



North Central Indiana

ASSOCIATION OF REALTORS, INC.

SERVING FULTON, MARSHALL, & STARKE COUNTIES

OCTOBER 2024 NEWSLETTER

Vision Statement:

North Central Indiana Association of Realtors is a unified board here to strengthen the integrity and professionalism of our REALTOR members for the purpose of protecting and serving our community.

Mission Statement:

We exist to unify, serve, and educate our members, and to help them be more successful in real estate.

Coming Up!

- Daylight Savings Time Ends November 3rd
- General Election Day November 5th
- Christmas Party December 5th



Welcome

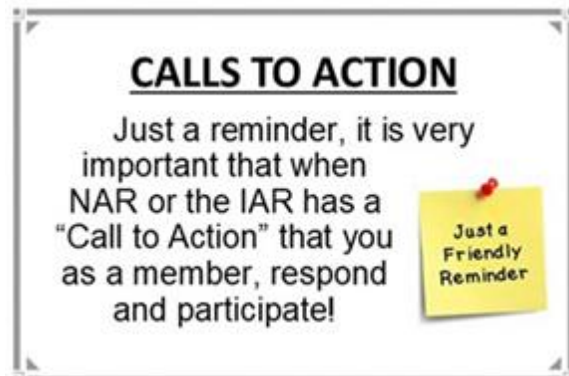
NEW BOARD MEMBERS:

Aimee Johnson
 Masterson & Associates
 2200 N Michigan St
 Plymouth, IN 46563
 Cell: (574) 249-0774
 Email: aimeejo.rdh@gmail.com

IMPORTANT LINKS TO CHECK OUT!

Be sure to check out the following links! They are a wealth of information. The more you visit them the more you learn!

- [NCIAR - https://nciar.com/](https://nciar.com/)
- [IAR - https://indianarealtors.com/](https://indianarealtors.com/)
- [NAR - https://www.nar.realtor/](https://www.nar.realtor/)
- [NAR Realtor Party - https://realtorparty.realtor/](https://realtorparty.realtor/)
- [NAR RPAC - https://www.nar.realtor/rpac](https://www.nar.realtor/rpac)
- [NAR Fair Housing - https://www.nar.realtor/fair-housing/fairhaven](https://www.nar.realtor/fair-housing/fairhaven)



2024-2025 REALTOR-OF-THE-YEAR

Today we are presenting our 2024-2025 REALTOR of-the-YEAR Award. The purpose of this award is to recognize and award REALTOR members of our local Board of REALTORS for their efforts expended in the interest of their fellow REALTORS, their community, and the real estate profession and who exemplify the highest level of professional conduct in serving the real estate needs of the general public. Each 2024-2025 REALTOR-of-the-YEAR throughout the State of Indiana will be honored at the IAR Fall Conference in Indianapolis on September 9th.

The nominee selected by the REALTOR of the Year Committee of NCIAR is an energetic, goal oriented and ethical REALTOR. They work very hard at being the best they can be, and practices to the fullest high principles to the laws and regulations in real estate and to the Code of Ethics.

This year's recipient has been working in the real estate business for over 13 years. They have been a licensed Broker and member of NCIAR since 2011 and have their own REALTOR office.

This Realtor is very active in our board activities. They served on the NCIAR Affiliate Fair Committee in 2012 and have served on the Membership Committee and the RPAC Committee from 2018 to present. They also served on the Public Relations Committee and Finance Committee in 2023.

Along with their committee activities, they have been active on the NCIAR Executive Board and MLS Board. They were President-elect in 2023 and is now the current President of the NCIAR Executive Board, and Ex-Officio Member as NCIAR President on the MLS Board!

This Realtor Represents the town of Argos and Marshall County on many organizations and committees including being an Argos Community Development Corporation board member. They were a Marshall County Council Woman for 4 years, County Council President, Vice President and Point of Contact for several department heads. They were part of the steering team that helped Marshall County earn the Stellar Designation from the State of Indiana. They are the Co-founder of YPN of Marshall County. They are a parent leader of 4H and were on the Fair Board for several years. They live on a farm raising livestock, steers & chickens. They also volunteer at the Argos Elementary School and is the co-owner of their Campbell Lawn Care business.

She is a graduate of Leadership Marshall County. She is the Michiana 40 under 40 award winner for 2020. She was also Businesswoman of the Year for the Plymouth Chamber of Commerce for 2020. She is part of the 2023 RE/MAX Hall of Fame. She is a Rotarian and opened her own office, RE/MAX Aspire this year!

She is energetic, goal oriented, dependable, honest and trustworthy!

It gives me great pleasure to present to you the 2024-2025 Realtor of the Year award to:

Mandy Campbell, RE/MAX Aspire, Culver

CONGRATULATIONS, MANDY!



AFFILIATE OF THE YEAR

2024

NCIAR will be recognizing one of our Affiliate members as Affiliate of the Year at our upcoming annual Christmas Party on December 5th. We would like you as our Realtor member to nominate one of our Affiliates for NCIAR Affiliate of the Year for 2024.

Please also consider involvement on our board committees and participation in our board activities when making your selection. Please choose ONE of our following Affiliates.

Acert Home Inspections, Allin Walbert
Acorn Inspections, Josh Rizek
Arab Pest Control, Herb Duncan
Artizan Flooring, Amber Hensley
Bass Septic & Sewer, Frank Baskovic
Beacon CU, Plymouth, Melissa Owen
Beacon CU, Rochester, Nicole Parson
Bordner Construction, John Bordner
Centier Bank, Plymouth, Ryan Bender
Centier Bank, Plymouth, Shari Vermillion
Colorbilt, Matt Podlesak
Construction Unlimited Insp, Mike Forrester
Crossover Financial Group, John Rhode
First Federal Bank, Bremen, Joel Girten
First Federal Bank, Plymouth, Gina Howell
First Federal Bank, Rochester, Ben Daulton
1st Source Bank, Plymouth, Cindy Rash
Forte Waterproofing, Mark Forte
Fretz Abstract Company, Leslie Crissinger
Gold Key Inspections, Jamie Miller
Great Lakes Home Inspection, Mark Zehner
Hallmark Home Mortgage, Attea Alexander

Horizion Bank, Jana Ledbetter
Huff Septic, Joseph Lowery
Interra Credit Union, Laurie Tatich
J B Wagner Septic, Bryan Wagner
J & J Termite & Pest Control, J J Billisitz
Lake City Bank, Anna Jiminez
Little Fella Lawn Care, Deane Norris
Lowry's Carpet Care & Flooring, Matt Lowry
Marshall County Title, Danielle Morrison
McKesson Title Corp, Jon McKesson
Meridian Title Corp, Heather King
Metropolitan Title Corp, Christina Bloom
Miller Insurance, Nick Amor
Mint City Home Inspection, Shane Whitsel
Montgomery Well Drilling, Tim Filson
Pillar to Post Home Inspectors, Steve Maher
Ruoff Home Mortgage, Steve Hissong
Ruoff Home Mortgage, Jessica Prater
Simplee Stated Gifts, Sandra Saenz
Steve's Well Service, Steve Tatay
Stone Excavating, James Stone
T-Mobile, Janelle Hafke

I choose to nominate: _____

I'm nominating them because _____

Realtor Name: _____

Email your nomination to the board office by November 1st. If you have any questions, please feel free to call us at 574-935-3940 or email at nciar@comcast.net.



SENTRILOCK TRAINING OPPORTUNITIES

Member trainings are held via zoom every **Monday @ 11am EST** and **Wednesday @ 3pm EST**. Members can sign up for a training by going to <https://www.sentrilock.com/training/>



VOTING INFORMATION

Visit indianavoters.in.gov to register to vote, check voting status, request an absentee ballot, find out who is on your ballot, or find your polling place

November 5, 2024 – General Election Day, polls are open from 6:00 a.m. – 6:00 p.m.

REALTORS' RELIEF FOUNDATION

HELENE Victims Need the REALTOR Family to Step Up!

100% of funds contributed until October 11 will directly support victims of Hurricane Helene. OUR Communities Need Your Help Now More Than Ever!

Text HELENERELIEF24 to 71777

- The death toll exceeds 100
- Millions of Americans are without power in FL, GA, NC, SC, TN, and VA
- The aftermath is comparable to Hurricane Katrina






Text HELENERELIEF24 to 71777

For more information, please contact Jeff Borchardt or Nick Falco at rrf@nar.realtor.

[Click Here to Track Live Progress Toward our \\$250,000 Fundraising Goal!](#)

NAR CLASS NOTICE INFORMATION

The following is the most recent information from NAR about the class notice that sellers may receive. Although NAR does not manage the class notice process; they are providing support to members who may receive inquiries from past sellers.



*“It is important to underscore that NAR does not manage the class notice process. NAR members may nonetheless receive questions from consumers. NAR members should direct consumers to the settlement website (www.RealEstateCommissionLitigation.com) where they can find relevant information. You may also direct them to call the settlement administrator at **888-995-0207**, for additional guidance. **NAR members should refrain from further advising consumers on class notice.**”*

- Settlement Information is available for Associations and members at facts.realtor
- Settlement Information for the public is available at competition.realtor

INDIANA LICENSE LAW IN EFFECT!



If you missed the IAR All-Member Legal Briefing on June 27th, you can check out the recording found at: <https://www.youtube.com/watch?v=SWSJp4JITmk>. Also, you can request a copy of the slide show by contacting the board office.

An informative video on the top 5 questions about Broker Compensation and the NAR Settlement can be found at: https://www.youtube.com/watch?v=w1ZX3Q_xHjQ.



NCIAR PLANNERS

NCIAR 2025 planners are now available at the Board Office. Please feel free to stop by and pick up a copy at the Board Office, 409 N Michigan St, Plymouth, during office hours.

ACCREDITED BUYER'S REPRESENTATIVE (ABR®) DESIGNATION COURSE



Throughout 2024, NAR is making the popular Accredited Buyer's Representative (ABR®) designation course, typically \$295, available to REALTORS® at no cost. Take the first step toward earning your ABR® designation at become.abr.realtor.

COE REQUIREMENT DUE IN 2024!



The Code of Ethics requirement for **Cycle 7 is due December 31, 2024**. If you're not sure if you have taken a Code of Ethics course within the 2022-2024 year cycle, please contact the board office.

We will be offering CE opportunities that include the Code of Ethics this year. Information will be sent to your email and in our newsletters. You can access a free online COE course at www.nar.realtor. For more information, please call the Board Office at 574-935-3940.

FOREWARN INFORMATION



FOREWARN® Forewarn is a great resource that is available to our Realtor members as a member benefit. Please check out these links for great information!

Forewarn provides monthly live training for you to join. Use [this link](#) to see what is scheduled and get signed-up. In addition, you can use [this link](#) to access their on-demand (recorded) training, and [this link](#) to view their FAQ page.

NEW FAIR HOUSING TRAINING REQUIREMENT FOR 2025



In May 2023, NAR's Board of Directors approved a new training requirement that will require new-member applicants to complete two hours of fair housing training and existing members must complete two hours of fair housing training every three years as a condition of REALTOR® membership. This requirement will begin in

2025. Go to <https://www.nar.realtor/breaking-news/new-fair-housing-training-requirement> or scan the QR Code for more information.



Listen to host Marki Lemons Ryahl, fair housing experts Sabrina Brown, and Greg Kiely discuss how to use NAR's new fair housing training requirement as an opportunity to challenge yourself and your business practices for the better. Listen to their conversation at <https://www.nar.realtor/magazine/drive/how-fair-housing-training-helps-you-live-your-values>

Visit the Fairhaven Fair Housing Simulation at <http://fairhaven.realtor>

AUTOMATIC PAYMENTS FOR MONTHLY DUES

We now offer automatic payments for your monthly dues. If you are interested but have not yet requested it, please contact the board office at 574-935-3940.



RECP – NEW WEBSITE



RECP has launched its [new website](#), LMS, and registration system. Take a few minutes and check it out!

Also, Member benefit CE for 2025 has been released. You can find information on it and other courses available to you at the new website. Be sure to check it out!

LIVESTOCK ORDINANCES FOR THE CITY OF PLYMOUTH



Did you know that chickens are not allowed in the Plymouth city limits including the 2-mile zone around Plymouth. The Board Office was asked by the City of Plymouth Building Commissioner, Dennis Manuwal Jr, to make sure you know the zoning ordinances before you inform your clients. For more information about the zoning ordinances regarding chickens, animals for 4H purposes, or livestock, you can contact him at 574-936-2824.

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- [NAR Realtor Party - https://realtorparty.realtor/](https://realtorparty.realtor/)
- [NAR RPAC - https://www.nar.realtor/rpac](https://www.nar.realtor/rpac)
- [NAR Fair Housing - https://www.nar.realtor/fair-housing/fairhaven](https://www.nar.realtor/fair-housing/fairhaven)



NCIAR WEBSITE MEMBER PROFILES



On the NCIAR website, each member of NCIAR has their own profile. Your profile will include a bio, headshot, and links to your social media page(s). It is completely up to you on how you would like your profile to be displayed.

If you would like your headshot, bio, and/or social media page(s) displayed, please email your information to nciar@comcast.net. If you have any questions, please feel free to call the board office at 574-935-3940.

MOBILE HOME LISTINGS

As a membership benefit, you are now able to input your mobile home listing **in a section of our website** specifically created for advertising these types of listings.

Click the link below to see what the mobile home input form looks like along with becoming familiar with the mobile home listing rules. <https://nciar.com/listings/mobile-home-listings/>
If you have any questions, contact Alivia at nciar@comcast.net or call 574-935-3940.



2 Appraisals, Different Valuations: Why?

One of the most frustrating things for consumers, agents and even appraisers involved in a real estate transaction is seeing disparate results in two or more appraisals of a property. Dig beneath the surface and you'll often find good reasons for the differences. [Here are factors to consider](#) as you try to understand the two different opinions of value.

Free Career-Boosting Course

When you complete a short form and download the C2EX mobile app, you can earn a free download of the Center for REALTOR® Development's micro-course, "7 Habits of Intentional Agents." The course helps you position yourself for a successful and sustainable real estate career while avoiding common mistakes that drain your time, money and energy. [Act by Oct. 15.](#)



Dozens of Tips to Make Your Work Safer

Pro safety tip for open houses: Discourage potentially shady visitors from showing up by promoting the fact that guests must sign in upon arrival and video surveillance will be in use. Get dozens more tips and resources through NAR's REALTOR® Safety Program, which can help you identify risks and create effective plans. [Explore all the resources.](#)



Open Houses Don't Require Agreement

Unrepresented buyers are not required to enter into a written buyer agreement before attending an open house. Find out why you shouldn't prevent unrepresented buyers from touring homes in the [latest "Window to the Law" video](#), and check out the [entire series of settlement facts videos](#) at facts.realtor.

Tap NAR Mobile App to Stay in the Know

Get industry insights and association updates, as well as access to your member benefits, in the palm of your hand. Customize your news feed, then enable push notifications so you never miss an update. [Download the NAR mobile app](#).

Discount on Course for Serving Seniors

The typical seller is 60 years old, and the typical repeat buyer is 58, according to NAR's most recent "Profile of Home Buyers and Sellers." Help clients over 50 navigate financial and lifestyle transitions by earning the Senior Real Estate Specialist® designation. The SRES® online course is 20% off through Oct. 31. [Enroll now](#).



New Concessions Resource for Sellers

What are concessions and how can they help sellers potentially secure a better offer or faster sale of their property? NAR has created a dedicated resource to educate sellers on this process and explain how concessions may help facilitate transactions for both buyers and sellers. [Download this resource](#) and then give it directly to inquiring consumers. Consumer guides also are available in Spanish at facts.realtor.