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www.ncmar.com

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News & Views

December 2021

President's Message

Beannachtaí! And Whoosh - There went 2021! Time does fly...faster as you get older!

I hope you all had a wonderful Thanksgiving and are well underway with your holiday plans and festivities. The Elves of NCMAR are busy with their holiday preparations too! It's still not too late to participate in the Helping Hands program to buy items for people in need this holiday season. Contact the Board office to get involved.

We had a great time and delicious food at Hollis Hill Farm in Fitchburg for November's NCMAR Night Out sponsored by Salem Five! Hope to see you all December 16th at the Old Mill in Westminster sponsored by Total Mortgage! We will be drawing the winners for the Super Raffle there, so be sure the get your tickets!

For our last Spotlight section for 2021 we are excited to present our Business Partner Jacqui Keogh of Salem Five! Jacqui has been a loan officer since 2001 and a Board member for many years. She regularly attends and participates in our events and Salem Five just sponsored our November night out!. Thank you Jacqui and Salem Five for being part of the NCMAR Team!

I want to thank you all for a great year. I deeply appreciate your understanding and flexibility as we continued to navigate our way through Covid. The zoom meetings were a great adaptation and continue to be popular. They will continue to be an option for most meetings for the foreseeable future. To make up for the lack of face to face meetings for our Business Partners, we included a column in each newsletter highlighting one of our Business Partners that were well received. As things opened up, it was great to start meeting in person again.

Premiere Sponsor



I was glad to see the participation in the C2EX free training program from NAR. The Board is going to continue to encourage completing of that curriculum, so look for details of that in upcoming communications.

Education was a big part of my agenda this year, so in addition to the C2EX program, we encouraged taking advantage of the designations from NAR. NCMAR also partnered with NEAR for the At Home With Diversity certification program.

In addition, the Board of Directors worked closely with Kathy Lore on the implementation of our 2020-2022 Strategic Plan and it was reviewed several times throughout the year at our meetings. We actively engaged all the committees in achieving our goals and are well on track to their completion in 2022. Our member numbers keep growing beyond our expectations and thanks to years of careful stewardship, we are in a strong financial position as well.

I was privileged to work with our current Board of Directors, Committee Chairs and NCMAR Staff for the past year. I am very grateful for all that they do and the energy and expertise and "commitment to excellence" they bring to each challenge, opportunity and event. That's Who We R.

And I know that 2022 is going to be another great year. Incoming President Nick Pelletier of Keller Williams Realty has already made great contributions to the Board and has exciting plans for his tenure. Incoming President elect Jean Rubin of Hometown Realtors, Treasurer Shauna Roberts of Bank Hometown, Incoming Secretary Linda Lee of Hometown Realtors, Incoming Business Partner Director Sophia Bell of Total Mortgage, and Incoming Director at Large Denise Wortman of Exit Realty complete the Team and are going to do fantastic things together for our Board and community. I am honored to still be working with this group in 2022 as Immediate Past President.

As 2021 draws to a close, I want to thank you for your involvement with the Board. Teamwork makes the dream work and each one of you is a valued member of NCMAR. We couldn't have accomplished what we did without you. Maybe in 2022, you can join one of our committees? You'll work with some of the best professionals in the area. And have a lot of fun too! ☐

I wish you all health, peace and happiness in the coming year. These are interesting times we live in. Remember what is important.

We cannot become what we need by remaining what we are." — John C. Maxwell

Until next time, Be Kind and Be Real.

With Gratitude,

Darlene Rossi

Board of Directors Meeting Minutes

Members in attendance: Darlene Rossi, President; Nick Pelletier; President elect; Shauna Roberts, Treasurer; Kendra Dickinson, Past President, Jean Rubin, Secretary, Steve Kelley, Business Partner Director and Kathy Lore, Executive Officer

The December 1, 2021 Board of Directors meeting was called to order at 9:34 am

MOTION: It is moved, seconded and carried to approve the October 2021 BOD Minutes.

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

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

MOTION: It was moved, seconded and carried to approve a Holiday Bonus for the NCMAR staff.

MOTION: It was moved, seconded and carried to gather quotes for the installation of a handicap door into the rental space.

Nick Pelletier gave an update on the mural for the parking lot wall and grant application to help in funding the project.

MOTION: It was moved, seconded and carried to approve Kimberly Allard for Leadership Training.

The Strategic Plan progress was reviewed and items to work on identified.

The Community Involvement Committee minutes were reviewed.

Nick Pelletier and Executive Officer Kathy Lore gave an update on the NAR Convention and Board of Director votes.

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

**Thank You For
Your Support in 2021!**

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Gold Sponsor

Fidelity Bank

Silver Sponsors

Law Office of David Rocheford

Reynolds Law Office

RMS Mortgage

Rawson and Sons Insurance

IC Federal Credit Union

Rollstone Bank & Trust

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Justin Davidson, MAR General Counsel
Catherine Taylor, Associate Counsel
Jonathan Schreiber, Legislative & Regulatory Counsel.

Q. I heard there is a new Mandatory Licensee-Consumer Relationship Disclosure. Is that true and when does it need to be presented?

A. The Relationship Disclosure must be presented to a consumer at the first personal meeting in which a specific property is discussed. Recent changes to the Mandatory Licensee-Consumer Relationship Disclosure clarify that the disclosure is only required in residential transactions, which are defined as land with a building intended for use as a one to four-unit residential dwelling or the purchase or sale of land on which a building is intended to be constructed for use as a one or two-unit residential dwelling. Additionally, the disclosure now states that, in the absence of a personal meeting with a consumer, the licensee must provide the consumer with the relationship disclosure, either electronically or otherwise, prior to the licensee entering into a contract with that consumer.

The updated disclosure may be viewed in the MassForms™ library or online at <https://www.mass.gov/doc/re-board-agency-disclosure-form-updated-2021/download>

Q. What changes were made to the MassForms™ library in 2021?

A. Over the past year, the MAR Forms Content Advisory Committee made several important updates to the forms library. The following are new forms:

Seller to Find Suitable Housing Addendum – provides the seller the right to terminate the contract without penalty if they are unable to locate suitable replacement housing by a date certain.

Waiver of Inspection Rights Addendum – reiterates the buyer's right to include a home inspection in their offer and by signing, the buyer acknowledges the risk associated with waiving an inspection and releases the broker from any claims related to a condition that may have been revealed in a home inspection.

Sight Unseen Addendum – by signing, the buyer acknowledges that a property may be different in person

than portrayed through video or photographs, and releases their broker, the seller's broker, and the property owner from any claims arising out of what would have been apparent through an in-person showing.



Seller Instructions Regarding Buyer Letters – educates sellers about Fair Housing and discourages the consideration of personal letters from buyers. By signing, the seller instructs the REALTOR to include an instruction in the MLS that no personal letters will be presented to the seller.

Fair Housing Considerations Regarding Buyer Letters – educates buyers about Fair Housing, discourages the use of personal letters, and informs the buyer that the REALTOR will not participate in the drafting or passing of a personal letter.

Tenant Lead Law Notification (Spanish)

In addition to creating the above-referenced forms, the Committee also approved the following modifications to existing forms:

Broker's Rental Fee Disclosure – updated to specify that the form only needs to be used when a fee is sought from the prospective tenant and identifies whether a fee is still due if compensation is received from listing broker or landlord.

Wire Fraud Advisory – updated the language for the form to be applicable to lease transactions as well as purchases.

Escalation Provisions in Offers – form was divided into two standalone forms: an explanation of escalation provisions, and the escalation provision itself.

Concrete Foundation Advisory and Disclosure – updated to remove the reference to specific areas of Massachusetts.

The MAR Legal Team and the Forms Content Advisory Committee work diligently to ensure that the library of offered forms provides the greatest utility and risk protection for members in their businesses. Forms-related questions and suggestions can be sent to Catherine Taylor.

<i>Welcome New Members!!</i>		<i>November</i>	
REALTOR Members		<i>Membership Numbers</i>	
<u>Name</u>	<u>Office</u>		
Bachir Atallah	Cairo Realty LLC	New REALTORS	3
Mark Christ	Keller Williams Realty North Central	Resignations	2
Judith Murphy	Keller Williams Realty North Central	Secondary Broker	1
Secondary Members		Association Transfers	0
<u>Name</u>	<u>Office</u>	Business Partners	1
Daniel Liese	eXp Realty LLC		
Resignation/Drops		As of November 2021	
<u>Name</u>	<u>Drops / Office</u>	REALTORS	557
Aleks Domnitser	Foster-Healey Real Estate Inc.	Business Partners	73
Beth Lashkari	eXp Realty LLC	TOTAL MEMBERSHIP	630
New Business Partners			
<u>Name</u>	<u>Office</u>		
Thomas Denault	Rollstone Bank and Trust		

Business Partner Spotlight



Jacqui Keogh, Salem Five

Jacqui Keogh has been a loan officer since starting her career with North American Mortgage in 2001 and subsequently with Salem Five Mortgage in December 2004.

With her 17 year career at Salem Five, she has continued to expand on her vast knowledge of loan programs that they have to offer to enable her clients in realizing their homeownership dreams and fitting them with the right loan product.

She became a Vice President in 2012 and has continued to achieve top sales awards within the company ever since . What makes Jacquie a top producer in her profession is her attention to detail, a good listener to her client's needs and to be able to communicate with them from the beginning to the end of the transaction

Jacqui has been a business partner member of NCMAR for many years and has made many wonderful relationships with REALTORS that have become her friends.

Jacqui grew up in Leominster and moved to Gardner in 1992 where she lived with her husband Ron raising their three children, Shane, Courtney and Tyler. You would

have seen her in her white minivan driving from football to soccer to baseball to dance classes! She was active with the Boys and Girl Scouts and with the Gardner High Marching Band booster club. She and her husband moved to Hubbardston in 2010 after they built their dream home where now they live with their two dogs, Kimball and Charlie. She has a granddaughter named Lucie and a grandson due to be born in April 2022.

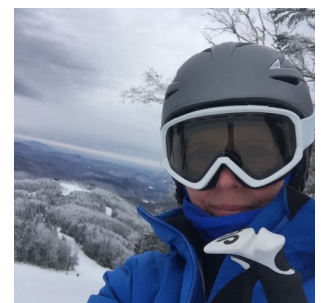
Jacqui enjoys the outdoors and is an avid skier, enjoys yoga, taking the dogs on long walks in the woods and spending time on Cape Cod in the summer. She enjoys baking, reading, knitting and doing crafts and home interior decorating in her spare time. Going all out and decorating her house for every holiday is one of her favorite things to do and gives her pleasure to make all of the holidays special!

Jacqui Keogh

Vice President
Residential Lending/
Construction/Rehab Specialist
VA Loan Specialist

tel. 978.502.6856
fax. 978.498.0238

jacqui.keogh@salemfive.com



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.

12/7/2021
10am to noon via Zoom & In Person at Fidelity Bank

Real Estate Professional Ethics (RE33RC11)
Taught by Paula Savard

12/15/2021
10am to noon via Zoom

Closing and Settlement (RE07R19)
Taught by Atty Craig Reynolds

1/13/2022
10am to noon in person at NCMAR, 40 Summer St, Fitchburg

Understanding Title/Title Concerns (RE97R15)
Taught By Atty Craig Reynolds

1/18/2022
10am to noon via Zoom

Real Estate Advertising Compliance (RE41R20)
Taught by Andy Consoli

2/11/2022
10am to noon in person at NCMAR, 40 Summer St, Fitchburg

Zoning and Building Codes
Taught By Atty Nik Thalheimer

Register for classes at www.ncmar.com

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.



**Proceeds benefit the
Simonds-Sinon Cancer Treatment Center in Fitchburg**

1st prize \$1,000
2nd prize \$500
3rd prize \$250
4th prize (10) \$100

**Super Raffle
Tickets
Available**

**Winning tickets will be drawn on
Thursday, December 16, 2021 at 7 pm**
\$25 each ticket
Order tickets from Community
Involvement Committee members or
from NCMAR at kathyllore@ncmar.com
or (978) 345-2531

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If you haven't taken a Pinergy course in a while, you might be surprised at all the changes we've made recently. Pinergy has never been as flexible, customizable, and responsive as it is now, and you can learn all about it from your home or office. Brokers: you can schedule custom classes just for your office, on any Pinergy topic you feel would help your bottom line.

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904 Hartford Turnpike Shrewsbury, MA 01545
Phone: (508) 845-1011 Fax: (508) 845-7820 mlspin.com





NCMAR Holiday Helping Hands Gift Program

Previously called the NCMAR Adopt A Family Gift Program

Please help make this holiday season very special for those who are less fortunate by purchasing a gift or gift card for one or a few.

Choose who you would like to buy for and let the elf of that organization know your choice. Gifts/gift cards can be dropped off at the elf's office or at the NCMAR office. **Please drop off by December 10th.**

57 Homeless Men and Women

Wishlist: warm clothes, socks, flannel shirts, gloves, hats
Alyssa Durkin, Total Mortgage
adurkin@totalmortgage.com Cell: 571-501-6245

45 Veterans

Wishlist: Gift cards to Walmart, Amazon and/or Market Basket
Elf: Sarah Mayer, Total Mortgage
smayer@totalmortgage.com Cell: 978-833-0425

50 Seniors

Wishlist: Walmart Gift cards
Elf: Jean Rubin, Hometown, REALTORS
jean.rubin@ymail.com Cell: 978-660-6185

77 Children

Wishlist: Wishes are specific to each child ages 2 to 9
Elf: Susan Wright, EXIT New Options Real Estate
susanmwright13@gmail.com Cell: 978-549-1146

If you have any questions, feel free to contact Katey Adams at NCMAR
email: membership@ncmar.com 978-345-2531

Want help with the shopping?

You can make a monetary donation and the shopping and wrapping will be done for you.

Checks should be written to NCMAR or call 978-345-2531 with your credit card information.



IT'S TIME TO COMPLETE CODE OF ETHICS TRAINING

ALL REALTORS MUST COMPLETE THIS TRAINING BEFORE THE END OF THE YEAR! DEADLINE, DECEMBER 31, 2021

In person and via Zoom
DECEMBER 7TH from 10 TO 12:30
Fidelity Bank Community Room

TAKE IT ONLINE ANYTIME
at <https://learninglibrary.com/mar>
OR

<https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-training>

Upon completion of the online classes, please send your certificate by email to membership@ncmar.com

NCMAR Leadership

President

Darlene Rossi
Morin Real Estate

President Elect

Nicholas Pelletier
Keller Williams Realty
North Central

Treasurer

Shauna Roberts
Hometown Bank

Secretary

Jean Rubin
Hometown, REALTORS

Director

Vacant

Business Partner Director

Steven Kelley
Total Mortgage

Past President

Kendra Dickinson
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North Central

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Secretary

Linda Lee
Hometown REALTORS

Director

Denise Wortman
EXIT New Options

Business Partner Director

Sophia Bell
Total Mortgage



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2022 Committee Volunteer Form

Why participate? Whatever your interest or expertise, a committee or workgroup exists to provide you with an avenue of service. We know your time is valuable and appreciate your willingness to help our association succeed.

Choose as many as you wish.

_____ **Community Involvement Committee** – Committee members will coordinate with local charities and community projects to help them meet their goals. Our charitable efforts will focus on housing and homelessness in our local area.

_____ **Membership/Events Committee** – Committee members will communicate and engage with our membership to meet our members' diverse needs, including discovering new ways to encourage non-members to join the association. Committee members will plan and coordinate events and plan additional education events and professional development opportunities.

_____ **Finance Committee** – Committee members need to have general knowledge of financial statements to review the statements quarterly. The committee makes changes to the investment policy and prepares the yearly budget.

_____ **Government Affairs Committee** – Committee members will meet with our local officials and legislators to communicate important legal issues that affect real estate and private property rights. They will also coordinate with local cities and towns on a revitalization project.

_____ **Scholarship Trustees** – The Trustees will select the recipient of the Community Scholarship Award from the many applications received each year.

_____ **Top Producer Workgroup** – The Workgroup oversees the Top Producer Awards program and makes recommendations for changes to the contest rules. You need not be a top producer to serve on this workgroup.

If you are interested in a committee but not sure if you want to volunteer on the committee, you may attend a committee meeting before joining. Just let us know of your interest.

Please include your email address as this is the communication mode used to notify members of meetings and information.

Name: _____

Office: _____

Phone: _____ Email: _____

Please complete and email to kathylor@ncmar.com. Thank you!

Thursday, December 16th, 5:30 pm

NCMAR NIGHT OUT

Join Us as we celebrate the Holiday Season together at the beautiful historic Old Mill in Westminister.

Sponsored by
totalmortgage

Stephanie Pandiscio, Christina Sargent, Kurt Thompson, Tom Ruble,



CALENDAR

Wednesday, December 1st, 9:30 am
Board of Directors Meeting
NCMAR Office

Monday, December 6th 5-8:30 pm
Holiday Party and Installation Banquet
Apple Hill Country Club, Leominster

Tuesday, December 7th 10 –12:30 am
CE Class Code of Ethics
Taught by Paula Savard
In Person at Fidelity Bank and via Zoom

Thursday, December 9th 6-9 pm
MAR Installation Banquet
Springfield Country Club, Springfield

Tuesday, December 13th 10 am via Zoom
Community Involvement Committee Meeting

Wednesday, December 15th 10 to Noon
CE Class Closing and Settlement
Taught by Attorney Reynolds

Thursday, December 16th, 5:30 pm
NCMAR Night Out at the Old Mill, RT 2A
Westminister
Sponsored by Total Mortgage

Friday, December 24th Office Closed

Saturday, Christmas Day

Wednesday December 29th, 9:30 am
Executive Committee Meeting

Friday, December 31st Office Closed

*Happy Holidays!
and
Happy New Year!*



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
January 20, 2021
9 am to 1 pm
40 Summer Street
Fitchburg, MA 01420

Register by emailing Katey
at membership@ncmar.com

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40 Summer Street, Fitchburg, MA 01420

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