

President's Message

I need everyone's help! We have had a great beginning to 2022! Inventory is up!

We have brought back in person trainings and events successfully and our NCMAR energy is starting to return... and there is still work to be done!

Our NCMAR Meat Raffle successfully raised over \$1,200 for Simonds Sinon Cancer Center and yet turnout was lower than previous years! Thank you to everyone that helped out. A special thanks to Christine Sargent, Susan Wright, Matt Howard, Tom Ruble, Jean Rubin, Katey Adams, Nick Pelletier, Brianna Kelley and family.

We are looking forward to an exciting calendar of events over the course of the next couple months and that's where I need help!

1.If you always attend NCMAR events, I ask you to take the opportunity this month to invite a member (or two) in your office who haven't attended or don't know about our next events to join you at one of our upcoming events!!

2, If you haven't joined us at a NCMAR event recently I ask you to consider our upcoming Bowling for Bucks Scholarship Fundraiser at

Gardner Ten Pins or our June Awards meeting at Wachusett Mountain! The Skyride will be open!

Our board is known for our collaborative and social atmosphere that makes it special and unique and I'm intending our upcoming events will be some of the most attended in recent years!

If you are a NCMAR Ambassador I will be in touch in the coming weeks as to how you can help us continue to engage better and move forward!

If there is anything I can do to help let me know!



Nick

Mark Your Calendar!

Check out all our upcoming events:

Details inside for our

Free CE Classes

Bowling for Bucks Fundraiser

June Awards Banquet

Wine, Dine and Gamble Casino Trip

North Central Real Estate Summit

Lunch and Learn and NCMAR Night Out

and more!

So much to learn and do, Join Us!

2022 Premiere Sponsor

total  **mortgage** NMLS#2764

April Board of Directors Meeting

April 2022 Minutes

The meeting was called to order at 9:32 am

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

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

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

The Government Affairs Committee Meeting minutes were reviewed.

Meetings with the Mayors will take place on June 7, June 14 and June 21.

The 5th Annual North Central Real Estate Summit will be held on May 18th at Great Wolf Lodge.

The Member Services/Events Committee meeting minutes were reviewed.

The Community Involvement Committee meeting minutes were reviewed.

The Meat Raffle event held on Friday, April 22nd was discussed.

The following events are being planned: Bowling Scholarship Fundraising event May 12th at Gardner Ten Pins, Wine Dine and Gamble Fundraiser on June 9th and the Corn Hole Tournament on June 16th.

North Star Family Services has been awarded a grant for \$1500 by MAR Charitable Foundation.

Next BOD Meeting Friday, May 20th at 9:30 am.

The meeting adjourned at 10:25 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@lindaleeestate.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



NEW MEMBER ORIENTATION

REALTOR and Instructor Niles Busler

- What is the REALTOR Code of Ethics ?
- How does the Code help me in my business?
- Why the Code so important to know?
- Can I be cited for a violation of the Code by the public?
- Is the Code of Ethics and all its articles relevant to today?
- Have questions of your own? The class is interactive so ask the instructor anything.

Get the answers to these questions and many more at this mandatory training.



Thursday
May 26th, 2022
9 am to 1 pm
40 Summer Street
Fitchburg, MA 01420

Register by emailing Katey
at membership@ncmar.com

Justin Davidson, MAR General Counsel

Catherine Taylor, Associate Counsel

Jonathan Schreiber, Legislative & Regulatory Counsel.

May 2022

Q. Does my seller need a passing Title 5?

A. Under Massachusetts law a passing Title 5 is not required for title to transfer to a new owner. What the law does require is that a Title 5 inspection be performed within the two years prior to the transfer occurring. In limited circumstances, such as a transfer between certain family members or a refinance, an inspection is not required. Additionally, the law requires that a system with a failed Title 5 inspection be repaired or replaced within two years of the failed inspection. The owner may enter into an agreement with the Board of Health that requires the system to be brought into passing condition or connected to the public sewer within that time. This agreement is enforceable on any purchasers of the property, as well, and must be disclosed by the seller to prospective purchasers.

While the law does not require a passing Title 5 for title to transfer to a new owner, obtaining conventional financing with a failed inspection can be challenging. Buyers interested in purchasing a property with a failed Title 5 should be advised to speak with their lender and/or their attorney to determine what options may be available.



Q. If I have two buyer clients interested in submitting an offer on the same property, am I a dual agent?

No, dual agency occurs when one licensee represents both sides of the transaction. An agent may represent multiple buyers interested in the same property without entering into a dual agency relationship. Although license law does not require clients to consent or receive notice if this situation arises, the MAR Buyer Agency Agreement does include language that acknowledges that it is a possibility that the agent may represent multiple buyers submitting offers on the same property. Given the current market conditions, these situations are occurring more frequently, and it may be worthwhile having a conversation with a client at the onset of the relationship to address this possibility. It is important to note that a buyer agent representing multiple buyer clients offering on the same property is not relieved of any fiduciary duties owed to each individual client. In some instances, it may be worthwhile referring one buyer to another agent to avoid potential conflicts.

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Welcome New Members!!

REALTOR Members

<u>Name</u>	<u>Office</u>
Penny Bedell	Hometown REALTORS
William Breault	Lamacchia Realty
Nathan Buiwit	Baldarelli Realty Group
Holly Cyr	Keller Williams Realty North Central
Chantell Oliveras	Lamacchia Realty
Diane Vella	Real Estate Exchange
Karen Warila	Keller Williams Realty North Central

Office to Office Transfer

<u>Name</u>	<u>From</u>	<u>To</u>
Traci LaVanway	Straight Real Estate Solutions	Baldarelli Realty Group
Carole Norton	Foster-Healey Real Estate	Hometown, REALTORS

Membership Numbers

New REALTORS	7
Resignations	0
Secondary Broker	0
Office Transfers	2
Business Partners	0
As of April 2022	
REALTORS	522
Business Partners	76
TOTAL MEMBERSHIP	598

Business Partner Spotlight—Kim Stone

Kim Stone, Senior Loan Officer | Branch Manager | MLO 228049
 Bay Equity Home Loans, llc. | www.IDoMortgages.net | 978.235.0267

“Do not try to become a person of success but try to become a person of value.” Einstein

This has been a mantra for Kim, and a major dynamic in her professional and personal life-style for more than 30 years; 20+ of which have been dedicated to helping people get the home financing needed to purchase a new home or help manage their budget with a refinance.

Whatever the client’s goals may be, Kim dedicates extra time to gather information, answer and ask the important questions and gain a well-rounded understanding of the complete financial picture, to successfully prepare her clients for the home financing process and help accomplish those goals.

“Home Ownership is important to all the people involved, and it’s also a great step for the community and economy”, which is why she truly values being in Mortgage Lending, and just one of the reasons she enjoys being at Bay Equity. Her knowledge and understanding of the guidelines allow her to offer a dynamic array of Loan Products, and exclusive programs such as Corporate Cares and Giving to Hero’s Programs. This has also helped her become a Top 5 producer in New England.



Kim Stone recorded the third fastest raw time during the Race of Champions with AJ Kitt.

As an active member of the community, she offers Credit Education, Budget and Savings Workshops at several schools, universities, and small business development programs, and has been a guest presenter for the local community development association. She also volunteers time for a local non-profit: For One Child, where she also sits on the Board of Directors. And Is an active member of several Chambers of Commerce and local Board of Realtors.

Kim grew up right here in Central MA, and partakes in many of the local outdoor activities, such as hiking, skiing, gardening. Yes, she really does love winter and happy to be enjoying the outdoors whatever the season. She also loves to cook, garden and scratch her kitties bellies, when they let her.

When asked, “What do you do?” Her answer is simple. “I do mortgages!” And it shows. You can find her at IDoMortgages.net

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

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

Thursday, September 8th
10 am to noon
At the NCMAR Office, 40 Summer St, Fitchburg
Comparable Market Analysis
Taught by Andy Consoli

Thursday, September 21st
10 am to noon
Via Zoom
Contract Law
Taught by Attorney Thalheimer

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

NCMAR CE CLASS

WEDNESDAY, MAY 18TH
10AM TO NOON

UNDERSTANDING TITLE AND TITLE CONCERNS

Continuing Education Class RE44R05

Instructor Attorney Nik Thalheimer



Register at www.ncmar.com
for Zoom Class



This course provides a comprehensive overview of titles and title concerns.

You will learn:

- *What are the types of titles?
- *What is a "cloud on title"?
- *What are the types of "clouds"?
- *What is title insurance?
- *What are remedies to title issues?

DUE DILIGENCE IN SELLERS REPRESENTATION (RE97R15)

THURSDAY, MAY 12TH
10 AM TO NOON
IN PERSON AT NCMAR OFFICE

Instructor: Attorney Craig Reynolds

The objective of this class is to remind licensees to reduce risk by ensuring accuracy of information, checking all data and advising clients and customers to perform their own due diligence and seek legal counsel.

Learn the agents responsibilities to both their seller and broker to reduce risk of liability for themselves, their company and the consumers they represent.

Learn to recognize the red flags and guide your sellers.

REGISTER AT
WWW.NCMAR.COM



NCMAR SCHOLARSHIP COMMITTEE PRESENTS

BOWLING for BUCKS FUNDRAISER

Help Us Provide Scholarships for Local High School Graduates



Thursday, May 12, 2022 6 to 9 pm
Gardner Ten Pins
560 W. Broadway, Gardner
\$20 per person

HAVE FUN WHILE BENEFITING A GREAT CAUSE!

Register a Bowling Team (4-6) \$20 pp

Register Non Bowlers \$20 pp

Get Recognized!

Sponsor a Electronic Lane sign for \$100 _____

Create a themed basket or Gift Card to be displayed at the event. _____

Payment can be made by check, credit card or Venmo to @NCMAR

Name: _____

Company Name: _____

Address: _____

City/State/Zip: _____

Credit Card # _____

Exp. Date _____ CSV _____ Check # _____ Amount _____

Return form to NCMAR, 40 Summer Street, Fitchburg, MA 01420
email to kathyllore@ncmar.com 978-345-2531



June Awards Banquet

Let's recognize our members that make our association great!



Monday, June 6th, 2022
Wachusett Mountain, Princeton
4-5 pm Beautiful Scenic Sky-rides
5-6 pm Networking and Cash Bar on Patio
6-9 pm Buffet Dinner and Awards in Granite Room

Awards presented will be:
REALTOR of the Year
Business Partner of the Year
Sales Associates of the Year
Rookie of the Year
Good Neighbors
and 2022 Scholarship Recipients



\$40 per person/Tables of 8 reserved with payment of \$320

Office Name: _____

Attendees Names

_____	_____
_____	_____
_____	_____
_____	_____

Event sponsor \$100 _____ Bar Sponsor \$75 _____ Centerpieces Sponsor \$200 _____
Check enclosed _____ Amount \$ _____

Credit card# _____ Exp. _____ CSV Code _____

Register online at www.ncmar.com, email to kathylore@ncmar.com or
mail to NCMAR, 40 Summer Street, Fitchburg 01420



NCMAR Scholarship FUNdraiser

wine, Dine & Gamble! SM

Thursday, June 9th

Trip includes:

- R/T motorcoach
- Refreshments served on way to casino
- 5 hours at Encore Resort Casino
- \$20 Encore food voucher
- \$20 free slot play
- Pizza on ride home
- Tax & Gratuities (driver, trip leader & wait-staff)



All this for just **\$85** pp (if we sell all 52 seats, we will raise over \$1300)



Encore[®]
BOSTON HARBOR
A WYNN RESORT

Departure: Doyle Field at 3:00 PM. Returns around 11:00 PM

**To secure your seats contact
NCMAR at (978) 345-2531 or kathylore@ncmar.com**

Space is limited to first 52 to pay in full.

WineDine&Gamble is a division of *GolfAndGamble.com*

5th Annual

NORTH CENTRAL REAL ESTATE SUMMIT

WEDNESDAY, MAY 18, 2022

7:30AM - 9:30 AM \$30

Great Wolf Lodge, Fitchburg

The Real Estate Summit is a collaboration between the North Central Massachusetts Chamber of Commerce and the North Central Massachusetts Association of Realtors. The in person program aims to provide an in-depth look at the real estate market in North Central Massachusetts.

The 5th Annual Real Estate Summit is a great opportunity to connect with real estate professionals and gain insight into the current and future real estate market in North Central Massachusetts. This event is of interest to anyone involved in real estate, including developers, residential and commercial Realtors, lenders, property owners and professional service providers.

SPONSORSHIPS AVAILABLE

Summit Sponsor \$750

(includes table for 8, logo on cover of printed program, recognition of sponsor by MC, company name and logo on all marketing materials, social media and website)

Principal Sponsor \$500

(includes 5 tickets, company name and logo on all marketing materials, social media and program)

Escrow Sponsor \$250

(2 tickets company name and logo on social media, website and program)

Realtor Sponsor \$100

(1 ticket, company name and logo in program and website)

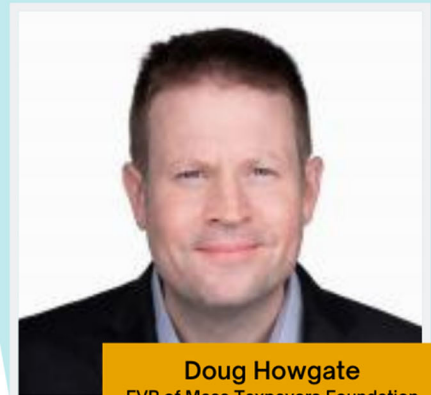
Appraisal Sponsor \$ 75

(Company name and logo in program and on website)

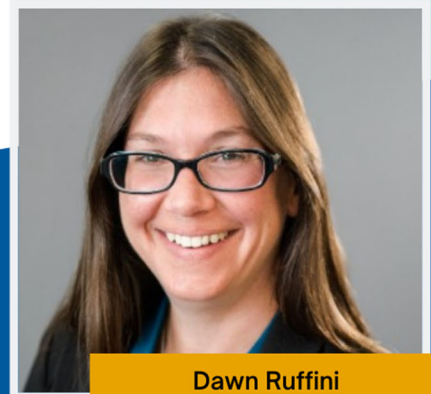
Join Us by registering at www.ncmar.com or email kathylore@ncmar.com



Speakers :



Doug Howgate
EVP of Mass Taxpayers Foundation



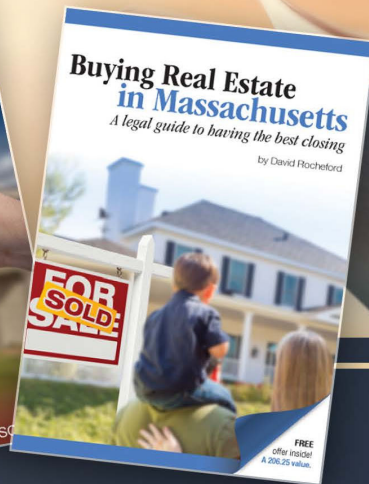
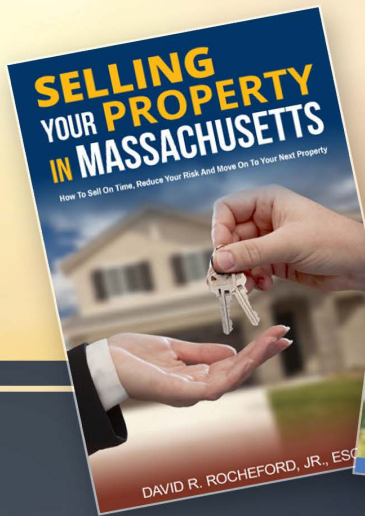
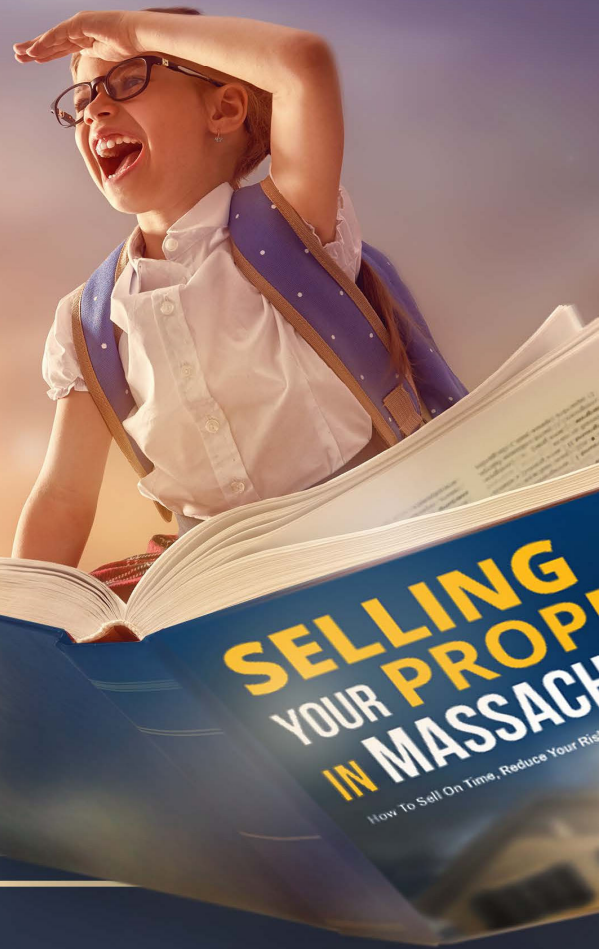
Dawn Ruffini
President of MA Association of REALTORS



Kory Eng
CEO of United Way of North Central MA

Informed clients are happy clients, and happy clients make for the best closings.

We wrote the book on Buying & Selling Real Estate in Massachusetts, and now you can share with your clients... for FREE!



THE LAW OFFICE
of
DAVID R. ROCHEFORD, JR., P.C.

Give your clients confidence! These quick reads, authored by David R. Rocheford, Jr., break down buying and selling into simple terms. Contact us to receive these free supplies and show your clients how much you truly care. **while supplies last*

Contact Lisa at 978-728-5118 or lisa@thebestclosings.com
www.TheBestClosings.com

CALENDAR

Monday, May 2nd to Friday, May 6th
NAR Legislative Meetings in Maryland

Tuesday, May 10th
Member Services/Events Committee
9:30 am via Zoom

Tuesday, May 10th
MAR Central Region Caucus
1 pm in person
Fidelity Bank Community Room

Thursday, May 12th
CE Class Due Diligence in Sellers Representation
10 am to Noon in Person
NCMAR, 40 Summer St, Fitchburg

Thursday, May 12th
Bowling for Bucks Scholarship Fundraiser
6 pm to 9 pm
Gardner Ten Pins

Tuesday, May 17th
MAR Board of Directors Meeting
1pm at MAR Headquarters

Wednesday, May 18th
5th Annual North Central Real Estate Summit
7:30 am to 9:30 am
Great Wolf Lodge, Fitchburg

Thursday, May 19th
NCMAR Night Out Networking event
5:30 to 8:30 pm
Hosted by AllMac Home Inspections
Boulder Cafe, Fitchburg

Thursday, May 26th
New Member Orientation
9 am to 1 pm
In person at NCMAR Office

Wednesday, April 26th
Board of Directors Meeting
9:30 am at the NCMAR Office

Lunch and Learn - Appraisals

Wednesday, May 11th Noon to 1 pm

Appraisal Changes!

New ANSI Measuring requirements - Fannie & Freddie.
Now in effect.

New Floor plan requirements!
Now in effect.

Appraisal Waivers, Drive By, Hybrid and Desktops and
what they mean for you, the agents. Now in effect.

New smart phone apps to measure a floor plan.
Their use is starting to grow.

And more! t

Steven Boucher
REAL ESTATE APPRAISER



In Person at NCMAR, 40 Summer St. Fitchburg

Register at www.ncmar.com

NCMAR NIGHT OUT

at the Boulder Cafe
880 Main Street, Fitchburg

Sponsored by Chris and Lauren
McNamara of AllMac Home
Inspections

Connect and engage with your
fellow NCMAR members and
friends!

THURSDAY, MAY 19TH

5:30 TO 8:30 PM

