

THE TITLE EXAMINER

A QUARTERLY PUBLICATION OF THE MICHIGAN LAND TITLE ASSOCIATION



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- Better, Better, Best Practices
- Summer Convention Recap



The Michigan Land Title Association is a professional association dedicated to creating an environment which enables its members to provide the public with the highest quality land title evidencing, title assurance and settlement services.

www.MiLTA.org



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Why Should You TAN?

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with any questions, comments, or if you would like to contribute.



Debbie Haught

Michigan Bankers Association
Vice President, Title Insurance Division,
Lansing, Michigan in Ingham County



MLTA Involvement: I joined MLTA several years ago. I have attended a number of educational seminars in the past. Recently, I was able to change my schedule, which has allowed me to become more active in the association. I attended my first MLTA convention this summer. I joined the Legislative Committee in 2013, and I am honored to be part of this committee. For many years I have reviewed bills related to real estate and title insurance for the MBA Advocacy Department so it was a natural fit to join the MLTA's Legislative Committee. Plus, what I bring to the table is a perspective from the banking industry as well as from a bank-owned title insurance agency view.

Personal Interests/Hobbies: I am a title insurance professional by day and an interior decorator by night. I enjoy outdoor hobbies such as hiking, sailing and mountain biking. I was on a water ski show team for 12 years competing nationally both on the team and individually. I enjoy reading books on business topics and sometimes I throw in a novel here and there.

Something about Debbie: I am trying to relearn Spanish. Like many of the readers who took a foreign language in high school, I took six years of Spanish, but I can barely remember how to speak the language. I recently returned to college to finish my degree. I completed my Bachelor of Business Administration degree with a major in Management, graduating summa cum laude from Northwood University.

Welcome

New Members

WFG National Title Company (*Underwriter*)

Capital Fund Title Services, *Southfield*

Miller Canfield, *Detroit*

Leading Edge Title Agency, *Farmington*

Phil Neuman

Couzens, Lansky, Fealk, Ellis, Roeder &
Lazar, P.C., Attorney
Oakland County - Farmington Hills



MLTA Involvement: I have attended the MLTA Summer Conference for the last three years. I have also attended numerous Fall and Spring Education Conferences, and I gave a presentation at the Spring 2012 Education Conference on closing protection letters. I enjoyed participating in Lobby Day in Lansing with my fellow MLTA members for the last two years. I am also a member of the Legislative Committee, and have submitted several articles for inclusion in the Michigan Land Title Examiner.

Personal Interests/Hobbies: I love reading a good murder mystery (my favorite authors are Michael Connolly, Daniel Silva, Harlan Coben and Lawrence Sanders) and my wife and I enjoy walking in half marathons. I also like to travel, and a big part of the fun for me is planning the trip.

Something about Phil: When I was a kid I really wanted to be a travel agent. At the age of 7 I was making airline reservations for neighbors, and I opened up my own travel agency at the age of 9. My mom even had business cards printed up that said "Neuman's Travel Agency". By the time I was 13, I realized that the travel agency business probably wasn't going to fly, so I decided to become a lawyer instead. I just celebrated my 30th anniversary of graduating from the University of Wisconsin Law School.

Dwayne Ruszala

Best Homes Title Agency, LLC
Operations Manager
Oakland County, Farmington Hills



MLTA Involvement: I attended the 2012 & 2013 MLTA Summer Conventions, as well as numerous educational seminars over the years.

Personal Interests/Hobbies: I enjoy spending time with my beautiful wife and second boss JoAnn. We love walking and playing with our dog, Stoli. In the evening we enjoy a nice glass of wine in our picturesque backyard. In addition to taking pleasure in local and Off-Broadway theater and trying new restaurants in the area, I am also a devoted groupie of the band ATMIG.



ABSTRACTIONS

by Allan Dick, Best Homes Title Agency, LLC



Where has the summer gone? Come to think of it, where has the past year gone? They say “time flies, when you are having fun”, and while that may be true, I would add that time flies when you are really busy, and these past few months have indeed been busy – for many of us! So, presuming that busy = good, this has been a good year, with much to appreciate.

For the MLTA, in particular, it was a year of several notable accomplishments, as I noted in my all-too-brief closing remarks at the Summer Convention. I fear that I did not give these accomplishments all the accolades and recognition they deserved. In addition to the typically outstanding work done by our various committees, led by our Legislative and Steering Committees, we broke some new ground and provided even more member benefits.

Over and above our Education Committee’s customary stellar spring and fall seminars, we presented our first ever Title Basics “Boot Camp” with such great success that it will be reprised sometime this winter. Of course our Communications & PR Committee continues to provide excellent communication as exemplified by this superb Title Examiner! The PAC Committee continued its multiple fundraising projects, promoting its Members Who Care program and culminating in the Summer Convention’s silent auction and entertaining Family Feud. And the Membership Committee has kept the rolls in the plus column, despite the consolidations that combined some of our previously independent agents and potentially reduced our numbers.

That fine committee work, combined with that of our incomparable Executive Director, Marcy Lay, and our diligent Board of Directors, providing great services, while being very fiscally responsible, have resulted in a budget surplus that enabled us to forego the planned dues increase again this year – no small accomplishment. I have been pleased and honored to have been your President, as all this took place (and continues to take place). The MLTA’s leadership is strong. And its member participation has been great, although we can always use more of that and more new leaders to step up. (Some of us are getting older)

This past spring was especially busy – with our usual fine Education Seminar crammed into the middle of a schedule that included the “Boot Camp”, our annual Legislative Day (thanks again to Cami and Tim for all their tireless work on our behalf) and the stellar presentation by ALTA representatives Chris Abbinante and Diane Evans on the ALTA Best Practices, presented in East Lansing to a large and enthusiastic crowd. It was a great event and a real member benefit! Our newly elected President, Bob Wuerfel will be telling you more about some ALTA initiatives we have explored, in particular the Title Action Network (TAN). But, I won’t steal his thunder.

The MLTA has gone from being reactive to proactive in the legislative arena, exemplified by the so-called Neal-Fix legislation that we (along with Cami and Tim) have been promoting, and which appears to be nearing the finish line. We have also reached out to establish better communications with other trade associations, like the Michigan Association of Registers of Deeds (MARD). Much to be done, Much getting done. Thanks to you all, who contribute.

Now, enough of an MLTA recap, what about the economic developments. July reports offered some very encouraging news, nationally speaking. According to Zillow, home values reached a 7 year high in July. The National Association of Realtors reported existing home sales to be the highest in 4 years, up 6% from June and 17% from the previous July! New home construction spending rose to its highest level in 5 years according to the U.S. Commerce Dept. And here in Michigan, the Michigan Association of Realtors reported the June average sale price was the highest in 5 years, up 7.86% from 2012. Of course, not all the news is good.

Mortgage rates have risen about a point, although they continue to fluctuate, and that, combined with the increasing sale prices, have reduced the affordability for home buyers. The higher rates have also dampened the refinance market, resulting in some lenders reducing staff in accordance with their decreased business. On the other hand, increased value has created (or should I say re-created) some home equity, leading to a resurgence of home equity lending. This home equity borrowing is being used for paying off credit card debt, college expenses and home improvements, such as kitchen remodeling. Overall, confidence seems to be rising.

Finally, as you know, it is often hard enough to explain title insurance to the outsider, much less provide good examples of its value (even to insiders). But, a great unsolicited testimonial came from a couple that were going to lose their home to foreclosure, despite making all of their payments, due to a title problem. That video is captured on the following link: http://www.kshb.com/dpp/news/region_missouri/blue_springs/title-insurance-saves-blue-springs-family-from-foreclosure. Hope you have a pleasant and prosperous autumn.

BOARD BIZ

by Bob Wuerfel, MLTA President

Your MLTA BOD has had a busy few months since our Summer Convention. Our membership continues to grow and we have received renewals from 97% of the current membership base as well. We are near 150 members. Our growth and retention can be attributed to many areas, but with the focus on Best Practices and Title 101 added in the past year, these have equipped the MLTA with more tools to provide members. Great work, Membership and Education Committees.

Our Communication/Public Relations Committee has been busy working on branding ideas, tools and materials. First, Sarah Sutton has joined and will be chairing as we move into 2014. The committee just launched a "MLTA-Who We Are" Brochure that can be used for peer trade associations, local chambers and other venues. These are available to you as MLTA members and can be requested from Marcy Lay. We also launched a MLTA Business card and emails for Board Members so that we have a branded voice when meeting with ALTA and other Associations or Legislators. More to come from Comm/PR in the months ahead to "share our MLT story" that I mentioned at the Summer Meeting.

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MLTA Board voted and approved the endorsement the Title Action Network (TAN). TAN endorsement allows the MLTA a voice on federal messages that affect our state that go to TAN members (which can consist of both MLTA and non-MLTA membership). It also allows for sharing with MLTA; individuals that have signed up for TAN and our Membership Committee can then reach out to non-MLTA members to encourage joining MLTA as well. And it also allows Cami and Tim state-level access to the network to push out critical legislation that impacts our industry and more "voices" than just MLTA members responding to Lansing.

Finally, the Board regrettably accepted the resignation of David Martyn from the MLTA BOD. Dave and his wife will be moving to Georgia as she has a great opportunity at her alma mater. Dave will still stay connected to First American, but not in a capacity to serve on the board. With David's announcement, the Board voted and unanimously approved to have Jeff Basil, whose term just expired, fill David's seat on the BOD. Jeff is very familiar with our current matters and can come back without "missing a beat" for the last 10 months of this term until the 2014 Summer Convention.



Transnation Title Agency of Michigan supports Habitat for Humanity

Transnation Title Agency of Michigan just completed their third annual Habitat for Humanity employee auction. According to Marcy Welburn they raised over \$1200 dollars. The money will be donated to various Habitat affiliates throughout the state.

Over the past several weeks Transnation held a weekly auction allowing their employee to bid on a unique item to show their support for Habitat. The event lasted for 10 weeks and provided a fun way for staff to show their support. The goal was to successfully raise employees awareness of the great work that Habitat does while at the same time raise some money to help support Habitat's belief that every man, woman and child should have a decent, safe and affordable place to live.

Transnation Title Agency was thrilled at the success of the auction and looks forward to continuing to support this worthy cause.



Legislative Update

by Cami Pendell,
Michigan Legislative
Consultants

Legislative Session Schedule

The state House and Senate have been on summer recess, which began in July and is scheduled to conclude at the end of August. Legislators will be active in their respective districts meeting with constituents during this time. The Legislature will return for two Session days on September 3rd and 4th and will then return to their usual 3-day Session weeks starting on September 10, 2013.

HBs 4636-40: Neal Case Fix Update

Prior to the state Legislature breaking for summer recess, the House Local Government Committee held a committee hearing on MLTA's Neal Case Fix legislation (House Bills 4638-4640). Michael Hagerty, a member of MLTA's Legislative Steering Committee, testified on behalf of the association in support of the bills. He provided background information on why the legislation is needed and its importance to the land title industry. Several organizations supported our bills and those groups include: The Michigan Credit Union League; Michigan Banker's Association; Michigan Association of Relators; and, the Real Property Section of the State Bar of Michigan. The Michigan Association of Register of Deeds expressed some concerns with the legislative package and MLTA has continued to work with them through the summer to see if these concerns can be resolved. MLTA will continue to pursue passage of these bills and will seek to have another committee hearing this fall where the bills will be reported out and forwarded to the full House of Representatives. In the meantime, please contact your House Representative and ask him or her to support the legislation.

The State Budget and Economy: A Quick Look Back

In preparing for issues that the Legislature may take up in the fall, it is helpful to take a quick look back on what they have already completed. In early June, the Legislative leaders of the House and Senate proudly announced the completion of the FY 2013-14 state budget which begins on October 1, 2013. The nearly \$50 billion of state appropriations were part of two bills - the omnibus budget bill that includes funding for each state department, and the education omnibus bill which includes funding for k-12 schools, community colleges and universities. The appropriation bills included increases for many state programs and departments as well as the education community. However, not included in the budget were two major items on the Governor's agenda which are Medicaid expansion and an additional \$1.2 billion for road funding. However, those issues are not off the table and continue to be worked on at the Capitol.

Detroit Files for Bankruptcy

An issue that has been developing over the summer and will continue well into the future is Detroit's bankruptcy status. On July 18th the city of Detroit became the largest municipality in U.S. history to file for bankruptcy. The city has \$18 billion in debt and unfunded liabilities. Currently 38 cents of every city dollar goes toward debt repayment, it is estimated that by 2017 that figure could reach 65 cents per dollar. Governor Rick Snyder stated "the simple fact is Detroit is in a financial crisis. The city is insolvent and has been borrowing money to pay its bills for nearly a decade. Bankruptcy is the only feasible option to fix the city's finances and do what is right for the 700,000 people of Detroit." Detroit is faced with numerous problems beyond the debt, including an average police response time of 58 minutes, 78,000 abandoned structures and an unemployment rate double the national average. The impact of Detroit's bankruptcy will expand across many industries and we have yet to see the specific implications that it will have on land title. But, MLTA stands ready to be a resource to state leaders on this issue.

2014 Election - At a Glance

In the forthcoming months, you will hear and see (brace yourself for political mail and commercials) more about the 2014 election. It is a significant election year because the statewide offices are up as well as the local state House and Senate seats. Here is a very preliminary overview of how the races are beginning to take shape:

Governor: Governor Snyder is expected to announce that he's running for re-election in the coming weeks. He will likely face former Democratic state legislator and former Congressman Mark Schauer (D-Battle Creek). Polling is very inconsistent, showing Schauer up 5 points one week and a different poll showing Governor Snyder up 5 points in other weeks. National pundits are watching this race closely.

Secretary of State: Secretary of State Ruth Johnson has no known opponent at this time. The Democratic Party will select their nominee at the Democratic Convention in 2014. Secretary Johnson is expected to be the Republican Party's nominee again in 2014.

Attorney General: Attorney General Bill Schuette is expected to be the Republican's nominee in 2014. While several candidates are being considered as his Democratic opponent, no names have yet been announced.

House of Representatives: Currently, the House Republicans hold a 59 - 50 - 1 majority. In 2014, 28 House members are term-limited and a growing number are likely to leave in order to run for other political offices. The current existing vacancy will be filled after a special

general election this November. That election is for the 49th House District, where Phil Phelps (D-Flushing) is expected to win over Dan Pfeiffer who is the Republican candidate.

State Senate: The Senate Republicans hold a veto-proof majority of 26-12 in the Senate. Only 7 members are term limited, but this will be the first election that the current Senators face with their new redrawn Senate districts as a result of the 2010 census. The political dynamics of many districts has changed greatly and could cause some uncertainty as to certain election outcomes. Political pundits expect that the Senate Republicans will hold the majority, but they could lose a few seats.

Member Spotlight

This quarter's member spotlight is on Senator



Tonya Shuitmaker. She has been a good friend to MLTA and even toured MLTA member offices and met with several members over the summer.

Serving her first term, Tonya was elected to the Michigan Senate in November 2010, following three terms in the House of Representatives. She

is also the President Pro Tempore in the state Senate, which is a key leadership position.

Currently, the Senator serves as chair of the Senate Appropriations Subcommittee on Higher Education, vice chair of the Senate Judiciary Committee, vice chair of Senate Health Policy Committee, and as vice chair on the Senate Appropriations subcommittees on Capital Outlay, Community Colleges and Judiciary. Tonya also serves as a member on the vital Senate Appropriations Committee.

Tonya was raised on a family farm in Antwerp Township and is a lifelong resident of southwest Michigan. Schuitmaker graduated from Mattawan Consolidated High School. She holds a B.A. in business from Michigan State University and Tonya earned her Juris Doctor and graduated cum laude from the Detroit College of Law.

After completing her law degree, Tonya became an attorney and partner of the law firm of Schuitmaker, Cooper and Schuitmaker. Tonya started practicing law in 1993 where she concentrated in family, estate, business and municipal law. She was admitted to the State Bar of Illinois (1996), Florida (1994), Michigan (1993), and the American Bar Association (1993). From 1997 to 1998 Tonya was president of the Van Buren County Bar Association. She is also a member of the Representative Assembly of the Michigan Bar.

2013 ALTA Federal Conference and Lobby Day in D.C.

by Bob Wuerfel
MLTA President



On May 5th, 2013, a record-setting 250 title professionals from the various states traveled to Washington, D.C., for the largest-ever Federal Conference and Lobby Day. Phil Savich (Legislative Steering) and I (President-Elect at the time) attended on behalf of the MLTA, along with another half dozen MLTA members. Being my first Federal Conference, I was not sure what to expect, but it was great to see so many fellow colleagues advocating for our industry.

Phil and I arrived Sunday and the evening networking event allowed us to connect with other State Leaders and ALTA members. The conference kicked off Monday with ALTA committee meetings, including Government Affairs, State Legislative and Regulatory, TIPAC Trustees, the RESPA Task Force and both the Agents and Underwriters Sections.

On Monday night, I was able to personally connect with my representative (Rep. Bill Huizenga) and his aides, one of whom I know from when he lived in Holland (Jon DeWitte). It was great to talk about matters on a community/local level with them. I walked away very impressed that while there is so much going on in DC, he and his staff took the time to connect with a hometown constituent.

On Tuesday, we heard about the CFPB's efforts to integrate mortgage disclosures, tax reform and efforts to reform of Fannie Mae and Freddie Mac. Members of Congress, CFPB staff, and an expert panel spoke on examining ways to improve the consumer

experience at closing. In addition, we heard from ALTA's Media/Public Relations Team and ideas to promote ALTA as well as State awareness and the impact of the Title Action Network (TAN) for individuals and state associations.

Wednesday was our Capital Hill visit day. Much like Cami Pendell preps us in Lansing before we go to the State Capitol to connect with our state government leaders, Michelle Korsmo and her ALTA staff equipped us with key talking points and set up over 270 meetings on Capitol Hill with various representatives, senators and/or their aides.

Key talking points included:

Who We Are - Land Title Professionals and the trusted third party at closings; Dodd Frank Act requires CFPB to combine TILA/GFE and HUD-1 itemized; request members to sign letter to CFPB to fix three-day waiting period; flexibility to work for consumer vs. a closing delay; GSE Reform - urge congress to keep 30 yr fixed, work on credit/FTHB, allow small business to compete; ALTA Best Practices, the 7 pillars that best practices entails; opportunity to connect with members to tell our story.

Our Michigan Delegation included: Jerome Jelinek, Jill Jelinek and Maura Snabes from Corporate Title; Tom Richardson and Matt Kier from Liberty Title; as well as Phil Savich and myself. We split up into groups and visited 12 offices around Capital Hill and Kelly Romeo from ALTA was assigned to our Michigan group. We had 30 minutes per meeting... Kelly kept us moving.

I'm not sure how many miles or check points we went through during our three days in Washington, but it was a great experience to sit down and talk in our nation's capital with members and aides from Michigan and promote ALTA, MLTA, and our industry. It was also great to meet so many ALTA members as well as the ALTA staff in D.C. I have a new appreciation for what ALTA means to us on national matters that influence our industry! I would recommend that at some point in your MLTA career to add a Federal Conference visit to your bucket list!



MLTA *Convention* REVIEW

by Connie Curio and Charity Anderson, Lighthouse Title Group

Attendees registered on a warm, sunny Sunday afternoon in July at the Michigan Land Title Association's Summer Convention at Crystal Mountain in Thompsonville, Michigan with Executive Director, Marcy Lay on hand to greet everyone. Packets were distributed with the agendas and information regarding the Crystal Mountain resort. The annual IceBreaker reception began at 6:00 in the evening, outside under the beautiful white tents, with members old and new greeting each other as warmly as the weather. President, Allan Dick had his hands full keeping everyone's attention. Contestants for the evening's fundraiser mingled in the crowd obtaining donations.

The Family Feud Fundraiser commenced inside in the air-conditioned James Bay Hall with four teams going head to head answering questions trying to match answers that had been previously surveyed by the moderators, Steve Frank and Dave Martyn.

Playing for the Flying Papers were Steve Frank, John Bommarito, Heather Moldovan and Brian Roberts. Three Libers and a Page were Maura Snabes, Beccy Clennan and Debbie Bartlett with Jerome Jelinek. Four Chains and a Link included Amy Peterson, Charity Anderson, Kathy Andersen, Connie Curio and Bob Wuerfel. And the First American Wunderkind consisted of Debbie Wiley, Kim O'Connor, Diana Parker, Jilanne Scholtz and James Powell. Much laughter and competitiveness ensued with attorneys and title professionals alike having trouble matching the five most popular answers provided. Several times President Allan Dick had to make a judgment call. To start the game, contestants had rounded up \$6,370.00 toward the political action committee funds. All in all, it was great fun.



The Flying Papers were the winners! Over \$7,000 was collected.

Monday morning was busy with members mingling with

the much-appreciated vendors before meeting within their various committees. Meanwhile the KEGS deliberated and enjoyed breakfast with the other past MLTA presidents. Spouses and guests of the members were welcomed to breakfast at the cozy restaurant, Wild Tomato.

Session began promptly at 8:45 as Allan began by introducing each of the sponsors and exhibitors. Then the following new members were welcomed: Lindsey Blackwell, Beccy Clennan, Brian Garrow, Angela Kramar, Michelle Polly-Murphy, Esq., Curtis Reed, Donald Rump, Jason Seaver, Bryan Steckler and Jason Meesseman.

Following the introduction of the new attendees, each of the chairs of the various committees gave a report on what was discussed during their group or timely issues facing their committee.

Allan then introduced the new slate of board members: Bob Wuerfel as President, Lisa Cicinelli, as President-Elect, Marcy Welburn as Secretary-Treasurer, Allan Dick as past president and ex-officio officer, along with Marcy Lay as executive director, and Deborah Wiley, David Martyn, John Bommarito, Debra Bartlett, Cindy Immonen and Philip Savich, as directors.

A couple changes were made to the MLTA by-laws; the sponsorship committee was added as an official committee and the professional designation committee became a separate article within the by-laws.

Steve Gottheim, Legislative and Regulatory Counsel gave the ALTA Update. He reminded us that many great things, like Title Best Practices, originate from good conversation over a cup of coffee. He had met with an agent in the Greater Chicago area who wanted to protect the reputation of responsible title agents and to provide standards throughout the industry to protect consumers. A list of the practices and procedures and a method for measuring these procedures was compiled, which has come to be known as Title Best Practices.

He also gave a Dodd-Frank update and the new HUD/TILA and the organizations efforts to make sure title agencies remain part of the closing transaction. He expects a final ruling in October of this year.

After break, Scott Patchin, president of trU Group, gave a presentation on time management, using our own Jeff Basil as a live example of how we pick up more "monkeys" or tasks throughout the day instead of delegating or prioritizing them.

Members were excused to their choice of the annual golf scramble, canoeing down the Betsie River, or treating themselves at the Crystal Spa.

The fun-filled evening began with a reception, followed by the

annual banquet. We heard a salutation from Allan Dick as he exited as president, joining the long list of exceptional past presidents and Bob Wuerfel, addressing the members for the first time as president. John Bommarito honored Phil Savich in true roast fashion with the Robert J. Jay Award, highlighting Phil's exceptional character and reputation within the industry.

Tuesday morning began with breakfast alongside the large number of exhibitors in the outer hall. Many prizes were given as members dropped off their business cards to the vendors.

Newly elected President, Bob Wuerfel, opened the business session and introduced Tim Ward, our lobbyist with Michigan Legislative Consultants, who brought everyone up-to-date on the action in Lansing. He explained that while the legislature was on recess for the summer, it would start to heat up on return in September because next year is an election year. The positions of governor, attorney general, secretary of state and long time Senator Carl Levin's seats will be available. Ward suggested we have fun with the candidates as they come to our door's seeking our votes and ask them questions regarding title. Cami Pendell, also from MLC's office, went into specific detail regarding MLTA's actions this year. The Neal Case fix is still on-going and she urged members to contact their own legislators to support HB 4638, 4639 and 4640. MLTA is working on legislation to for a construction mortgage to have priority over construction liens. Pendell also explained the success of our Capitol Day held on May 1 this year. Our members met with senators and representatives and held a luncheon for them in the hall of the Capitol Building. Many good relationships were begun and some were continued. It's a great time to get to know your reps and to let them know who to reach out to regarding issues on title. More and more legislators are contacting MLTA at the beginning of an issue instead of the end due to events like this.

The Economic Outlook was presented by John Paul, President of the Bank of Northern Michigan and George Erickeek, Sr., an Analyst with the W.E. Upjohn Institute for Employment Research. Paul brought us through a timeline of recent events beginning with 2006 and the abuse of credit that began to accelerate and the notion that home ownership is for everyone. That included a proliferation of non-bank credit and brokered deposits which lead to the market correcting in 2008. During that time short sales began and losses started to mount. Even credit-worthy borrowers asked to leave their homes and get out of loans. There were at least 25 bank failures during this time. In 2010 the Dodd-Frank Bill passed and that created the CFPB or Consumer Financial Protection Bureau which is totally independent. Now lenders had to verify that borrowers could repay loans. Bank failures rose to 157. During 2013, compliance issues are still being formulated and banks are awash in deposits. There is significant downward pressure on interest rates. It's now a credit culture vs. a sales cultures and balance is tough to achieve.

Erickeek added that the current economic expansion is not robust and consumers are not as confident as they could be. Workers in Michigan have been out of a job for a long time. But employment conditions are improving. For every opening there are now 3 people to fill it. In 2013, for the first time, Michigan service jobs overtook manufacturing jobs. For each manufacturing job there are 1.5 other jobs. There is evidence of a skills shortage in the job postings. Administrative support and health care are growing fields.

Golf awards and silent auction results wrapped up the day.

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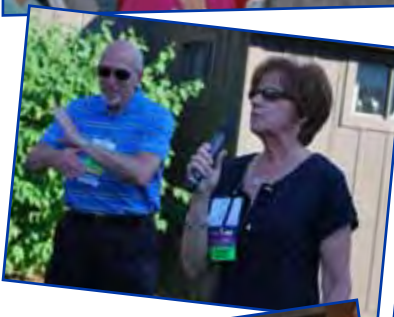


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MLTA - PAC ANNUAL GIVING AWARDS

Each year the MLTA-PAC recognizes members who have made contributions during the prior year that exceed designated giving levels. There are five different award levels and they are:

LIFE	\$1000+
PRESIDENT	\$500 - \$999
GOLD	\$350 - \$499
SILVER	\$250 - \$349
BRONZE	\$150 - \$249

The following members were recognized at the Summer Convention; but, you can never say "Thank You!" enough. We would like to thank the following members and recognize them for their support of the MLTA-PAC in 2012!

Awards were presented to these members at the 2013 Summer Convention. If you were not present at the convention, your award will be forwarded to you by the MLTA office.

PRESIDENT

Sarah Sutton
Jerome Jelinek
Tim McDonnell
William Robinson

SILVER

Allan Dick
Amy Wright
James Casson
Neal Sherman
Rich Lauber
Eileen LaPlante
Meredith Weingarden

GOLD

Cathy LaMont
John Bommarito
Lisa Cicinelli
Amy Peterson
Debbie Wiley
Cindy Immonen
Marcy Welburn
Bob Wuerfel

BRONZE

Julie McKee
Debbie Bartlett
Doug McFarlane
Dwayne Ruszala
Michael Cook
Diane Parker
Jill Scholz
Michael Donovan
Mary Lou Hartwell
Amber Verburg
David Martyn

MLTA-PAC Auction A Big Hit!

The MLTA-PAC Silent Auction was a big hit with those in attendance at the Summer Convention. There were items with a total donor value of \$3,410 that were included in the auction. In total, the auction raised \$2,940 for the PAC. There were a lot of great items and we would like to thank the people who donated those items:

Bill Robinson, Attorneys Title Agency
Terri Renker, DataTrace
Paul Alexander, Mt. Pleasant Abstract & Title, Inc.
Jerome Jelinek, Corporate Settlement Solutions
Tim McDonnell, Old Republic National Title Insurance Co.
Sarah Maddox Sutton, Fidelity National Title Insurance Co.
Peter Schneiderman, Schneiderman and Sherman, PC
Allan Dick, Best Homes Title Agency, LLC
Amy Wright, Stewart Title Guaranty Company
Meredith Weingarden, Chicago Title Insurance Company
Lisa Cicinelli, Old Republic National Title Insurance Company
James Casson, First American Title Insurance Company



We would also like to thank the successful bidders on those items:

Bob Meredith, Transnation Title Agency of Michigan
Diane Forro, Fidelity National Title Insurance Company
Tim McDonnell, Old Republic National Title Insurance Company
Debbie Wiley, First American Title Insurance Company
Marcy Welburn, Transnation Title Agency of Michigan
Kevin Lounds, Member Advantage Title Agency, LLC
Allan Dick, Best Homes Title Agency, LLC
Cathy LaMont, Lamont Title Corporation
Eileen LaPlante, CFC Title Services, Inc.
Cindy Immonen, Fidelity National Title Insurance Company
Heather Moldovan, Attorneys Title Agency
John Meeseman, Real Living Kee Realty

The MLTA-PAC is still in need of funds for the important elections that are just a few months away. Please contribute to the PAC to help us support candidates who understand the importance of our industry.

New Leadership 2013/14

Bob Wuerfel, MLTA President

by Sarah Sutton, Fidelity National Title Group

Bob Wuerfel was installed as the new MLTA President for the 2013-14 year during our Summer Convention at Crystal Mountain. As is traditional, Bob gave a resounding speech, expressing his enthusiasm and what he felt was a great honor to be representing the Michigan Land Title Association as President over the next year. What follows, are the key points that he shared with us in his heartfelt speech.

Bob started his career in the title industry in 1988, which has allowed him to witness sweeping changes in our industry in that span of 25 years. Having been deeply involved in various aspects with the MLTA over the years, Bob has spent nearly a decade on the Board of Directors, serving two terms before taking on the President's role and was the 2010 recipient of the Robert J. Jay Award for industry leadership. He disclosed that he has a passion for serving on the communications and public relations committee. Bob takes great pride in having headed up the "Title Examiner" publication since 2007, which also has undergone some major changes.

Bob and his family live in Holland. He has been married 22 years to Shayne and they have three children: Corinne, Alex and Anna. When not busy with MLTA or Lighthouse Title responsibilities, Bob enjoys family vacations and family time. Other family interests include watching water polo and swimming events that he and Shayne's children participate and compete in.



As Bob readied himself to lead the Michigan Land Title Association into the next year, he expressed what an honor it was to hold the role of President representing the Association during his acceptance speech. He gave the audience his commitment to bring his passion to the post and recognizes the responsibility required of him as our President.

Bob noted the industry's strong tie to history – "what happened in the past on record" being the basis for our product (reviewing historical documents in a chain of title, title plants, etc). He reminisced about graduating from college and going to work for an agent, who himself was a past MLTA president – Ed Marsilje/The Title Office. Bob drew parallels most of us in the industry are familiar with – the sweeping changes that took us from thermal fax machines, dot matrix printers, triplicate carbon paper forms and into never ending technology improvements that drastically influence the way business is done and data provided in today's environment. And to think all these technology changes have only been implemented in the past 25 years. It gives one pause for what the next 25 years will bring!

As our industry has evolved to incorporate new changes, so has our trade Association. Bob expressed pride in the fact that MLTA has been in existence since 1901 and continues to bring timely and viable values to its members since its inception. Over the past decade, we have strengthened and added to our Association identity. Through the leadership of MLTA, our voice and name in Lansing is stronger than ever. The MLTA educational offerings remain an important learning venue for

the industry and we've provided additional learning opportunities to supplement our traditional spring and fall seminars. In addition, MLTA now offers a program for Professional Designation, awarded to those recognized as achieving a prestigious level of education and professionalism in the title industry. Our own publication, the MLTA "Title Examiner" has become a well-respected publication, even garnering notice outside our great State of Michigan. All these changes are representative of our Association logo and the commitment to "Integrity, Responsibility and Service".

After reviewing important history in his speech, Bob looked forward to the upcoming year and beyond. He noted that while overall optimism regarding the economy was climbing in the state – our industry still faces some significant changes. With change, comes challenge. He noted that people can make the choice to, either be the person that, when faced with challenges, will change and adapt and be successful; or we can choose to be the person that will not change as needed, grumble, complain, hold fast "to the way things have always been done" and will ultimately revert, recede while the business world passes them by. Some major changes facing our industry today include the Best Practices and the ALTA 7 Pillars, which are becoming common language, along with looming changes in the HUD forms and TILA/Lending regulation; and Lenders being responsible for their 3rd Party Vendor actions.

Bob believes the MLTA Leadership and MLTA members are primed and ready for these changes/challenges and that our industry will LEAD, showing our evolving focus; showcasing our ability to provide aid to MLTA member agent/direct shops; and taking responsibility for our role to continue to provide educational awareness of industry changes to our membership in a timely manner. He shared that as President Elect, he went to Washington D.C. in May and saw firsthand the efforts and impact ALTA has in D.C. That visit reinforced his belief that now, more than ever, a strong State Association and ALTA relationship is crucial. It makes ALTA led industry programs essential, like Title Action Network (TAN), which currently has 29 other states participating – making the title industry a voice ringing out loud and clear in Washington D.C. and across the U.S. for the issues important to the title industry.

Bob believes that the MLTA can and will continue to make an impact, evolve, change as necessary and "turn up the volume" to share our wonderful story with non-members, legislators, customers and consumers. His leadership will focus on increased awareness of the importance of working with a member of MLTA among our colleagues and peer trade associations. Over the next year, Bob's goal is to work to have the MLTA name and what it means to be a member of the Association, known beyond and outside our industry, so that when faced with a choice for title needs....a customer or consumer will ask if the agent/underwriter is using the industry Best Practice's AND is a member of the MLTA, because they are seeking the integrity, responsibility and service associated with our organization.

Bob hopes that each and every member of MLTA will proudly "tell our story" and convey the importance of being a member. After all, we are involved with the most important investment of a person's life....home ownership.

I don't know about you, but I think Bob's positive leadership model will make the MLTA membership stronger and more effective in the year of his Presidency.



KNOW your liability risks

This article is being re-printed with permission from the National Notary Association. Many of our settlement agents are also commissioned notaries. The quiz below is an excellent opportunity to remind settlement agents who are commissioned notaries of their liability if they choose to notarize documents on their personal time or documents which are not related to a real estate transaction where the Company is the title insurer or escrow agent. Take the quiz below to find out exactly what the risks are.

Test Yourself: Liability Risks

Mistakes can happen when performing a notarization. All too often, Notaries remain unaware of the risks they face and the protections available to them to shield against serious financial consequences. Take our quiz and test your knowledge about liability risks and how prepared you are to deal with them.

1. Notaries are required to have insurance protecting themselves from liability:

- a. In every state
- b. In California, Florida and New York
- c. In California only
- d. In no state

2. Who does a surety bond protect from financial loss resulting from a Notary's mistake?

- a. Both the signer and Notary
- b. The Notary only
- c. The signer only
- d. The agency that issued the document

3. An Errors and Omissions Insurance policy protects a Notary from liability costs if:

- a. The Notary makes an unintentional error
- b. The Notary deliberately commits an improper act
- c. The Notary commits either a deliberate improper act or an unintentional error
- d. The Notary is physically injured by a signer

4. If a Notary has a surety bond, the Notary does not need Errors and Omissions Insurance.

True or False

5. A surety bond must be repaid by the Notary if any damages are paid out of the bond.

True or False

ANSWERS

1) Answer: D. No state requires Notaries to carry insurance policies protecting themselves from liability damages in the event of a lawsuit. Notaries who make unintentional mistakes and do not have insurance policies may find themselves paying hundreds or thousands of dollars in damages – even if the mistake was not intentional.

2) Answer: C. A surety bond only protects the signer. The bond guarantees that a signer will be repaid up to the bond's maximum amount, should the signer suffer financial loss resulting from an improperly performed notarization. A surety bond does not cover a Notary in any way if the Notary is sued for negligence.

3) Answer: A. An errors and omissions (E&O) policy will cover a Notary who is sued for committing an unintentional error during a notarization; however an E&O policy does not cover deliberate fraud or improper acts committed by a Notary, such as backdating a document, ignoring identification requirements or purposely entering false information on a certificate.

4) Answer: False. A surety bond is not an insurance policy for Notaries. The bond only protects signers from financial loss. Notaries who want coverage protecting themselves from financial loss from a lawsuit must take out an E&O policy for themselves.

5) Answer: True. Any money paid to a signer from a surety bond must be paid back in full by Notary to the bonding company.

The National Notary Association can help. To obtain a quote for the cost of an E&O policy of your own check out their prices at: http://www.nationalnotary.org/bonds_and_insurance/errors_and_omissions/index.html. For more information and additional resources check out their website at www.nationalnotary.org.



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Better, Better, Best Practices

by Chuck Cain, WFG National Title Company



For those of you of a certain age you've no doubt heard an eye care professional ask you "better... better... best"? That's because one's ability to see is a subjective determination. We have all heard about the issues erupting from the CFPB Bulletin 2012-03 that in fine Old Testament fashion holds lenders potentially liable for the sins of their service providers. For years, lenders have been held accountable under OCC rules as to the "safety and soundness" of their service providers, but now it appears they may be held accountable for actions or inactions of their service providers that may violate one of the many laws enforced by the Bureau. This takes lenders into a wilderness of, among other things, unfair and deceptive acts and practices which are not always clearly defined or may be defined differently by federal, state and local law. Hence, lenders are put into the position of having to make subjective determinations as to those matters which they can reasonably foresee.

To help lenders focus on what we as an industry think to be our best practices, ALTA has worked very hard to come up with standards termed "Best Practices" and have recently rolled out more detail with "Best Practices 2.0". While no lender has yet said that these standards will meet their requirements to feel secure (because they don't yet know what those requirements are), they are a useful start and framework to getting one's house in order for what will, no doubt, be the coming onslaught of differing and subjective lender requirements for title and settlement providers. So, not knowing which will be better for one lender and which will be best for another lender, what should a title and settlement provider do now?

FIRST: TAKE A LOOK AROUND

Do an internal review and audit of your existing procedures and policies. An important place to start, which will be on every lender's short list, is data security of non-public information (NPI). There are many elements to this but some of the crucial ones that lenders will expect:

- Do you have a Clean Desk policy? When the employee is away from their desk nobody should be able to get into their computer or files.
- Are you shredding NPI documents and are those documents to be shredded secure?
- If you scan documents, are limits of access secure? Are your servers secure with limited access? Is your office secure with limited access?
- Are you encrypting e-mail, including attachments, and data? Are you restricting personal e-mail accounts of employees on company computers? Is the use of flash drives controlled?
- Do you run background checks on employees with access to NPI? Do you have oversight of contract closers or notaries that may have access to NPI? When a file leaves your office with a courier how is it secured?
- Destroy old hard drives of computers, copiers and scanners. Make sure mobile devices are secure and can be remotely wiped clean.
- Have a Disaster Management Plan.
- Have training programs and audits in place to assist and monitor employees who have access to NPI.

SECOND: DOCUMENT WHAT YOU DO

It will not be enough to just do these things. You will have to be able to prove that you do these things. Create a template for each program. Be sure you allow for it to show dates and persons as to verification of policies and procedures and responsible parties. Compile them so, when the lender comes to call, you can provide them with an up-to-date manual of practices showing each program. A place to find a lot of useful information in doing this is the FTC's website for small business compliance and security. That site is www.business.ftc.gov.

THIRD: YOU WALK THE WALK, NOW TALK THE TALK

This will take time and cost money so get something out of it. Advertise your practices. Everybody wants to feel secure about dealing with a company handling their largest financial investments. Advertise the steps you take to not just your lender customer but to your realty, builder, attorney and, especially, consumer customer. Differentiate yourself as the compliance and security leader. If you use an outside provider to assist with data security or other compliance advertise it. People like to see that.

In addition to these requirements, within the next 18 months we will have a new Closing Disclosure that will have replaced the existing TIL and HUD-1 documents. Make no mistake, all these things will happen. It will be challenging and expensive times. We will see more changes in our industry than in the last 20 years combined. But adhering to the Best Practices will help you get ahead of the as yet undetermined curve, a curve that your competitors may not see coming.

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Five Key Steps for Making a Change Work

Since the MLTA convention this summer, I've had a number of conversations with people looking to make changes in how they manage their time. I thought this was a good chance to write a follow-up trU Tips focused on helping you make some of these changes stick. Here are five tips toward accomplishing that end.



Step 1: Observe Your Normal Behavior

We are action-oriented people, and too often we jump into solving a problem without really understanding it. This step is about understanding what your natural behavior is, so you can start to recognize those moments in which you need to choose a different direction. This is called "self-awareness" and "self-management."

Over three to five days, take 10 minutes at the end of the day to journal about the situations where the behavior you're trying to change popped up. For example, if your goal is to take on fewer monkeys (i.e., problems or tasks) from your team, your journal questions could be: "What tasks on my to-do list were not there this morning? Where did they come from? What am I learning by looking back at my choices during the day?"

Step 2: Set Your First Goal and Keep It Small

One major mistake I often see is setting goals that are too big. For example, if your goal is to shift your monkey-collecting habits, making a goal to change your management style with your entire team today is too big. Select one or two key relationships and focus on your conversations with those individuals. Select people who are ready and willing to take on more, and make it a goal to ask them three simple questions each time they bring you a monkey:

"What solutions have you considered?"

"Which solution would you recommend?"

"How can I support you?"

Don't keep your goal a secret. Share what you're trying to do with the individuals you've selected so that they understand what you're trying to achieve.

Step 3: Get Support

Every successful change effort has a built-in support structure. Two examples that come to mind are Weight Watchers and Alcoholics

Strategic People Reminders for the Busy Executive

by Scott Patchin, The trU Group

Anonymous, programs that exemplify how significant, lasting change takes a community. If possible, find two people to support you. The first should be a person who can be present when you're making the behavior changes. His/her job is to give you feedback and to help with the change. The second person should be someone who's already skilled in the behavior that you're trying to achieve. His/her role is that of mentor, helping you to think through changes and to provide you with wisdom when you get stuck.

Step 4: Monitor Your Progress

Monitoring progress looks a lot like Step 1. Sit down daily or weekly to assess how you're doing. Stick with a single change goal for one or two months; a change takes 21 days to become a habit. Be accountable to your supporters (Step 3) or your leader. Reporting back to them is a great way to leverage their commitment to your growth.

Step 5: Celebrate and Repeat

We too often forget to stop, celebrate our achievements, and treat ourselves to something special. If you're working to become a questioner/listener with individuals on your team in order to stop taking monkeys from them, it's a success when they tell you that they've seen a change in your management style. When they share specific instances in which you have successfully helped them think through a problem and pick a solution, that's a victory. Celebrate!

Here's a resource page with links to many of the resources I talked about this summer. <http://www.thetrugroup.com/training-and-keynote-speaking/resources-time-management/>



It was great speaking at your conference this summer. As always, if this topic feels too big or if you're having trouble finding the time to address it effectively, contact me.
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MLTA-PAC 200 MLTA Members Who Care Update

The MLTA-PAC launched the 200 MLTA Members Who Care Campaign earlier this summer. The premise of this drive was simple: The MLTA-PAC is looking for 200 or more MLTA Members to make a contribution of \$100 or more to the MLTA-PAC. Those members are:

Michael Alberty, U.S. Guaranty Title Agency
 Paul Alexander, Mt. Pleasant Abstract & Title
 Kathy Andersen, Lighthouse Title
 Pam Archibald, Attorneys Title Agency
 Sharron Ardanowski, First American Title
 Debbie Bartlett, Corporate Settlement Solutions
 Jeff Basil, Safe Title
 John Bommarito, Attorneys Title Agency
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 Jan Frank, Attorneys Title Agency
 Margo Hannum, First American Title
 Mary Lou Hartwell, Van Buren County Abstract Office
 Cindy Immonen, Fidelity National Title Insurance Company
 Gary Jackson, Old Republic
 Jerome Jelinek, Corporate Settlement
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Your Name Here, Your Company Name Here

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Local Association	2013 YTD # Sales	2012 YTD # Sales	13-12 YTD % Change	2013 YTD Avg Price	2012 YTD Avg Price	13-12 YTD % Change	2013 Jul Sales	2012 Jul Sales	13-12 % Change	2013 Jul Avg Price	2012 Jul Avg Price	13-12 % Change
Ann Arbor Area Board of REALTORS®	1,814	1,894	-4.22%	\$256,046	\$216,479	18.28%	381	353	7.93%	\$263,978	\$237,769	11.02%
Antrim Charlevoix Kalkaska Association of REALTORS®	326	325	0.31%	\$186,249	\$175,255	6.27%	44	51	-13.73%	\$185,155	\$233,265	-20.62%
Battle Creek Area Association of REALTORS®	876	773	13.32%	\$87,104	\$76,763	13.47%	160	112	42.86%	\$110,513	\$87,615	26.13%
Bay County REALTOR® Association	678	799	-15.14%	\$73,473	\$72,023	2.01%	97	125	-22.40%	\$87,759	\$81,275	7.98%
Branch County Association of REALTORS®	240	286	-16.08%	\$92,164	\$76,174	20.99%	38	38	0.00%	\$107,192	\$79,832	34.27%
Central Michigan Association of REALTORS®	606	548	10.58%	\$94,965	\$91,768	3.48%	99	101	-1.98%	\$106,069	\$91,760	15.59%
Clare-Gladwin Board of REALTORS®	417	403	3.47%	\$64,983	\$61,854	5.06%	78	70	11.43%	\$56,935	\$70,701	-19.47%
Detroit Board of REALTORS®	3,483	3,747	-7.05%	\$20,204	\$16,150	25.10%	425	536	-20.71%	\$27,522	\$20,322	35.43%
Down River Association of REALTORS®	655	1,013	-35.34%	\$101,615	\$80,224	26.66%	110	139	-20.86%	\$128,187	\$103,420	23.95%
Eastern U.P. Board of REALTORS®	219	257	-14.79%	\$101,449	\$85,378	18.82%	49	40	22.50%	\$114,213	\$86,413	32.17%
Emmet Association of REALTORS®	421	337	24.93%	\$265,063	\$224,334	18.16%	79	69	14.49%	\$223,670	\$184,957	20.93%
Genesee County	3,315	3,626	-8.58%	\$85,792	\$76,513	12.13%	526	536	-1.87%	\$102,541	\$85,043	20.57%
Grand Rapids Association of REALTORS®	7,793	7,251	7.47%	\$153,356	\$130,420	17.59%	1,152	1107	4.07%	\$166,574	\$136,810	21.76%
Greater Kalamazoo Association of REALTORS®	2,627	2,153	22.02%	\$147,570	\$137,105	7.63%	485	378	28.31%	\$163,342	\$153,413	6.47%
Greater Lansing Association of REALTORS®	3,689	3,510	5.10%	\$114,005	\$103,071	10.61%	660	566	16.61%	\$125,410	\$109,756	14.26%
Greater Shiawassee Association of REALTORS®	190	316	-39.87%	\$77,932	\$67,520	15.42%	27	55	-50.91%	\$82,293	\$90,545	-9.11%
Greater Wayne County	9,128	9,279	-1.63%	\$119,726	\$93,595	27.92%	1,497	1482	1.01%	\$139,769	\$108,616	28.68%
Hillsdale County Board of REALTORS®	243	206	17.96%	\$100,271	\$76,974	30.27%	40	37	8.11%	\$101,775	\$87,395	16.45%
Huron County	72	75	-4.00%	\$104,046	\$103,960	0.08%	20	10	100.00%	\$110,163	\$116,700	-5.60%
Jackson Area Association of REALTORS®	1,224	1,184	3.38%	\$103,568	\$90,507	14.43%	194	183	6.01%	\$111,227	\$102,677	8.33%
Lapeer County	593	581	2.07%	\$128,803	\$109,488	17.64%	106	115	-7.83%	\$149,413	\$113,995	31.07%
Lenawee County Association of REALTORS®	580	608	-4.61%	\$106,076	\$90,367	17.38%	85	99	-14.14%	\$105,959	\$119,903	-11.63%
Livingston County	1,656	1,488	11.29%	\$192,737	\$169,047	14.01%	300	274	9.49%	\$205,221	\$167,373	22.61%
Oakland County	10,815	10,347	4.52%	\$205,782	\$168,191	22.35%	1,927	1740	10.75%	\$228,350	\$187,054	22.08%
Macomb County	6,882	6,729	2.27%	\$118,580	\$97,061	22.17%	1,168	1082	7.95%	\$127,668	\$102,483	24.57%
Mason-Oceana-Manistee Board of REALTORS®	489	532	-8.08%	\$118,557	\$113,458	4.49%	85	93	-8.60%	\$154,640	\$102,086	51.48%
Midland Board of REALTORS®	609	637	-4.40%	\$149,565	\$136,491	9.58%	139	151	-7.95%	\$165,061	\$135,641	21.69%
Monroe County Association of REALTORS®	825	739	11.64%	\$128,408	\$120,705	6.38%	142	127	11.81%	\$148,887	\$128,992	15.42%
Montcalm County Association of REALTORS	59	68	-13.24%	\$95,919	\$102,529	-6.45%	5	16	-68.75%	\$89,300	\$142,672	-37.41%
Northeastern Michigan Board of REALTORS®	379	357	6.16%	\$79,974	\$82,675	-3.27%	66	59	11.86%	\$93,764	\$93,937	-0.18%
Paul Bunyan Board of REALTORS®	825	816	1.10%	\$90,192	\$80,182	12.49%	150	130	15.38%	\$111,033	\$96,433	15.14%
Saginaw Board of REALTORS®	1,153	1,168	-1.28%	\$82,495	\$77,320	6.69%	178	187	-4.81%	\$95,158	\$88,521	7.50%
Sanilac County	102	98	4.08%	\$68,465	\$63,976	7.02%	21	14	50.00%	\$72,161	\$76,705	-5.92%
Southwestern Michigan Association of REALTORS®	1,694	1,615	4.89%	\$179,231	\$160,727	11.51%	316	266	18.80%	\$198,688	\$152,943	29.91%
St. Clair County	852	786	8.40%	\$115,211	\$102,441	12.47%	154	119	29.41%	\$121,337	\$106,562	13.87%
St. Joseph County Association of REALTORS®	314	355	-11.55%	\$104,134	\$101,278	2.82%	49	47	4.26%	\$117,728	\$130,805	-10.00%
Traverse Area Association of REALTORS®	1,558	1,397	11.52%	\$208,010	\$191,391	8.68%	273	255	7.06%	\$222,364	\$206,136	7.87%
Tuscola County	171	156	9.62%	\$67,961	\$60,657	12.04%	26	29	-10.34%	\$59,376	\$76,306	-22.19%
Upper Peninsula Association of REALTORS® *	1,086	1,068	1.69%	\$105,638	\$99,769	5.88%	196	197	-0.51%	\$114,175	\$110,789	3.06%
Water Wonderland Board of REALTORS®	1,082	1,011	7.02%	\$104,709	\$89,812	16.59%	198	168	17.86%	\$109,027	\$92,908	17.35%
West Central Association of REALTORS®	720	676	6.51%	\$83,202	\$79,803	4.26%	122	99	23.23%	\$97,797	\$79,247	23.41%
West Michigan Lakeshore Association of REALTORS®	2,396	2,220	7.93%	\$150,319	\$135,328	11.08%	488	375	30.13%	\$166,827	\$143,497	16.26%
TOTALS	72,856	71,434	1.99%	\$119,846	\$106,875	12.14%	12,355	11,630	6.23%	\$130,196	\$117,221	11.07%

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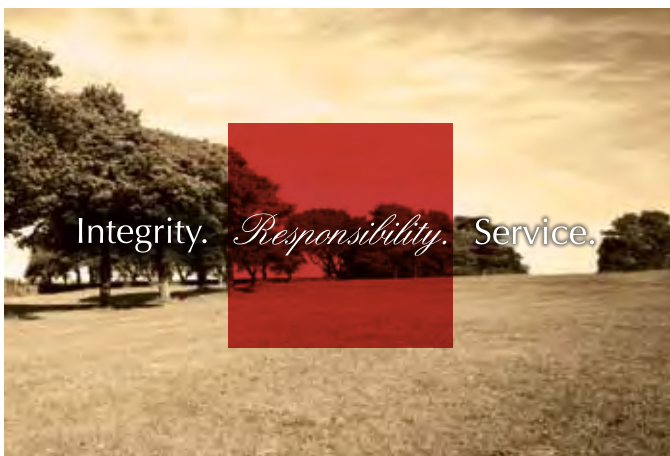
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