

## President's Message

Our Holiday installation Banquet at Apple Hill Farm will be one of those nights I remember for the rest of my life. I really hope everyone who attended enjoyed it as much as I did. One of our guests commented that their association is twice the size as NCMAR yet we get the same or more attendees at our events. This is the magic of NCMAR!

A year ago I shared my vision to increase engagement and communication. I want to thank everyone who raised their hand and helped with this vision over the last 12 months. It truly was an honor to serve as the President of NCMAR for the last 12 months! I truly feel we made huge strides in connecting and engaging with the membership and of course... there is always more work to be done. I am excited to start implementing our new Strategic Plan in 2023 and we will continue to need support from our talented membership.

It was a pleasure to welcome Lt Governor Polito as our installing officer of the 2023 Board of Directors. The ability to hand the President role off to the talented Jean

Rubin is a true honor! We have worked together seamlessly over the last 12 months and I know you will continue to see the association move forward in 2023 under her leadership.

With that I thank you for trusting me and supporting me throughout 2022. It truly wouldn't have been possible without everyone's contributions and willingness to lend a hand. At the end of the day, that's what makes NCMAR magic!



*Nick*



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NMLS#2764

## November Board of Directors Meeting

Members in attendance: Nick Pelletier President; Jean Rubin President elect; Shauna Roberts Treasurer; Susan Wright, Secretary, Darlene Rossi, Past President; Sophia Bell, Business Partner Director and Kathy Lore Executive Officer Guest Katey Tata, 2023 Secretary

Excused: Denise Wortman Director at Large

The meeting was called to order at 9:30 am

MOTION: It is moved, seconded and carried to approve the October 2022 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.

The Community Involvement Committee minutes were reviewed. No motions presented.

An update was given on the Super Raffle/Meat Raffle. The proceeds collected that will be awarded to the Sinin Simonds Cancer Center are \$3612.

The 2023-2025 Strategic Plan draft was reviewed. Each officer and director will review for comment at the next meeting.

President Pelletier gave an update on the Installation Banquet on December 5<sup>th</sup>, MAR Installation Banquet on December 8<sup>th</sup> and NCMAR Night Out at the Old Mill on December 15<sup>th</sup>.

Next BOD Meeting December 20th at 9:30 am at the NCMAR Office

The meeting adjourned at 10:36 am

### 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.

## 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

**Susan Wright**  
EXIT New Options  
swright@exitnewoptions.com  
978-549-1146

### 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  
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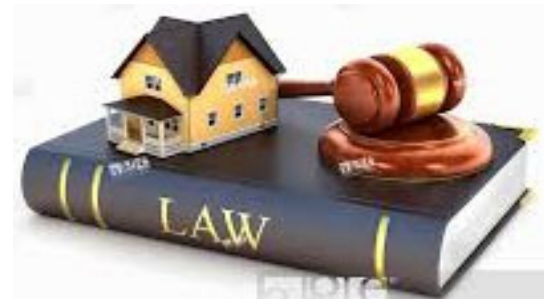
### Executive Officer

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

**Justin Davidson, MAR General Counsel**

**Catherine Taylor, Associate Counsel**

**Jonathan Schreiber, Legislative & Regulatory Counsel**



Q. Does a buyer whose offer was not accepted have the right to a written objection?

A. No. Most offers are valid for a finite period of time, as specified in the offer itself. Once that time period has lapsed without an acceptance, the offer is no longer valid, acting as a de facto rejection by the seller. A buyer has the ability to request a formal written rejection, but the seller is under no legal obligation to provide this, and under the principles of contract law, a written rejection is unnecessary.

In situations where there may be a concern that an offer was not presented to the seller, a buyer's agent may submit a written request to the REALTOR® representing the seller seeking confirmation that the offer was presented to the seller. Under Article 1, Standard of Practice 1-7, of the REALTOR® Code of Ethics, the listing REALTOR® must provide a written affirmation that the offer was presented or that the seller waived the obligation to have the offer presented. It is important to note that this is an obligation of the REALTOR®, not the seller of the property.

Q. What obligations does a seller of an "as is" property have?

A. Many prospective sellers may be under the belief that if they list their property "as is" that they do not have to provide potential buyers with any information related to the property. While that is true to some extent, a seller cannot fully relieve themselves of all obligations by selling "as is."

If the property is serviced by a septic system, the seller, with very limited exemptions, remains obligated to obtain a Title 5 inspection and provide that information to prospective purchasers of the property. Massachusetts

law does not require a passing Title 5 for the property to transfer to a new owner, although properties with a failed Title 5 may have trouble obtaining conventional financing.

Additionally, if the property was built prior to 1978 the seller must provide potential buyers with the lead paint notification and certification. As with Title 5, a seller is not obligated to remediate any lead paint hazards, but their knowledge of lead paint hazards must be shared with prospective buyers, including providing the buyer's the right to have a lead paint inspection.

Pursuant to Mass. General Laws Chapter 148, Sections 26F and 26F ½, sellers must also equip the property for sale with approved smoke and carbon dioxide detectors and obtain a certificate from the local Fire Department prior to sale.

While sellers are not obligated to affirmatively disclose defects related to the property, the listing broker remains obligated under Chapter 93A to disclose known material facts related to the property to prospective buyers.

Additionally, any specific questions asked by the buyer must be answered truthfully by the seller. Listing a property "as is" acts as a signal to prospective purchasers that the seller is unwilling, or unable, to make repairs or modifications to the property, particularly following a home inspection. This phrase, however, cannot be used to shift all responsibility off the seller of the property.

Written by: Justin Davidson, General Counsel; Catherine Taylor, Associate Counsel; and Jonathan Schreiber, Legislative & Regulatory Counsel.

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on-demand video training, guides, and other resources. We also have Customer Care waiting by the phone, including evenings and weekends, for answers to your tech support, membership, and everyday questions that can't wait.

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# Membership

December 2022

## Welcome New Members!!

### REALTOR Members:

#### (+2) New Members

<u>Name</u>	<u>Office</u>
Juan Jimenez	Keller Williams Realty North Central
Daniel Ortiz	Keller Williams Realty North Central

#### (+2) Secondary Members

<u>Name</u>	<u>Office</u>
Amanda Hannon	Real Broker MA LLC
Daniel M Loring	Keller Williams Realty North Central

### Affiliate Members:

#### (+2) Business Partners

<u>Name</u>	<u>Office</u>
Crystal Caron	Taylor Made Graphics 70 Benson St. Fitchburg, MA 01420 978-829-4415

Leonard W. Foy III, Esquire	Foy Law Office, PLLC 402 Amherst St Suite 100 Nashua, NH 03031 603-292-3786
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### Office to Office Transfer

<u>Name</u>	
Kathleen Ferguson-Beauchamp	From Keller Williams Realty North Central to Real Estate Exchange

## Membership Numbers

New REALTORS	4
Resignations	0
Office Transfers	1
New Business Partners	2

As of November 2022

REALTORS	550
Business Partners	<u>83</u>
TOTAL MEMBERSHIP	633

As of November 2021

REALTORS	557
Business Partners	<u>73</u>
TOTAL MEMBERSHIP	630

## Business Partner Spotlight—Alyssa Durkin

Alyssa has been in the mortgage business since 2018 as a Processing Coordinator. Before entering the mortgage business she worked in retail which has given her the people skills to handle anything. The favorite part of her job is when the final Approvals come in. She loves knowing that she was a small part in someone being able to buy a home.

Alyssa is an active member of community involvement committee. She has assisted with the food drives, school supplies and backpack drive, meat raffle fundraiser, Holiday Helping Hands gift program and much more. She is incredibly passionate about volunteer work and loves to help out any way that she can.

Alyssa currently lives in Gardner with her 3 children and 4 cats. When not working she enjoys spending time with her children, going to the park, and movie nights.



**Alyssa Durkin**  
Processing Coordinator

**total mortgage** NML582764

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# Continuing Education Opportunities

December 2022

## Continuing Education Classes In Person and Via Zoom

Tuesday, December 6th 10 am to Noon Via Zoom	Fair Housing Taught by Isabelle Perkins
Wednesday, December 14th 10 am to Noon Via Zoom	MGL Chapter 93A Taught by Attorney Thalheimer
January—February 2023 Real Estate Legal Series—"From Offer to Closing"	
Tuesday, January 17th 10 am to Noon Via Zoom	Offers Taught by Attorney Reynolds
Tuesday, January 17th Noon to 2 pm Via Zoom	Purchase and Sale Agreements Taught by Attorney Reynolds
Tuesday, February 21st 10 am to Noon Via Zoom	Contract Law Taught by Attorney Reynolds
Tuesday, February 21st Noon to 2 pm Via Zoom	Offers Taught by Attorney Reynolds
Thursday, March 9th 10am to Noon In person	Understanding Reverse Mortgage Taught by Lynn Devin
Tuesday, March 21st 10 to 12:30 In person	Professional Ethics Taught by Paula Savard
Tuesday, April 4th 10 to Noon In person	Zoning and Building Codes Taught by Attorney Thalheimer
Tuesday, April 18th 10 to Noon	Protecting the Protected Classes Taught by Isabelle Perkins

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

Please email suggestions to [kathyl@ncmar.com](mailto:kathyl@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).

## Good News About NCMAR's 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 2023, and we will advertise them in future emails.

**Register for classes at [www.ncmar.com](http://www.ncmar.com).**

**Go to the calendar of events for all the upcoming classes.**



Thursday, December 15th, 5:00 pm

# NCMAR NIGHT OUT

Join us by the fireside to celebrate the Holiday Season together at the beautiful historic Old Mill in Westminster.

Sponsored by  
Lynn Devin of



St. Nicholas  
will be making  
a visit!!



## CALENDAR

Monday, December 5, 2022  
Installation and Holiday Celebration  
Apple Hill Farm in Leominster  
5 pm to 10 pm

Tuesday, December 6th  
10 to Noon via Zoom  
CE Class Fair Housing  
Taught by Isabelle Perkins

Thursday, December 8th  
MAR Installation Banquet  
6pm—9pm  
Sheraton in Norwood

Wednesday, December 14th  
10 am to Noon via Zoom  
CE Class Chapter 93A  
Taught by Attorney Thalheimer

Thursday, December 15th  
NCMAR Night Out at The Old Mill  
5:00—8:30 pm  
Sponsored by CrossCountry Mortgage

Tuesday, December 20th  
Board of Directors Meeting  
9:30 am at the NCMAR Office

Friday, December 23th  
NCMAR Office closes at noon

Monday, December 26th  
NCMAR Office closed



### NCMAR Continuing Education Class

#### RE04RC12 MGL Chapter 93A Consumer Protection & Business Regulation

DECEMBER 14TH AT 10 AM VIA ZOOM  
TAUGHT BY ATTORNEY NIK THALHEIMER

This class will cover the following:

- Who is exempt from 93A?
- What is the purpose of 93A?
- What are the 21 instances of illegal practices that fall under 93A?
- What is an affirmative disclosure?
- What are "non-material defects" in MA?
- What does Meghan's Law have to do with 93A?
- Can you violate 93A in your advertising?
- Who enforces 93 A and what are the penalties for violation?

Register at [www.ncmar.com](http://www.ncmar.com)  
This class is free to all NCMAR members.

