

President's Message

Those of you who have participated in strategic planning before know how great of an opportunity it is to look at everything an organization wants to accomplish with a key component of reflecting on recent successes. We were so lucky to have a great diverse group of leaders in our association agree to dedicate a day to our recent strategic plan development.

I shared my main goal for 2022 was to increase engagement within our members and it was exciting to hear feedback on the ways we have successfully achieved that over the last 12 months.

It was even more exciting to hear ways the group thought we could improve the engagement even further including the addition of more FUN (mandate from

President Elect Rubin). It was also exciting to hear discussions about sustainability and communication which are key components of sustained engagement.

I'm so grateful for the time the group took and look forward to being able to share more details of our new NCMAR Strategic Plan in the coming weeks!

In the theme of engagement! Remember we have our Meat Raffle on Nov 19th to support Simonds Sinon Cancer Center! Hope to see you there!!

Nick



Blair St Grant Project



Trick or Treat on Main St

2022 Premiere Sponsor

October Board of Directors Meeting

Members in attendance: Nick Pelletier President; Jean Rubin President elect; Shauna Roberts Treasurer; Susan Wright, Secretary, Darlene Rossi, Past President; Denise Wortman Director at Large, Sophia Bell, Business Partner Director and Kathy Lore Executive Officer Guest Katey Tata, 2023 Secretary
Special guests: Brooke Boucher and Kara Labonte

The meeting was called to order at 10:02 am

The Navigating NCMAR Taskforce gave a presentation to the Board.

MOTION: It was moved, seconded and carried to approve the creation of the new Navigation NCMAR taskforce as presented. Brooke and Kara will co-chair the taskforce.

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

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

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

The Community Involvement Committee and Government Affairs Committee minutes were reviewed. No motions presented.

President Pelletier gave an update on the Blair Street Project, LEAD program at MAR and Trick or Treat on Maon Street,

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

The meeting adjourned at 11:38 am

Team Building at Curious Escape Room in Fitchburg



NCMAR Leadership

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Justin Davidson, MAR General Counsel

Catherine Taylor, Associate Counsel

Jonathan Schreiber, Legislative & Regulatory Counsel



.Q. If a transaction falls apart and there is a dispute over the release of escrow funds, can the seller place the property back on the market and go under contract with a new buyer?

A. Maybe. It is a best practice to fully resolve any outstanding issues with the failed transaction prior to placing the property back on market and proceeding with a subsequent purchaser. Unfortunately, not all situations are able to be resolved in a timely manner. If this is the case, the seller should always be advised to consult with their legal counsel to determine whether they are at risk of any legal liability if they move forward with a new buyer. The question becomes whether the dispute is solely over the disbursement of the escrow funds, or whether there is a dispute relating to the underlying purchase contract, as well. If it is the former, the parties should sign a release from the contract, noting that the distribution of escrow funds remains unsettled (see MAR Form #514). Entering into a new contract to purchase while there is a dispute as to the enforceability of the first contract to purchase may place the seller at significant risk of liability because they may become bound to sell one property to two different buyers.

If, after consultation with their attorney, a seller determines that it is appropriate to place the property back on the market, the escrow agent should continue to hold the disputed funds until the parties are able to come to an agreement or there is a court order directing the disbursement of the funds. As long as a proper accounting of the funds is maintained, there is no prohibition to the escrow agent holding a deposit from a new buyer on the same property.

Q. My seller does not want dual agency – can I be a facilitator for a buyer?

A. No, you may not act in an agency capacity for one party, and as a facilitator, which is a non-agent relationship, with the other party in the same transaction. If your seller client does not consent to dual agency, you may work with an unrepresented buyer as a customer or refer them to another agent. There is no obligation for a listing agent to establish a client relationship with an unrepresented buyer. The listing agent may remain solely as the seller's representative in the transaction and move forward with the buyer as a customer. In this event, the listing agent continues to owe the full suite of fiduciary duties (obedience to lawful instructions, loyalty, disclosure, confidentiality, accounting, and reasonable care) to the seller client, but is obligated to present the property honestly and accurately and disclose known material defects to the buyer.

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

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AT HOME IN NEW ENGLAND



Pinergy has updates and features you might not know about.
Click [HERE](#) to find out more!

The largest MLS in New England never rests in our goal of making you the success you aim to be. We regularly release new features to our in-house-designed Pinergy system, based on feedback we receive. We review and add quality 3rd-party tools—like Remine, Cloud CMA, and Rental Beast—to enhance your experience.

We have a whole team dedicated to training on our products via webinar or in-office visits, and if you need instruction immediately, we have

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.

Yes, we're one of the largest MLSs in the country, but we operate like your local MLS, with all the flavor, customs, and culture of New England.

How's that for "Wicked Smart"?



MLS Property Information Network, Inc.

Phone: 800-695-3000 | mlspin.com

WICKED SMART.



Membership

November 2022

Welcome New Members!!

(+4) New Members

<u>Name</u>	<u>Office</u>
Susan Apteker	Four Columns Realty
Justin Brown	Lamacchia Realty
Natalia Martinez	Keller Williams Realty North Central
Brenda Cole-Milner	Foster-Healey Real Estate

(-4) Resignation/Drops

<u>Name</u>	<u>Office</u>
Rosanna Glidden	Champa Real Estate
Margaret Hughes	Montalbano Real Estate
Michael LaRoche	Central Mass Real Estate
Penny Montalbano	Montalbano Real Estate

Office to Office Transfer

<u>Name</u>	<u>From</u>	<u>To</u>
Janis Montalbano	Montalbano Real Estate	Godin Real Estate

(+2) New Business Partners

<u>Name</u>	<u>Office</u>
Michael Copperwhite	DryZone Basement Systems
Chelsea Goodale	The Law Office of David R. Rocheford

Membership Numbers

New REALTORS	4
Resignations	4
Office Transfers	1
New Business Partners	2
As of October 2022	
REALTORS	546
Business Partners	<u>81</u>
TOTAL MEMBERSHIP	627
As of October 2021	
REALTORS	555
Business Partners	<u>72</u>
TOTAL MEMBERSHIP	627

Business Partner Spotlight—Laurel Caliendo

Laurel Caliendo is the New England Regional Manager for Bay Equity Home Loans. She has been working in the mortgage industry since 1986 – since loan documents were completed using a typewriter. Prior to joining Bay Equity, Laurel was the President & CEO of Village Mortgage Company for 25 years. Laurel has worked in every single facet of mortgage lending and her favorite part of the lending process is post-closing, including loan servicing and selling loans on the secondary market.



Laurel first entered the mortgage industry after working for an attorney as a paralegal. At that time, a borrower had to have a 20% down payment and excellent credit to secure financing. The industry has certainly evolved and it's great that first time homebuyers have loan options with low down payments or no down payments, there are competitive loan offerings for veterans, and there are financing options for clients purchasing second homes or for clients with unique credit profiles.



Laurel loves North Central Massachusetts, and a good amount of her family is from the area originally. Laurel currently sits on the Board of the Connecticut Mortgage Bankers Association and enjoys being active in the industry and helping newcomers enter the space.

When she's not working, Laurel can be found working in her gardens and tending to her bees. She hopes to add chickens next year. She enjoys traveling every chance she gets and meeting new people. Laurel has two grown children, and lives in Connecticut with her husband.

Continuing Education Opportunities

November 2022

Continuing Education Classes In Person and Via Zoom

Thursday, November 3rd
10 am to Noon
At the NCMAR Office
40 Summer St. Fitchburg

Foreclosures
Taught by Attorney Reynolds

Tuesday, November 15th
10 am to Noon via Zoom

Investment Property Basics
Taught by Andy Consoli

Thursday, November 17th
10 am to Noon
at the Fidelity Bank
9 Leominster Connector

Reverse Mortgages
Taught by Lynn Devin

Tuesday, December 6th
10 am to Noon
Via Zoom

Fair Housing
Taught by Isabelle Perkins

Wednesday, December 14th
10 am to Noon
At the NCMAR Office
40 Summer St. Fitchburg

MGL Chapter 93A
Taught by Attorney Thalheimer

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.

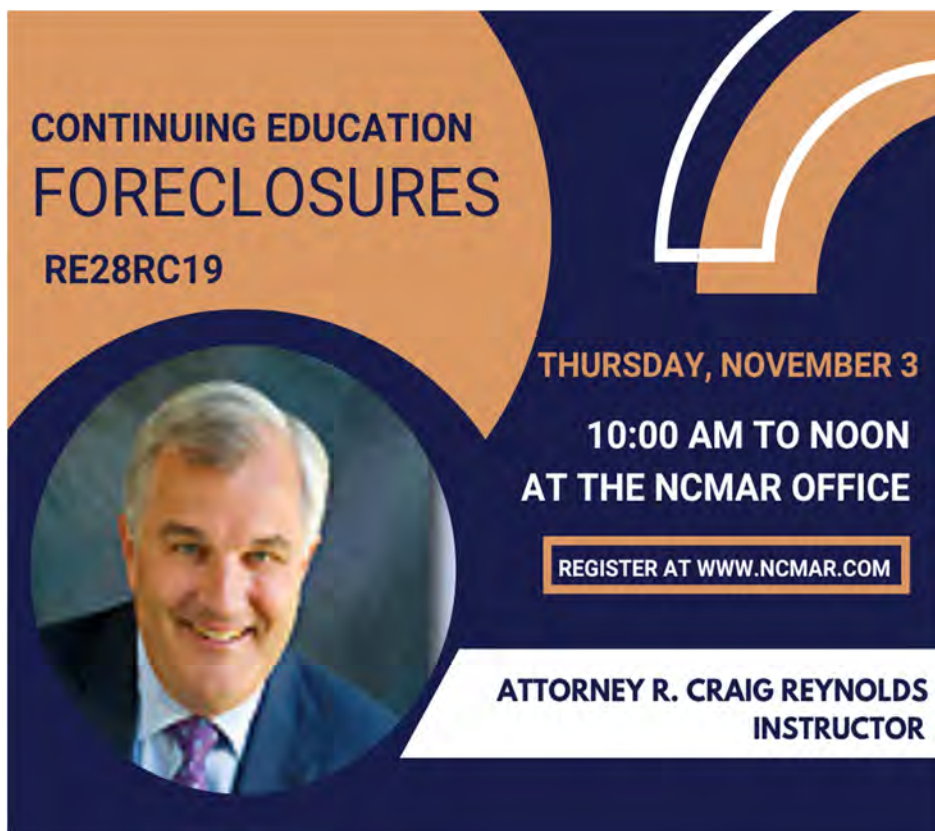
CE Classes are from a list of classes provided by the Board of Real Estate Brokers and Salespersons and can be found on mass.gov.

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.

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



**CONTINUING EDUCATION
FORECLOSURES**
RE28RC19

THURSDAY, NOVEMBER 3
10:00 AM TO NOON
AT THE NCMAR OFFICE

REGISTER AT WWW.NCMAR.COM

ATTORNEY R. CRAIG REYNOLDS
INSTRUCTOR

The poster features a circular portrait of Attorney R. Craig Reynolds, a man with grey hair wearing a suit and tie, smiling. The background is dark blue with orange and white curved graphic elements.



CE Class RE29RC07

INVESTMENT PROPERTY BASICS

**TUESDAY, NOVEMBER 15TH
10 AM TO NOON VIA ZOOM**

Taught by Andy Consoli

What you will learn:

- Measuring the investment performance
- The valuation process
- Elements and Economic variables to value
- Good leases protect the value of the property
- Capitalization rates
and much more.

Register at www.ncmar.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.

RE104R18 - Understanding the Basics of

Reverse Mortgage



Thursday, November 17th
10 am to Noon

in the Community Room
of Fidelity Bank

9 Leominster Connector, Leominster



Taught by Lynn Devin of
CrossCountry Mortgage

Why do you need to know about Reverse Mortgages?

Realtors are often the first point of contact when people start to make housing changes. Having a basic knowledge of the Reverse Mortgage product will help licensees to better serve their clients and customers. As baby boomers consider downsizing, upsizing, aging in place, or making any housing transitions, all options can be presented.

NCMAR Holiday Helping Hands 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.

Let us know how many you would like to "adopt"

#_____ **Homeless Men and Women (19 available)**

Wishlist: warm clothes, socks, flannel shirts, gloves, hats, jackets. Specific details will be sent to you

#_____ **Veterans (27 available)**

Wishlist: \$25 Gift card to Walmart, Amazon and/or Market Basket

#_____ **Seniors (5 available)**

Wishlist: \$25 Walmart Gift card

#_____ **Children (6 available)**

Wishlist: Wishes are specific to each child ages 18 months to 10 years. Specific names ages and details gift items will be sent to you.

Don't forget to drop off your Holiday Helping Hands Gifts or Giftcards at the NCMAR Office by December 9th
Thank you all for your support of our homeless, seniors, veterans and children.



Gifts/gift cards can be dropped off by December 9th to the NCMAR office. If you have any questions, feel free to contact Katey Adams at NCMAR email: membership@ncmar.com 978-345-2531



North Central MA Association of REALTORS

MEAT RAFFLE

Saturday November 19, 2022
5 pm
Acadien Club, Gardner

Join us for a fun time on Saturday Night!

Get ready for all the upcoming family gatherings and holidays!

Six rounds of all kinds of meat. One round of raffle baskets, gift cards and more!

Cash bar and pizza available for purchase.

Proceeds to benefit the Simonds Sinon Cancer Center in Fitchburg

No need to register! Just come and have fun!

You have the friends and family to feed! You just need the meat!
Come to the meat raffle and get ready for your gatherings!

Now Available

Super Raffle Tickets

\$25

Tickets may be purchased from a Community Involvement Committee member or the NCMAR Office

19

Winning tickets will be drawn on November 19th at 7 pm at the Meat Raffle Fundraiser

13

Prizes
\$1000, \$500, \$250, \$100 (10)
Winners need not be present to win



Proceeds to benefit the Simonds-Sinon Regional Cancer Treatment Center in Fitchburg



PLEASE JOIN US AT APPLE HILL FARM FOR THE

NCMAR INSTALLATION AND HOLIDAY CELEBRATION



Monday,, December 5, 2022

5-6 pm Networking

6-8:00 pm Dinner and Business Meeting

8:00 - 10:00 pm Dancing with DJ Ray Richard

\$45 pp

Plated Dinner of Classic Caesar Salad, Warm Rolls and butter, Encrusted Parmesan Chicken, Mashed Potatoes, Glazed Carrots and NY Style Homemade Cheesecake.

Office Name:

Attendees Names:

Only full tables of 8 can be reserved.

Event Sponsor \$100 ___ Bar Sponsor \$75 ___ Centerpiece Sponsor \$200 ___

Check enclosed _____ Amount \$ _____

Credit Card # _____ Exp _____ Code _____

Register online at www.ncmar.com, return to NCMAR, 40 Summer St. Fitchburg, MA 01420 or email to kathyllore@ncmar.com by Tuesday, November 29 , 2022

APPLEWILD SCHOOL
NCMAR Lunch and Learn
and Tour

Nov 3rd at noon

[REGISTER AT NCMAR.COM](https://www.ncmar.com)

Great info to have when working with local buyers!

NCMAR Night Out

Sponsored by:
SalemFive
 MORTGAGE COMPANY



Thursday, November 17, 2021
5:30-8:30
Hollis Hills Farm
340 Marshall Rd. Fitchburg, MA
Heavy appetizers and cash bar

In the spirit of the season, you're invited to bring canned goods/ non-perishable item or grocery store gift card to be eligible for a raffle!

There will be two drawings to win:
 2 Bruins tickets
 courtesy of
Silva Law Office, LLC

All donated items will be given to a local food pantry

Publication by the North Central MA Association of REALTORS
 40 Summer Street, Fitchburg, MA 01420 (978) 345-2531

CALENDAR

Thursday, November 3rd
 10 to Noon in person
 CE Class Foreclosures
 Taught by Attorney Reynolds

Thursday, November 3rd
 Lunch and Learn—Applewild School Tour
 Noon to 1 pm at Applewild School

Tuesday, November 8th
 9:30 am at the NCMAR Office
 Member Services Committee Meeting

November 10 to November 15
 NAR Convention in Orlando

Monday, November 14th
 Community Involvement Committee Meeting
 10 am Via Zoom

Tuesday, November 15th
 10 am to Noon via Zoom
 CE Class Investment Property Basics
 Taught by Andy Consoli

Thursday, November 16th
 9 am to 1 pm at NCMAR Office
 New Member Orientation

Thursday, November 17th
 CE Class Reverse Mortgages
 10 am to Noon at the Fidelity Bank
 9 Leominster Connector
 Taught by Lynn Devin

Thursday, November 17th
 NCMAR Night Out at Hollis Hills
 5:30—8:30 pm
 Sponsored by Salem Five

Saturday, November 19th
 Meat Raffle & Super Raffle Fundraisers
 5 pm at the Acadian Club, Gardner

Monday, November 28th
 Government Affairs Committee Meeting
 9:30 am via Zoom

Tuesday, November 29th
 Board of Directors Meeting
 9:30 am at the NCMAR Office