

## President's Message

We enter March with an increasingly unpredictable Real Estate market as well as world events leaving many of us on edge.

I recently had the amazing opportunity to hear American author and researcher Shawn Achor speak on his studies on happiness and stress. He changed the way I looked at stress! Generally our society focuses on dealing with stress by telling people to focus on decreasing stress to protect their health. What the researchers found is this focus often actually increases an individual's stress by inducing an additional fight or flight response.

Furthermore, they realized within each stress is meaning. The stress of a transaction not closing on time is framed by the meaning of the relationship with the client. They found that if a person identifies and focuses on the meaning behind the stress they see a 23% decrease in the negative health side effects of stress!

In short, find and focus on the meaning within any stressful situation, instead of the stressor itself, and a person will find greater happiness!

Quick reminder; we are responding to the critical blood supply shortage by holding a Blood Drive March 22nd from 9-3pm. Check your email for more details on how to register! Hope to see you there! As always, if there is anything I can do to help let me know!

*Nick*



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NMLS#2764

## BLOOD DRIVE

Tuesday • March 22 • 9am - 3pm



MassGeneral Bloodmobile is coming to North Central MA!

Keller Williams North Central  
670 Mechanic St Leominster MA



## Board of Directors Meeting

February 23, 2022 Minutes

Members in attendance: Nick Pelletier President; Jean Rubin President elect; Shauna Roberts Treasurer; Sophia Bell, Business Partner Director, Denise Wortman 2022 Director at Large and Kathy Lore Executive Officer  
Absent: Linda Lee Secretary (illness), Darlene Rossi, Past President

The meeting was called to order at 9:32 am

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

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

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

MOTION: It was moved, seconded and carried to approve the withdrawal of \$7,500 from the NCMAR Scholarship Account CD to replenish funds spent on 2021 scholarships.

MOTION: It was moved, seconded and carried to table the discussion of the Top Producer Committee recommendation to the next meeting on March 29th.

MOTION: It was moved, seconded and carried to award Honorary membership to Judith Murphy since she has retired, held membership in NCMAR for over 20 years and has served as President, State director and on numerous committees over the years. The award will be presented at the June Awards Banquet.

Information was shared on the Fitchburg Abandoned Property Registry and Private Well Water Testing Proposed Regulations.

The Community Involvement Committee created a calendar of events for the upcoming year.

The Comfort of Home Linen Drive to assist North Star Family Services Homeless Shelter with twin size sheets and blankets has been a huge success and we will deliver the items at month end.

The following events are being planned: Bowling Scholarship Fundraising event May 9th at Gardner Ten Pins., Brigham and Women's Blood Drive on March 22nd and Bus Trip to Encore proceeds to benefit the scholarship fund.

Next BOD Meeting March 29th at 9:30 am.

The meeting adjourned at 10:50 am

## NCMAR Leadership

### President

**Nicholas Pelletier**  
Keller Williams Realty  
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### President Elect

**Jean Rubin**  
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### Treasurer

**Shauna Roberts**  
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### Secretary

**Linda Lee**  
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### Director

**Denise Wortman**  
EXIT New Options Real Estate  
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### 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. If I select "Designated Agency" on the Massachusetts Mandatory Licensee-Consumer Relationship Disclosure, are there any other forms I need to provide my client to establish designated agency?*

A. Yes, although selecting Designated Agency on the Relationship Disclosure is necessary to identify the agency capacity in which you are working, it does not establish the required consent to designated agency, nor does it provide notice that it is a designated transaction. Consent to designated agency may be established through an exclusive representation agreement, such as the MAR Exclusive Right to Sell Listing Agreement or Exclusive Buyer Agency Agreement, or through a standalone form, such as the MAR Consent to Designated Agency.

When designated agency occurs in a transaction, meaning that licensees within the same brokerage are representing both sides of the transaction, notice must be provided to both the buyer(s) and the seller(s). Notice must be provided prior to the execution of the contract to purchase. Only when each of these steps has occurred is designated agency appropriate in a transaction.

As an important note, the steps to appropriately enter into dual agency mirror those of designated agency. The MAR forms library contains consent and notice forms for dual agency, as well.

*Q. Is the listing broker required to provide the cooperating broker the commission check at the closing?*

A. No, the Massachusetts laws and regulations are silent as to the timing payment is due to a cooperating broker. For those transactions that result from an MLS listing, the rules state that compensation is due to a cooperating broker who was the procuring cause of the



transaction. Failure to compensate a cooperating broker may result in a complaint being filed with the local board and may even result in suspension from the service.<sup>1</sup> For transactions occurring outside of the MLS, compensation due to a cooperating broker is a matter of contract, which may specify the timing of payment.

<sup>1</sup> The MLS PIN Rules & Regulations allow for a suspension from the service if a listing brokerage fails to pay the cooperating broker within five (5) days of a warning from the service.

While it is not uncommon for commission checks to be provided at closing, this should only be done with the understanding that the funds will not be deposited until the property is on record and the funds have cleared. A listing broker may also choose to wait until the property is recorded and funds have cleared prior to issuing any payments. In this later situation, the listing broker should take care to issue payment as soon as possible.

Cooperating commissions may be paid from either the escrow account or the brokerage's operating account, however, no funds may be transferred from the escrow account prior to the transaction closing. As with any monies flowing into or out of the escrow account, all funds must be properly accounted for.

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](mailto:legalhotline@marealtor.com).

## Welcome New Members!!

### REALTOR Members

<u>Name</u>	<u>Office</u>
Katelyn Carlson	Cetto Real Estate
Clark Straight	Straight Real Estate Solutions
Arelis Quinones	Coldwell Banker Realty

### Office Transfer

<u>Name</u>	<u>Office from</u>	<u>Office to</u>
Rachel Robertson	Keller Williams North Central	Lamacchia Realty

### Business Partners

<u>Name</u>	<u>Office</u>
Robert Meyers (978) 537-2200 rmeyers@gelinasandward.com	Gelinas and Ward 106 Merriam Av. Leominster

Michael Virostko (978) 501-5442 michael.virostko@getevolved.com	Evolve Mortgage 76 Otis St. Westborough, MA
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## February Membership Numbers

New REALTORS	3
Resignations	21
Secondary Broker	0
Association Transfers	0
Business Partners	2

As of February 2022	
REALTORS	525
Business Partners	74
TOTAL MEMBERSHIP	599

## Business Partner Spotlight

### Katie Weldon "Katie the Mortgage Lady" Total Mortgage

Katie is a former realtor and has a background in hospitality and sales, which means she has a passion for service and a consultative approach in the mortgage industry. She is a lifelong resident of the North Central Massachusetts area, and enjoys getting to know her borrowers.

Her clients don't hesitate to reach out to her because she always works for them. Even though Katie works hand in hand with her team Katie provides a direct connection so she can be an available resource; her clients appreciate her holistic approach and high-touch style.

Katie's favorite part about the mortgage industry is developing care and concern for her clients so that they become friends. She absolutely loves helping people get into homes. If she puts a loan in process, she is confident it will work out. She also creates solid backup plans with every loan, so if something unexpected arises, her borrowers can turn to the next option and still close in a timely fashion. Her clients' successfulness mirrors her own.



Katie enjoys attending trainings and is always looking to further her skills both in mortgages and in life. She also enjoys finding fun things to do with friends and family.



## KATIE WELDON

Mortgage Banker - NMLS #1094433

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📍 975 Merriam Avenue, Suite 212, Leominster, MA 01453

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

Log on to [www.ncmar.com](http://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 [kathylore@ncmar.com](mailto:kathylore@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](http://mass.gov).

## 2022 Continuing Education Classes In Person and Via Zoom

Thursday, March 10th 10am to noon Via Zoom	Commonly Used Forms Taught by Andy Consoli
Tuesday, March 15th 10 am to Noon Via Zoom	Selling Historical Homes Taught by Nile Busler
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 18 10 am to noon Via Zoom	Lead Paint Andy Consoli

## 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](http://www.ncmar.com)



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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  
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**Melissa Clifton**  
Sr. Mortgage Banker  
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**Katie Weldon**  
Sr. Mortgage Banker  
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**Sarah Mayer**  
Sr. Mortgage Banker  
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**Steven Kelley**  
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**Sophia Bell**  
Sr. Mortgage Banker  
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### Typical Industry Pre-Approval

total mortgage  
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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

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CALENDAR

## LUNCH & LEARN HOME STAGING



**Are you leaving money on the table?**

TUESDAY, MARCH 29TH NOON TO 1 PM  
NCMAR, 40 SUMMER STREET, FITCHBURG



presented by Julie Millar  
Home Staging by Julie

Not staging your home is like leaving money on the table. Yes, even in a seller's market. 90% of people have difficulty envisioning changes that could be made to improve a home and can only focus on what they currently see. Staging a property makes it easier for a buyer to visualize the property as a future home. Staging a home can increase a home's selling price and it helps prospective buyers better imagine how they can use the livable space.

We will talk about paint color, furniture placement, decluttering, and much more. Join us on March 29th!

Tuesday, March 8th  
Member Services/Events Committee  
9:30 am via Zoom

Thursday, March 10th  
Commonly Used Forms  
10am to noon  
Taught by Andy Consoli Via Zoom

Monday, March 14th  
Community Involvement Committee Meeting  
10 am via Zoom

Tuesday, March 15th  
Selling Historical Homes  
10 am to Noon  
Taught by Nile Busler Via Zoom

March 17th  
St. Patrick's Day Holiday

Thursday, March 17th  
NCMAR Night Out Networking event  
5:30 to 8:30 pm  
Hosted by Bay Equity

Wednesday, March 29th  
Board of Directors Meeting  
9:30 am at the NCMAR Office

Tuesday, March 22nd  
9:00 am to 3:00 pm  
Blood Drive  
670 Mechanic Street Leominster  
Pre-registration suggested.

Thursday, March 31st  
New Member Orientation Class  
9 to 1 pm  
NCMAR Office

## NCMAR NIGHT OUT

Connect and Engage with your fellow NCMAR colleagues.

Thursday, March 17, 2022  
5:30 pm to 8:30 pm

435 Bar and Grill  
435 Lancaster St, Leominster

Hosted by Kim Stone,  
Bay Equity Mortgage



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40 Summer Street, Fitchburg, MA 01420

(978) 345-2531 [www.ncmar.com](http://www.ncmar.com)