National Bank
Rebuilding Together F-M
Red River Home Inspectors
Regency Title, Inc.
River Cities Home Inspection
Robin Swanson Insurance
Simple Website Creations
Starion Bank
Sunrise Home Inspections
TCI Insurance
The Title Company
The Title Team
Thomsen Homes
Town & Country Credit Union
Trail Co. Equilization
Tri State Inspection
TRN Abstract & Title
U.S. Bank
United Savings Credit Union
Valley Mortgage
VISION Bank
Wells Fargo Home Mortgage
Wells Fargo Private Mortgage
Banking
Western State Bank

NDAR BUSINESS PARTNERS

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Grand Forks

1st State Bank
Alerus Financial
American Family Insurance
American Federal Bank
Bank Forward
BenchMark Mortgage
Blue Door Home Inspections
Bremer Bank
Choice Financial
Country Financial
Cutco Closing Gifts
Farmers Union Insurance
First Class Mortgage
First Community Credit Union
First International Bank & Trust
Fox Builders
Frandsen Bank & Trust
Gate City Bank
Grand Forks City Assessor
Huntington Bank
Insurance Brokers of MN
Koda Bank
National Property Inspections
NextStep Home Inspection
ND Housing Finance Agency
North Star Inspections
Northern River Home Inspection
Priority Title
Pro-Tech Home Inspections
State Farm Insurance
Sunrise Home Inspection
The Title Team
Trail County
United Valley Bank
Vilandre's
Wintrust Mortgage

Jamestown

Bank Forward
Dacotah Bank
Fairway Independent Mortgage
First Choice Home Inspection
First Community Credit Union
Gate City Bank
Great North MLS
ND Housing Finance Agency
Ostlie Insurance
Quality Title
Stutsman/Barnes Title
The Jamestown Sun
Unison

Williston

701 Title
American State Bank
Benchmark Mortgage
Eye Spy Inspections, LLC
Fairway Mortgage
First State Bank & Trust
Gate City Bank
Great North MLS
Major Mortgage
Unify Home Lending
U.S. Bank
Western Co-op Credit Union
Williams County Abstract

Minot

Allstate
Aspire Credit Union
Benchmark Mortgage
Central Home Inspections
Dacotah Bank
eLending Now
Elite Property Inspection
Fairway Mortgage
Farmers Union Insurance
Farmers Union Ins. Ressler, Sipma, Buechler
First International Bank & Trust
Gate City Bank
Great North MLS
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ND Housing Finance Agency
Primary Residential Mortgage
The Title Team
Town & Country Credit Union
United Community Bank
Venable Enterprises
Ward Title



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Mon - Thurs 8am-5pm
Friday 8am - 1:30 pm

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2024 NDAR Meetings

NDAR Board of Directors & Committee Meetings:

February 20 & 21, 2024 – Marriott Courtyard North / Bismarck

June 25 & 26, 2024 – Roughrider Hotel / Medora, ND

More information & details will be available soon!

**THANK YOU FOR ALL YOU DO,
NORTH DAKOTA AEs!**

Jill Beck

North Dakota Association of REALTORS®

Candice Ewald

Badlands Board of REALTORS®

Wendy Spencer

Bismarck-Mandan Board of REALTORS®

Marti Kaiser

Fargo-Moorhead Area Association
of REALTORS®

Mike Thompson

Grand Forks Area Association
of REALTORS®

Laura Stafslie

High Plains Association of REALTORS®

Beth Mayer

Minot Board of REALTORS®

Abby Steen

Williston Board of REALTORS®

2023 AE Appreciation Day | September 28, 2023



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

Why not add an extra layer of security to your identity when you can do it for FREE!

1

Freeze your Credit with the three major credit bureaus for FREE

A credit freeze, or security freeze, is an option that lets you limit unauthorized access to your credit report, preventing others from opening accounts in your name. You'll need to "thaw" or lift the freeze each time you apply for credit; however, many people feel the benefits outweigh the small inconvenience.

- [Equifax Consumer Service Center](#) or call 800-349-9960
- [Experian Credit Freeze](#) or call 888-397-3742
- [TransUnion Credit Freeze](#) or call 888-909-8872

2

Other organizations to consider freezing

At a minimum, freezing the three major bureaus should be a top priority; however, there are a few lesser-known organizations worth considering.

- [ChexSystems](#) is a service many banks use when checking credit before opening new bank accounts— [ChexSystems Online Security Freeze](#) or call 800-428-9623
- [Innovis](#) is another credit bureau many consumers miss when freezing credit reports— [Innovis Online Security Freeze](#) or call 866-712-4546
- [National Consumer Telecom & Utilities Exchange \(NCTUE\)](#) is a credit reporting agency association within the utility industry— [NCTUE \(Exchange Service Center\) Online Security Freeze](#) or call 866-349-5355

*It can take months and years to fully recover financially
from identity theft – don't wait until it's too late!
TrustFunds cares about you and your financial health!*



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