

# THE TITLE EXAMINER

A QUARTERLY PUBLICATION OF THE MICHIGAN LAND TITLE ASSOCIATION



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- Summer Convention Review
- MLTA's 2014-15 President
- Michigan Court of Appeals Condominium Association Case



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](http://www.MiLTA.org)



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## Why Should You TAN?

The Title Action Network (TAN) is an energized grassroots organization that promotes the value of the land title industry and what we do for the consumer.

TAN is quick and free to join. TAN provides easy-to-understand alerts on issues impacting you and your business.

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Join TAN today at  
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MICHIGAN HAS 356 TAN MEMBERS THROUGH SEPTEMBER, 2014

## THE TITLE EXAMINER STAFF

Editor & Board Representative: Bob Wuerfel ■ Lighthouse Title Group  
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with any questions, comments, or if you would like to contribute.



## Iain Bryant

Business Development Manager  
ASK Services Inc.  
Wayne County, ASK HQ in Canton MI



**MLTA Involvement:** I have attended every MLTA event since I started with ASK last August!. Currently I am on the MLTA Communications Committee and Public Relations Committee

**Personal Interests/Hobbies:** I am married and have 2 daughters (2 and 3 years old) with another daughter due in the fall. Essentially I don't have a lot of time for personal hobbies but I have become extremely adept at the application of nail polish, and I do attend the occasional tea party after hours.

**Something about Iain:** My family has been involved in title for many years in various aspects and like most young folks I never thought I would be. However, after spending 7 years in tech/software I joined with the family business just over one year ago I have developed an immense respect for the practitioners in this industry. We are in a very interesting time with an unusual convergence of forces (compliance, emerging technology, economic uncertainty and consolidation). My personal goal through MLTA is to learn as much as I can from those who have the depth of experience and explore ways for all of us to be successful by leveraging the coming change for new opportunities. MLTA provides a forum and context for this like none other and for that I am very thankful.

## Geoffrey Prichard

Vice President  
Title Express  
Oakland County, Farmington Hills



**MLTA Involvement:** New to MLTA, but was participated in the Spring Seminar. I hope to join various commitments in the near future.

**Personal Interests/Hobbies:** Going to my children's football games, one is a player, the other a cheerleader. I also enjoy watching MSU football and basketball as a proud alumnus. Attending the Rose Bowl with my family this year was a life-long dream fulfilled. I also like attending the games of the other various Detroit sports teams, the Lions, Tigers, and Red Wings.

**Something about Geoffrey:** After graduating with my MBA in Finance and Leadership, I was promoted to the position of Vice President of Title Express in 2011. At the time we were a small company with just 8 employees, but we have now doubled in size. Along with growth, more obstacles arise, but I can say I am up for any challenge. I hope our industry continues to recover, so we can continue growing in the future.

## Brian Roberts

Vice President  
Attorneys Title Agency  
Oakland County, Farmington Hills



**MLTA Involvement:** Education Committee & Professional Designation Committee

**Personal Interests/Hobbies:** Spending time with family, friends, and playing golf and basketball.

**Something about Brian:** I was born and raised in Kansas City and graduated from the University of Kansas. Rock Chalk Jayhawk!

# Welcome

Marquette County Title, *Marquette*



## Transnation Title Supports Habitat for Humanity

Transnation Title Agency of Michigan - Northern Division just completed their fourth annual Habitat for Humanity employee auction. According to Marcy Welburn they raised almost \$1,400 dollars. The money will be donated to various Habitat affiliates throughout the state.

Throughout the summer Transnation held a weekly auction allowing their employee to bid on a unique item to show their support for Habitat. The event lasted most of the summer 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.

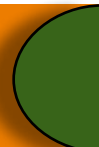
Transnation is happy to support Habitat and thanks all the donors as well as everyone that participated in this charitable event.





# ABSTRACTIONS

by Allan Dick, Best Homes Title Agency, LLC



Historically speaking, Zillow reports that in 94 of the 100 largest metro areas housing has recently become more affordable, while in 88 of those 100 largest markets renting is more expensive than ever – perhaps inviting more renters to consider buying... Zillow and Trulia are widely recognized real estate data bases. Now comes another, Movoto, a real estate brokerage firm, which maintains its own data base website, as well as a number of survey lists and blogs.

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Movoto just named East Lansing the second happiest small place in America (second only to State College, PA). The rating was based on a combination of the 2010 U.S. census, crime statistics, employment, education levels, income, homeownership and walkability ratings, along with strong ratings for the restaurant and entertainment scene. Obviously MSU was a major contributing factor. Royal Oak also finished #8 on that list, and was one of the few highly rated towns that was not also a college town.

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Numbers can be so confusing and manipulated to support almost any point of view or concept. With the ads stepping up for the November election, that is only going to intensify. Meanwhile, we get a steady barrage of real estate related figures from various news reporting sources. For example, nationally speaking, new home sales were at a 4 month low in July, according to the U.S. Census Bureau. But, that was still 12.3% ahead of the figures for July, 2013. So, what do those numbers really mean? The Federal Housing Finance Agency only uses sales figures that involve conforming mortgages through Freddie Mac and Fannie Mae for its reporting. Those figures showed home prices rising 0.8% in July (from June), but up 5.2% from, July, 2013.

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While prices may have continued to inch up, there certainly hasn't been any dynamic increase in activity, as we are about to enter the fall season. According to Michelle Korsmo, ALTA CEO, year-over-year premiums in the second quarter of 2014 fell 16.6% industry-wide, due in great part to a lackluster spring and a decline in refinances. (Throw in a lackluster summer, as well.) At least July's construction figures were the highest in 2 years (again, nationally). And finally, according to CoreLogic, despite a decent gain in July, after 3 sluggish months nationwide, home price growth year-over-year was up 7.4% in July, the was the smallest growth in 21 months.

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With all the severe winter storms with wind damage, power outages and spot flooding, it's easy to forget that we don't have to deal with hurricanes, massive wildfires, mud slides and damaging earthquakes. Any San Francisco area earthquake is devastating and costly. The most recent one in late August is estimating damage at over \$1 Billion! But, that's only half the story. The quake was centered in Napa Valley. Reportedly thousands of bottles and casks were destroyed!

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An interesting recent HousingWire article noted that: America's housing is not ready for the ever-expanding over-50 population. It reported on a recent report by the Harvard Joint Center for Housing Studies and the AARP Foundation that the number of adults aged 50 and over is expected to grow to 132 million by 2030 (that's only 16 years away!), an increase of 70% from 2000! Housing that meets the needs of those getting older will need to be affordable, physically accessible, well-located and coordinated with supports and services – is in too short supply.

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I would like to take this opportunity to express my gratitude and surprise in receiving the Mary Feindt Award at this past MLTA Summer Convention. It was most humbling and enormously appreciated! Many thanks to Doug McFarlane for doing the undercover research that led to his presentation. I would, however like to correct a couple of items in that presentation. First, while I was certainly an athlete wannabe, I should not be mentioned in the same breath as Charlie Sanders, although I did pitch to him in an army-camp softball game in Texas. But, noting my vagabond title career, Doug (with Bill Robinson's encouragement) speculated that I must be 197 years old to have made so many stops. I protest – not being nearly half that age.

.....

Indeed I am honored to have contributed to our magnificent Association through the years, and hope to do more. I encourage anyone reading this to please get involved. We need your input and service in the MLTA to maintain its significant place in the community and Lansing. One parting thought. We have heard much talk about global warming. Okay, I guess it's real because the polar ice caps and glaciers are melting. I just hope we don't run out of our supply of ice for the flourishing ice bucket challenges.

Say good night Gracie ...



# VIEWS FROM THE SHORE

By Sam Hill

Okay, so I was the one complaining about a lack of water not so long ago, selfishly thinking that a healthy dose of H<sub>2</sub>O would bring back the fishing, the boating and the summer home buyers. After all, after such a brutal winter, with a supposedly improving economy, you'd have thought that we would have a vigorous spring and summer. Summer, you remember that – from when you were a kid? You went to the beach, and it was warm enough to want to go in the water.

And speaking of water, why is it always coming down in torrents? Why is every summer rain a storm with wind damage and flooding? What happened to gentle summer showers, when it was mild enough to go out and walk in it or play in it? As I said, I was the one begging for more water. So, lesson learned – be careful what you wish for. And as the old Imperial Margarine commercial used to tell us (in so many words), don't mess with Mother Nature. My bad.

While checking the Weather Channel online today, I read the headline: Terrible News for Beer Drinkers! Well, of course, I had to check that out. Apparently, beer prices may be impacted by heavy rain damage to the malt barley crops (an essential for beer making) in Montana,

North Dakota and Idaho this summer, the harvest of which is typically relied upon by Anheuser-Busch and Miller-Coors, among others. No word on how that may affect our Michigan craft brewers.

But, that started me thinking - milk prices have been rising, partly due to increased exports reducing the inventory and driving process up (good news for the beleaguered dairy farmers). Florida OJ prices are also up, due to the smallest crop in almost 50 years (and hurricane season still has 2 months left). Coffee prices, too have continued to rise to all-time highs, due (at first) to a record drought in Brazil, and now weather threatening Central America coffee crops.



Add to that the recent earthquake in the Napa Valley, expected to increase California wine prices in the future (oh no!), and we are running out of things to drink – except WATER (there I am back at the topic of water). It's still a good thing we have such a bounteous supply of fresh drinking water here in Michigan! And, that's the way I see it and this is the

view from the shore, so you can see from the country what it looks like from here to there from time to time.

Regards,

*Samantha Hill*

## Professional Designation – Congratulations to Maura Snabes



As we inch closer to industry reforming changes, including increased regulatory oversight, process realignments, and form modifications, it will be increasingly important that we convey our competency, credibility and composure, at every opportunity. Lenders, REALTOR's and consumers, alike, will look to us for reassurance and guidance.

What better way to convey our personal integrity and competency than with a land title professional designation! Join the MLTA's growing list of distinguished Certified Land Title Professionals: Bob Wuerfel, Cathy LaMont, Deb Bartlett, Deb Wiley, Mary Lou Hartwell, Maura Snabes and Sarah Sutton.

For information regarding how you can enhance your personal brand, by earning a land title professional designation, visit [www.milta.org](http://www.milta.org) and select Professional Designation or email [ProfDevChair@milta.org](mailto:ProfDevChair@milta.org).

**Maura A. Snabes, Esq., CES®, CLTP:** Maura Snabes earned her CLTP designation in July, 2014. Ms. Snabes is a licensed Michigan attorney and began her career as underwriting/corporate counsel for Northern Michigan Title Company in 1994 and since 2002 has been VP/Underwriting Counsel for Corporate Settlement Solutions' Michigan and National operations. In 1995, she established Northern Michigan 1031 Exchange Company (now known as Corporate Exchange Services) which is a qualified intermediary for forward, reverse and build-to-suit tax-deferred exchanges. She is a Certified Exchange Specialist® as certified by the Federation of Exchange Accommodators and a licensed Michigan real estate broker. She regularly gives seminars on 1031 exchanges and other real estate matters to real estate and tax professionals throughout the state. Ms. Snabes is co-chair of the Professional Designation Committee, is highly involved with her community and is a member of the State Bar of Michigan, Charlevoix-Emmet Bar Association, Phi Alpha Delta Law Fraternity, Zonta, the Antrim-Charlevoix-Kalkaska Association of Realtors and is a Girl Scout leader. Ms. Snabes lives with her husband and three children in Charlevoix, Michigan and enjoys singing and participating in and watching competitive sports.



# Legislative Update

by Cami Pendell,  
Michigan Legislative  
Consultants

## Primary Election Results

On August 5th, Michigan voters went to the polls to cast votes in the Primary Election for Governor, U.S. Senate, Congress, State Senate, State House, on a statewide ballot proposal and in a number of judicial and county government races. According to the Secretary of State, less than 18 percent of registered voters actually cast ballots. The winners of each caucus primary election will now face each other in the General Election on Tuesday, November 4th.

While the Primary Election essentially predetermined the results for many of the General Election races because a district is either heavily Democratic or heavily Republican, there are a few notable generalizations that we can glean from the results. First, every vote absolutely matters! Although many people don't believe that to be the case, it is and it's proven over and over again with each election. There were many primary races that were too close to call before the final results were actually tallied. Even the media got several predictions wrong trying to provide a scoop on the winners at varying points during the evening of the election. There were some races that were so close that they couldn't be officially declared for a candidate until the next morning because while those who voted at the booths selected one candidate, after the absentee votes were added in the results went to the other candidate. Another observation is that the Tea Party is very likely to have more members in the Legislature beginning next year. There were several Tea Party candidates that challenged incumbent House and Senate Republicans, but they were successful in unseating only one. However, they picked up a few open seats so will incrementally increase their ranks. Finally, beginning next year, the Legislature is likely to have more female members. Right now, there are 24 women serving in the Michigan House of Representatives. Depending on the outcome of the General Election, it's expected that between 2 and 8 more women will be added to the People's Chamber. In the Senate, there are currently only 4 female members, two in each party. While there are 12 total female candidates running for the Upper Chamber in November, about 6 of those have a strong chance of winning their district. In order for females to make gains in the Senate, they will have to succeed in a number of very competitive races.

## State Party Conventions Select Their Slate of Candidates

Following the August Primary, the next step in the political process is for the two major parties to select their full slate of candidates for the November General election. Both parties held their state convention on August 23rd and made their choices for the following:

- Lieutenant Governor
- Secretary of State
- Attorney General
- three Justices to the Michigan Supreme Court
- two members of the State Board of Education
- two members each for the Wayne State University Board of Governors, the Michigan State University Board of Trustees, and the University of Michigan Board of Regents

After much internal campaigning, the delegates made their decisions and here is who will be vying for those offices in November:

### Democratic Candidates/Nominees

Lieutenant Governor: Lisa Brown  
 Secretary of State: Godfrey Dillard  
 Attorney General: Mark Totten  
 Justices for the Supreme Court:  
   Partial Term: Deborah Thomas  
   Full Term: William Murphy  
                   Richard Bernstien  
 State Board of Education:  
   Casandra Ulbrich  
   Pamela Smith  
 WSU Board of Governors:  
   Marilyn Kelly  
   Dana Thompson  
 MSU Board of Trustees:  
   Faylene Owens  
   George Perles  
 U-M Board of Regents:  
   Katherine White, Democrat  
   Mike Behm, Democrat

Of course, there are more than two political parties in the state. You will also see candidates listed from the Libertarian, US Tax Payers, Green and Natural Law Parties. You can get a full list of candidates from the Secretary of State's website at [http://miboecfr.nictusa.com/election/candlist/14GEN/14GEN\\_CL.HTM](http://miboecfr.nictusa.com/election/candlist/14GEN/14GEN_CL.HTM)

### Session Set to Resume in September

The Legislature met for Session just a few times for limited purposes during the summer months, but is scheduled to return to Lansing in early September. Both Chambers are scheduled to meet September 9th through October 2nd. They will then recess for a month and return after the November General Election. After that, everyone will gear up for a busy lame duck which is scheduled to last from December 2nd through December 18th.

### Legislative Spotlight

Last quarter, we learned more about Sen. Darwin Booher who chairs the Senate Banking and Financial Institutions Committee. This quarter, we will focus the spotlight on his House counterpart, Rep. Mike Callton who chairs the Financial Services Committee.

### Republican Candidates/Nominees

Lieutenant Governor: Brian Calley  
 Secretary of State: Ruth Johnson  
 Attorney General: Bill Schuette  
 Justices for the Supreme Court:  
   Partial Term: David Viviano  
   Full Term: Brian Zahra  
                   James Redford  
 State Board of Education:  
   Maria Carl  
   Jon Williams  
 WSU Board of Governors:  
   Michael Busuito  
   Satish Jasti  
 MSU Board of Trustees:  
   Melanie Foster  
   Jeff Sakwa  
 U-M Board of Regents:  
   Rob Steele  
   Ron Weiser



State Rep. Mike Callton was first elected to the Michigan House in 2010 and represents the residents of Barry County and part of Ionia County including the townships of Boston, Campbell, Danby, Keene, Lyons, North Plains, Odessa, Orange, Portland, Ronald, Sebawa, part of Berlin township and the city of Portland.

In addition to chairing the House Financial Services Committee, Rep. Callton is the vice chair of the Health Policy Committee and has a seat on the Elections and Ethics Committee, the Criminal Justice Committee and the Financial Liability Reform Committee.

Callton is the owner of Nashville Chiropractic Center and served six years as a Barry County Commissioner. He also served as a member of the Nashville Village Council and the Maple Valley Board of Education. Additionally, he served in the U.S. Army from 1982 to 1985.

Callton earned a biology degree from Michigan State University in 1981, and his Doctorate of Chiropractic Medicine from the National University of Health Sciences in 1989.



# LISA CICINELLI

## 2014-15 MLTA President

By Sarah Maddox Sutton



The pomp and ceremony completed at the July 2014 MLTA Summer Convention, heralded the swearing in of our new Michigan Land Title Association 2014-2015 President, Lisa Cicinelli. There is no question that Lisa's leadership and all those past-president's that have gone before, provide us with a plethora of knowledge and experience that the MLTA membership derives a tremendous benefit from. Today, with all the regulatory "winds of change" blowing through the title industry and through our affiliated customer industries, I think we should be grateful that people like Lisa step up to help us through these challenging times. It is comforting to know that Lisa Cicinelli will be diligently working on behalf of our membership to provide the best possible leadership for those of us in title insurance and settlement services.

As is our annual ritual, I posed questions to Lisa inquiring about her past, her goals as our MLTA President for 2014-15 and her hopes for the industry. Through this inquiry, I learned that Lisa attended Northwood University (located in Midland, Michigan where I previously owned and operated a Title Agency!). She began her career working for an oil and gas firm in Houston Texas. So many people started their title careers doing oil and gas searches. Later, Lisa returned to Michigan to start her own business, involving bookkeeping, accounting, and auditing. Ms. Cicinelli joined Old Republic in 1999 as an auditor and in 2006 was appointed Vice President and Michigan State Manager.

Q: Everyone has a "story" about how their career in the title business began. Tell me how you started in the title business?

A: My career in the title business began in the mid 90's (I was 12!) when I was hired as an independent contractor to conduct agency audits for

Old Republic Title. That led to a full time position and to where I am today.

Q: Tell me what your favorite roles have been in the title business?

A: I enjoy working with the agents. They are such a diverse, intelligent, and wonderful-to-work-with group of people.

Q: You've been active in MLTA for years and years. Describe the different roles you've served in.

A: Many, many years? I've served on a number of committees, Membership, Sponsorship, and Convention, and anywhere help was needed. Of course, I've been on the board as a director or officer for the past six LONG years!!

Q: Can you tell me about your "action list" – your goals and objectives that you feel are primary for you in your presidency for the MLTA this next year?

A: My primary goals are to increase MLTA membership and membership participation. All committees are robust but always could gain from the talent and knowledge of different individuals. The Association will continue to offer educational resources. Also, the Board is looking into additional ways to provide educational opportunities for members beyond our traditional seminars. As always, legislative initiatives are a priority.

Q: Any last thoughts you'd like to share with the members of the Michigan Land Title Association?

A: Last thoughts?... I don't plan on having last thoughts for many years. However, I don't mind having the last word!

Q: What do you think the greatest concerns are today in the industry for Agents & Underwriters?

A: Government's increasing oversight of our industry, and the changes brought on by the CFPB.

Q: How about telling us what's important in your personal life – a peek at the fun side of Lisa Cicinelli?

A: I enjoy living in Petoskey and love being near the water.

I can't help but think that with Lisa's drive for success, her knowledge and experience (not to mention her sense of humor), that once again, the MLTA membership is lucky to be served by such leadership. Let's do all we can to support Lisa Cicinelli during her tenure as MLTA President and reap the benefits of cooperation, reaching for the stars of this business.



Brian Kasiborski, MI Underwriting Counsel and his friend, Harvey.

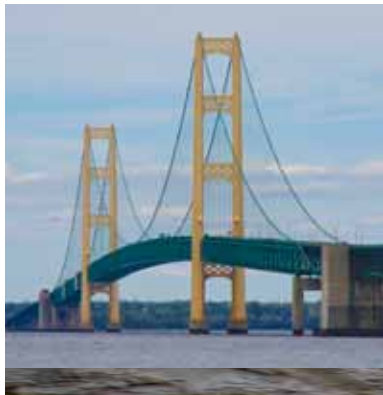
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# 2014 MLTA SUMMER CONVENTION



*by Darlene Wilsey, Fidelity National Title Group*

I am always amazed by the fellowship and collaboration displayed amongst MLTA members, and this year's summer convention was no exception. Industry peers and market competitors gathered on Mackinac Island for a day and a half of education, networking and family fun! Mackinac Island proved to be a perfect setting for our convention, affording us the opportunity to combine a little business with a lot of pleasure! Colleagues gathered for industry, legislative and regulatory updates, while families toured the island by bike, horseback and carriage. While there were many highlights, during the short day and-a-half, a few stood out:



MLTA PAC SPONSORS Glow Golf – Teams comprised of business colleagues and families illuminated the 18-hole course! Laughter and friendly bantering were bountiful and an important cause benefited. Thank

you for your support of our MLTA PAC efforts!

Steve Frank was this year's AWARD RECIPIENT of the Robert Jay award. Bob Wuerfel wrapped up his year as the 2013-14 MLTA President before handing the gavel off to Lisa Cicinelli.



Lisa Cicinelli was INSTALLED as the 2014-2015 MLTA President – Lisa's priorities include legislative initiatives, growing MLTA membership, and expanding educational formats, beyond the Fall and Spring Education

Seminars. These priorities emphasize the impact a large, informed and active membership base can have on influencing legislative initiatives important to the land title industry. Congratulations, Lisa!

Tom Lico and Laurie Nehring JOIN MLTA Board of Directors – MLTA membership will greatly

benefit from Tom Lico-President, Capital Title Insurance Agency, Inc. and Laurie Nehring's -Owner, Superior Title & Settlement Agency, LLC Board of Directors involvement. Their agent perspective, industry expertise and leadership experience will enhance an already outstanding Board of Directors. Welcome, Tom & Laurie!



Allan Dick was AWARDED the 2014 Mary C. Feindt Award – Allan received the Mary C. Feindt award, acknowledging his exemplary leadership and service to the MLTA.

Allan is an invaluable asset to the Michigan Land Title Association and its membership. His wind-ranging and long-tenured involvement in the MLTA has been of tremendous importance to our organization's growth as a resource to our membership. Thank you, Allan!



MLTA Members stay INFORMED of Industry and Regulatory Initiatives - We were fortunate to have ALTA President, Rob Chapman, with us, as well as, Holly Spencer Bunting, from K & L Gates LLP and Robert A. Dye, PhD Senior Vice President and Chief Economist Comerica Bank. The relevant and timely information shared by each speaker will assist convention attendees with safeguarding their organization's future, via the implementation of industry and regulatory compliance measures. In addition, attendees were privy to expert economic perspective and analysis.



Thank you to Marcy, Brian and Convention, Sponsorship and Education committee members for your tireless efforts in the planning and execution of another amazing convention experience!









# 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:

<b>LIFE</b>	<b>\$1000+</b>
<b>PRESIDENT</b>	<b>\$500 - \$999</b>
<b>GOLD</b>	<b>\$350 - \$499</b>
<b>SILVER</b>	<b>\$250 - \$349</b>
<b>BRONZE</b>	<b>\$150 - \$249</b>
<b>MEMBER CARES</b>	<b>\$100 - \$149</b>

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 2013!

*Awards were presented to these members at the 2014 Summer Convention. If you were not present at the convention, your award will be forwarded to you by the MLTA office.*

## LIFE

Jerome Jelinek  
Tim McDonnell  
Paul Alexander

## SILVER

Robert Meredith  
Cathy LaMont  
Eileen LaPlante  
Dawn Patterson  
Amy Wright  
Jeff Basil  
David Martyn  
Heather Moldovan  
Rich Lauber  
Philip Savich  
Meredith Weingarden  
Marcy Welburn

## PRESIDENT

Bill Robinson  
Sarah Sutton  
Debbie Wiley  
Lisa Cicinelli  
Cindy Immonen  
Allan Dick  
Bob Wuerfel

## BRONZE

Doug McFarlane  
Dwayne Ruzsala  
Tobias Lipski  
James Casson  
Kevin Lounds  
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## IN THE NEWS

### Transnation Title Agency - Northern Division Receives Milestone Award

The Historical Society of Michigan recently honored Transnation Title Agency - Northern Division with the Milestone Award. Transnation Title Agency traces its heritage back to 1856. The plaque commemorates their 150 years of continuous service and recognizes Transnation's endurance and key place in our state's history as a contributor to the economic growth as well as a service provider to the people of the State of Michigan.



## LEGAL UPDATE



by Gregg Nathanson,  
Couzens, Lansky Fealk,  
Ellis, Roeder & Lazar,  
P.C.



# Michigan Court Determines Condominium Association Lien Has Priority Over Prior Recorded Mortgage

The Michigan Court of Appeals recently held that a recorded condominium association assessment lien had priority over a prior recorded mortgage, because that mortgage was not the “first mortgage of record.”

The facts occurred in the following order:

- Condominium owner grants Green Tree Mortgage
- Condominium owner grants PNC Bank Mortgage
- PNC Mortgage was recorded first
- Green Tree Mortgage was recorded second
- Condominium association records a lien for failure to pay condominium assessments
- Condominium association files law suit to foreclose its lien
- PNC Bank and Green Tree enter into a subordination agreement providing Green Tree Mortgage priority over the PNC Mortgage

The issue before the Court: Does the condominium association lien have priority over the prior recorded Green Tree mortgage?

The trial court ruled in favor of Green Tree. It applied Michigan’s race-notice scheme in interpreting the Michigan Condominium Act provision addressing the relative “super priority” of condominium association liens. Section 559.208(1) of the Condominium Act provides, in pertinent part, that a condominium association lien takes priority over “all other liens except tax liens on the condominium unit in favor of any state or federal taxing authority and sums unpaid on a first mortgage of record”. The crucial issue in the case is the statutory construction of the phrase “first mortgage of record”.

The trial court concluded that while the PNC mortgage was recorded first, PNC had knowledge of Green Tree’s prior mortgage. Therefore, the PNC mortgage could not take priority. The trial court concluded the Green Tree mortgage was the first mortgage of record with priority over the condominium association lien.

This seems to make sense. The Green Tree mortgage was intended to be a first mortgage, even though it was recorded after the PNC mortgage. PNC knew about the Green Tree mortgage when making its loan. The Green Tree mortgage was even granted a first priority position over the PNC mortgage through the subordination agreement. And the Green Tree mortgage was recorded before the condominium lien. Notwithstanding these facts, the Court of Appeals reversed the trial court, and held the condominium lien had priority over the Green Tree mortgage. Why?

The Court of Appeals began its analysis with the same Michigan Condominium Act Section addressing the relative super priority of condominium assessment liens, and the interpretation of “first mortgage of record”. For guidance, the Court of Appeals looked to a 2012 Michigan Court of Appeals case in which the owner purchased a condominium unit and executed a mortgage in favor of JP Morgan Chase, which was undisputedly the first mortgage of record. Thereafter, the condominium association recorded a lien. One year later, Chase assigned its mortgage to Fannie Mae. The primary issue before that Court was, did assignment of Chase’s first mortgage to Fannie Mae alter its character so it was no longer considered a first mortgage? The Michigan Court of Appeals reversed the trial court’s ruling that the assigned mortgage lost its character as a first mortgage, which resulted in the condominium lien having priority over it, reasoning that Fannie Mae, as an assignee, stands in the shoes of its assignor, and was therefore entitled to first priority status.

Here, the Court of Appeals adopted reasoning from the 2012 Court of Appeals decision, “[w]hile acknowledging that Michigan’s race-notice scheme generally governs priority disputes, with respect to a condominium association’s lien, only a race scheme applies when determining which mortgage is a first mortgage of record.”

Applying this principle, the Court notes that the PNC mortgage was recorded first, before the Green Tree mortgage. Therefore, the Green Tree mortgage was not a “first mortgage of record.” This was despite the fact the Green Tree mortgage was intended to be first, and PNC agreed to subordinate its mortgage to the Green Tree mortgage. Curiously, that subordination agreement was never recorded, which the Court noted in a footnote. It is unclear whether a recorded subordination agreement would have had the same effect as the recorded assignment in the 2012 case (i.e. would a recorded subordination agreement entitle Green Tree to first priority).

The Court of Appeals also challenged the trial court’s findings that PNC had notice of the Green Tree mortgage at the time PNC was granted its mortgage. However, even if the Court concluded PNC did have notice, that fact would likely not have been determinative in the Court’s holding. With respect to a condominium association’s lien, only a race scheme applies, in determining which mortgage is a first mortgage of record.

Therefore, under Michigan’s Condominium Act, a condominium lien takes priority over all other liens except tax liens, and a “first mortgage of record.”

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# 200 MLTA Members Who Care Yes, We Still Care in 2014!

YES! We still care, and we still need your help! We have 37 people who have added their names to the 2014 MLTA PAC Members Who Care list since the last edition of the Title Examiner. That means we are looking for at least 163 more members to join them. We have a very important election cycle coming up so your support is needed now more than ever.

## A big thank you from the MLTA PAC goes out to the following:

Carlos Alvarado-Jorquera, Carlos Alvarado Law, PC  
Kathleen Andersen, Lighthouse Title Group  
Debbie Bartlett, Corporate Settlement Solutions  
Jeffrey Basil, Safe Title, Inc.  
John Bommarito, Attorneys Title Agency  
Jacquie Brink, WFG National Title Insurance Company  
Kim Case, Transnation Title Agency of Michigan  
Lisa Cicinelli, Old Republic National Title Insurance Company  
Mike Cook, TitleWave  
Connie Curio, Lighthouse Title Group  
Allan Dick, Best Homes Title Agency  
Mary Ann Eckert, Investors Title Company  
James Gudenau, Comerica Bank  
Charlotte Haack, Potestivo & Associates, PC  
Michael Holden, North American Title Insurance Company  
Cindy Immonen, Fidelity National Title Insurance Company  
Jerome Jelinek, Corporate Settlement Solutions  
Eileen LaPlante, CFC Title Services  
Timothy McDonnell, Old Republic National Title Insurance Company  
Douglas McFarlane, Lighthouse Title Group  
Lori Nehring, Superior Title & Settlement  
Dave Nichols, Fidelity National Title Insurance Company  
Terri Renker, Data Trace  
William Robinson, Attorneys Title Agency

Donald Rump, Capital Title  
Phil Savich, Old Republic National Title Insurance Company  
Peter Schneiderman, Schneiderman & Sherman, PC  
Bryan Steckler, Fidelity National Title Insurance Company  
Sarah Sutton, Fidelity National Title Insurance Company  
Tony Viviani, Attorneys Title Agency  
Meredith Weingarden, Fidelity National Title Insurance Company  
Marcy Welburn, Transnation Title Agency of Michigan  
Debbie Wiley, First American Title Insurance Company  
Darlene Wilsey, Fidelity National Title Insurance Company  
Peter Worden, Garan Lucow Miller PC  
Amy Wright, Stewart Title Guaranty Company  
Robert Wuerfel, Lighthouse Title Group

This campaign is very important to our industry. Over the past several years, the integrity of our industry and the value of the work that we do every day have been called into question. The industry faces many challenges on a number of different fronts. We are currently under tremendous scrutiny from a number of governmental and regulatory agencies; including the Consumer Protection Financial Bureau (CFPB) and the National Association of Insurance Commissioners (NAIC). Your contribution to the MLTA-PAC will allow us to support candidates who know and understand the value of our industry and who will help us to maintain our important role of protecting the American Dream of Homeownership!

## HOW DO I GET MY NAME ON THE LIST OF MEMBERS WHO CARE?

We would love add your name to the list of MLTA Members Who Care! To do that you simply need to direct a contribution of \$100 or more to the MLTA-PAC. You can use the PayPal link located on the Political Action Committee tab at [www.mlta.org](http://www.mlta.org) or you can download the donation form and mail your contributions to the MLTA offices in Lansing. Please note that all contributions to the MLTA-PAC must be in the form of a personal check. Thank you in advance for caring about our industry!

# MLTA-PAC Silent Auction A Big Success!

The MLTA-PAC Silent Auction was a big hit with those in attendance at the Summer Convention at Mission Point Resort on Mackinac Island. There were items with a total donor value of \$3,022 that were included in the auction. In total, the auction raised \$2,905 for the PAC! There were a lot of great items and we would like to thank the people who donated those items:

Eileen LaPlante, CFC Title Services  
Jacquie Brink, WFG National Title Insurance Company  
Dave McCurdy, Lakeside Title, LLC  
Peter Schneiderman, Schneiderman & Sherman, P.C.  
Gregg Nathanson, Couzens, Lansky, Fealk, Ellis, Roeder & Lazar, P.C.  
Phil Neuman, Couzens, Lansky, Fealk, Ellis, Roeder & Lazar, P.C.  
Bill Robinson, Attorneys Title Agency  
Charles Cain, WFG National Title Insurance Company  
Bryan Steckler, Fidelity National Title Insurance Company  
Meredith Weingarden, Fidelity National Title Insurance Company  
Lisa Cicinelli, Old Republic National Title Insurance Company  
Carlos Alvarado-Jorquera, Carlos Alvarado Law, PC  
Allan Dick, Best Homes Title Agency  
Terri Renker, Data Trace  
Tim McDonnell, Old Republic National Title Insurance Company  
Amy Wright, Stewart Title Guaranty Company  
Debbie Bartlett, Corporate Settlement Solutions  
Diana Parker, First American Title Insurance Company  
Jill Scholtz, First American Title Insurance Company  
Sharron Ardanowski, First American Title Insurance Company  
Debbie Wiley, First American Title Insurance Company

*by Tim McDonnell, Old Republic  
National Title Insurance Company*

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

Allan Dick, Best Homes Title Agency  
Brent Warner, Diversified Title  
Cindy Immonen, Fidelity National Title Insurance Company  
Dave Nichols, Fidelity National Title Insurance Company  
Debbie Wiley, First American Title Insurance Company  
Eileen LaPlante, CFC Title Services  
Jacquie Brink, WFG National Title Insurance Co.  
Kim Case, Transnation Title Agency of Michigan  
Lori Nehring, Superior Title & Settlement  
Mary Ann Eckert, Investors Title Insurance Company  
Michael Holden, North American Title Insurance Company  
Mike Cook, TitleWave  
Peter Worden, Garan Lucow Miller PC  
Terri Renker, Data Trace  
Tony Viviani, Attorneys Title Agency



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.

# MLTA-PAC Glow Golf Fundraiser Receives Glowing Reviews

*by Tim McDonnell, Old Republic National Title Insurance Company*

As you have no doubt heard from the people who attended, the 2014 MLTA Summer Convention was a great success and the MLTA-PAC Glow Golf Fundraiser only added to the fun. On Sunday night, after the Icebreaker Reception and Dinner, MLTA Members and their families took to the Greens of Mackinac at Mission Point Resort for an evening of fun. In all, 116 golfers participated in this fun-filled, family-friendly fundraiser.

The sun was setting as tee times and foursomes were being assigned for a double shotgun start. There was no shortage of glow in the dark items including glowing golf balls, necklaces and glow sticks. Laughter could be heard throughout the course and almost all of the golfers finished their rounds. There were a lot of good scores shot by adults and children alike and the golfers were treated to a beautiful full moon that rose out of Lake Huron midway through the round.

Competition was fierce for the fabulous prizes that were to be awarded the following evening as evidenced by some of the scores. Only one stroke

separated the winning team from second place so we will give an honorable mention to Team Welburn (Marcy, Tom, Andy and Anna) for carding a 182! The winning score was posted by the team of Laura Jackson, Gary Jackson, Brian Roberts and Bob Soave. They scored 47, 43, 49, 42 for a total of 181. The prizes were glow in the dark mouth pieces so they could all speak glowingly about their round and toy golf club sets! The other awards that evening were taken by the younger generation in attendance. The Low Score Award was presented to Cody Rump who posted a 42 for the evening. And the Most Honest Golfer Award was presented to Herby Basil who carded an 82 for the full 18.

The event generated close to \$2,000 for the MLTA-PAC after expenses; but more importantly, it provided a setting for the MLTA Members, their families and friends to have a great time on Mackinac Island. The MLTA-PAC Committee would like to thank everyone who participated.





# COMMITTEE UPDATE



## Sponsorship Committee

*by Steve Frank, MLTA Sponsorship Committee Chair*

The Sponsorship Committee would like to extend a big “Thank You” to everyone that contributed to this year’s Summer Convention, your sponsorships helped make this our most successful fund raising to date. We would also like to thank all our industry exhibitors; ASK Services, Corporation Service Company, DataTrace, eRecording Partners, RamQuest, reQuire, Simplifile, SMS, SoftPro, TitleWave and TSS Software that made the journey to the island to show us what they have to offer, your participation was greatly appreciated !

Our committee is hard at work planning for next year’s summer convention; the contributions we receive from the sponsorships help offset the cost of the convention allowing the MLTA to present to its members a memorable convention experience at an affordable price.

I would also like to personally thank all my committee members for their hard work, you helped make this a very successful year!

## Membership Committee

*by Darlene Wilsey, Fidelity National Title Group*

### THE POWER OF YOU!

The next time you attend an MLTA event, look to your right, then to your left. It is likely you are seated next to a person, who, like you, has given countless hours and significant financial support to our organization. In fact, at times, it might be difficult to fathom just how much more you can give!

It is with this understanding that we ask you to consider our simple request. A request that will require little time or money, on your part, but can have a significant impact on our organization. We would like to ask you to leverage your relationship with ONE non-member agent or attorney affiliate, by inviting them to join the Michigan Land Title Association! After receiving your qualified lead, we’ll call the non-member agent or attorney affiliate and complete the application process!

YOU have the ability to significantly impact our organization’s future with a simple act! Please consider our request and email Darlene Wilsey, at [Darlene.wilsey@fnf.com](mailto:Darlene.wilsey@fnf.com), or Jil Scholtz, at [jscholtz@firstam.com](mailto:jscholtz@firstam.com), with the name of your non-agent or non-affiliate member prospect and the timeframe in which you agree to contact them. Thank you for your continued support!



# TAKE ANOTHER LOOK

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So while we will never forget the challenges we’ve faced, we continue to look forward to the future and standing behind our commitments.



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## **FIRPTA** withholding nightmare #9

A closer had a sale transaction involving a foreign seller subject to FIRPTA Withholding. The closer went to the Internal Revenue Service (IRS) website and found Form 8288; she completed the form and had the buyer sign it at closing. She sent in the withholding along with the form within the 20 days allowed by the IRS.

The closer failed to have the buyer also complete Form 8288-A in triplicate, not realizing this was a totally separate form. She also failed to have the buyer and seller sign any instructions authorizing the deduction and payment of the withholding. The only item she had signed was the 8288.

The buyer did not really understand what the form was for, so he was shocked when he received a penalty notice for \$40,405.94 from the IRS. Incomplete or incorrect packages are subject to the same penalties and interest as if the payment was not made at all.

The IRS is not sympathetic either. In this case, they did reduce the penalty down to \$1,405.94 since the penalty notice included the withholding in the amount of \$39,000 which was timely paid. The closer had to file an escrow loss to cover the penalty and work with management, the buyer and the seller to file corrected forms with the IRS.



### **MORAL OF THE STORY**

The Escrow Instructions for FIRPTA Withholding are available in the escrow production system and provide step-by-step instructions for the buyer, the seller and the closer. Had the instructions been used in this transaction, the principals and the closer would have noticed a form was missing from the package. It also would have provided an explanation as to the responsibilities of everyone involved in remitting the withholding amount to the IRS.



# COUNTY CORNER

## A Historical Overview of Our Michigan Counties

Charlevoix county occupies a region that was originally called Keskauko, (KESS-KOW-KO) until 1843 when it was renamed Charlevoix. After Pierre François (FRAN-CWA) Xavier de Charlevoix, a French Jesuit missionary, who traveled through the Great Lakes region in 1721. Charlevoix did not become organized into a county until 1869. Charlevoix County also has the distinction of having America's first and only kingdom. It happened in 1848 when James Strang of the Mormon Church started receiving directives from God to bring his flock to Beaver Island. Strang formed a very successful religious community on the Island. So successful that not only did James Strang get elected king of the "Kingdom of St. James" in 1850, he also was elected to the state legislature. Strang had many detractors and



when attempts to oust him legally failed, two disgruntled followers assassinated him in 1856. His people were then driven off the Island by an angry mob from Mackinac Island. It turns out the mob was instigated by speculators that wanted the land. The Mormons cleared and cultivated the ground, built roads and houses, and changed an Island from wilderness to a functioning economy, during their 8-year reign. But fate conspired to keep them from reaping the benefits of their toil. Today the county offers many opportunities for hunting and fishing and includes the very sizeable Lake Charlevoix.

Charlevoix County Websites and Locations of Interest:

<http://www.beaverisland.net/> - Information on Beaver Island

# WE SPEND A LOT OF TIME THINKING ABOUT HOW WE WORK WITH OTHERS



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# Strategic People Reminders for the Busy Executive

by Scott Patchin, The trU Group

## From People-Centered Performance: Bringing Out Our Best Through Honest Conversation

### Chapter 2 – Oughts But Not

When I sat down to begin writing this book, I decided that I wouldn't just give a list of tried, true, and tired advice. You know what I mean: plan more, procrastinate less, be proactive, put first things first, etc., etc., etc. If you're reading this, you probably have a job that requires you to lead others. You're also clearly an intellectually curious reader who looks for resources to help you be more effective in your career. Given that profile, this is almost certainly not the first book you've ever read on performance and professional development. I'll bet that you've read plenty of articles and listened to plenty of lectures, covered some of these topics in school or professional training, and most likely have attended a conference or two where gifted speakers gave you all sorts of advice about how to become better at what you do. Any serious business professional today has received no shortage of advice about how to compete and improve.

Given all that, I have a simple question: If we all know so much about what we ought to do to compete and improve, why do we not actually follow through on all these great ideas? In my career in human resources and entrepreneurial consulting, I have seen bright people who know better

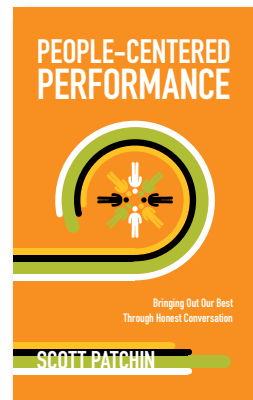
fail to practice what they preach or perform according to their principles. They rarely needed to be told what they ought to do; they needed to understand why they were not implementing the obvious. They also needed help overcoming whatever resistance that was coming from inside or outside of them that kept them from carrying out what they knew they should be doing. It's not unlike physical fitness: most bright people would say that most of us would be healthier if we ate less and healthier foods while exercising and sleeping more. We know what we ought to do; it's not a complicated formula. But if it's so simple, why don't more of us do it?

Over time, I developed a term for this type of manager (which is all of us sometimes): an Ought But Not (OBN) leader. An OBN leader feels frustrated that he or she isn't performing to expectations, but can't exactly articulate why. An OBN leader has a shelf full of books on leadership, a well-organized planner, and works plenty of hours. But the performance principles they intellectually ascribe to aren't producing the results they or others expect. Why? Do they need another book? Well, maybe this one, because in this chapter I'm going to identify some of the most common reasons for the gap between what OBN leaders know and what they actually do. I will answer the question, "What makes OBN leaders?"



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Thanks for allowing me to be part of your community. As always, if you have questions or feedback, contact me. [Scott@thetrugroup.com](mailto:Scott@thetrugroup.com) ©2014, Scott Patchin



## MICHIGAN REALTORS®

### Residential Sales Statistics July, 2014

Local Association	2014 YTD # Sales	2013 YTD # Sales	14-13 YTD % Change	2014 YTD Avg Price	2013 YTD Avg Price	14-13 YTD % Change	2014 July Sales	2013 July Sales	14-13 % Change	2014 July Avg Price	2013 July Avg Price	14-13 % Change
Ann Arbor Area Board of REALTORS®	1,804	1,814	-0.55%	\$263,488	\$249,661	5.54%	369	381	-3.15%	\$286,692	\$263,978	8.60%
Antrim Charlevoix Kalkaska Association of REALTORS®	299	337	-11.28%	\$184,045	\$183,012	0.56%	66	48	37.50%	\$189,481	\$180,278	5.11%
Battle Creek Area Association of REALTORS®	766	885	-13.45%	\$100,869	\$89,094	13.22%	131	160	-18.13%	\$126,357	\$110,513	14.34%
Bay County REALTOR® Association	691	699	-1.14%	\$82,249	\$73,646	11.68%	112	99	13.13%	\$86,024	\$88,501	-2.80%
Branch County Association of REALTORS®	240	251	-4.38%	\$111,861	\$90,880	23.09%	45	39	15.38%	\$123,819	\$105,476	17.39%
Central Michigan Association of REALTORS®	468	634	-26.18%	\$99,456	\$94,527	5.21%	94	109	-13.76%	\$104,292	\$104,724	-0.41%
Clare-Gladwin Board of REALTORS®	430	417	3.12%	\$72,758	\$65,070	11.82%	87	78	11.54%	\$79,839	\$56,935	40.23%
Detroit Board of REALTORS®	2,787	3,483	-19.98%	\$29,171	\$20,204	44.38%	336	425	-20.94%	\$36,694	\$27,522	33.33%
Down River Association of REALTORS®	534	748	-28.61%	\$119,899	\$103,640	15.69%	94	123	-23.58%	\$139,824	\$126,710	10.35%
Eastern U.P. Board of REALTORS®	213	232	-8.19%	\$89,065	\$100,399	-11.29%	38	51	-25.49%	\$93,035	\$110,962	-16.16%
Emmet Association of REALTORS®	367	435	-15.63%	\$261,755	\$261,067	0.26%	63	80	-21.25%	\$303,048	\$221,168	37.02%
Genesee County	2,909	3,315	-12.25%	\$104,733	\$85,792	22.08%	521	526	-0.95%	\$118,716	\$102,541	15.77%
Grand Rapids Association of REALTORS®	7,357	7,793	-5.59%	\$164,497	\$153,356	7.26%	1,155	1,152	0.26%	\$171,878	\$166,574	3.18%
Greater Kalamazoo Association of REALTORS®	2,417	2,627	-7.99%	\$153,400	\$147,570	3.95%	475	485	-2.06%	\$167,895	\$163,342	2.79%
Greater Lansing Association of REALTORS®	3,599	3,711	-3.02%	\$128,869	\$114,076	12.97%	706	664	6.33%	\$132,930	\$125,575	5.86%
Greater Shiawassee Association of REALTORS®	153	208	-26.44%	\$90,520	\$77,330	17.06%	31	25	24.00%	\$82,342	\$91,096	-9.61%
Greater Wayne County	8,162	9,128	-10.58%	\$137,855	\$119,726	15.14%	1,402	1,497	-6.35%	\$153,193	\$139,769	9.60%
Hillsdale County Board of REALTORS®	235	272	-13.60%	\$95,253	\$103,344	-7.83%	35	42	-16.67%	\$83,747	\$98,632	-15.09%
Huron County	69	72	-4.17%	\$120,939	\$104,046	16.24%	18	20	-10.00%	\$139,600	\$110,163	26.72%
Jackson Area Association of REALTORS®	1,091	1,258	-13.28%	\$115,478	\$105,435	9.53%	206	224	-8.04%	\$123,087	\$117,951	4.35%
Lapeer County	573	593	-3.37%	\$157,874	\$128,803	22.57%	112	106	5.66%	\$153,231	\$149,413	2.55%
Lenawee County Association of REALTORS®	544	573	-5.06%	\$114,293	\$107,370	6.45%	106	84	26.19%	\$125,988	\$107,207	17.52%
Livingston County	1,695	1,656	2.36%	\$214,268	\$192,737	11.17%	320	300	6.67%	\$223,259	\$205,221	8.79%
Oakland County	10,002	10,815	-7.52%	\$229,777	\$205,782	11.66%	1,956	1,927	1.50%	\$243,441	\$228,350	6.61%
Macomb County	6,155	6,882	-10.56%	\$138,458	\$118,580	16.76%	1,107	1,168	-5.22%	\$152,547	\$127,668	19.49%
Mason-Oakman-Manistee Board of REALTORS®	489	536	-8.77%	\$121,705	\$121,138	0.47%	96	90	6.67%	\$109,536	\$150,792	-27.36%
Midland Board of REALTORS®	556	574	-3.14%	\$149,620	\$151,370	-1.16%	97	111	-12.61%	\$152,730	\$168,608	-9.42%
Monroe County Association of REALTORS®	757	884	-14.37%	\$138,551	\$128,890	7.50%	128	148	-13.51%	\$150,859	\$151,176	-0.21%
Montcalm County Association of REALTORS®	87	58	50.00%	\$96,431	\$96,839	-0.42%	22	5	340.00%	\$100,981	\$94,580	6.77%
Northeastern Michigan Board of REALTORS®	350	394	-11.17%	\$94,836	\$80,742	17.46%	80	72	11.11%	\$113,631	\$96,254	18.05%
Paul Bunyan Board of REALTORS®	748	812	-7.88%	\$92,599	\$90,123	2.75%	145	155	-6.45%	\$109,236	\$109,148	0.08%
Saginaw Board of REALTORS®	1,063	1,143	-7.00%	\$88,351	\$83,559	5.73%	178	171	4.09%	\$106,844	\$95,140	12.30%
Sanilac County	114	102	11.76%	\$88,659	\$68,465	29.50%	24	21	14.29%	\$93,956	\$72,161	30.20%
Southwestern Michigan Association of REALTORS®	1,607	1,694	-5.14%	\$188,474	\$179,231	5.16%	291	316	-7.91%	\$200,273	\$198,688	0.80%
St. Clair County	910	852	6.81%	\$120,929	\$115,211	4.96%	175	154	13.64%	\$131,874	\$121,337	8.68%
St. Joseph County Association of REALTORS®	308	314	-1.91%	\$117,333	\$100,949	16.23%	60	49	22.45%	\$118,853	\$117,728	0.95%
Traverse Area Association of REALTORS®	1,503	1,558	-3.53%	\$220,588	\$208,010	6.05%	306	273	12.09%	\$225,003	\$222,364	1.19%
Tuscola County	149	171	-12.87%	\$87,580	\$67,961	28.87%	26	26	0.00%	\$88,927	\$59,376	49.77%
Upper Peninsula Association of REALTORS® *	1,101	1,153	-4.51%	\$106,010	\$106,064	-0.05%	247	221	11.76%	\$109,283	\$113,130	-3.40%
Water Wonderland Board of REALTORS®	1,036	1,108	-6.50%	\$108,828	\$106,129	2.54%	192	199	-3.52%	\$140,893	\$108,555	29.79%
West Central Association of REALTORS®	670	772	-13.21%	\$93,570	\$83,792	11.67%	144	128	12.50%	\$99,519	\$97,566	2.00%
West Michigan Lakeshore Association of REALTORS®	2,377	2,396	-0.79%	\$159,246	\$150,319	5.94%	445	488	-8.81%	\$170,722	\$166,827	2.33%
<b>TOTALS</b>	<b>67,385</b>	<b>73,359</b>	<b>-8.14%</b>	<b>\$129,860</b>	<b>\$119,856</b>	<b>8.35%</b>	<b>12,241</b>	<b>12,440</b>	<b>-1.60%</b>	<b>\$139,621</b>	<b>\$130,326</b>	<b>7.13%</b>

\*Escanaba, Iron Mountain, Keweenaw, Western Upper Peninsula, and North Central Upper Peninsula

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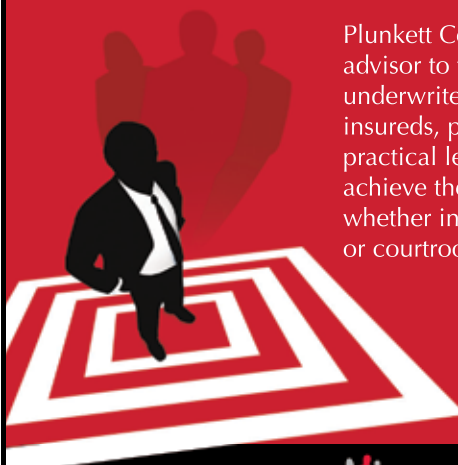


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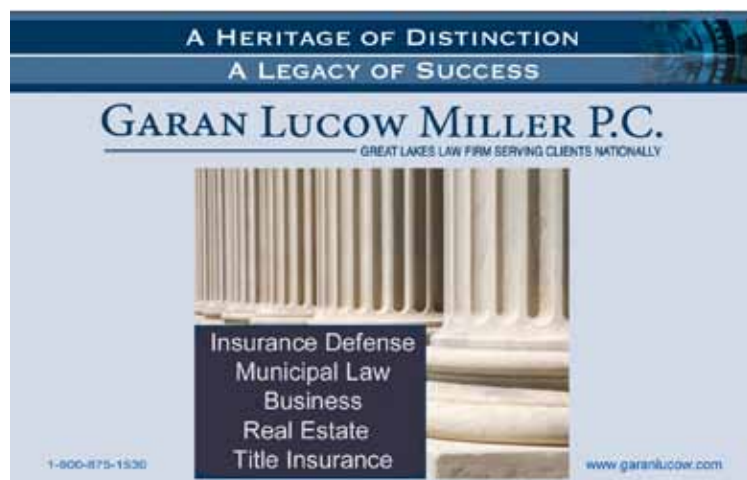
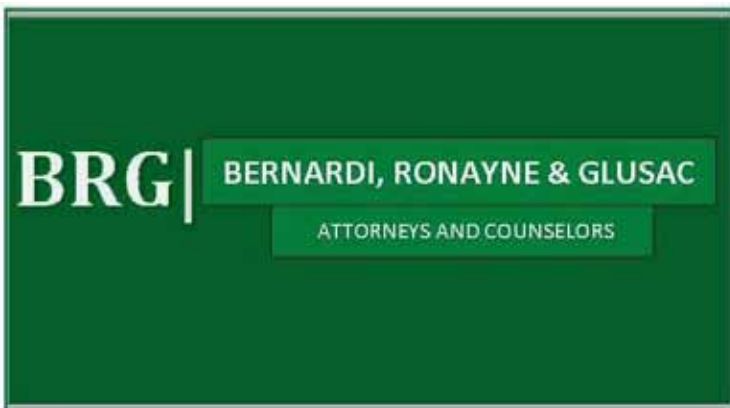
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October 15: Fall Education Seminar – Mt. Pleasant  
November 12: Fall Education Seminar – Livonia

### 2015

April 15: Spring Education Seminar – Mt. Pleasant  
May 14: Spring Education Seminar – Livonia  
July 12–14: MLTA 2015 Annual Convention  
Shanty Creek Resort

## *ALTA Events*

October 15-18: Annual Convention, Seattle, WA

March 18-20, 2015: Business Strategies Session  
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