

Volume 45, Issue 4

News & Views

April 2022

President's Message

The Spring Market is here and we are starting to see its positive impact in our inventory numbers. In the last couple months we have seen a net increase of 400+ single family homes on the market. As we continue to see increased opportunity for buyers, I recommend touching base with lenders to make sure recent changes in interest rates haven't affected any existing pre-approvals. As our mortgage partners will share, the current market makes consistent financing review the best opportunity for client success!

I want to thank everyone who made our recent Blood Drive such a great success! The staff with Mass General thoroughly enjoyed their day with us and hope we will have them back again soon!

Up next on our community involvement calendar is our Annual Meat Raffle on April 22nd to support the Simonds Sinon Cancer Center and fight back against cancer! If you haven't been to this event yet I highly recommend it!

I'm also excited to have started the process of rolling out our NCMAR Ambassador Program!

April is Ambassador Awareness Month. The ambassadors of each office will serve as key partners in increasing engagement with our members and I look forward to seeing it continue to expand!

As always if there is anything I can do to help let me know!



Nick

2022 Premiere Sponsor

total  **mortgage**

NMLS#2764



Friday, April 22nd
6:00 pm doors open
Acadien Club
193 Parker St. Gardner

Join us for a fun time on Friday Night!
Get ready for all the many summer outings and BBQ's!!

Proceeds to benefit the Simonds Sinon Cancer
Treatment Center in Fitchburg

Board of Directors Meeting

March 29, 2022 Minutes

Members in attendance: Nick Pelletier President; Jean Rubin President elect; Shauna Roberts Treasurer; Darlene Rossi, Past President; Sophia Bell, Business Partner Director, and Kathy Lore Executive Officer
Absent: Linda Lee Secretary, Denise Wortman Director at Large

The meeting was called to order at 9:32 am

The Association Executive Evaluation Team gave an update and recommendation of a pay increase. AE was absent from discussion. Past President will meet with the Association Executive to discuss after the BOD meeting.

MOTION: It was moved, seconded and carried to grant the Association Executive a pay increase of 3% beginning July 1, 2022.

MOTION: It is moved, seconded and carried to approve the February 2022 BOD Minutes.

MOTION: It was moved, seconded and carried to approve the February Membership Report as presented.

MOTION: It was moved, seconded and carried to approve the February Financials subject to review.

MOTION: It was moved, seconded and carried to approve entering into a new copier lease with Toshiba as described in the lease contract.

The draft proposal from MAR for Professional Standards Administration was discussed.

The open position of MAR Central Region VP was discussed.

The Member Services/Events Committee meeting minutes were reviewed.

The Community Involvement Committee meeting minutes were reviewed.

The following events are being planned: Bowling Scholarship Fundraising event May 12th at Gardner Ten Pins.

Next BOD Meeting April 26th at 9:30 am.

The meeting adjourned at 11:00 am

NCMAR Leadership

President

Nicholas Pelletier
Keller Williams Realty
North Central
npelletier@kw.com
978-674-7146

President Elect

Jean Rubin
Hometown, REALTORS
jean.rubin@ymail.com
978-660-6185

Treasurer

Shauna Roberts
Bank Hometown
sroberts@bankhometown.com
978-877-7938

Secretary

Linda Lee
Hometown, REALTORS
linda@lindaleeerealestate.com
978-855-3029

Director

Denise Wortman
EXIT New Options Real Estate
dwortman@exitnewoptions.com
978-852-7955

Business Partner Director

Sophia Bell
Total Mortgage
sbell@totalmortgage.com
978-870-7152

Past President

Darlene Rossi
Morin Real Estate
darlenerossi@morinrealestate.com
978-895-3770

Executive Officer

Kathy Lore
NCMAR
kathylore@ncmar.com
978-345-2531

Justin Davidson, MAR General Counsel

Catherine Taylor, Associate Counsel

Jonathan Schreiber, Legislative & Regulatory Counsel.

Q. *There has been a lot of discussion about website accessibility lately. Is there anything that I need to do?*

A. Over the last several years there have been a few notable cases across the country addressing the issue of website accessibility under the Americans with Disabilities Act (ADA), but the Department of Justice (DOJ) was slow to provide specific guidance or regulation on this topic. On March 18, 2022, the DOJ published new guidance on website accessibility, offering some much-needed clarity in this arena. As the DOJ did not provide a regulation with detailed standards for accessibility, businesses will continue to have some flexibility in how they comply with the ADA requirements.

REALTORS® operating a website for their businesses should work with their website vendors to conduct an accessibility audit of their sites and develop a plan for any identified deficiencies. In the continued absence of specific regulation, the Web Content Accessibility Guidelines (WCAG) is an excellent tool to assist in achieving accessibility on the web.

Some of the most common accessibility failures found on websites are:

- Poor color contrast
- Missing “alt text” for images
- No captioning for videos
- Mouse-only navigation



Q.

What happens if my relationship changes with a person after the first personal meeting?

A. It depends on how the Mandatory Massachusetts Real Estate Licensee-Consumer Relationship Disclosure was completed at the first personal meeting. If the disclosure was completed as a facilitator, the relationship may be modified to Buyer's or Seller's Agent; however, the converse is not possible. Once a licensee has entered into an agency relationship with a buyer or seller, they may not later become a facilitator in the course of the same transaction.

If a licensee and a client part ways after entering into an agency relationship, that terminates the agency relationship and most of the fiduciary duties thereunder. Regardless, the fiduciary duties of confidentiality and proper accounting of funds remain indefinitely.

Services provided through the Massachusetts Association of REALTORS® is intended for informational purposes and does not constitute legal advice, nor does it establish an attorney-client relationship. The Massachusetts Association of REALTORS®, by providing this service, assumes no actual or implied responsibility for any improper use of responses to questions through this service. The Massachusetts Association of REALTORS® will not be legally responsible for any potential misrepresentations or errors made by providing this service. For more information regarding these topics authorized callers should contact the MAR legal hotline at 800-370-5342 or e-mail at legalhotline@marealtor.com.

Welcome New Members!!

REALTOR Members

<u>Name</u>	<u>Office</u>
Rudolph Baldarelli	Baldarelli Realty Group
Emily Chapdelaine	Coldwell Banker Realty
Vincent DeSalvo	Keller Williams Realty North
Gail Frigoletto	Central Baldarelli Realty Group
Melanie Grey	Coldwell Banker Realty
David Nault	Central Mass Real Estate
Ann Ricciardi	Foster-Healey Real Estate
Nicole Riel	Hometown REALTORS
Hajar Slaoui	Foster-Healey Real Estate
Darlene Theriault	Real Estate Exchange
Tammi Wayman	Keller Williams Realty North Central

March Membership Numbers

New REALTORS	12
Resignations	27
Secondary Broker	0
Association Transfers	1
Business Partners	3
As of February 2022	
REALTORS	512
Business Partners	76
TOTAL MEMBERSHIP	588

Business Partner Spotlight

Brian Moore of Fairway Independent Mortgage

Brian has been in the mortgage industry since 2003, with a background in finance. In 2011, Brian launched the Holden branch of Fairway Independent Mortgage Corporation with the goal of bringing diverse financial experience to clients throughout central Massachusetts. He prides himself on delivering customized, one-on-one service ensuring each client has the options to maximize their purchasing power.

His team in Holden is passionate about educating homebuyers and ensuring a licensed professional is always available to answer questions. Brian and his team have a reputation for always going the extra mile, and for being a trusted, knowledgeable mortgage resource. They are always eager to find more opportunities to give back and get involved with the local community. While at Fairway, Brian has repeatedly been recognized as part of Fairway's Chairman's Club, closing more than \$60 million annually.

Brian grew up on the north shore of Massachusetts, and met his wife, Julia at Bridgewater State University. They lived in Idaho for a short time and filled their days with snowmobiling and skiing. They moved back east to raise their family and have loved central Massachusetts ever since. In his spare time, Brian enjoys reading, hiking in the Adirondacks, and spending time with his wife, two daughters, and his hiking buddy, Tammy. Brian holds himself and his team to high standards of customer service and considers referrals the highest compliment.



Brian Moore, Senior Loan Officer NMLS#441882

You can contact Brian directly via call or text at 508-250-1376, or by email at brianm@fairwaymc.com

Fairway Independent Mortgage Corporation, Holden:
Address: 61 Boyden Road, Suite 2, Holden, MA 01520
Phone: 508-829-5810 Fax: 888-330-4711

Connect with Brian and the team:
Instagram: @bmooreteam
Facebook: @brianmooremortgage
LinkedIn: Brian Moore (<https://www.linkedin.com/in/brian-moore-6aa68059>)

JOIN US FOR
Sits & Sips

You're invited to our Headshots Event!



KIM STONE

Branch Manager | NMLS ID# 228049
978.235.0267 | kstone@bayeq.com

www.idomortgages.net

THURSDAY
APRIL 14, 2022
4:00PM-7:30PM



AT THE FAY CLUB

658 Main Street
Fitchburg, MA 01420

Madore Photography will be on site to take professional headshot photos that you can use on social media, email signatures, websites, or any other place you wish to market or share your professional image.



THE COST IS \$15

(Includes your digital photos)

Join us for networking, food and drinks!

THANK YOU SPONSORS



**PLEASE RSVP
BY APRIL 12**

Email kstone@bayeq.com
or scan the QR code.

HOME LOANS
bay equity

EQUAL HOUSING OPPORTUNITY | BAY EQUITY LLC
NMLS ID# 76988 | BERM-220331-3.0

Need to know how many CE classes that you have attended at the NCMAR Real Estate School #1164?

Log on to www.ncmar.com

Click on the Member Login button on the right top of the web page.

Login in credentials are your NRDS# and password is your last name (Case sensitive).

Click on the blue link that says View Education Records.

Your CE's will be listed there. This list will not include classes that you took at other schools.

Do you have suggestions for CE Classes or Lunch and Learn Topics?

Please email suggestions to kathyllore@ncmar.com.

We are looking for member input on topics for continuing education classes and lunch & learn topics.

Lunch and Learn's are one hour classes on any topic pertaining to real estate, personal growth, marketing, tax preparation, etc.

CE Classes are from a list of classes provided by the Board of Real Estate Brokers and Salespersons and can be found on mass.gov.

2022 Continuing Education Classes In Person and Via Zoom

Tuesday, April 12th
10 am to Noon
Via Zoom

Protecting the Protected
Taught by Isabell Perkins

Thursday, April 14th
10 am to Noon
At the NCMAR Office, 40 Summer St Fitchburg

Residential Mortgage Loan Market
Taught by Brian Cormier

Thursday, May 12th
10 am to Noon
At the NCMAR Office, 40 Summer St Fitchburg

Due Diligence in Sellers Representation
Taught by Attorney Craig Reynolds

Wednesday, May 18th
10 am to Noon
Via Zoom

Understanding Title and Title Concerns
Taught by Attorney Thalheimer

Wednesday, June 8th
10 am to Noon
At the NCMAR Office, 40 Summer St Fitchburg

Residential Inspections
Taught by Andy Consoli

Tuesday, June 21st
10 am to Noon
Via Zoom

21E for Residential Real Estate
Taught by Andy Consoli

Thursday, July 14th
10 am to noon
At the NCMAR Office, 40 Summer St, Fitchburg

Financing
Taught Kim Stone/Niles Busler

Monday, July 18th
10 am to noon
Via Zoom

Lead Paint
Andy Consoli

Tuesday, August 16th
10 am to noon
Via Zoom

Offers
Attorney Craig Reynolds

Thursday, August 18th
10 am to noon
At the NCMAR Office, 40 Summer St, Fitchburg

Brokerage Relations
Taught by Paula Savard

Good News About NCMAR's 2022 Continuing Education!

1. Our goal for 2022 is to have live in person classes that are also broadcast via zoom for members who prefer to attend virtually. We hope to maximize accessibility to all our CE offerings.
2. Continuing education classes in 2022 will generally be held twice a month, typically Tuesday and Thursday.
3. There are 7 classes in 2022 that are eligible for both MA and NH credit, classes taught by Andy Consoli.
4. We have 25 free continuing education classes scheduled for 2022, and we will advertise them in future emails.

Register for classes at www.ncmar.com

CE Class -Protect the Protected in Real Estate (RE111RC20)

TAUGHT BY ISABELLE PERKINS

This class will help REALTORS better understand the impact of human behavior when interacting with other people, as to prevent them from unintentionally discriminating against a protected class.

Though we may not realize it, our reactions, assumptions, and unconscious thought processes can lead us into treating people differently.

To help prevent discrimination agents must be fully familiar with the protected classes, but also understand the impact of implicit bias and disparate impact on their behavior and activities.

Only then can they provide equal service, equal treatment, and equal access to all.



Tuesday, April 12th, 2022 10 am to Noon via Zoom

Register at www.ncmar.com



Register at www.ncmar.com

CE CLASS - (RE47R05) RESIDENTIAL MORTGAGE LOAN MARKET & CREDIT TODAY

**THURSDAY, APRIL 14TH, 2022
10AM TO NOON AT THE NCMAR OFFICE**

This course is designed to take the licensee through all of the dynamics of today's residential mortgage financing market including the important aspects of credit reports and credit scoring, the changing nature of the Primary mortgage loan market and the broad variety of lenders and products available to all.

- The Primary Market and Secondary Mortgage Market
- Interest, Points and APR
- Why is credit critical and what has changed?
- Consumer Rights and Permissions
- What factors make up a credit score?
- Loan products like Straight, Amortized, Adjustable Rate, Negative Amortization Loan
- Conventional versus Non Conventional Loans (FHA, VA)
- Soft Second Loan, No Documentation Loan, Construction Loans and so much more.

total mortgage

green:light

21
day

purchase
guarantee

Ready.
Set.
Mortgage.

Get the GreenLight and **close in 21 days***

By completing our GreenLight approval program upfront, you're vetted, approved, and guaranteed a speedy 21-day closing before you even find a house.* That means never having to walk away from the home of your dreams—or getting held up by a missed closing date.

With Total Mortgage, you can focus on the move, not the mortgage. Want to learn more? Take a look at how GreenLight compares to a typical industry pre-approval, and then reach out to me to get started.



Denise Peach
District Branch Manager
NMLS #41008
978.807.3370



Brianna Kelley
Branch Manager/Sr. Mortgage Banker
NMLS #30362
978.852.6376



Melissa Clifton
Sr. Mortgage Banker
NMLS #744993
978.502.9151



Katie Weldon
Sr. Mortgage Banker
NMLS #1094433
978.751.1934



Sarah Mayer
Sr. Mortgage Banker
NMLS #744983
978.833.0425



Steven Kelley
Sr. Mortgage Banker
NMLS #1605789
508.451.1330



Sophia Bell
Sr. Mortgage Banker
NMLS #655065
978.870.7152

Typical Industry Pre-Approval

total mortgage
green:light

Gives you an idea of how much financing you'll be approved for

Uses unverified financial information

May use an unverified credit score

Does not give you an interest rate quote

Does not guarantee your financing

Does not shorten your overall loan process

- Tells you exactly how much financing you are approved for
- Verifies your income, assets, and debts ahead of time
- Uses your real credit score
- Gives you a lockable interest rate
- Guarantees your financing*
- Cuts the mortgage process down to 21 days*

975 MERRIAM AVENUE, SUITE 212 | LEOMINSTER, MA 01453 NMLS #1822397 | TOTALMORTGAGE.COM/LOCATIONS/LEOMINSTER

*TERMS AND CONDITIONS APPLY. PLEASE CONTACT US FOR DETAILS. COPYRIGHT © 2022 TOTAL MORTGAGE SERVICES, LLC., 185 PLAINS ROAD, 3RD FLOOR, MILFORD, CT 06461. ALL RIGHTS RESERVED. TOTAL MORTGAGE SERVICES, LLC - NMLS# 2764. TOTAL MORTGAGE SERVICES IS AN EQUAL HOUSING LENDER. LICENSING: AL, AZ MORTGAGE BANKER LICENSE, LICENSE NO. 0924361, AR, CA FINANCE LENDERS LICENSE, LICENSE NO. 6038205, CA RESIDENTIAL MORTGAGE LENDING LICENSE, LICENSE NO. 6038205, LICENSED BY THE DBO UNDER THE CA RMLA, CO REGULATED BY THE DIVISION OF REAL ESTATE, CT, DE, DC, FL, GA, IA, IL RESIDENTIAL MORTGAGE LICENSEE, IN, KY, KS LICENSED MORTGAGE COMPANY, LICENSE NO. 0025126, LA, ME, MD, MA MORTGAGE BROKER LICENSE, LICENSE NO. MC3712, MA MORTGAGE LENDER LICENSE, LICENSE NO. MC2764, MI, MN, MS, LICENSED BY THE MS DEPARTMENT OF BANKING AND CONSUMER FINANCE, MT, NE, NH LICENSED BY THE NH BANKING DEPARTMENT, NJ, NM, NY LICENSED MORTGAGE BANKER - NYS DEPARTMENT OF FINANCIAL SERVICES, NC, ND, OH, OK, OR LICENSE NO. ML-5246, PA LICENSE NO. 30567, RI LICENSE NO. 20102698LL, SC, SD, TN, TX, UT, VT, VA, WA, WI, WV, WY.





Lunch and Learn Condos

Wednesday, April 27, 2022

Noon to 1 pm



Class and Lunch
Hosted by Kim Stone
BayEquity Home Loans

Register at www.ncmar.com

The lunch and learn will cover:

- Overcoming Condo obstacles
- FHA Condo Approvals
- The Condo Questionnaire
- Condo Budgets
- What's an HO6 and why does my client need one?
- Financing Warrantable or Non-Warrantable Condo's
- The Condo Approval Process: Conventional and FHA
- Small Unit Condo's, Conversions, Co-ops and Timeshares and more

CALENDAR

Tuesday, April 5th

Member Services/Events Committee

9:30 am via Zoom

Thursday, April 7th

Government Affairs Committee Meeting

9:30 am via Zoom

Monday, April 11th

Community Involvement Committee Meeting

10 am via Zoom

Tuesday, April 12th

Protecting the Protected CE Class

Taught by Isabell Perkins

10 am to Noon Via Zoom

Thursday, April 14th

Residential Mortgage Loan Market CE Class

Taught by Brian Cormier/Niles Busler

10 am to Noon

At NCMAR Office, 40 Summer St Fitchburg

Thursday, April 21st

NCMAR Night Out Networking event

5:30 to 8:30 pm

Hosted by Reynolds Law Offices

Oak Hill Country Club, Fitchburg

Friday, April 22nd

Meat Raffle

6:00 pm doors open

Acadien Club, Gardner

Wednesday, April 26th

Board of Directors Meeting

9:30 am at the NCMAR Office

Friday, April 29th

Scholarship Application Deadline

Connect and Engage with your fellow NCMAR colleagues



NCMAR NIGHT OUT

Thursday, April 21st, 2022

5:30 - 8:30 pm

Sponsored by Reynolds Law Offices

Oak Hill Country Club
840 Oak Hill Rd, Fitchburg, MA 01420

Publication by the North Central MA Association of REALTORS

40 Summer Street, Fitchburg, MA 01420

(978) 345-2531 www.ncmar.com