

President's Message

NCMAR Leadership

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Exit New Options Real Estate

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Hello Everyone,

Welcome to the NEW NCMAR Newsletter.

This is our first version! Going forward we have much to learn about how we will utilize this new format to bring you the most interactive, timely information possible. We will be providing live links, video, surveys and other fun things to do a better job of keeping you informed... So let us know what you'd like to see! Your input is very much appreciated!

We had an awesome awards banquet. Congratulations to all the award winners. You all worked extremely hard and it shows by your productivity in a market that is still in the 'fits and starts' stage of the recovery.

We're working on some exciting things at NCMAR. This newsletter being one. We approved a new phone platform that will increase our ability to hold conference call meetings, will allow a tree of extensions to allow for us to have information available to our members and public AND best of all save money for the association. Those savings are being re-invested in other communications technologies including text reminders, voice broadcasts, and other methods of communicating with you all.

These new technologies bring new challenges that need to be addressed. For example, I've put together a president's advisory group to work on our privacy and our opt-in/opt-out policies regarding how we can utilize these new technologies while not stepping on anyone's toes so to speak.

At this time, for example, your information on the NCMAR web site is not available to the general public yet our business partners information is. We've been asked to possibly

change that but we need to address the issue of privacy and receiving permission from our members to do so.

Our committees are busy at work and we will be providing updates via this new newsletter platform in the future.

As always we are here to serve you.

If you have any questions, comments, concerns or great ideas we'd love to hear from you.

The housing market has felt the winter doldrums just as we all have. On the monthly housing data call we kicked around the fact that inventory is an issue. While many agreed the February blast put a damper on things and there is in fact a pent up inventory that will come on the market in many areas there is a true shortage of inventory that is expected to continue even as weather improves.

Locally, the area served by NCMAR for January showed pending sales up a whopping 13.2%, down 11.6% in closed sales, a slight uptick of 1.6% in median sale prices and down 10.9% in inventory of homes for sale. It will be interesting to see the final February numbers coming soon.

Please check the NCMAR Website Calendar for other future "FREE" CE Classes and Events.

Bill



Bill Foss, 2015 President

Premiere Sponsor

Fidelity Bank
HELPING YOU GET WHERE YOU WANT TO BE

Notes from the MAR Legal Hotline

Michael McDonagh, MAR General Counsel

Ashley Stolba, MAR Associate Counsel

Justin Davidson, MAR Staff Attorney



Q: I am a listing agent with an exclusive right to sell agreement that expires in two months. The seller is telling me that they want to terminate the agreement effective this week. Do I have the right to refuse to release them from their listing agreement? What options do I have in this situation?

A: Your rights and obligations, as well as those of the seller, should be clearly spelled out in the listing agreement that you have both signed. If there is no express provision in the agreement that allows the seller (or you) to unilaterally terminate the contract without the approval of the other party then neither party should assume that such a right exists. For example, if your agreement states "either the seller or broker may terminate this agreement at any time for any reason with no further obligations to the other party after such termination," then the seller probably would have the right to end the listing agreement. Absent that type of clear option to terminate, neither party should presume that they can walk away from the agreement any time they choose.

Perhaps the most important issue to be addressed is determining why the seller no longer wants to continue with the agreement. If their circumstances have changed due to a job loss or family issue and they simply do not believe they can go forward with any sale of their home, you may want to consider mutually agreeing to suspend the marketing of the property for a specified time. This agreement should be in writing and should make clear that you will not continue to advertise or show the property but that all other contractual obligations established by the listing agreement, including your right to compensation if a sale occurs during the originally specified listing period-remain in effect. If you and the seller make this decision, be sure to make the necessary updates in the MLS, pursuant to your MLS's rules and regulations.

If, however, the seller's decision to terminate is based upon their dissatisfaction with your firm's efforts to sell the property then it may be more appropriate to talk with them about what their expectations regarding your services are.

A good place to start may be a review of the original listing agreement. Explain what types of marketing and other services they should have reasonably expected from your firm on the property and how you have tried- and will continue to try-to meet those goals.

It is also possible that their dissatisfaction is based upon a lack of up-to-date knowledge about the market in your community. Have interest rates gone up? Have prices gone down? Are they affording your agents sufficient access to the properties for showing? What kind of additional services do they think your office should be providing? Exploring these issues in an informal discussion can go a long way towards avoiding costly legal problems down the road.

Q: When someone is buying a home, is it ok for the buyer to sign a blank lead paint form and submit it with the offer?

A: No. The lead paint form must be completed and signed by the seller and the listing broker before it is signed by the buyer. The purpose behind the law is to ensure that the seller has disclosed any information he may have, or lack thereof, regarding the presence of lead paint in the premises. The buyer's signature on the form acknowledges receipt of that disclosure by the seller. When a buyer signs a blank form he is incorrectly acknowledging a disclosure he has not actually received yet.

Q: Who is responsible for deleading a house that has lead paint: the buyer or the seller?

A: If the buyer has children under the age of six who will be living in the house, M.G.L. c. 111, s. 197(a) requires the buyer to delead the house. If the buyer does not have any children under the age of six who will be living in the house, there is no obligation to delead the house.

The MAR Legal Hotline

is available **free of charge** to all office principals and their designees who have completed the Hotline Authorization form. To obtain a copy of the form, visit MAR's website at www.maREALTOR.com or simply call the Hotline at 800-370-5342. The Hotline is open Monday to Friday from 9:00 am to 4:00 pm

Good Neighbor—Sandra DeRienzo



REALTOR Sandra DeRienzo of Paula K. Aberman Associates in Lancaster serves on the Board of Directors of Montachusett Interfaith Hospitality Network. She has been instrumental in the purchase of a new facility for MIHN in Leominster.

Montachusett Interfaith Hospitality Network, ie; MIHN, is the only facility in the Montachusett area offering shelter for the family unit. Realizing how important it is to keep a family together in a time of crisis, MIHN offers each family the privacy of an individual room, warm beds, meals, as well as support and training to assist them in gaining their independence once again.

Volunteers provide hot meals, clothing when needed, day care, support, training in budgeting, etc., the list goes on. Additional volunteers are always in demand as "many hands make light work".

The local MIHN was founded approx. 11 years ago. It is part of the National Interfaith Hospitality Network. In 2014 alone MIHN served 527 clients for a total of 1,748 "bed days". during that time period the clients consisted of 33 adults with a total of 40 children. Our desire was to provide shelter for many more, unfortunately space limitations prohibited us from doing so. We hope to be solving that problem very soon with the purchase of a property to enable MIHN to have a permanent home.

Family time spent at the shelter varies from a few weeks, to months, depending on their needs and their progress to enable them to move on. Once a client has saved sufficient funds to move into their own apartment, volunteers assist with providing household items ranging from furniture to curtains and dishes, etc.

Additional volunteers are always in demand. For more information about MIHN, suggestions on how to volunteer, or to assist in the program in any way, contact Sandra L. DeRienzo, Realtor, MIHN BOD @ 508 783 5782 (cell) or sderienzo@aol.com.

Business Partner Spotlight

Nicholas E. Thalheimer

Office: Law Offices of David R Rocheford PC

City/Town: Leominster

email: nik@thebestclosings.com

Licensed since 2002

Designations or Education: Licensed Attorney in MA & NH

NCMAR Involvement: Business Partner

Community Involvement: Townsend Planning Board Member 2003 -2011, 2014 – Present

Townsend Board of Selectman 2010-2013

My favorite saying : Until we're closed, we're not closed

A book I recommend: Any John Grisham novel

I owe my success to : Hard Work

My best personal trait : Patience

When I am not working, I enjoy , motorcycle riding

My favorite getaway A cruise

What profession were you in prior to beginning your current career ? None



2015 Committee Chairs

Executive Committee
Bill Foss

Finance Committee
Locke Haman

Government Affairs Committee
Barry Cunningham

Member Services Committee
Lisa Thomann

Technology Committee
David Hyre

Community Involvement Committee
Denise Wortman

Communications Committee
Locke Haman

Grievance Committee
Gayle Sabol

Professional Standards Committee
Gary Bourque

Scholarship Trustees
Karen Shattuck

Top Producer Workgroup
Lana Kopsala

Awards & Recognition Workgroup
Tom Ruble

Young Professionals Network
Katie Weldon

Ambassadors
Jill Natola

MAR Directors
Tom Ruble
Bill Foss
Michelle Haggstrom

MAR Alternates
April Cover
Judith Murphy

MLS PIN Directors
Rick Healey
Paula Savard

Welcome New REALTOR Members

In accordance with Article V Section 1 NCMAR By-Laws notice is hereby given to all REALTOR members of the intention of the named individuals to become members of the Association, If any REALTOR member desires to make objection or comment concerning the named individuals, such objection or comment must be made in writing to the President within 10 days of this notice.

Elise Martin
 Keller Williams Realty North Central
 680 Mechanic Street,
 Leominster, MA 01453
 elise@homesjustforyou.com

Aaron Tourigny
 Central Mass Real Estate
 3 Park Street Suite 203
 Leominster, MA 01453
 aj@centralmass.com

Steve Nigzus
 Harvard Realty
 7 Mass Ave
 Harvard, MA 01451
 Steve.nigzus@gmail.com

Jennifer Murphy
 Coldwell Banker Residential Brokerage
 4 Monument Square
 Leominster, MA 01453
 Jennifer.murphy@nemoves.com

Peter Spencer
 Squanicook Associates
 30 Main Street
 Townsend, MA 01469
 spencer924@yahoo.com

Jayne Thompson
 Coldwell Banker Residential Brokerage
 4 Monument Square
 Leominster, MA 01453
 Jayne.thompson@nemoves.com

Carey Carmisciano
 Keller Williams Realty North Central
 680 Mechanic Street,
 Leominster, MA 01453
 careyc@kw.com

Aubrey Zentgraf
 Keller Williams Realty North Central
 680 Mechanic Street,
 Leominster, MA 01453
 aubreyzentgraf@yahoo.com

Welcome New Business Partners

New Business Partner

Dana Bain
 Premiere Mortgage Services, Inc.
 11 Malvern Hill Road
 Sterling, MA 01564
 Phone: 978-422-2311
 Fax: 978-422-2313
 www.bainmortgage.com
 dana@bainmortgage.com

Office Name Change

Denise Peach
 Village Mortgage
 75 Essex Street
 Andover, MA 01810
 Phone: 978-807-3370
 Fax: 866-421-8177
 Denisepeach.villagemtg.com
 dpeach@villagemtg.com

Sargent earns CRS Designation



REALTOR Christina Sargent of Foster-Healey Real Estate in Leominster has been awarded the prestigious Certified Residential Specialist (CRS) designation by the Council of Residential Specialists, the largest not-for-profit affiliate of the National Association of REALTORS.

REALTORS who receive the CRS Designation have completed advanced professional training and demonstrated outstanding professional achievement in residential real estate. Only 37,000 REALTORS nationwide have earned the credential.

Home buyers and sellers can be assured that CRS Designees subscribe to the strict REALTOR Code of Ethics, have been trained to use the latest tactics and technologies, and are specialists in helping clients maximize profits and minimize costs when buying or selling a home.

Christina Sargent is a very active member of NCMAR serving as president in 2013 and on multiple committee throughout the years. She was chosen as NCMAR's REALTOR of the Year.

AWARD RECIPIENTS



2014 Business Partner of the Year

Brian Cormier
Fidelity Bank



2014 REALTOR of the Year

Thomas Ruble
Tom Ruble Real Estate Services



**Habitat
for Humanity**
North Central Massachusetts

Spring Breakfast

Join author and investigative reporter **Hank Phillippi Ryan**

On Thursday April 9th from 7:30 am to 8:30 am

Chocksett Inn, 59 Laurelwood Rd, Sterling

This breakfast is to support the Women Build Project, new home projects in Ayer and Fitchburg and the ongoing mission of Habitat In north Central Mass. Attendees will be served a complimentary continental breakfast and Hank will be selling and signing her books after the program.

There is no cost to attend this event but reservations are required.

Please contact Denise Wortman at dwortman@exitnewoptions.com or (978)852-7955 to register.

For more information visit Habitats website www.ncmhabitat.org

Residential Sales Diamond Top Producers

Diamond Producers are the top 2% of entries.

Shawn Bernard of Central Mass Real Estate	Karen Shattuck of Exit New Options Real Estate
Lana Kopsala of Coldwell Banker Residential Brokerage	Rhonda Sprague of Harvard Realty
Sherri Tammelin of Coldwell Banker Residential Brokerage	Richard Freeman of Keller Williams Realty North Central
Cory Gracie of Dimacale and Gracie Real Estate	Kelle O'Keefe of Keller Williams Realty North Central

Residential Sales Platinum Top Producers

Platinum Producers are the next 3% of entries.

Lisa Pete or Acres Away Realty	Rick Cuddy of Foster-Healey Real Estate
Pamela Bakaysa of Coldwell Banker Residential Brokerage	Colleen Altison of Innovative Real Estate Solutions
Michael Beaudoin of Coldwell Banker Residential Brokerage	Eric Callahan of Innovative Real Estate Solutions
Gerry Bourgeois of Coldwell Banker Residential Brokerage	Gayle Sabol of Keller Williams Realty North Central
Diane Dimacale of Dimacale and Gracie Real Estate	Nancy Whitehouse Bain of Re/Max Property Promotions
Wendy Poudrette of Foster-Healey Real Estate	John Vedoe of Re/Max Property Promotions

Residential Sales Gold Top Producers

Gold Producers are the next 5% of entries.

Donna Brooks of Boss Realty	Penny Maliska of Keller Williams Realty North Central
Jim Darcangelo of Central Mass Real Estate	Kurt Thompson of Keller Williams Realty North Central
Steve Champa of Champa Real Estate	Gail Lent of Paula K. Aberman Associates
Maureen Baril of Coldwell Banker Residential Brokerage	Joanne Hamberg of Real Estate Exchange
Brian Grogan of Coldwell Banker Residential Brokerage	James Gibbons of Realty Vision
Barbara Foster of Foster-Healey Real Estate	Peter McDonald of Realtyology, McDonald Real Estate
Taylor Healey of Foster-Healey Real Estate	Brenda Albert of Re/Max Property Promotions
Kathleen Walsh of Foster-Healey Real Estate	Susan Clark of Re/Max Property Promotions
Jack White of the Hearthstone Agency	Reg Haughton of Re/Max Property Promotions
Joyce Lin of Joyce Lin Real Estate	Susan Thibeault of Re/Max Property Promotions

Residential Rentals Emerald Top Producers

Emerald Producers had 22 rentals or more in 2014

Lynn Brooks of Godin Real Estate	Celeste Reppucci of Realty Rx
Gayle Sabol of Keller Williams Realty North Central	Laura Shifrin of Townsend Center Realty

Awards Night Photo Gallery



Residential Sales Diamond Top Producers



Residential Sales Platinum Top Producers



*Recognition and Networking
abound at the February
Awards Banquet*



Welcome New REALTOR Members



Residential Sales Gold Top Producers



Residential Rentals Top Producers

Residential Sales Silver Top Producers

Silver Producers are the next 10% of entries.

Heather Carbone of Acres Away Realty	Patty Collette of Keller Williams Realty North Central
Tara Brooks of Boss Realty	Paul Collette of Keller Williams Realty North Central
Mark Fratoni of Central Mass Real Estate	Shawn Collette of Keller Williams Realty North Central
Giovanna Graves of Central Mass Real Estate	Amy Howe of Keller Williams Realty North Central
Kayla Nault of Central Mass Real Estate	Jose Matthews of Keller Williams Realty North Central
Julia Cotter of Champa Real Estate	Susan Roser of Keller Williams Realty North Central
Maryann Bonneau of Coldwell Banker Residential Brokerage	Shellie Hammond of Liberty Real Estate
Marcia Cassacca of Coldwell Banker Residential Brokerage	Kelly Theriault of Liberty Real Estate
Vanessa Epro of Coldwell Banker Residential Brokerage	Tammy Morrison of Morrison Real Estate
Laurie Howe of Coldwell Banker Residential Brokerage	Darlene Rossi of Morin Real Estate
Linda Gurney of Exit New Options Real Estate	Penny Lee of Morin Real Estate
Christine Lorenzen Rufiange of Exit New Options Real Estate	Richard Morin of Morin Real Estate
Denise Wortman of Exit New Options Real Estate	Terry Lupien of Morin Real Estate
Mary Condon of Foster-Healey Real Estate	Celeste Reppucci of Realty Rx
Maryanne Hardy of Foster-Healey Real Estate	Nancy Moran of Realty Vision
Janis Montalbano of Foster-Healey Real Estate	Terry Cotton of Realty Vision
Stephanie Pandiscio of Foster-Healey Real Estate	Kim McDonald of Realtyology, McDonald Real Estate
Thomas Pultorak of Foster-Healey Real Estate	Lauren McNamara of Realtyology, McDonald Real Estate
Christina Sargent of Foster-Healey Real Estate	Linda Andries of Re/Max Property Promotions
Wight Team of Foster-Healey Real Estate	Diane Haley Brooks of Re/Max Property Promotions
Lynn Brooks of Godin Real Estate	Patricia Thompson of Re/Max Property Promotions
Joanne Catlin of Hearne Realty	RaeDeane Garcia of Re/Max Property Promotions
David Hearne of Hearne Realty	Thomas Ruble of Tom Ruble Real Estate Services
Beverly D'Agostino of the Hearthstone Agency	Laura Shifrin of Townsend Center Realty
Bambi Azarian of Keller Williams Realty North Central	

Residential Rentals Ruby Producers

Ruby Producers had up to 22 rentals in 2014

Heather Carbone of Acres Away Realty	C. Patricia Toth of Foster-Healey Real Estate
Michael Beaudoin of Coldwell Banker Residential Brokerage	Mary Condon of Foster-Healey Real Estate
Rick Cuddy of Foster-Healey Real Estate	Penny Lee of Morin Real Estate



Residential Sales Silver Top Producers



*Congratulations
Award Winners!*

Upcoming Networking Events

NCMAR Night Out

“Connect and Engage !”

Meet with your fellow NCMAR REALTORS and Business Partners in an inviting atmosphere for networking on the 3rd Thursday of each month for drinks and appetizers.

Thursday, March 19, 5:30 pm to 8:30 pm

Columbia Tavern, Leominster

**Sponsored by Sherri Tammelin & Lana Kopsala,
Local Home Resource Team,
Coldwell Banker Residential Brokerage**

The Member Services Committee will offer a 50/50 cash raffle where you may purchase tickets for \$5. Half the funds raised from this raffle will be donated to a local charity.

Join your fellow NCMAR members for a fun night out with plenty of networking, good conversation and a enjoyable time for all attendees. Light appetizers are served.

Worcester Sharks Hockey Game

Scholarship Fundraiser

Friday, March 20, 2015

Game begins at 7:30 pm
DCU Center, Worcester

Worcester Sharks vs. St. Johns IceCaps

\$20 ticket for \$15

**All proceeds to support the
NCMAR Scholarship**

Tickets can be purchased from

**Tom Ruble at
(508) 641-1293
or Kathy Lore at
(978) 345-2531**



Calendar of Events

March

- 11 Awards Committee Meeting 10 am
- 12 Free CE Class 6-8 pm, Fidelity Bank
- 18 Communications Comm Meeting 10 am
- 18 Finance Committee Meeting 11 am
- 19 MLS PIN Training 9:30 am and 1 pm at NCMAR
- 20 Member Services Comm Meeting 9 am
- 20 Community Involvement Comm Meeting 10 am
- 20 Worcester Sharks Hockey Game 7:30 at DCU Center
- 24 Board of Directors Meeting 9 am
- 24 Technology Comm Meeting 10 am
- 25 Free CE Class 10—Noon, Fidelity Bank Leominster

**North Central MA Associations of REALTORS® , Inc.
40 Summer St. Fitchburg MA 01420**

Office Hours: Monday to Friday 8:30 am - 4:30 pm

NCMAR Staff

Association Executive Kathy Lore, RCE, ePro
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Member Services Coordinator Justin Lore, ePro
(978) 345-2532 justinlore@ncmar.com

Newsletter

Deadline for submission for the next issue is the last day of the month. For information on Business Partner advertising, contact the Association Office.

News & Views is available online at www.ncmar.com and every issue is emailed to our members. Print copies of the News & Views are available to members upon request. The subscription is included in the yearly local dues.