

Garrett County Board of REALTORS® News Briefs

January 2018



Membership Update

New REALTOR® Members:

New Affiliate Members:

Bruce Swift – Reliable Property Management and Construction LLC

Drops:

Amy Hiltabidel (Baglio) – Stoner Quality Water/Laurel Mtn. Spas

Mark Watkins – Hot Shotz Thermal Imaging Services, LLC

Frank Pizzurro – Garrett Pest Control

Transfers:

Changes:

Arlene Allert of Wells Fargo is now Arlene Maloney

REALTOR® Dues Reminder

If your 2017-18 dues are not paid before January 1st you will owe \$780.87. If your dues are not paid before February 1, 2018 your membership will be automatically terminated per GCBR Bylaws. See below.

If you wish to pay via credit card online go to the NAR website at

www.realtor.org Login and click on Pay Dues.

ARTICLE X – DUES AND ASSESSMENTS

Section 4. Nonpayment of Financial Obligations. If dues, fees, fines, or other assessments including amounts owed to the Board are not paid within one (1) month after the due date, the nonpaying Member is subject to suspension at the discretion of the Board of Directors. Two (2) months after the due date, membership of the nonpaying Member may be terminated at the discretion of the Board of Directors. Three (3) months after the due date, membership of the nonpaying Member shall automatically terminate unless within that time the amount due is paid. However, no action shall be taken to suspend or expel a Member for nonpayment of disputed amounts until the accuracy of the amount owed has been confirmed by the Board of Directors.

A former Member who has had his membership terminated for nonpayment of dues, fees, fines, or other assessments duly levied in accordance with the provisions of these Bylaws or the provisions of other Rules and Regulations of the Board or any of its services, departments, divisions or subsidiaries may apply for reinstatement in a manner prescribed for new applicants for membership, after making payment in full of all accounts due as of the date of termination.

Do NOT Fax, Call, or Email



Do your marketing practices comply with the federal Junk Fax Prevention Act of 2005? The act, signed into law on July 9, 2005, governs all facsimile communications that contain an advertisement. Under the law, real estate professionals can only send faxes containing an advertising that meet certain criteria. [Take this quiz](#) to find out if you know all the rules for sending faxes to prospects, customers, and clients.

Are you doing everything you can to ensure that you are not violating the National Do-Not-Call Registry rules? [Test your knowledge](#) of the federal guidelines by taking this quiz.



Email Requirements

Federal laws regulate the use of email, telephone, and fax for solicitation purposes. None of these requirements are new, and instead this article is intended to serve as a resource for basic compliance with each set of laws. It is important to remember that state laws continue to govern intrastate communications and so you will need to be familiar with any such laws in your state.

[CAN SPAM](#) requires that all commercial electronic mail messages contain the following:

1. a legitimate return e-mail and physical postal address;
2. a clear and conspicuous notice of the recipient's opportunity to "opt-out," or decline to receive any future messages;
3. an opt out mechanism active for at least 30 days after message transmission; and
4. a clear and conspicuous notice that the message is an advertisement or solicitation.

A consumer's opt out request must be honored within ten days. The business can give the consumer a menu of opt out options. If a consumer consents to receiving commercial electronic mail messages from the business, the business must still comply with CAN SPAM's email requirements, except that the business does not have to mark the electronic mail message as an advertisement or solicitation.

CAN SPAM does not contain a private right of action for consumers, and so the law will be enforced by federal agencies and state attorneys general (Internet service providers may also bring lawsuits against egregious spammers). The recoverable damages are \$250/message which violates the Act, up to \$2 million total. There are treble damages available for willful violations of the Act.

There have been refinements to the rules over the years, such as how to evaluate an email with both commercial and noncommercial content. In addition, there are specific requirements on how to process opt-out requests. For a more thorough discussion of these rules, click below.

- [CAN SPAM FAQ](#)
- [FTC CAN SPAM Page\(link is external\)](#)
- [CAN SPAM Primary Purpose Rules](#)
- [2008 FTC CAN SPAM Rulemaking](#)
- [FCC Mobile Service Commercial Message Rules](#)

12/29

[READ MORE](#)

The launch date of the newly redesigned and renamed REALTORParty.com. Replacing the REALTOR® Action Center website, REALTORParty.com will be a holistic website that provides advocacy materials for state and local REALTOR® Association staff, and facilitates two-way opportunities to engage individual REALTORS® and associations in the REALTOR® Party.

Government Affairs Report, Paul Durham G.A.D.

The biggest news from the past month was the final outcome of tax reform legislation passed in the US Congress and signed into law by President Trump.

NAR is offering a summary of the bill and its key provisions in the PDF download link found below.

[The Tax Cuts and Jobs Act - What it Means for Homeowners and Real Estate Professionals](#)



[Download PDF](#)

The National Association of REALTORS® (NAR) worked throughout the tax reform process to preserve the existing tax benefits of homeownership and real estate investment, as well to ensure as many real estate professionals as possible would benefit from proposed tax cuts. Many of the changes reflected in the final bill were the result of the engagement of NAR and its members, not only in the last three months, but over several years.

- [Introduction](#)
- [Major Provisions Affecting Current and Prospective Homeowners](#)
- [Major Provisions Affecting Commercial Real Estate](#)
- [Major Provisions Affecting Real Estate Professionals](#)
- [Appendix 1 – Examples of How the Deduction for Qualified Business Income May Affect Various Real Estate Professionals](#)
- [Appendix 2 – Examples of How The New Law Will Affect the Tax Incentives of Owning a Home](#)

Introduction

While NAR remains concerned that the overall structure of the final bill diminishes the tax benefits of homeownership and will cause adverse impacts in some markets, the advocacy of NAR members, as well as consumers, helped NAR to gain some important improvements throughout the legislative process. The final legislation will benefit many homeowners, homebuyers, real estate investors, and NAR members as a result.

The final bill includes some big successes. NAR efforts helped save the exclusion for capital gains on the sale of a home and preserved the like-kind exchange for real property. Many agents and brokers who earn income as independent contractors or from pass-through businesses will see a significant deduction on that business income.

As a result of the changes made throughout the legislative process, NAR is now projecting slower growth in home prices of 1-3% in 2018 as low inventories continue to spur price gains. However, some local markets, particularly in high cost, higher tax areas, will likely see price declines as a result of the legislation's new restrictions on mortgage interest and state and local taxes.

The following is a summary of provisions of interest to NAR and its members. NAR will be providing ongoing updates and guidance to members in the coming weeks, as well as working

with Congress and the Administration to address additional concerns through future legislation and rulemaking. Lawmakers have already signaled a desire to fine tune elements of The Tax Cuts and Jobs Act as well as address additional tax provisions not included in this legislation in 2018, and REALTORS® will need to continue to be engaged in the process.

The examples provided are for illustrative purposes and based on a preliminary reading of the final legislation as of December 20, 2017. Individuals should consult a tax professional about their own personal situation.

All individual provisions are generally effective after December 31, 2017 for the 2018 tax filing year and expire on December 31, 2025 unless otherwise noted. The provisions do not affect tax filings for 2017 unless noted.

Garrett County Board of REALTORS® Continuing Education Schedule Fall 2017

**All classes will be held at Garrett College, 687 Mosser Road, McHenry, MD 21541-
CE Room 111 in Garrett Enterprise Information Building next to CE building.
No credit is given for late arrivals.**

Photo ID Required

Wednesday, January 17, 2018

**"MREC Broker, Branch Office Manager,
& Team Leaders Supervision"**

Topic I

9:00 a.m.-12:00 p.m.

Course ID#100-0709

Instructor: Pat Kane

Thursday, February 15, 2018

"MD Contracts"

Topic F

9:00 a.m.-12:00 p.m.

Course ID#105-0709

Instructor: Kathleen Dartez

Wednesday, March 14, 2018

"Risk Management"

Topic F

10:00 - 11:30 a.m.

Course ID#101-0709

Instructor: Gary Sabo

Thursday, April 19, 2018

"Legal Legislative Update"

Topic A

9:00 a.m. - 12:00 p.m.

Course ID#103-0709

Instructor: Kathleen Dartez

For Registration Flyers: Seating is first-come, first-served basis.

Call GCBR 301-334-8405 or email Amy amy.lowdermilk@gcbr.org

15 hours of Continuing Education for license renewal: ***Bold indicates required courses.***

3 hours Topic A – Legislative Legal Update

1.5 hours Topic C – Fair Housing

3 hours Topic D – Maryland Code of Ethics/Predatory Lending

3 hours Topic H – MREC Agency Residential

4.5 hours in electives (Topics E & F)

Broker, Managers & Team Leaders – 3 hours in Topic I – MREC Supervision

National Association of REALTORS®

SBA Lowers 7(a) Equity Requirement

The SBA has finalized a standard operating procedure (SOP) update relating to equity requirements for 7(a) loans from 25% to 10%, beginning on January 1, 2018. This reduction in the equity requirements will open up the program to many more small business borrowers, and may spur small business growth around the country. Though it remains to be seen how the lenders themselves will respond to the lower equity requirements, this will potentially provide greater flexibility and more lending for small businesses who work with the SBA.

The SBA 7(a) loan program is the agency's most popular program, providing loans of up to \$5 million to fund startup costs, including purchasing new land (including construction costs), purchase or expand an existing business, and refinance existing debt. NAR Commercial members frequently work with small businesses as clients, and according to NAR's Commercial Real Estate Lending Trends 2017 report, 6% worked with the SBA loan programs and 16% used the SBA refinance program. NAR frequently collaborates with the SBA to provide feedback on lending programs and raise awareness among REALTORS® of the options the agency provides.

[SBA.gov blog: "SBA's 7\(a\) Loan Program Explained"](#)

[SBA Information Notice: Updated SBA SOP 7\(a\) equity requirements](#)

4 Housing Trends to Watch for 2018

Home shoppers may have it easier in 2018. Inventory constraints of for-sale homes and rising home prices may finally start to ease next year, according to realtor.com®'s 2018 National Housing Forecast.

"Next year will set the stage for a significant inflection point in the housing shortage," says Javier Vivas, director of economic research for realtor.com®. "Inventory increases will be felt in higher priced segments after spring home buying season, which we expect to take hold and begin to provide relief for buyers and drive sales growth in 2019 and beyond."

But the big wild card for 2018 will be any impact from the proposed tax reform legislation, which is currently being debated by Congress, realtor.com® adds.

Realtor.com® Forecast for Key Housing Indicators

Housing Indicator	Realtor.com® 2018 Forecast
Home price appreciation	3.2% increase, enabling a sales pickup
Mortgage rate	Average 4.6% throughout the year and reach 5.0% (30 year fixed) by the end
Existing home sales	2.5% growth, low inventory trend starts to reverse
Housing starts	3% growth in home starts; 7% growth in single family home starts
New home sales	Increase 7%
Home ownership rate	Stabilize at 63.9% after bottom in Q2-2016

Here's a closer look at realtor.com®'s five housing prediction trends for 2018:

1. Inventory to start increasing: Realtor.com® projects positive year-over-year inventory growth by the fall of 2018—which will be the first time since 2015.

"Inventory declines are expected to decelerate slowly throughout the year, reaching a 4 percent year-over-year decline in March before increasing in early fall, after the peak home-buying months," realtor.com® notes in its report. The cities expected to see inventory levels recover first are Boston; Detroit; Kansas City, Mo.; Nashville; and Philadelphia. The majority of this growth will be in the mid- to upper-tier price points (which includes homes priced above \$350,000). On the other hand, recovery in the starter home market likely will linger since levels are "significantly depleted by first time buyers," realtor.com® notes.

2. Price appreciation to slow: Home buyers likely will see home prices moderate in the new year. Realtor.com® forecasts home prices to slow to a 3.2 percent growth year over year nationwide. For comparison, home prices in 2017 posted a 5.5 percent increase. The majority of the slowing price appreciation will be centered in the higher-priced ranges as more inventory becomes available. Entry-level homes, on the other hand, likely will continue to see price gains due

to a larger potential buyer pool as well as a more limited number of homes available for sale in this price range.

3. Millennials to gain market share: Finally, the long-held predictions may hold true. Millennials may reach 43 percent of home buyers taking out a mortgage by the end of 2018, up from an estimated 40 percent in 2017, realtor.com® projects. The largest cohort of millennials are expected to turn 30 in 2020. "Millennials are a driving force in today's housing market," Vivas says. "They already dominate lower price home mortgage and are getting close to overtaking older generations for mid- and upper-tier mortgages. While financially secure in general, their debt to income ratios have started to increase as they compete for higher priced homes."

4. The South to lead in sales growth: Realtor.com® forecasts that Southern cities will top national averages in home sales growth in 2018. Markets like Tulsa, Okla.; Little Rock, Ark.; Dallas; and Charlotte, N.C., are expected to be the highest performers. Sales in these markets are predicted to increase by 6 percent or more. Nationally, sales growths are predicted to grow by 2.5 percent. "The majority of this growth can be attributed to healthy building levels combating the housing shortage," realtor.com® notes in its report. "With inventory growth just around the corner, these areas are primed for sales gains in years to come."

AML Advisory for Real Estate

Watch the video here:

https://www.nar.realtor/videos/window-to-the-law/aml-advisory-for-real-estate?om_rid=AAcJf5&om_mid=BaKbZIB9i3iE74&om_ntype=NARWeekly

Or read transcript below

The U.S. Department of Treasury's Financial Crime Enforcement Network, or "FinCEN", has issued an Advisory to Financial Institutions and Real Estate Professionals regarding the use of real estate transactions to illegally launder money. This Advisory, in addition to the Geographic Targeting Orders that FinCEN has imposed over the past couple years, demonstrates the government's continued focus on the real estate market's vulnerability as a money laundering vehicle.

This makes now an opportune time to review the role real estate professionals can serve to voluntarily help combat money laundering in real estate.

First, real estate transactions are an attractive means for laundering money because they involve high-value assets that can shield ill-gotten gains from market instability and exchange rate fluctuations.

The good news is that approximately 75% of real estate transactions are financed. In these financed transactions, money laundering risk is mitigated by

virtue of the extensive anti-money laundering laws that financial institutions must comply with.

Helpful for financed real estate transactions, but what about “all-cash” transactions?

Legal entities are sometimes used to buy and sell real estate. Companies are not currently required to reveal the identities of the company's beneficial owners, which is why they are sometimes referred to as “shell companies”. The use of shell companies in all-cash real estate purchases is an attractive tactic for criminals seeking to conceal their identities, and launder large sums of money -- ALL while escaping scrutiny of the traditional anti-money laundering protections in place in financed real estate transactions.

The use of shell companies by criminals to make all-cash real estate purchases served as the impetus for FinCEN's Geographic Targeting Orders that require certain U.S. title insurance companies to report beneficial ownership information on legal entities used to purchase certain high-end residential real estate. The GTOs now cover properties in the New York City and Miami metropolitan areas as well as Bexar County, Texas, Honolulu, Hawaii, and five counties in California, including Los Angeles, San Francisco, and San Diego. FinCEN also recently expanded the GTOs to cover a broader range of transactions by including transactions that involve a wire transfer.

So what does this mean for the real estate professional? Under current U.S. law, real estate professionals do not have any affirmative anti-money laundering obligations, and to be clear, the GTOs did not impose any new obligations on real estate professionals.

However, FinCEN recognizes that real estate professionals are well-positioned to spot money-laundering red flags, and may have access to information critical to enforcement efforts.

In its August 2017 Advisory FinCEN encourages real estate professionals to be familiar with money laundering red flags and to voluntarily report any suspicious activity.

These red flags include:

- transactions that lack economic sense or have no apparent lawful business purpose;
- buyers seeking to purchase a property without regard for its condition, location, assessed value or sales price;
- transactions that appear to be far beyond a purchaser's wealth;
- funding that comes from an unknown source, or funding that is from or goes to an unrelated individual or company;
- purchasers attempting to purchase property under the name of an unrelated individual or company;
- OR purchasers asking for records to be altered.

In all cases, real estate professionals should be sure to assess the facts and circumstances of each individual transaction, and where one or more red flags exists, consider voluntarily filing a "Suspicious Activity Report" through FinCEN's BSA E-Filing System.

FinCEN's Advisory even indicates that real estate professionals are covered by the Bank Secrecy Act's safe harbor protection from liability related to the filing of a suspicious activity report.

NAR strongly supports efforts to combat the use of real estate in money laundering schemes, and encourages all members to be knowledgeable about money laundering threats.

To guide members, NAR adopted the "Anti-Money Laundering Guidelines for Real Estate Professionals", which were created by NAR in collaboration with the U.S. Treasury Department.

These guidelines, as well as additional resources on how to real estate professionals can help protect the real estate market from money laundering activity are available on nar.realtor.

Maryland Association of REALTORS®

[Watch](#) the latest installment in the Maryland REALTORS® Video Series featuring Colette Massengale, Maryland REALTORS® Staff Attorney - answering questions from the Legal Hotline.

A real estate agent's playbook for creating Facebook lead ads. Learn [more](#).

2018 Maryland REALTORS Lobby Day, Wednesday, January 17 from 10am until 1pm at the Maryland Calvert House, respective Senate and House Office Visits. Governor has been invited (tentative confirm).

Bright MLS

Continue to watch for upcoming changes and information as Bright moves toward complete unification of 7 MLS systems. We in the MRIS footprint are currently scheduled to convert in early 2018.

Case Studies Interpretation of the Code of Ethics

CASE STUDIES ARE PULLED FROM “INTERPRETATIONS OF THE CODE OF ETHICS AND ARBITRATION MANUAL” OF THE NATIONAL ASSOCIATION OF REALTORS®

Case #3-7: **Time at Which Modification to Offer of Compensation is Communicated is a Determining Factor** (Revised Case #22-7 May, 1988. Transferred to Article 3 November, 1994. Cross-reference Case #2-14. Revised November, 2001.)

REALTOR® A listed Seller X’s home and filed the listing with the MLS. The property data sheet indicated the compensation REALTOR® A was offering to the other Participants if they were successful in finding a buyer for Seller X’s home.

During the next few weeks, REALTOR® A authorized several Participants of the Multiple Listing Service, including REALTOR® C, to show Seller X’s home to potential buyers. Although several showings were made, no offers to purchase were forthcoming. REALTOR® A and Seller X, in discussing possible means of making the property more salable, agreed to reduce the listed price. REALTOR® A also agreed to lower his commission. REALTOR® A changed his compensation offer in the MLS and then called the MLS Participants who had shown Seller X’s property to advise them that he was modifying his offer of compensation to cooperating brokers. Upon receiving the call, REALTOR® C responded that he was working with Prospect Z who appeared to be very interested in purchasing the property and who would probably make an offer to purchase in the next day or two. REALTOR® C indicated that he would expect to receive the compensation that had been published originally in the MLS and not the reduced amount now being offered to him, since he had already shown the property to Prospect Z and expected an offer to purchase would be made shortly. REALTOR® A responded that since Prospect Z had not signed an offer to purchase, the modified offer of compensation would be applicable.

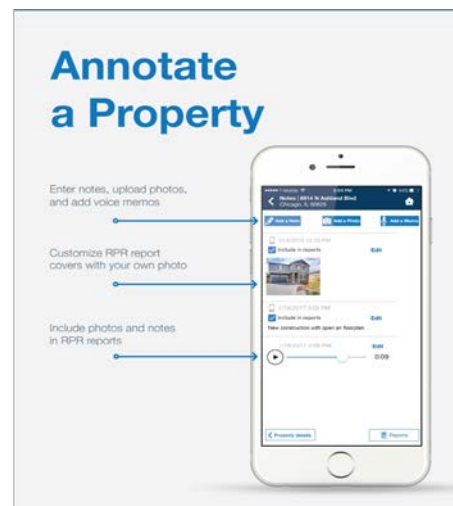
The following day, REALTOR® C wrote an offer to purchase for Prospect Z. The offer was submitted to the Seller by REALTOR® A and was accepted. At the closing, REALTOR® A gave REALTOR® C a check for services in an amount reflecting the modified offer communicated to REALTOR® C by phone. REALTOR® C refused to accept the check indicating that he felt REALTOR® A’s actions were in violation of the Code of Ethics. REALTOR® C filed a complaint with the Board’s Grievance Committee alleging violation of Articles 2 and 3 on the part of REALTOR® A citing Standards of Practice 3-2 in support of the charge.

During the hearing, REALTOR® C stated that REALTOR® A’s modification of the compensation constituted a misrepresentation through concealment of pertinent facts since he had not provided REALTOR® C with specific written notification of the modification prior to the time REALTOR® C began his efforts to interest the purchaser in the listed property. REALTOR® A defended his actions by indicating that timely notice of the modification of compensation offered had been provided to REALTOR® C by telephone prior to REALTOR® C obtaining a signed offer to purchase. REALTOR® A also indicated that his modified offer of compensation had been bulletined to all Participants through the MLS. REALTOR® A also noted that in accordance with Standard of Practice 3-2, the modified compensation offer had been communicated to

REALTOR® C prior to the time the purchaser signed an offer to purchase. REALTOR® A also commented that had REALTOR® C produced the signed offer to purchase prior to REALTOR® A communicating the modified offer, then REALTOR® A would have willingly paid the amount originally offered.

Based on the evidence presented to it, the Hearing Panel concluded that REALTOR® A had acted in accordance with the obligation expressed in Standard of Practice 3-2 and consequently was not in violation of Articles 2 or 3.

REALTOR® Property Resource (RPR)



ODDS 'n ENDS

Upcoming Meetings/ Events:

The GCBR Office will be closed Monday, January 1st, for New Year's Day.
Wednesday, January 10th, deadline to register for MREC Supervision class
Wednesday, January 17th, MREC Supervision CE class
Wednesday, January 31st, last day to pay dues before termination

GCBR Board of Directors Meeting

Due to a schedule conflict the Board meeting has been changed to
Wednesday, January 10th, 2018, 9:00 a.m. at the GCBR office.

Showing Time - Smart Charts - Smart Charts are a free membership benefit and if you have not signed up for Smart Charts follow the link below



*SmartCharts Pro is a Now a GCBR Member Benefit!
sign up at getsmartcharts.com/pricing and click the Pink Box*

The Board of Directors is pleased to inform you of a new member benefit that can save you up to \$270 a year!

SmartCharts Pro delivers accurate, timely market data in easy-to-understand charts and reports. Show clients and prospects exactly what's happening with pricing, sales, time on market and other points of interest that will help them make smarter decisions.

*******Members please go to www.getsmartcharts.com/pricing and select the pink box to sign up at no cost.**

Remember – the **HOA Contact and Subdivision Dock Reference List** is kept current and available to you on the GCBR website – member side at www.gcbr.org if you obtain new contact information for any of the HOA properties, please email Amy the updated information so the list can be kept current.

Garrett County Board of REALTORS® News Briefs

February 2018



Membership Update

New REALTOR® Members:

Amy Harvey, Coldwell Banker Deep Creek Realty

New Affiliate Members:

Drops:

Tara Kellermeyer; Anderson, Rudd, Donahue & McKee

Jennifer Rexroad, Garrett County Community Action

Nicholas Meyokovich, Thirsty Choice, LLC

Transfers:

Changes:

Government Affairs Report, Paul Durham G.A.D.



Homebuyer Savings Account Legislation

Background:

The National Association of REALTORS® conducts an annual survey of Homebuyers and sellers. Over the last three years, NAR has noted that first-time buyers are at the lowest share of the market than at any time in the last 30 years. The percentage of first-time buyers fell from an average of 40% to 33 % nationally in 2015 and has recovered only slightly (35%).

Moreover, the drop in first-time buyers is not because millennials have different housing priorities than previous generations. In fact, studies show that millennials still view homeownership as an important personal goal. Unfortunately, young purchasers have barriers that many past generations did not. Those barriers include; rising home prices which increase downpayment requirements; more difficult underwriting standards to secure a loan; and increased taxes at settlement.

In addition, NAR and American Student Assistance (ASA) drafted a report entitled “Student Loan Debt and Housing Report 2017.” It estimated that debt can delay the initial purchase of a home by 7 years and the resale of a home by 3 years.

Why This is Important:

Since the real estate collapse in 2008, mortgage underwriting has changed and become much tougher. Those changes not only locked homebuyers with lower credit scores out of the market, it also locked out many buyers who could not meet the downpayment and closing cash required at settlement. Those cash requirements hurt first-time buyers the most. First-time buyers typically do not have high incomes, they have limited savings, and potentially struggle with significant student debt. Providing an incentive for family members and others to establish an account for first-time buyers will help them become homeowners faster.

Moreover, when the real estate market thrives, the economy benefits in many ways from insurance and furniture to appliances and home contractors. In the most recent publication: “The Role of Real Estate in Maryland’s Economy” produced by the Maryland REALTORS®, real estate services accounted for over \$62.8 billion of Maryland’s gross state product in 2016. Moreover, 58% of local government revenue was generated by real estate taxes in Fiscal Year 2016!

Maryland REALTORS® Position:

REALTORS® support legislation allowing individuals to contribute up to \$5,000 a year to such accounts and deduct that amount from state taxes. Up to \$50,000 may be contributed or earned tax free if that money is used to pay downpayment or closing costs within 15 years of establishing an account.

Summary - 2018 Maryland REALTORS® Legislative Priorities:

First-Time Homebuyer Savings Account

Maryland REALTORS® support tax-free savings accounts for first-time homebuyers. First-time homebuyers or individuals creating an account for a first-time buyer beneficiary could deposit up to \$50,000 (state tax free) in an account. If the money was not used for a first-time home purchase, the holder of the account would be subject to the state tax and penalties.

Escrow Money Held by Third Parties

Maryland REALTORS® support legislation to regulate third party companies holding real estate earnest money deposits. These deposits were once were held almost exclusively by real estate brokers. While there is no legal prohibition against such companies holding earnest money deposits, these third party companies are not subject to the same regulatory requirements as real estate brokers. Some companies may require agreement among the parties to establish an account and detail what happens with the money when a transaction falls apart, while other companies may provide little guidance to sellers and buyers. Consequently, the Maryland REALTORS® believe home sellers and buyers would benefit from state law providing basic rules on how the money is deposited, held and disbursed.

Guarantee Fund

Maryland REALTORS® support statutory changes to the Maryland Real Estate Commission “Guarantee Fund.” The Guarantee fund compensates consumers when a real estate agent has violated their legal obligations. Real estate licensees pay a separate guarantee fund payment when they apply for their initial licensing. The law also specifies that if the Fund falls below \$250,000, then all licensees will be assessed an additional fee to recapitalize it. Although the fund is not likely to fall below \$250,000 in the near term, the fund has experienced some large payouts. Given that the Real Estate Commission’s current budget is healthy, the Maryland REALTORS® would like to give the Commission authority to transfer up to \$500,000 from their general fund to the Guarantee Fund when it is close to falling below the statutory minimum. Such authority would help licensees avoid a special assessment if the Commission’s general fund is already flush with real estate licensing fees.

Broker Succession

The Maryland REALTORS® supports a technical change to the Maryland Real Estate Brokerage Act. Current law provides direction regarding the continuation of a brokerage after the death of the broker but has no corresponding language providing direction when a broker is disabled and unable to continue operating the company. Other states have updated their statutes to address this situation by adding “disability of a broker” to the statute. In such cases, a family member would have a period of time to attain a broker’s license and continue the business or time to sell the business.

Septics

Although the 2017 Maryland General Assembly rejected legislation that would have expanded the Best Available Technology (BAT) requirement for septic systems to new construction outside of Maryland’s Critical Areas, a work group has been studying potentially new septic initiatives. Maryland REALTORS® are opposed to legislation that would extend the BAT requirement outside of the Critical Areas. In addition, the Maryland REALTORS® would oppose mandatory septic pump outs or mandatory inspections of such systems.

Garrett County Board of REALTORS® Continuing Education Schedule Winter-Spring 2018

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Course ID#105-0709
Instructor: Kathleen Dartez

Wednesday, March 14, 2018

"Risk Management"

Topic F
10:00 - 11:30 a.m.
Course ID#101-0709
Instructor: Gary Sabo

This is a course MR has put together to help raise the bar and increase professionalism. It does count as a CE elective.

"Professionalism & Respect – The Right Thing, Right Now"

Topic F
1:00 – 2:30 p.m.
Course ID# 109-0709
Instructor: Deborah Hutson from MR

Thursday, April 19, 2018

"Legal Legislative Update"

Topic A
9:00 a.m. - 12:00 p.m.
Course ID#103-0709
Instructor: Kathleen Dartez

For Registration Flyers: **Seating is first-come, first-served basis.**

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4.5 hours in electives (Topics E & F)

Broker, Managers & Team Leaders – 3 hours in Topic I – MREC Supervision

National Association of REALTORS®

ADA Website Accessibility DOJ Letter

NAR recently wrote to the Department of Justice regarding their regulatory work on the accessibility of Web information under the Americans with Disabilities Act (ADA). Last year, the Department began reviewing regulations that would apply

to state and local governments, which would help develop rules for places of public accommodations, including real estate agencies and brokerages. The Department has since been inactive on the issue, posing continuing problems for REALTOR® members facing lawsuits for alleged violations of the ADA. The letter outlines NAR's support for clear website accessibility standards and explains concerns with previous requirements proposed by the Department that fail to recognize the practical implementation challenges for website owners.

Without guidance from the Department, businesses remain uncertain about how to make websites ADA compliant. NAR advises members to discuss accessibility concerns and indemnification provisions with their website providers and to include contact information on websites for individuals with disabilities to report accessibility issues.

For more on ADA compliance, read about the [advocacy efforts](#) and view the [Window to the Law](#) video update.

[Read NAR's Letter to the Department of Justice](#)

Maryland Association of REALTORS®

NEW DATE - NEW LOCATION! SAVE THE DATE! Join us September 20 - 23, for the [2018 Annual Conference & EXPO](#) at the Gaylord National Harbor.

2018 GRI Dates Now Available. Click [here](#) to view.

The results are in! **The Realtors® Land Institute and National Association of REALTORS®** Research Group officially release the **results of the latest Land Markets Survey**. Learn [more](#).

Back-to-basics tips and inspiration for owning your business success, read [more](#).

Bright MLS

IDX Billing for MRIS and TREND in progress

Bright's philosophy is to provide a standard MLS product that includes the expanded geography and core tools needed by most agents for a competitive price, while offering premium products at an additional cost for those who wish to provide enhanced services to clients. IDX, VOW or other data feeds are some of these premium products. As we continue to unify the Bright markets, we are also doing the work necessary to

move everyone on to this new Bright fee structure. This includes a subscriber fee decrease for MRIS subscribers in July, as well as a subscriber fee increase for TREND subscribers in April.

Last week, we implemented the new Bright IDX/VOW/Vendor pricing. The first of those bills have prompted many questions about the changes in policy mostly from agents that have not previously received an IDX bill. Improved reporting from vendors has found instances where agents who previously should have been billed were not. This has also prompted questions. We're working with agents and vendors to ensure only those currently operating IDX or VOW websites are being billed for their use of Bright data.

The billing at the new Bright rates began on January 17.

- Agent Single License – \$120 per year (billed monthly)
- Broker License(s) – \$500 per year (billed annually)

MRIS and TREND subscribers asked to accept the Bright Subscriber Agreement

As part of the transition to Bright, MRIS and TREND subscribers are being asked to accept the Bright Subscriber agreement. This doesn't change the system these subscribers use, but it places all subscribers who are using one of the Bright systems under the same subscriber agreement. This agreement contains a privacy policy, terms of use, copyright notice and license and terms for authorized feeds. All subscribers who use the MRIS or TREND systems are required to accept this agreement in order to access the MLS.

If you receive questions about this change, more information is available on the MRIS and TREND websites.

- [MRIS Notice](#)

Case Studies Interpretation of the Code of Ethics

CASE STUDIES ARE PULLED FROM “INTERPRETATIONS OF THE CODE OF ETHICS AND ARBITRATION MANUAL” OF THE NATIONAL ASSOCIATION OF REALTORS®

Case #16-15: Cooperating Broker's Compensation Specified on Deposit Receipt

(Revised Case #21-12 May, 1988. Transferred to Article 16 November, 1994 as Case #16-6. Renumbered November, 2001.)

REALTOR® A filed a written complaint against REALTOR® B, alleging violation of Article 16 of the Code of Ethics. It was referred to the Grievance Committee and after preliminary review, the Grievance Committee referred it to the Executive Officer with instructions to arrange a hearing before a Hearing Panel of the Professional Standards Committee. After following required procedures, including timely notices to all parties, a Hearing Panel was convened.

REALTOR® A stated to the Hearing Panel that he and REALTOR® B were both members of the Board MLS and that, as an MLS Participant, he was required to specify the amount of compensation he was offering on listings filed with the MLS. However, REALTOR® B had ignored this information as published by the MLS and had, on two separate occasions, brought REALTOR® A purchase agreements with copies of deposit receipts that provided for a different amount of subagency compensation to be payable to REALTOR® B. In following this practice, REALTOR® B was, in effect, presenting a demand for a subagency compensation greater than that which REALTOR® A, as the listing broker, had specified in the information filed with the Board's Multiple Listing Service.

REALTOR® A also complained that the language of the deposit receipt was so phrased as to make presentation of the offer conditioned upon REALTOR® A's agreement to pay a larger subagency commission than he had offered through the MLS. REALTOR® A said this practice by REALTOR® B created a dilemma for him as the listing broker of either not submitting the offer to the client or, alternatively, paying an amount of subagency compensation greater than he had offered through the MLS.

REALTOR® B responded that he had a right to negotiate with REALTOR® A as to the subagency compensation he would receive for his work, and the amount he had put on the deposit receipt was the compensation for which he was willing to work. REALTOR® B said that REALTOR® A would have to make his own decision as to whether he would present the offer or not.

The Hearing Panel's decision noted that REALTOR® B was indeed entitled to negotiate with REALTOR® A concerning subagency compensation but that such negotiation should be completed prior to the showing of the property by REALTOR® B. The decision indicated that REALTOR® B was entitled to show property listed by REALTOR® A on the basis of the subagency agreement between them. If there was no agreement on the essential terms and conditions of such subagency, including compensation, there was no authority for REALTOR B to show the property or to procure an offer to purchase.

The panel's decision further advised that it was improper for REALTOR® B to follow a procedure of inserting the amount of subagency compensation to be paid by the listing broker on any document provided to a buyer or a seller, because this is properly a matter to be decided by the listing and cooperating brokers at the time the offer of subagency is offered and accepted; and that preconditioning an offer to purchase on the listing broker's acceptance of a subagency commission greater than he had offered was a practice inconsistent with respect for the agency of the listing broker.

REALTOR® B was found in violation of Article 16.

REALTOR® Property Resource (RPR)

What not to post on social media if you are a real estate agent



It's a proven fact, yet one overlooked by many real estate agents. Listings, as a singular source of social media content, are a mediocre business builder. Among Realtors® who cited listings as their primary source of Facebook postings, less than half reported measurable outcomes, according to a study conducted by Realtors Property Resource® (RPR®).

“Sharing individual listings on an as-needed basis is not a sustainable strategy when it comes to building awareness, says Reggie Nicolay, vice president of marketing for RPR. “Listings do not inform or engage consumers beyond those immediately interested in purchasing a home.”

So what can REALTORS® do to consistently inform, engage, and grow their sphere of influence above and beyond posting listings? Nicolay recommends mixing it up for maximum impact.

“A balanced mix of content yields the greatest reward in terms of capturing interest and earning commitment,” says Nicolay. “Market activity reports, neighborhood data, buying-and-selling tips, home improvement ideas, and even community events offer agents a chance to communicate both market knowledge and valuable information to potential buyers and sellers, building a lasting relationship over time.”

Nicolay cites RPR's Market Activity Report as an ideal option for agents who want to create enduring and results-oriented relationships. The report puts audiences in the driver's seat by equipping them with the when, where and why of real estate in their locality.

Specifically, the report presents a snapshot of changes in a local real estate market, and includes active, pending, sold, expired, distressed, new for lease, recently leased properties, as well as recent price changes and upcoming open houses for a period of up to six months.

“Using listings as a singular source of social media content is a mediocre business builder.” — R. Nicolay

“Every homeowner or would-be seller wants to know what is going on in their local market,” says Nicolay. “Agents who provide that data by way of Facebook are simultaneously empowering audiences and positioning themselves as market experts. It’s a win-win. And now, it’s easier than ever to share the report to Facebook from within RPR.”

The real estate data platform has added a simple, Things you can do with this report option on the reports page of its website. Within a few short steps, agents can create a report and share it on Facebook, including optional comments and the ability to specify audiences who will see the report.

Capture attention from would-be buyers and sellers by expanding your social media sphere of influence with the [RPR Market Activity Report](#).

How to generate an RPR Market Activity Report

[View Now](#)

5 Simple Steps to Share Your RPR Market Activity Report on Facebook

[View Now](#)

ODDS ‘n ENDS

Upcoming Meetings/ Events:

Monday, Feb 5th - GCBR office will be closed for MR meetings in Annapolis

Thursday, Feb 15th - MD Contracts CE class 9:00-12:00 noon

Monday, Feb 19th - GCBR office will be closed for President’s Day

GCBR Board of Directors Meeting

Wednesday, February 7th, 2018, 9:00 a.m. at the GCBR office.

.....

Showing Time - Smart Charts - Smart Charts are a free membership benefit and if you have not signed up for Smart Charts follow the link below

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*SmartCharts Pro is a Now a GCBR Member Benefit!
sign up at getsmartcharts.com/pricing and click the Pink Box*

The Board of Directors is pleased to inform you of a new member benefit that can save you up to \$270 a year!

SmartCharts Pro delivers accurate, timely market data in easy-to-understand charts and reports. Show clients and prospects exactly what's happening with pricing, sales, time on market and other points of interest that will help them make smarter decisions.

*******Members please go to www.getsmartcharts.com/pricing and select the pink box to sign up at no cost.**

Remember – the **HOA Contact and Subdivision Dock Reference List** is kept current and available to you on the GCBR website – member side at www.gcbr.org if you obtain new contact information for any of the HOA properties, please email Amy the updated information so the list can be kept current.

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Garrett County Board of REALTORS® News Briefs

March 2018



Membership Update

New REALTOR® Members:

Kenneth 'Ken' Jordan, Coldwell Banker

New Affiliate Members:

Drops:

Christine Rickmann, 1 Real Estate Source

Transfers:

Changes:

Switching to Mail Chimp

GCBR Members,

This should be the last monthly newsletter delivered to you via the List Serv. The April edition is scheduled to come to your inbox via MailChimp. Keep an eye out for the changeover in the next week or so for all communications coming from the GCBR office.

Garrett County Board of REALTORS® Continuing Education Schedule Winter-Spring 2018

All classes will be held at Garrett College, 687 Mosser Road, McHenry, MD 21541-
CE Room 111 in Garrett Enterprise Information Building next to CE building.
No credit is given for late arrivals.

Photo ID Required

Wednesday, March 14, 2018

"Risk Management"

Topic F
10:00 - 11:30 a.m.
Course ID#101-0709
Instructor: Gary Sabo

This is a course MR has put together to help raise the bar and increase professionalism. It does count as a CE elective.

"Professionalism & Respect – The Right Thing, Right Now"

Topic F
1:00 – 2:30 p.m.
Course ID# 109-0709
Instructor: Deborah Hutson from MR

Thursday, April 19, 2018

"Legal Legislative Update"

Topic A
9:00 a.m. - 12:00 p.m.
Course ID#103-0709
Instructor: Kathleen Dartez

For Registration Flyers: **Seating is first-come, first-served basis.**
Call GCBR 301-334-8405 or email Amy amy.lowdermilk@gcbr.org

15 hours of Continuing Education for license renewal: *Bold indicates required courses.*

3 hours Topic A – Legislative Legal Update

1.5 hours Topic C – Fair Housing

3 hours Topic D – Maryland Code of Ethics/Predatory Lending

3 hours Topic H – MREC Agency Residential

4.5 hours in electives (Topics E & F)

Broker, Managers & Team Leaders – 3 hours in Topic I – MREC Supervision

National Association of REALTORS®

Haven't done your taxes yet? Get a discount with TurboTax.

Choose the version that best fits your needs with special member pricing offered on TurboTax Deluxe, Premier, and Self-Employed editions.

[Discount Information](#)

- TurboTax Deluxe: annual discount is \$10 off
- TurboTax Premier: annual discount is \$15 off
- TurboTax Self-Employed: annual discount is \$20 off

[Get started now](#)

[May 16 is Legislative Meetings Hill Day](#)

In response to requests from the REALTOR® community, NAR leadership has cleared the REALTORS® Legislative Meetings schedule from 2-4:30 p.m. on May 16 for Capitol Hill visits. Contact your state association for information on your state delegation's Hill visit. [Learn more here.](#)

No Accommodation for Aggressive Pet

The Supreme Court of Vermont [affirmed a trial court ruling](#) that a landlord did not have to accommodate a tenant's request for a support animal because the animal had exhibited aggressive behavior.

Broker Liable for Altering Commission

In case you missed it: The Court of Appeals of Texas, San Antonio, [affirmed a trial court ruling](#) that a listing broker breached his fiduciary duty and engaged in fraud when he increased the amount of his commission without receiving the seller's consent.

[3 Steps to Strategic Planning Success](#)

Strategic planning boils down to a few simple steps: set clear, written goals; identify the specific activities to get you there; and then execute the plan. Learn how to execute this approach in the latest post from the REALTORS® Land Institute blog.

Maryland Association of REALTORS®

SECURITY DEPOSIT INTEREST-- For 2018, the amount of interest a landlord must pay a residential tenant upon return of the security deposit has **increased to 1.83%** from 1.5% due to a year over year increase in the daily U.S. Treasury yield curve rate. The Maryland REALTORS® [Security Deposit Interest Calculator](#) has been updated to reflect this change.

[Watch](#) the latest installment in the Maryland REALTORS® Video Series, **Get to Know the Role of Real Estate Agents.**

NEW DATE - NEW LOCATION! SAVE THE DATE! Join us September 20 - 23, for the [2018 Annual Conference & EXPO](#) at the Gaylord National Harbor.

Bright MLS

Effective immediately, an individual IDX or VOW data licensing subscription for agents costs:

- \$10/month for one URL or product
- \$12.50/month for two or more websites or products

Bright feels that this lower rate for a data subscription for multiple websites and products, reflects their commitment to support subscribers and the ways they use Bright data, and encourages more innovative uses of the data for an affordable price.

Case Studies Interpretation of the Code of Ethics

CASE STUDIES ARE PULLED FROM "INTERPRETATIONS OF THE CODE OF ETHICS AND ARBITRATION MANUAL" OF THE NATIONAL ASSOCIATION OF REALTORS®

Case# 16-2 **Respect for Agency** (Revised Case #21-6 May, 1988. Transferred to Article 16 November, 1994. Revised May, 2017.)

Client A gave a 180-day exclusive right to sell listing of a commercial property to REALTOR® B, specifying that no "for sale" sign was to be placed on the property. REALTOR® B and his sales associates started an intensive sales effort which, after three months, had produced no offer to buy, but it had called attention to the fact that Client A's property was for sale. When REALTOR® C heard of it, he called on Client A, saying that he understood that his property was, or soon would be, for sale, and that if Client A would list the property with him exclusively he felt confident that he could provide prompt action. Client A said the property was exclusively listed with REALTOR® B under a contract that still had about 90 days to run.

"In that case," said REALTOR® C, "you are bound for the next 90 days to REALTOR® B. I have a really outstanding organization, constantly in touch with active buyers interested in this class of property. I am in a position to render you an exceptional service, and I will plan to call you again in 90 days or so."

The property remained unsold during the term of REALTOR® B's listing contract. REALTOR® C called again on Client A, and obtained his assurance that he would sign an exclusive listing of the property upon expiration of the listing contract.

When REALTOR® B called on Client A on the last day of the listing contract to seek its renewal, Client A told him of REALTOR® C's two visits. "I was impressed by REALTOR® C's assurance of superior service" Client A told REALTOR® B, "and in view of the fact that my listing with you produced no definite offer in the 180-day period, I have decided to give REALTOR® C a listing tomorrow."

REALTOR® B filed a complaint with the Grievance Committee of the Association, outlined the facts, and charged that REALTOR® C's conduct had been inconsistent with Article 16 of the Code of Ethics.

The Grievance Committee referred the matter to the Professional Standards Committee.

At the conclusion of the hearing, the panel found that REALTOR® C had violated Article 16 by failing to respect the exclusive agency of REALTOR® B. The panel's decision advised that REALTOR® C's original contact with Client A, made at a time when he had no knowledge of REALTOR® B's exclusive listing, was not in itself unethical, but that as soon as he learned of REALTOR® B's status as the client's exclusive agent, he should have taken an attitude of respect for the agency of another REALTOR®, and refrained from any effort to get the listing until after the expiration date of the original contract.

REALTOR® C's attitude of regarding the client's relationship with REALTOR® B as a kind of misfortune, of presenting his own service as superior to REALTOR® B's, and of suggesting to the client that, having a better capacity to serve him, he could wait until REALTOR® B's listing had expired, was, the panel said, contrary to the respect for another REALTOR®'s exclusive agency required by Article 16.

The Hearing Panel's decision further advised REALTOR® C that he would have conducted himself in accord with Article 16 if, upon learning of REALTOR® B's status as exclusive agent, he had expressed his willingness to cooperate with REALTOR® B in the sale of Client A's property.

REALTOR® Property Resource (RPR)

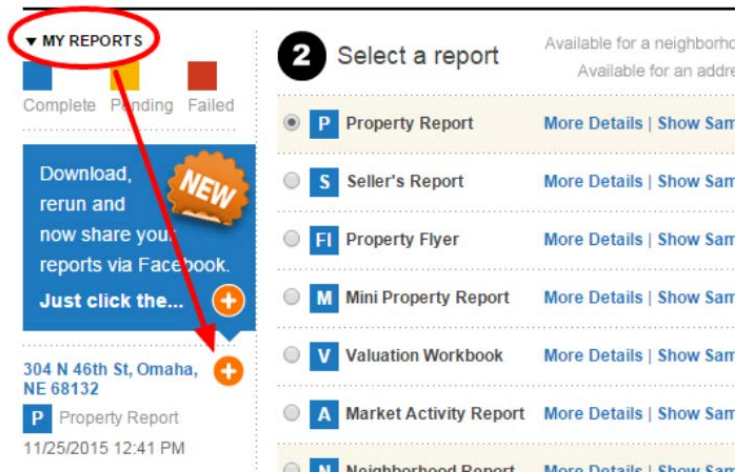
5 simple steps to share your RPR Market Activity Report on Facebook



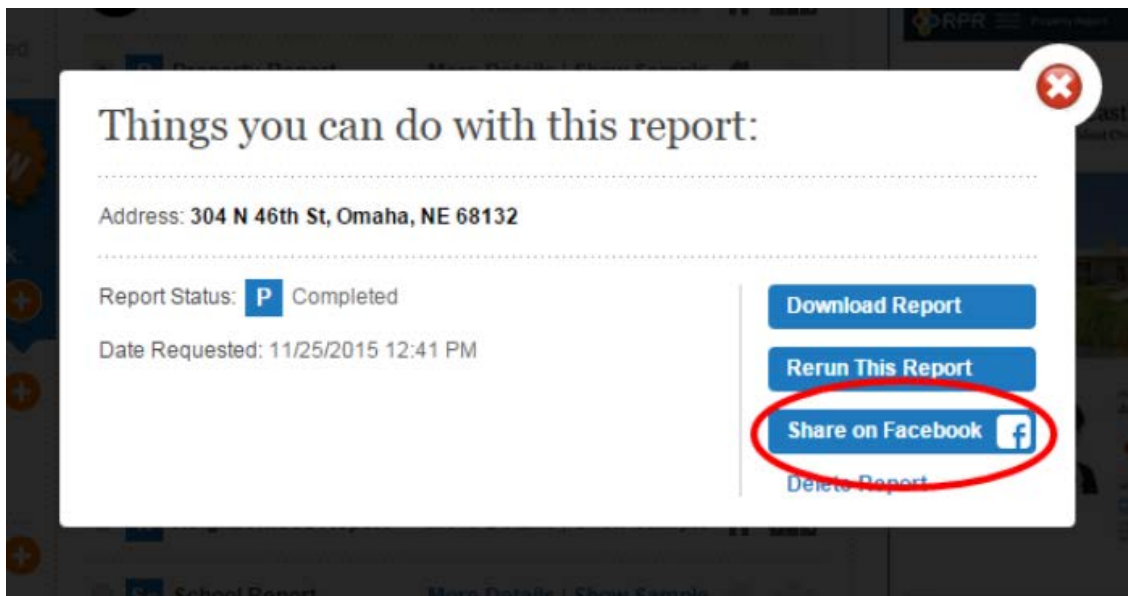
RPR's Market Activity report is an ideal option for agents who want to create enduring and results-oriented relationships through social media. The report presents a snapshot of changes in a local real estate market based on listing and MLS information, and includes active, pending, sold, expired, distressed, new for lease, and recently leased properties, as well as recent price changes and upcoming open houses for a period of up to six months.

Here's a quick tutorial on how to post your RPR *Market Activity Report* to Facebook. Logon to narrpr.com ...

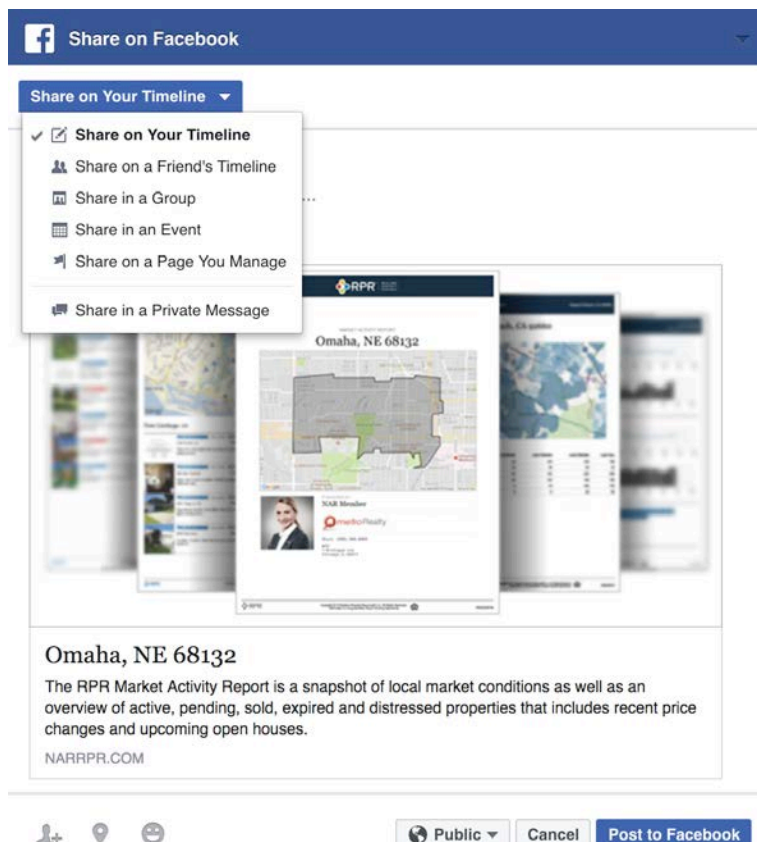
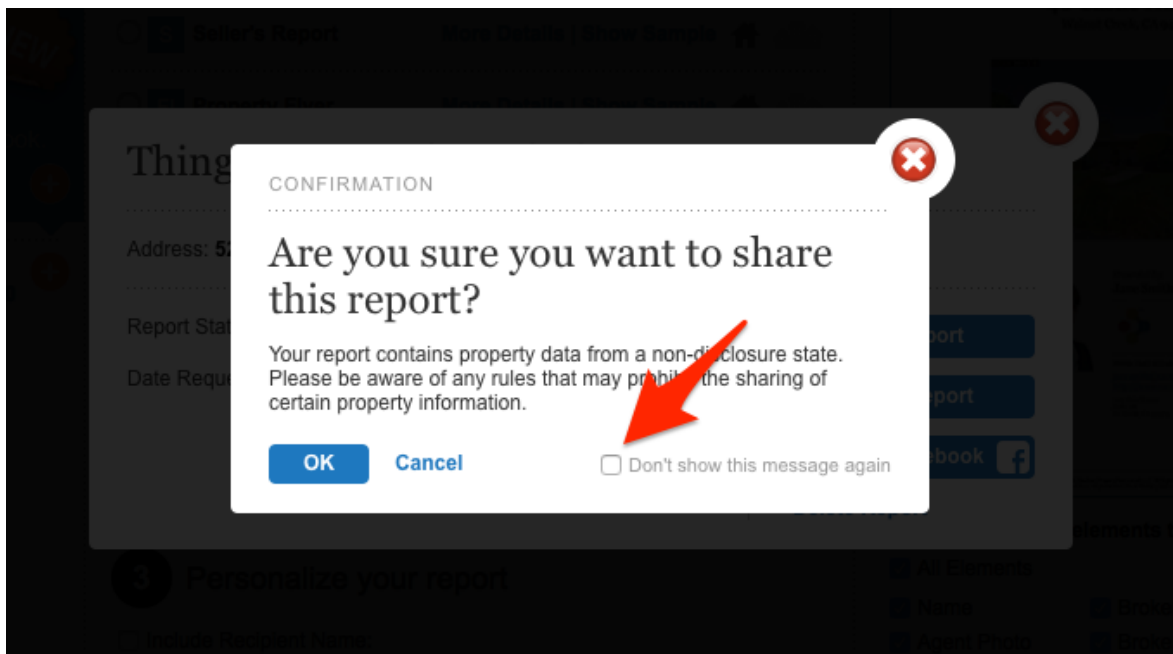
1 Under *My Reports*, click on the orange plus sign.



2 Choose *Share on Facebook*.

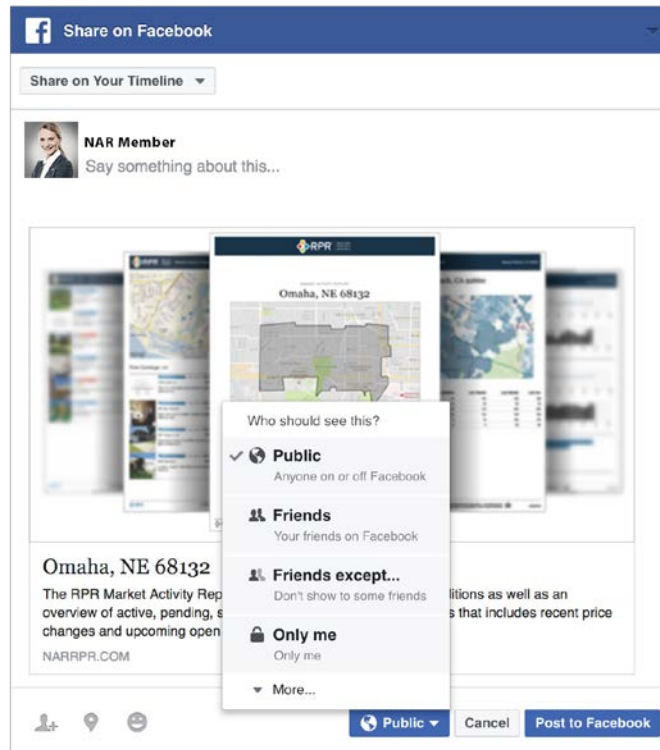


3 For agents in “non-disclosure” states, be aware of rules prohibiting sharing certain property information.



4 Now choose where to share the report: your profile, a page or group.

5 Choose who can see your shared *Market Activity Report*. Then select *Post to Facebook*.



ODDS 'n ENDS

Upcoming Meetings/ Events:

Wednesday, March 14th, 2018, CE classes

10:00 – 11:30 a.m. Risk Management

1:00 – 2:30 p.m. Prof. & Respect-The Right Thing, Right Now

Friday, March 24th – Monday, March 26th: The GCBR office will be closed while Amy Lowdermilk is at AEI for training.

GCBR Board of Directors Meeting

Wednesday, March 7th, 2018, 9:00 a.m. at the GCBR office.

.....

Showing Time - Smart Charts - Smart Charts are a free membership benefit and if you have not signed up for Smart Charts follow the link below



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sign up at getsmartcharts.com/pricing and click the Pink Box*

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From: [Garrett County Board of REALTORS](#)
To: [Amy Lowdermilk](#)
Subject: April Newsletter
Date: Monday, April 02, 2018 9:19:13 AM

GCBR Newsletter



Membership Update

New Office:

Keller Williams Realty Centre, Frederick, MD 21703

New REALTOR® Members:

Lisa Lowe, Keller Williams Realty Centre

Katie McCarty, Coldwell Banker

Randy Ritche, Taylor-Made Deep Creek Vacations & Sales

New Affiliate Members:

Drops:

Transfers:

Andrew Orr, Keller Williams Realty Centre

Changes:

Continuing Education Schedule

Garrett County Board of REALTORS®

Continuing Education Schedule Winter-Spring 2018

All classes will be held at Garrett College, 687 Mosser Road, McHenry, MD 21541

CE Room 111 in Garrett Enterprise Information Building next to CE building.

No credit is given for late arrivals.

Photo ID Required

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"Legal Legislative Update"

Topic A

9:00 a.m. - 12:00 p.m.

Course ID#103-0709

Instructor: Kathleen Dartez

For Registration Flyers: **Seating is first-come, first-served basis.**

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15 hours of Continuing Education for license renewal: ***Bold indicates required courses.***

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1.5 hours Topic C – Fair Housing

3 hours Topic D – Maryland Code of Ethics/Predatory Lending

3 hours Topic H – MREC Agency Residential

4.5 hours in electives (Topics E & F)

Broker, Managers & Team Leaders – 3 hours in Topic I – MREC Supervision

DotLoop Easy Offer Workshop

Don't forget to sign-up for the FREE April 11th Easy Offer workshop with Justin Liller held in the GCBR conference room from 10 - 11 am.

All you need to do is send Amy Lowdermilk an email at amy.lowdermilk@gcbr.org saying you are coming.

National Association of REALTORS®

NAR Members, take advantage of 100% preventive in-network coverage. REALTORS® Dental plans feature group rates and, as always, great customer service. Want to learn more? Check out our website:

[Find Out More Here](#)

These are the ONLY dental plans designed exclusively for REALTORS®, and plans start for as little as \$23.86 per month. As an NAR member, plans are available to you and your family anytime online OR you can give us a call at 1.877.433.5845 and we will do the work for you!

[Shop Now](#)

NAR's 2019 Committee Application Process is now open - March 1 through May 1, 2018. [Click here](#) to sign up to serve on a NAR Committee.

Video: How You Can Get a Free Website

Check out this Conference Live video interview to hear how you can build and launch a professional website with Placester's new NAR Edition. It's now free for all NAR members with no limited trials or expirations. Features include IDX listing capability, hosting, mobile-ready design, and much more.

National Flood Insurance Program Update

On March 23, 2018, President Trump signed the Omnibus Budget Bill, which extends the National Flood Insurance Program (NFIP) until July 31 and increases funding for flood mapping and mitigation of homes. While the House passed a longer-term reauthorization and reform bill last November, the Senate has yet to take the first step and mark-up its version of the legislation.

In the absence of Congressional action, NAR has been working with the National Flood Insurance Program (NFIP) to move forward with provisions of the House bill that do not require an act of Congress. While these may not be the major provisions, NFIP does have broad legal authority and discretion to make some meaningful program changes and address NAR member concerns. Here are the latest regulatory reforms announced by the NFIP.

1. Encouraging a Private Market for Flood Insurance

NAR members are concerned that because the NFIP sets national average premium rates, the NFIP overcharges some property owners while undercharging others. While the Program has begun exploring a modernization of its actuarial rating methods (and contracted with Milliman Inc., which conducted NAR's NFIP research), an overhaul could take years. The NFIP recognizes that in the interim, private flood insurance companies would be able to offer the same or better coverage at lower cost for many NFIP policyholders. For these reasons, NFIP recently proposed several program changes, including:

- **NFIP Policy Refunds.** Currently, NFIP does not allow cancellation of an NFIP policy if a policyholder switches to private flood insurance. This creates a disincentive because switching means buying two duplicate

flood insurance policies (one from NFIP and the other from the private market). On March 27 however, the Program announced that policyholders will be able to cancel after October 1, and receive a pro-rata refund of their NFIP premium upon providing documentation of private coverage and lender approval. Read [NFIP's Bulletin](#).

- **Non-Compete Clause.** Currently, NFIP prohibits its insurance company contractors from selling competing private flood insurance policies. On March 16, the NFIP proposed to strike this clause from the contract. This is notable since one of the main sticking points to the House bill in the Senate is over private insurance companies "cherry picking" from the NFIP and these are the insurance companies with the most access to NFIP loss data and thus best positioned to "cherry pick" the best risks for private policies. Read the [NFIP Federal Register Notice](#).
- **Global Reinsurance.** Reinsurance allows NFIP to transfer some of the financial risk from U.S. taxpayers to international reinsurance companies. Last year, the NFIP purchased \$1 billion worth of coverage. As a result, NFIP was able to borrow \$1 billion less from the Treasury to pay claims for Hurricane Harvey. This year, the NFIP decided to re-up and expand its purchase (\$1.5 billion so far) with additional placements expected later this year. For a recent news report, click [here](#).

2. Modernizing Flood Maps and Insurance Rates

- **Letters of Map Amendment.** NAR members are concerned that after paying mapping fees and taxes, each homeowner must spend \$500-\$2,000 on an elevation certificate to obtain a map amendment that removes their property. States like North Carolina and Minnesota already collect much of this elevation data using Light Detection & Ranging (LiDAR) but for whole neighborhoods at once, rather than surveying each individual property, one by one. The NFIP recently updated its Risk Map Technical Standards to allow property owners to submit LiDAR data in lieu of an elevation certificate, which saves \$500-\$2000 per property. Here are the [Risk Map Standards](#); #627 provides for map amendments based on quality-level-3 LiDAR.
- **Write-Your-Own Commissions.** The NFIP provides an expense allowance to its insurance company contractors, which represents roughly 30 percent of the cost of an NFIP policy. NFIP recently proposed to trim this allowance by 1 percent and pass through the savings to policyholders. Here is [NFIP's notice](#).

While these are modest administrative changes, they are steps in the right direction. NAR will keep working on the broader set of reforms in the 5-year reauthorization bill, but I did want to share the recent progress on the regulatory side. More to come!

Austin Perez
Senior Policy Representative | Advocacy
NATIONAL ASSOCIATION OF REALTORS® | Washington DC

Maryland Association of REALTORS®

NEW DATE - NEW LOCATION! SAVE THE DATE! Join us September 20 - 23, for the [2018 Annual Conference & EXPO](#) at the Gaylord National Harbor.

Bright MLS



Case Studies Interpretation of the Code of Ethics

Case #16-21: Continued Contact With Potential Seller Who Enters Into an Exclusive Listing With Another REALTOR®

(Adopted November, 2011 Revised May 2017.)

REALTOR® P and Ms. Q had been members of the church choir for several years and had become social friends. One evening after choir practice Ms. Q mentioned that now that her children were grown and out of the family home, she and her husband were seriously considering downsizing. "I'm sure I can help you with that," said REALTOR® P, "I'm going away for the weekend but I'll get in touch with you early next week."

The following Monday evening REALTOR® P called Ms. Q. After exchanging pleasantries, REALTOR® P turned the conversation toward business. "I've identified some comparable sales to show you and I'd like to come over and visit with you and your husband to discuss listing your home," she said. After a lengthy pause, Ms. Q shared with REALTOR® P that her husband had been very anxious to get started and over the weekend they had visited several local real estate brokerages and had listed their home with REALTOR® B. "I hope you understand," said Ms. Q, "my husband was very impressed with REALTOR® B and his plans for selling our house." REALTOR® P responded positively telling Ms. Q, "I know REALTOR® B. He'll do a fine job for you. If there is ever anything I can do for you in the future, never hesitate to call me." On that note, REALTOR® P and Ms. Q ended their conversation.

The next afternoon REALTOR® B was at the Q's home placing his "For Sale" sign on their front lawn. Ms. Q invited REALTOR® B into the house for coffee. During their conversation, she mentioned her conversation the evening before with REALTOR® P, commenting, "I was so relieved that REALTOR® P wasn't upset that I didn't list with her. She was very gracious and even suggested that I should call her if she could be of assistance to us in the future." REALTOR® B said nothing about Ms. Q's remark, but after returning to his office filled out the paperwork necessary to file an ethics complaint against REALTOR® P, charging her with violating Article 16, as interpreted by Standard of Practice 16-13.

At the hearing convened to consider the complaint, REALTOR® B testified that REALTOR® P had directly contacted his exclusive client, Ms. Q, and after Ms. Q had shared with REALTOR® P the fact that the Q's home had been listed by REALTOR® B, had not immediately terminated their telephone conversation. "Even worse," said REALTOR® B, "REALTOR® P told Ms. Q that she should call

her if there was ever anything she could do for her. REALTOR® P's offer to be of assistance 'at any time in the future' was simply a thinly-veiled attempt to convince the Q's to cancel their listing with me and to list with her.

REALTOR® P, testifying in her defense, noted that she did not know the Q's property had been listed by REALTOR® B when she called Ms. Q; that when Ms. Q informed her they had listed their property with REALTOR® B she had responded courteously, professionally, and positively, assuring Ms. Q that REALTOR® B would do a good job for the Qs; and that her offer was simply to be of assistance in future real estate transactions, possibly the purchase of a new home or condominium. "Once I learned that REALTOR® B had listed the Q's property, I ended our telephone conversation as quickly and as politely as I could," concluded REALTOR® P, "I certainly was not trying to interfere in REALTOR® B's exclusive contract with the Qs."

After giving careful consideration to the testimony of both parties, the Hearing Panel concluded that REALTOR® P had not violated Article 16 as interpreted by Standard of Practice 16-13, and that her offer to be of assistance in the future was simply a polite way to end the conversation.

REALTOR® Property Resource (RPR)

Like the REALTORS Property Resource (RPR) FB page & Join the new closed Facebook Group-RPR Connect

RPR Connect is a community of REALTORS®, Brokers/Owners, and other industry leaders who want to keep ahead of the curve. Here, they can learn about the latest happenings at RPR, ask questions, and share and talk about topics such as RPR market-level strategies, tips and tricks. Please do not share self-promotional material. RPR Connect is strictly a forum intended to empower REALTORS® to succeed using RPR.

ODDS 'n ENDS

Upcoming Meetings/ Events:

Wed., April 11th @ 10-11 am

DotLoop Easy Share training in the GCBR conf. room.

Wed., April 19th @ 9-12 noon

Legal/Legis. Update CE class instructed by Kathleen Dartez

GCBR Board of Directors Meeting

Wednesday, April 4th, 2018 @ 9:00 a.m. at the GCBR office.

SentriLock's Support Department will be closing early @ 8pm Sunday, April 1st.

HOA Contact and Subdivision Dock Reference List

Remember – the **HOA Contact and Subdivision Dock Reference List** is kept current and available to you on the GCBR website – member side at www.gcbr.org. If you obtain new contact information for any of the HOA properties, please email Amy the updated information so the list can be kept current.



The Board of Directors is pleased to inform you of a new member benefit that can save you up to \$270 a year!

SmartCharts Pro delivers accurate, timely market data in easy-to-understand charts and reports. Show clients and prospects exactly what's happening with pricing, sales, time on market and other points of interest that will help them make smarter decisions.

*******Members please go to www.getsmartcharts.com/pricing and select the pink box to sign up at no cost.**

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You can [update your preferences](#) or [unsubscribe from this list](#).



From: [GCBR office](#)
To: [Amy Lowdermilk](#)
Subject: May Newsletter
Date: Monday, April 30, 2018 5:10:47 PM

GCBR Newsletter



Membership Update

New REALTOR® Members:

Charlene Thomas, Railey Realty
Mary Meyers, Railey Realty

New Affiliate Members:

Drops:

Transfers:

Changes:

GAD Report

GCBR Government Affairs Report

Earl Eisenhart
4/20/18

The following is a summary of legislation of interest considered and acted upon by the 2018 session of the Maryland General Assembly.

Bills Supported by Maryland Association of Realtors

HB 1608 Escrow Legislation Requires most companies (including title companies) holding escrow money to follow the same escrow rules followed by real estate brokers. **Did not pass House or Senate.**

HB 463/SB 972 Homebuyer Savings Account Authorizes tax-free homebuyer savings accounts for first-time Maryland homebuyers. Would allow individuals to contribute up to \$5,000 a year to such accounts and deduct that amount from state taxes. Up to \$50,000 may be contributed or earned tax free if that money is used to pay down payment or closing costs within 15 years of establishing an account. **Passed by Senate but not House.**

HB 1623/SB 1103 Fire Sprinkler Pilot Program Established a state fund to help pay for automatic fire sprinklers in new homes if a homebuyer met the Maryland Mortgage Program income limits and purchased a new, single-family detached property less than 2,500 square

feet. The property would also have to be served by well water. **Did not pass House or Senate.**

HB 472/SB 493 Rent Transparency Clarified that rent could include the payment of utilities if disclosed in the lease. There have been conflicting legal opinions about this and the bill sought to provide more certainty to the practice. **Did not pass House or Senate.**

HB 1482/SB 846 State Real Estate Commission – Brokers – Business Succession in the Event of Disability Expands the rules regarding business succession in the event of a broker's death to business succession when a broker is permanently disabled. Current law provides direction regarding the continuation of a brokerage after the death of the broker but had no corresponding language providing direction when a broker is disabled and unable to continue operating the company. **Passed both Houses.**

HB 1656/SB 843 Real Estate Guarantee Fund Provides budget flexibility to the Real Estate Commission to avoid unnecessary fee assessments on real estate licensees. Real estate licensees pay a separate guarantee fund payment when they apply for their initial licensing. The law also specifies that if the Fund falls below \$250,000, then all licensees will be assessed an additional fee to recapitalize it. The legislation grants the Commission authority to transfer up to \$500,000 from their general fund to the Guarantee Fund when it is close to falling below the statutory minimum. Such authority would help licensees avoid a special assessment if the Commission's general fund is already flush with real estate licensing fees. **Passed both houses.**

SB 621 Racial Covenants Authorizes communities, homeowner's associations and individuals to more easily remove illegal covenants affecting race, religious belief or national origin from property records. These covenants are already illegal but many communities have trouble achieving the necessary majority to remove them from the land records. **Passed both houses.**

Bills Opposed Maryland Association of Realtors

HB 458 Septic Legislation – Point of Sale Required all home sales in the Critical Area to install a new Best Available Technology (BAT) septic system if the property had a septic system regardless of whether the system was working or not. Current law, only requires failing septic systems in the Critical Area to upgrade to a BAT system and does not target the Point of Sale (POS). **Failed to pass either house.**

HB 719 Septic Legislation – Blue Line Streams Required new homes built within a 1,000 feet of a blue stream line in Maryland to install a BAT septic system rather a conventional system. The legislation would have impacted almost as many properties as last year's septic legislation mandating BAT systems for all new construction in the Coastal and Chesapeake Bay Watershed. **Failed to pass either house.**

HB 766/SB 610 Forest Conservation Act Expanded the Forest Conservation Act in ways which would have adversely affected infill development and development in growth areas. **Failed to pass either House.**

HB 55 Voter Registration – Duty of Real Estate Agent Required real estate licensees to provide voter registration information to homebuyers. **Failed to pass either House**

HB 5 Voter Registration – Duty of Landlord Required landlords to provide voter registration information to new tenants. **Failed to pass either house.**

HB 1604/SB 1081 Limited Residential Lodging Required homeowners, among other provisions, to register as a hotel/motel and comply with local laws if the homeowners listed their property on sites like Airbnb. **Failed to pass either House.**

HB 580/SB 250 Tenant Late Payments Prohibiting a landlord from including a certain provision in a residential lease that provides for a penalty for the late payment of rent if the tenant receives a government benefit under certain circumstances; and defining the term "government benefit." **Failed to pass either house.**

Other bills of general interest

HB 77/SB 258 Condominiums - Claims Against Developers and Vendors -

Unenforceability of Certain Provisions Making unenforceable certain provisions of certain condominium governing documents and other documents relating to asserting certain claims against a developer or vendor; applying the Act prospectively. The bill states that any provision of an instrument made by a developer or vendor, including a declaration, a bylaw, and a contract for the initial sale of a unit to a member of the public, is unenforceable if the provision: · shortens the statute of limitations applicable to any claim; · waives the application of the discovery rule or other accrual date applicable to a claim; · requires a unit owner or the council of unit owners to assert a claim subject to arbitration within a period of time that is shorter than the statute of limitations applicable to the claim; or · operates to prevent a unit owner or the council of unit owners from filing a lawsuit, initiating arbitration proceedings for a claim subject to arbitration, or otherwise asserting a claim within the applicable statute of limitations. **Passed both houses.**

HB 78 Foreclosed Property Registry - Updated Information - Notice to Local

Governments This bill requires the Department of Labor, Licensing, and Regulation (DLLR), on receipt of an initial registration of a property by the Foreclosed Property Registry (FPR), or any change to existing information filed with FPR, to promptly notify the county and, if appropriate, the municipal corporation in which the property is located. The bill also requires DLLR to establish procedures that require a foreclosure purchaser to submit to the FPR any changes to specified information within 21 business days after the change is known to the purchaser. **Passed both houses.**

HB 219 Deep Creek Lake Policy and Review Board - Membership and Duties

Altering the membership of the Deep Creek Lake Policy and Review Board to include the Secretary of Natural Resources, or the Secretary's designee, and the Secretary of the Environment, or the Secretary's designee, as nonvoting ex officio members; and requiring the Board to review and advise the Secretary of the Environment on matters that relate to Deep Creek Lake and are within the jurisdiction of the Secretary of the Environment. The bill takes effect July 1, 2018. **Passed both houses.**

HB 243 Task Force on Rural Internet, Broadband, Wireless, and Cellular Service -

Study and Extension This bill expands the responsibilities of the Task Force on Rural Internet, Broadband, Wireless, and Cellular Service and extends the task force by one year. The bill takes effect June 1, 2018. In addition to expanding the scope of the task force's activities to encompass all rural areas of Maryland instead of only specified rural counties and allowing the task force to continue its unfinished work and extending it by one year, the bill requires the task force to (1) submit additional findings and recommendations by November 30, 2018; (2) solicit input from local governments, Internet service providers, and wireless service providers on identifying unserved and underserved rural areas; and (3) examine how to access maps sufficient to educate the public and calculate costs for universal last-mile broadband coverage. **Passed both houses.**

HB 252 Land Use – Agritourism This departmental bill, under State land use law, authorizes a local jurisdiction (with the exception of Baltimore City) to adopt, by local ordinance, resolution, law, or rule, a specified definition of “agritourism.” The bill defines “agritourism” as an activity conducted on a farm that is offered to a member of the general public or to invited guests for the purpose of education, recreation, or active involvement in the farm operation, including farm tours, hayrides, corn mazes, seasonal petting farms, farm museums, guest farms, pumpkin patches, “pick your own” or “cut your own” produce, classes related to agricultural products or skills, and picnic and party facilities offered in conjunction with any agritourism activity. **Passed both houses.**

HB 279 Housing and Community Development - Homebuyer Education Requirements

This departmental bill modifies the homebuyer education requirement of the Down Payment and Settlement Expense Loan Program such that a program participant must complete only a homebuyer education program that meets the requirements of the Department of Housing and Community Development (DHCD) in order to access program funds. In addition, the bill authorizes DHCD to use the Housing Counseling and Foreclosure Mediation Fund to support housing counselors and other nonprofit entities that provide homebuyer education, housing advice, or financial counseling to low- and moderate-income households. The department advises that altering the education requirement for the program creates a single standard across the State for accessing required counseling. Currently, if a county operates a program that has a housing counseling requirement that is more stringent than DHCD's standard, the county requirement becomes the de facto State requirement in that jurisdiction, even if the borrower is only seeking State funds. DHCD advises that the current requirement leads to a patchwork of requirements to access State funds, depending on where the homebuyer is purchasing a home. Moreover, in some situations, if a homebuyer completes an education program in one county but chooses to purchase in another county, the homebuyer might not qualify for assistance. Currently, counseling that is funded through the Housing Counseling and Foreclosure Mediation Fund is available only to homeowners and prospective homeowners. DHCD believes that, by expanding the purpose for which existing funds can be used to include low- and moderate-income Marylanders, the department can increase financial literacy in the State and prepare participants for future homeownership.

Passed both houses.

HB 1093 Maryland Uniform Real Property Electronic Recording Act This bill establishes uniform procedures for the electronic recording of real property records in the State. The bill

defines specified terms, establishes requirements for electronic documents and signatures, and authorizes the State Department of Assessments and Taxation (SDAT) or a county to accept specified electronic payments. The bill also requires the Administrative Office of the Courts (AOC) to establish standards for processing and recording documents. Specified provisions of the bill must be construed to apply retroactively and be applied to and interpreted to affect any instrument that has been recorded on or before the bill's effective date of October 1, 2018. **Passed both houses.**

HB 1257 Residential Leases - Lease Option Agreements - Required Statements This bill requires a lease option agreement to purchase improved residential property, if executed on or after July 1, 2018, to include a specified statement in capital letters and in close proximity to the tenant's signature line that the agreement is an integral part of the tenant's lease and is governed by Title 8 of the Real Property Article, and a tenant or prospective tenant must have all rights and remedies provided under those provisions. The bill takes effect July 1, 2018. A "lease option agreement" means any clause in a lease agreement or separate document that confers on the tenant some power, either qualified or unqualified, to purchase the landlord's interest in the property. A lease option agreement to purchase improved residential property must contain the statement, in capital letters, "THIS IS NOT A CONTRACT TO BUY." The lease option agreement must also contain a clear statement of its purpose and effect, with respect to the ultimate purchase of the property that is the subject of the lease option. If a lease option agreement does not comply with these requirements and is otherwise enforceable, the lease, the lease option agreement, or both may be voided at the option of the party that did not draft the lease option agreement. Real Property Article Title 8 of the Real Property Article governs landlord and tenant relationships. **Passed both houses.**

HB 1401 Garrett County - Alcoholic Beverages Act of 2018 This bill establishes the following alcoholic beverages licenses in Garrett County: (1) an art establishment license; (2) a Class C beer and wine street festival license; (3) a beer and wine festival license; and (4) a Class BWLT beer, wine, and liquor tasting license. The bill takes effect July 1, 2018. **Passed both houses.**

HB 1481 Real Property - New Home Sales - Information on Energy-Efficient Options A home builder must provide written information to the purchaser of a new home about energy-efficient options, including a statement that tax credits may be available related to the energy-efficient options that are available for installation in the home before construction of the home is completed. A contract for the initial sale of a new home must contain an acknowledgment that the home builder provided the purchaser with written information about any energy-efficient options, including a statement that tax credits may be available related to the energy-efficient options, available for installation in the home before construction of the home is completed. **Passed both houses.**

HB 1511 Credit Regulation - Mortgage Brokers - Finder's Fee This bill authorizes a mortgage broker who obtains a mortgage loan on the same property more than once in a 24-month period to charge a finder's fee if the fee is not in excess of 8% of the initial loan amount when combined with the finder's fee charged on the initial loan and on any other finder's fee collected during that 24-month period. A mortgage broker obtaining a mortgage loan on the same property more than once in a 24-month period may charge a finder's fee

only on that part of the loan that exceeds the initial loan. This limitation does not apply to (1) fees and charges otherwise permitted under State law or (2) attorney's fees, unless the attorney is functioning as a mortgage broker. In addition, a mortgage broker may not charge a finder's fee in any transaction in which the mortgage broker (or an owner, part owner, partner, director, officer, or employee of the mortgage broker) is the lender (or an owner, part owner, partner, director, officer, or employee of the lender). **Passed both houses.**

Simon Pierce Open House May 8th



Be sure to stop in for a tour, entry into a raffle and some light refreshments.

Continuing Education Schedule

Garrett County Board of REALTORS®
Continuing Education Schedule Winter-Spring 2018

All classes will be held at Garrett College, 687 Mosser Road, McHenry, MD 21541
CE Room 111 in Garrett Enterprise Information Building next to CE building.
No credit is given for late arrivals.

Photo ID Required

Wednesday, May 9, 2018

Workforce Housing Certification Day

"State & Local Programs"

Topic F

9:00 a.m. - 10:30 a.m.

Course ID# 107-0709

Instructor: Bob Carney

"Maryland Mortgage Program"

Topic F

10:45 a.m. - 12:15 p.m.

Course ID# 106-0709

Instructor: Terry Catalano

"Federal Programs & National Initiatives"

Topic F

1:00 p.m. - 2:30 p.m.

Course ID# 108-0709

Instructor: Bill Whitmore

"Understanding Credit"

Topic F

2:45 p.m. - 4:15 p.m.

Course ID# 112-0709 (approval pending)

Instructor: Bill Whitmore

For Registration Flyers: **Seating is first-come, first-served basis.**

Call GCBR 301-334-8405 or email Amy amy.lowdermilk@gcbr.org

15 hours of Continuing Education for license renewal: ***Bold indicates required courses.***

3 hours Topic A – Legislative Legal Update

1.5 hours Topic C – Fair Housing

3 hours Topic D – Maryland Code of Ethics/Predatory Lending

3 hours Topic H – MREC Agency Residential

4.5 hours in electives (Topics E & F)

Broker, Managers & Team Leaders – 3 hours in Topic I – MREC Supervision

National Association of REALTORS®

Watch for Possible Phishing Attempt

If you receive an email claiming to be from "REALTOR® Party via DocuSign," be aware that it is not from NAR. Do not open any attachments or click any of the links, which may ask for passwords. If you've opened the email and entered your DocuSign credentials, you should log in to DocuSign and change your password immediately. [More](#).



RSPS Certification

Resort and Second-Home Property Specialist (RSPS) is a REALTOR® certification for specialists in buying and selling resort and second home properties.

Visit <https://www.nar.realtor/resort-and-second-home> for more information.

A New REALTOR Logo?

On Pause? What?

From: Elizabeth Mendenhall

Subject: A Pause on the Brand Rollout

Since we announced the brand evolution and logo redesign, we have received a diversity of opinions that ranged from strong support to outright disapproval. Please know how much we appreciate member input and how seriously we take your feedback.

While the issues that drove this process to evaluate and ultimately evolve the REALTOR® logo still exist, we are pausing its implementation. This extra time will allow us to further examine the enhancement of the REALTOR® brand proposition, including the logo, which means so much to you and your business.

We are a member-centric organization and this decision to postpone the brand transformation demonstrates that your national association is listening.

This journey began in earnest in 2016 from a Presidential Advisory Group on choosing real estate as a first career. The number one directive of the PAG was that NAR should expand, modernize, and elevate the REALTOR® brand.

The process continued in 2017 when a Sounding Board of members, the Leadership Team, and NAR Staff engaged a brand design group to create a new brand proposition and logo. Throughout the year, qualitative and quantitative research was conducted with consumers and members about the current brand and potential brand updates.

This was a thoughtful, deliberate, and comprehensive process with input from many diverse viewpoints. We were very excited to share the new brand with our members. But we are also mindful that an association with 1.3 million members has 1.3 million opinions, especially about an identity that represents our commitment to our clients.

For that reason, let's all take a deep breath. Let's take a pause on the brand roll out. Let's gather more input.

Sincerely,

The NAR Leadership Team

From: Bob Goldberg

Subject: Welcome to the Next Dimension

All year, I've been talking with you about the changes taking place within NAR. Today, I'm excited to share with you a change that symbolizes not only our transformation, but also yours.

Since 1973, REALTORS® have used the membership mark that many of us refer to as the "block R" to signify their membership in NAR and their commitment to the REALTOR® Code of Ethics. Today, we're announcing an evolution of that iconic mark.

The new REALTOR® mark will be rolled out beginning in early June. The mark retains many of the attributes and visual elements of the trusted REALTOR® brand, including the blue color palette, but as the video shows, it moves from a flat two-dimensional image to a 3-D image, reflecting on our members as visionary, warm, progressive, multi-dimensional-and most of all human. Real estate is a people-focused business, operating in a world where our clients and customers are increasingly starved for human interaction. In short, the change is

beautifully symbolic of what sets REALTORS® apart.



Our organization logo will change, too, incorporating a contemporary sans serif typeface, Montserrat.



The new brand embodies the association's rich history, while better reflecting our forward-thinking focus and how we'll stay ahead of industry evolution and disruption and continue to lead in the years ahead. This "new dimension of NAR," as we're calling it, ties directly to our drive to be faster, smarter, more nimble, and more member centric than in the past.

I want to thank the NAR Leadership Team for their enthusiastic embrace of the concept of bringing a new dimension to our nearly half-century old brand; the staff who have worked on this initiative for the past year; the REALTORS® who served as a sounding board for the entire process; and the branding firm, Conran Design Group. Conran, a global company headquartered in New York and London, has worked with numerous other recognizable brands, including Coca-Cola, P&G, and Rolls-Royce. During the nearly yearlong rebranding process, Conran conducted a brand audit, interviewed stakeholders, and surveyed consumers and REALTORS®.

This change has been a long time in the making, and it will take time to roll it out. We estimate a 9- to 12-month implementation timeline. NAR staff are working with Conran to develop usage guidelines for members and associations in advance of the June rollout. In the meantime, please visit nar.realtor/brand for more information including FAQs. We'll update that page when the branding guidelines are completed.

Bob Goldberg
NATIONAL ASSOCIATION OF REALTORS®
Chicago IL
800-874-6500

Maryland Association of REALTORS®

132 Things Maryland REALTORS Can Do For Their Clients

Smoke Alarm Laws Infographic

NEW DATE - NEW LOCATION! SAVE THE DATE! Join us September 20 - 23, for the [2018 Annual Conference & EXPO](#) at the Gaylord National Harbor.

Sine Die Report (4/10/18)

Bill Number	Summary	Outcome

HB 463/ SB 972	Homebuyer Savings Account. Establishes a tax-free homebuyer savings account. Although the legislation was passed unanimously in the Senate, the legislation had a tough time in the House of Delegates. The House Chair of the Ways and Means Committee did not support the bill, and numerous amendments were discussed which would have diminished the effectiveness of the legislation.	Failed
HB 1608	Escrow Legislation. Requires most companies (including title companies) holding escrow money to follow the same escrow rules followed by real estate brokers. The legislation was opposed by the title companies and a couple of other groups and failed in the House Environment and Transportation Committee. The Public Policy Committee may want to consider narrowing the legislation to requiring a written escrow agreement among the parties rather than imposing the same regulatory requirements.	Failed
HB 1482/ SB 846	Broker Business Succession. Expands the rules regarding business succession in the event of a broker's death to business succession when a broker is permanently disabled. Current law provides direction regarding the continuation of a brokerage after the death of the broker but had no corresponding language providing direction when a broker is disabled and unable to continue operating the company. The bill passed.	Success
HB 1656/ SB 843	Real Estate Guarantee Fund. Provides budget flexibility to the Real Estate Commission to avoid unnecessary fee assessments on real estate licensees. Real estate licensees pay a separate guarantee fund payment when they apply for their initial licensing. The law also specifies that if the Fund falls below \$250,000, then all licensees will be assessed an additional fee to recapitalize it. The legislation grants the Commission authority to transfer up to \$500,000 from their general fund to the Guarantee Fund when it is close to falling below the statutory minimum. Such authority would help licensees avoid a special assessment if the Commission's general fund is already flush with real estate licensing fees. The bill passed.	Success
HB 458	Septic Legislation – Point of Sale. Required all home sales in the Critical Area to install a new Best Available Technology (BAT) septic system if the property had a septic system regardless of whether the system was working or not. Current law, only requires failing septic systems in the Critical Area to upgrade to a BAT system and does not target the Point of Sale (POS). The bill was defeated in the House Environment and Transportation Committee.	Success
HB 719	Septic Legislation – Blue Line Streams. Required new homes built within a 1,000 feet of a blue stream line in Maryland to install a	Success

	BAT septic system rather a conventional system. The legislation would have impacted almost as many properties as last year's septic legislation mandating BAT systems for all new construction in the Coastal and Chesapeake Bay Watershed. The bill was defeated in the House Environment and Transportation Committee.	
HB 1350/ SB 1006	Sea Level Rise Real Estate Disclosure. Among other provisions, required a seller of property to indicate whether the property would be impacted by sea level rise and provide a map of how the property would be impacted. The bill also included other provisions affecting how state funds are spent on projects impacted by sea level rise. Although the bill passed, the real estate disclosure was removed from the bill.	Success
HB 766/ SB 610	Forest Conservation Act. Expanded the Forest Conservation Act in ways which would have significantly hurt infill development and development in growth areas. The bill was eventually amended to a study but failed to pass the House before adjournment.	Success
SB 318/ HB 1190	Standard Deduction. Provides a small increase in the standard deduction for Maryland taxpayers (\$250 for individuals and \$500 for joint filers). The legislation also institutes a cost-of-living adjustment. The bill is expected to protect most Maryland taxpayers from paying more state taxes due to the impact of federal tax reform legislation, but about 20% will pay higher state taxes. The bill passed.	Mixed
HB 55	Voter Registration – Duty of Real Estate Agent. Required real estate licensees to provide voter registration information to homebuyers. The bill was defeated in the House Economic Matters Committee.	Success
HB 5	Voter Registration – Duty of Landlord. Required landlords to provide voter registration information to new tenants. The bill was defeated in the House Environment and Transportation Committee	Success
HB 1604/ SB 1081	Limited Residential Lodging. Required homeowners, among other provisions, to register as a hotel/motel and comply with local laws if the homeowners listed their property on sites like Airbnb. The bill was defeated by the House Economic Matters Committee and never voted by the Senate Finance Committee.	Success
HB 1623/ SB 1103	Fire Sprinkler Pilot Program. Established a state fund to help pay for automatic fire sprinklers in new homes if a homebuyer met the Maryland Mortgage Program income limits and purchased a new, single-family detached property less than 2,500 square feet. The property would also have to be served by well water. The bills	Failed

	were defeated in the House Environment and Transportation and the Senate Education, Health, and Environment Committees.	
HB 472/ SB 493	Rent Transparency. Clarified that rent could include the payment of utilities if disclosed in the lease. There have been conflicting legal opinions about this and the bill sought to provide more certainty to the practice. The bill was withdrawn by the House Sponsor and never voted.	Failed
HB 580/ SB 250	Tenant Late Payments. Protected tenants from late fees if their rent payment was late because a government benefit had been late.	Success
SB 621	Racial Covenants. Authorizes communities, homeowner's associations and individuals to more easily remove illegal covenants affecting race, religious belief or national origin from property records. These covenants are already illegal but many communities have trouble achieving the necessary majority to remove them from the land records. The bill passed.	Success

Bright MLS

Hello everyone –

As you know over the last several months, the MRIS system has had general overall slowness as well as several specific incidents of slowness.

You may recall an issue in mid-February which resulted in a significant performance problem that took several days to alleviate. That originated from an Oracle problem. Oracle provided Bright with a correction to this problem and this issue is well-behind us. Since then, we've had additional reports of system issues that have prompted our technical teams to do additional monitoring and work with subscribers to better understand the performance concerns.

The MLS is a complex network of interconnected systems, and there are many factors or causes that could manifest as slowness. This has made it difficult to fully identify and resolve the slowness issues. That in turn, has made it difficult to support and communicate about the issue. We have been continually researching and troubleshooting, and yet had not clearly

identified a cause, nor had an estimate for resolution.

The more recent reports of poor system performance have been largely centered around the display of photos and documents. Just recently, we identified some contributing factors to these issues, and in recent days we have addressed them. One was a technical issue of the configuration between servers and another was an issue in how the Matrix platform was caching images. **We believe these changes will result in significant improvements in the subscriber experience with photos and documents on the MRIS Matrix system.**

Attached is an email message we plan to send today to all MRIS Matrix users with an update on these issues, recent work, and current status.

I know your recent experience in system speed, support and communications has not been up to the standards that you expect and is not representative of the service we want to deliver. We will continue to strive to keep you, and all subscribers, informed of the current status of the system. And we will continue to dedicate resources to identifying causes of any future slowness, as we move toward achieving optimization of the MRIS Matrix platform.

Thank you for your patience and understanding.

Thanks,

Sharon Lukens

VP of Customer Engagement & Communications

Case Studies Interpretation of the Code of Ethics

CASE STUDIES ARE PULLED FROM “INTERPRETATIONS OF THE CODE OF ETHICS AND ARBITRATION MANUAL” OF THE NATIONAL ASSOCIATION OF REALTORS®

Case#6-6 Disclose Affiliated Business Relationships Prior to Recommending Real Estate-Related Products or Services (Adopted November, 2006)

REALTOR® Z, a broker and sole proprietor, had invested considerable time, money, and energy into developing her website. Seeking to recoup some of her costs, she approached virtually every provider of real estate-related products and services in her area, including financial institutions, title insurance companies, home inspectors, mortgage brokers, landscapers, furniture and appliance dealers, rug and carpet dealers, moving companies, and others about advertising on her home page. As a condition of having a link to their own sites appear on her home page, REALTOR® Z required that a fee be paid to her each time a consumer “clicked through” from her site to an advertiser’s.

Ads for providers of real estate-related products and services who agreed to REALTOR® Z’s

terms appeared on her home page under the heading “Preferred Providers.” Immediately under that heading read: “These vendors provide quality goods and services. Please patronize them.”

Buyer A frequented REALTOR® Z’s website seeking information about available properties. Using that website, he became aware of a property on Elm Street that he made an offer on through REALTOR® Z, which was accepted by the seller. The sale closed shortly afterwards.

Buyer A was an avid remodeler and, using REALTOR® Z’s website, linked to the Real Rug company website, among others. Interested by what he found there, he subsequently visited their showroom in person and purchased wall-to-wall carpeting and several expensive area rugs.

Given the size of Buyer A’s order, one of the owners of Real Rug came to oversee the delivery and installation. In the course of conversation with Buyer A, he commented favorably on the amount of referral business received by REALTOR® Z’s website. “And to think I only pay a small fee for each customer who’s referred to me by REALTOR® Z,” he added.

Buyer A was somewhat surprised that REALTOR® Z would receive money for referring clients and customers to providers of real estate-related products and services and contacted the local association of REALTORS®. The association provided him with a copy of the Code of Ethics. Reading it carefully, Buyer A concluded that REALTOR® Z’s actions might have violated Article 6, and he filed an ethics complaint against REALTOR® Z.

At the hearing, REALTOR® Z defended herself and her website, stating that the advertisements for real estate-related products and services on her website were simply that, only advertisements and not recommendations or endorsements of the products and services found there. She acknowledged she collected a fee each time a visitor to her website clicked on the links found under “Preferred Providers” but claimed that simply referring to those advertisers as “preferred” did not constitute a recommendation or endorsement of the products and/or the services offered.

The hearing panel disagreed with REALTOR® Z’s reasoning, pointing out that a reasonable consumer would certainly conclude that referring to a provider of real estate-related products or services as being “preferred” by a REALTOR® constituted a recommendation or endorsement. Further, since REALTOR® Z received a fee each time a consumer “clicked through” to one of REALTOR® Z’s “Preferred Providers,” REALTOR® Z received a referral fee, and disclosure of that fee was required under Article 6. REALTOR® Z was found in violation of Article 6.

REALTOR® Property Resource (RPR)

8 powerful resources for building a lead capture system



Building a high-converting lead capture system is appealing to many real estate agents, but the process of building the lead forms and pages can be a complex and daunting process. It doesn't need to be this way. After all, as a REALTOR® you have access to RPR reports, which work great as a lead magnet—the offer you have for prospects in return for their contact information.

If your goal is to attract people looking to sell a home, you may want to offer an RPR [Market Activity Report](#), which highlights current market opportunities, or a request for a free home valuation. If you're looking to attract buyers, try offering a Market Activity Report customized with an upcoming open house schedule or new homes on the market.

With that sorted, let's explore eight different solutions worth considering before building your next lead capture system.

Form Builders

1 [Google Forms](#) – *Free*

You probably already have a Gmail account, so this one isn't much of a stretch. Google's form solution makes creating and analyzing form results easy. Simply drag and drop your fields into place. Some of the benefits include its integration with Google Sheets and the ability to collaborate with others. Also, Google Forms is easy to embed into any site.

2 [Gravity Forms](#) – *(\$59/yr)*

The leading WordPress plugin for creating forms, Gravity Forms, builds your lead capture system by simply dragging fields into place. Use the conditional logic to show or hide fields, sections, and pages, or even the submit button based on user selections.

3 [Wufoo](#) – *(Free and/or \$19/mo+)*

Another simple solution for creating embeddable forms, Wufoo, offers both a free and paid version. The free version allows users to create up to five forms with fewer than 100 monthly entries. The tool includes an easy to use form designer. Paid plans, which start at \$19 a month, include more sophisticated features and allow for more entries. Also, WuFoo provides over 60 integrations to other useful platforms.

4 [Form Tools](#) – *(Free)*

For the techy agents out there, Form Tools is a complete form-hosting solution offered free as open source (GNU Public License). One installation of Form Tools can handle as many forms as you want, even on different websites.

Landing Page Tools

5 [Unbounce](#) – *(\$79/mo+)*

Unbounce is a powerful drag and drop landing page builder that will help you create mobile responsive pages without any help from a technical team. It comes with hundreds of templates to make getting started quick and easy, including integrations with some of the top tools on the web.

6 [Instapage](#) – *(\$69/mo+)*

Similar to Unbounce, Instapage is a landing page tool that can be used to building mobile responsive lead capture pages. Instapage has team collaboration features, drag and drop elements, and A/B testing. Instapage provides a few ways to integrate with your site, including a WordPress plugin.

7 [LeadPages](#) – (14-day free trial and/or \$25/mo+)

LeadPages is a popular solution and one of the lower price points. The tool offers lots of template options which are mobile responsive, and integrates with the Facebook Ad Builder. LeadPages also supports A/B testing so you can see what changes are working and what are not. It also comes with a WordPress plugin.

Lead Form in Facebook

8 [Facebook Lead Form](#) – Cost tied to ad

If the purpose of your form or landing page is to generate prospects, [Facebook Lead Ads](#) should be considered. Each ad comes with a simple form that's ideal for capturing a prospect's information, all within Facebook. The forms even pre-populate the prospect's public information such as name, email or phone number.

ODDS 'n ENDS

[Upcoming Meetings/ Events:](#)

Wednesday, May 9 Workforce Housing Certification Day
4 CE classes - see the CE section
The GCBR office will be closed.

[GCBR Board of Directors Meeting](#)

Wednesday, May 2nd, 2018 @ 9:00 a.m. at the GCBR office.

HOA Contact and Subdivision Dock Reference List

Remember – the **HOA Contact and Subdivision Dock Reference List** is kept current and available to you on the GCBR website – member side at www.gcbr.org. If you obtain new contact information for any of the HOA properties, please email Amy the updated information so the list can be kept current.



The Board of Directors is pleased to inform you of a new member benefit that can save you up to \$270 a year!

SmartCharts Pro delivers accurate, timely market data in easy-to-understand charts and

reports. Show clients and prospects exactly what's happening with pricing, sales, time on market and other points of interest that will help them make smarter decisions.

*****Members please go to www.getsmartcharts.com/pricing and select the **pink box** to sign up at no cost.

When you sign up you will need your broker's MRIS broker code. You can obtain this from your broker or the GCBR office.

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From: [GCBR Office](#)
To: [Amy Lowdermilk](#)
Subject: June 2018 Newsletter
Date: Friday, June 01, 2018 9:01:02 AM

GCBR Newsletter



Membership Update

New REALTOR® Members:

Sheila McCracken, Taylor-Made

New Affiliate Members:

Drops:

Transfers:

Changes:

RSVP to the Annual Affiliate Sponsored General Membership Mtg

General Membership Meeting & Breakfast Event

Thursday, June 21st, 2018 8:30 a.m. Garrett Enterprise Information Bldg Room 111

Election of 2018-19 Officers/Directors
2018 RPAC Presentation & Recognition
Guest Speaker—Adam Iobst, Bright MLS
Jan Bernard CE Scholarship

Affiliate Sponsors

Platinum

- Kelli Palamar, BB and T Mortgage
- Deep Creek Title Group
- David Savage, Savage Home Inspections
- Gary Sabo, Sage Title Group
- Ken Witte, First United Bank & Trust
- Brian Boal, Boal & Associates, P.C.
- Craig Ingram, Attorney-at-Law
- Alex Stuck, Clear Mountain Bank

- Adam Murray, A. Murray's Home Inspections
- Jerry Merrick, MLEND

Gold

- Libby Anderson, Property Management Services

Breakfast Buffet of assorted foods, fruit and drinks.

[Deadline to respond is June 13, 2018](#)

Slate of Officers & Directors

GCBR Slate of Candidates for Officers/Directors for 2018-19

Approved by the GCBR Board of Directors on May 2, 2018

Election will be held on Thursday, June 21, 2018 at the General Membership Breakfast Event in the CE Room 111 at Garrett Enterprise Information Building

Absentee ballots can be emailed or faxed upon request.

Only request an absentee ballot if you will NOT be attending the General Membership Meeting.

Larry Smith moves to President

Vice President	Pat Kane
Secretary	Justin Liller
Treasurer	Bob Carney
Director – 3 year	Terah Crawford

The following directors, have previously been elected will continue to serve:

Debbie Beitzel	1-Year Director
John Pucciano	Immediate Past President
Rich Orr	2-Year Director
Amy Zimmerman	2-Year Director

In compliance with ARTICLE XI, Section 4, of the GCBR Bylaws, "Additional candidates for the offices to be filled may be placed in nomination by petition signed by at least twenty percent (20%) of the REALTOR® Members eligible to vote. The petition shall be filed with the Executive Officer at least two (2) weeks before the election.* The Executive Officer shall send notice of such additional nominations to all Members eligible to vote before the election".

*The two (2) week deadline for additional nominations is June 7th, 2018.

SentriSmart App

Touch ID and Facial Recognition

Android and iPhone users will now have the ability to set up Touch ID and Facial Recognition to quickly and easily access your most used functions. You are able to use the new recognition feature in place of your PIN to help you be more efficient.



Agent Safety Feature

You can also use the new touch ID with the agent safety feature. When using SentriSmart® to open a Lockbox, the Agent Safety Feature will launch. This feature will automatically alert your designated emergency contacts when you do not or cannot confirm you are safe.



Once you've downloaded the newest version of our app, opt in to activate this feature.

To manually turn on the agent safety feature, take the following steps:



To learn more about SentriLock's mobile app features, click [here](#).

Continuing Education Schedule

Garrett County Board of REALTORS® Continuing Education Schedule Fall 2018

All classes will be held at Garrett College, 687 Mosser Road, McHenry, MD 21541

CE Room 111 in Garrett Enterprise Information Building next to CE building.

No credit is given for late arrivals.

Photo ID Required

TBA

For Registration Flyers: Seating is first-come, first-served basis.

Call GCBR 301-334-8405 or email Amy amy.lowdermilk@gcbr.org

15 hours of Continuing Education for license renewal: ***Bold indicates required courses.***

3 hours Topic A – Legislative Legal Update

1.5 hours Topic C – Fair Housing

3 hours Topic D – Maryland Code of Ethics/Predatory Lending

3 hours Topic H – MREC Agency Residential

4.5 hours in electives (Topics E & F)

Broker, Managers & Team Leaders – 3 hours in Topic I – MREC Supervision

National Association of REALTORS®

NAR Board OKs Stepped-up Ethics Enforcement, Dues Increase

The NAR Board of Directors at its meeting in Washington May 19 took a major step toward increasing professionalism in real estate by giving associations new teeth for enforcing Code of Ethics violations, and it also positioned REALTORS® for the future by adopting the association's first dues increase in eight years.

Under changes to Sections 23(j) and (n) of the NAR Code of Ethics and Arbitration Manual, local associations that choose to adopt the policy can publicize the names of members and the nature of their violations after a second violation of the Code of Ethics. They can also release a photograph of the member as part of that public disclosure.

"This is a huge shift that members have been asking for," said Colin Mullane, broker-owner of Full Circle Real Estate in Ashland, Ore. Mullane is an NAR regional vice president. "Up to this point we've been reluctant to point the finger at people who really violate the Code of Ethics. Now there are real consequences if you're a repeat offender."

The stepped-up enforcement option is based on a pilot program of the California Association of REALTORS®.

In another big change, to Standard of Practice 1-7, a listing broker or agent is required to respond in writing that an offer was submitted to the seller if the cooperating broker who submitted the offer so requests. The listing broker or agent must respond in the affirmative unless the seller has provided written notification waiving the obligation to have the offer presented.

"There's been real frustration by a lot of brokers, especially in busy markets, that they're not sure if their offers were even looked at," said Mullane. "That kind of thing

breaks down the spirit of cooperation. This is a way to restore that.”

Another change, to Section 13(d) of the Code of Ethics and Arbitration Manual, clarifies the rights and role of REALTOR® principals in an ethics hearing.

“We have heard from members about strengthening professionalism, and today we took an important step forward,” said NAR President Elizabeth Mendenhall. “The changes will bring invaluable benefit to consumers and allow Realtors® to serve them to the best of our abilities.”

S.M.A.R.T. Budget approved

In a major move to keep REALTORS® positioned for success into the future while ensuring NAR no longer needs to use reserves to cover expenses, the board approved a budget that sets national association dues at \$150 per year per member beginning in 2019.

That’s a \$30 increase. Seventeen dollars of the increase is for REALTOR® Party advocacy programming. The remaining \$13 will fund programs such as the new Commitment to Excellence professionalism initiative, the popular forms and transaction management benefit, and upkeep of the association’s buildings.

The new package of measures, called the [S.M.A.R.T. Initiatives](#) (for Strategic Measures Advancing REALTORS® to Tomorrow), was approved by NAR’s Budget Review Committee in March and association leaders have been getting member feedback on them since then.

The NAR budget underwent a comprehensive review after Bob Goldberg became CEO of the association last August. The spending plan for 2019-2021 reflects more than \$2 million in annual savings, achieved by reducing association staff, cutting global travel, and making across-the-board cuts.

NAR is also realizing savings from a decision Goldberg made earlier this year to end the Advanced Multi-List Platform (AMP), formed in 2015 by NAR’s wholly owned Realtors Property Resource® (RPR®) subsidiary to provide customized back-end technology services for small- to mid-size multiple listing services. The elimination of the program saves NAR \$1.7 million in 2018 and, along with other reductions at RPR®, will save \$5.25 million in 2019.

A key element of the financial blueprint involves replenishing NAR’s reserves, which have fallen 45 percent since 2015. In recent years, NAR used savings to fund activities such as a popular forms and transaction management platform benefit and for creation of Upstream, an innovative data management platform for brokers.

The increase also funds needed upgrades and repairs to the association’s Washington and Chicago office buildings. In addition, the board voted to establish a reserve fund to cover maintenance costs for the buildings in the future.

Board elections

The board elected 2019 officers: Charles Oppler, AHWD, of Franklin Lakes, N.J., first vice president; Vince Malta of San Francisco, president-elect; and John Flor, ABR, CRS, ePRO, GRI, RSPS, of Chetek, Wis., 2019-20 treasurer. John Smaby of Edina, Minn., was earlier elected 2019 president.

MLS policies

The board made two updates to MLS policies:

- Created no-cost waiver option of commercial information exchange (CIE) fees, dues, and charges for licensees affiliated with a broker, provided the licensee subscribes to at least one MLS or CIE. The changes parallel revisions in MLS policy adopted last year for multiple listing services.
- Established a process within MLS rules for resolving complaints alleging unauthorized use of listing content by other participants.

Federal policy positions

To advance NAR's efforts in Washington, the board adopted a number of tax and finance policy positions. Among them:

- Index caps on state and local tax deductions for inflation. The major tax reform law enacted last year places a \$10,000 cap on the amount of state and local tax deductions households can itemize on their return. Without indexing the cap for inflation, taxpayers will effectively see tax increases each year as inflation erodes the value of the deductions.
- Eliminate the marriage penalty in the state and local tax deduction cap. The \$10,000 limit doesn't differentiate between single taxpayers and married couples filing a joint return.
- Provide tax relief to student debt holders and employers who assist with their employees' student loan debt burdens. In addition, NAR supports policies that provide tax relief to those borrowers with forgiven student debt.
- Provide compliance relief to smaller community banks and credit unions so they can continue to offer safe and affordable mortgage credit to consumers.

Fair Housing 50-year anniversary

The board heard a report that the NAR Diversity Committee passed a resolution commemorating the 50th Anniversary of the Fair Housing Act and acknowledging that NAR policy over the years has evolved from promoting exclusion and opposing fair housing to leading efforts to expand fair housing rights and inclusion in the association's membership.

Chief lobbyist to retire

The board recognized the service of NAR Chief Lobbyist Jerry Giovaniello, who is retiring at the end of 2018. Giovaniello is a 37-year veteran of NAR, the last 17 as chief lobbyist.

Tech summit announced

CEO Bob Goldberg shared with the board plans to host a technology summit this summer to bring technologist, real estate experts, and capital providers together on behalf of real estate. "We need to bring disrupters and innovators to the table," said Goldberg. "We need to get capital into this industry to help our members." The Innovation opportunity and investment, or IOI Conference, is August 28-30 in San Francisco.

Distinguished Service Award

It was announced that Peyton Norville, Birmingham, Ala., and JoAnne Poole, GRI, CRS, PMN, Baltimore, Md., will be the recipients of the Distinguished Service Award in November at the 2018 REALTORS® Conference & Expo in Boston.

REALTORS® Political Action Committee

The board heard that RPAC met more than half of its \$34.5 million fundraising goal for 2018 during the first four months of the year, and that the percentage of members who are RPAC contributors has risen to 28 percent, up from 25 percent a year ago.

Maryland Association of REALTORS®



[REGISTER NOW](#) for the Maryland REALTORS®

Annual Conference & EXPO

Thursday, September 20 to Sunday, September 23
at the Gaylord National Harbor, MD

Get all of your required CE hours (Fair Housing, Ethics, Legal & Legislative, Agency) under one roof!

Click [here](#) to see the Education schedule.

Commercial REALTORS - We have Commercial sessions for you on Friday.

NEW REALTORS (in the business 4 years or fewer)— Register for your **\$50 discount** on 3-day registration fees.

Book your hotel or condo reservation [NOW](#). We have a variety of discounted room rates at the Gaylord and surrounding properties.

And the largest and best EXPO offered anywhere in Maryland.

Are we on for September 20th? Don't delay. Reserve your spot now!

Call for Volunteers! Enhance your membership experience and make a difference by answering MAR's Call for Volunteers for 2017/2018 Committee Year. The Application Process opens June 1. [Learn more.](#)

It's May, and Maryland's Primary Election is nearly upon us--**June 26th**. Many Marylanders are registered to vote - **are you?** Early Voting begins June 14th through June 21st from 10am until 8pm at [Maryland Early Voting Centers](#) throughout the state. Be sure you are registered and [learn more here](#) about how to register and frequently asked questions.

Now accepting **Maryland Realtors Leadership Academy Applications** - Deadline August 1, 2018. To download the application, [click here](#).

Bright MLS

Sold listing information is now available on realtor.com

14 MAY 2018

Emily Schaffer

Based on your requests, realtor.com is now displaying sold listings syndicated through MRIS if your broker has chosen to publish this information to realtor.com. These listings will display the buying and selling office and agent.

This change will benefit you, as well as local consumers. Here's how:

- Answers the question - Where'd that listing go?

Previously a listing was just removed from realtor.com when it was sold, with no notice or explanation. As a consumer, seeing a listing on a website one day and then gone the next can be confusing. Is the home still for sale? What did it sell for? Who was the selling agent again? The ability to view recently sold listings answer many of these questions, while helping would-be buyers or sellers prepare for their upcoming home purchase or sale.

- Gives you the credit you deserve.

Showing sold listings can increase lead generation opportunities and exposure, as the buying and selling office and agent will both show on the recently sold listing. This means a potential seller who's watching other homes in their area will know you recently sold three homes nearby and might be the best person to call about their home.

[Not sure if your listings display on realtor.com?](#)

Your broker determines whether active and recently sold listings display on realtor.com through the Listing Syndication Dashboard. [Learn more.](#)

Case Studies Interpretation of the Code of Ethics

CASE STUDIES ARE PULLED FROM “INTERPRETATIONS OF THE CODE OF ETHICS AND ARBITRATION MANUAL” OF THE NATIONAL ASSOCIATION OF REALTORS®

Case# 1-25: Disclosure of Latent Defects (Adopted November, 2000)

REALTOR® A had listed Seller S's vintage home. Buyer B made a purchase offer that was contingent on a home inspection. The home inspection disclosed that the gas furnace was in need of replacement because unacceptable levels of carbon monoxide were being emitted.

Base on the home inspector's report, Buyer B chose not to proceed with the purchase.

REALTOR® A told Seller S that the condition of the furnace and the risk that it posted to the home's inhabitants would need to be disclosed to other potential purchasers. Seller S disagreed and instructed REALTOR® A not to say anything about the furnace to other potential purchasers. REALTOR® A replied that was an instruction he could not follow so REALTOR® A and Seller S terminated the listing agreement.

Three months later, REALTOR® A noticed that Seller S's home was back on the market, this time listed with REALTOR® Z. His curiosity piqued, REALTOR® A phoned REALTOR® Z and asked whether there was a new furnace in the home. "Why no," said REALTOR Z. "Why do you ask?" REALTOR® A told REALTOR® Z about the home inspector's earlier findings and suggested that REALTOR® Z check with the seller to see if repairs had been made.

When REALTOR® Z raised the question with Seller S, Seller S was irate. "That's

none of his business,” said Seller S who became even angrier when REALTOR® Z advised him that potential purchasers would have to be told about the condition of the furnace since it posed a serious potential health risk.

Seller S filed an ethics complaint against REALTOR® A alleging that the physical condition of his property was confidential; that REALTOR® A had an ongoing duty to respect confidential information gained in the course of their relationship; and that REALTOR® A had breached Seller S’s confidence by sharing information about the furnace with REALTOR® Z.

The Hearing Panel disagreed with Seller S’s contentions. It noted that while REALTORS® do, in fact, have an obligation to preserve confidential information gained in the course of any relationship with the client, Standard of Practice 1-9 specifically provides that latent material defects are not considered “confidential information” under the Code of Ethics. Consequently, REALTOR® A’s disclosure did not violate Article 1 of the Code of Ethics.

REALTOR® Property Resource (RPR)



Introducing [RPR Connect](#): a new Facebook Group. RPR Connect is an interactive forum that connects REALTORS®, Brokers/Owners, and other industry leaders who want to keep ahead of the curve. *RPR Connect* provides an open, professional dialogue for real estate pros who want to share their RPR success strategies as well as those who want quick answers to their RPR-related questions. Contributors can also catch up on the latest and greatest tools from RPR, register for webinars, and link to other important learning resources.

Join like-minded agents who enjoy sharing business building tips and tricks, or try to stump an RPR pro with your question. It’s the perfect setting for any REALTOR® who knows the value of networking and has a desire to succeed.

RPR Connect is about you!

1 Get answers to your RPR questions

When RPR related questions come up, ask the group for answers.

2 See what’s new

Be the first to hear the latest RPR news. Get updates on new features and datasets, and learning opportunities.

3 Strategize with other REALTORS®

Network with other RPR users to hear how they leverage the system to their advantage. Tips, tricks and use cases.

4 Pick up tips to build your business

Scan how-to articles covering topics that drive awareness and action in your real estate business.

5 Uncover new learning resources

Find exactly the topic you want to know more about with brief tutorials and handouts like, How to Create an RPR Seller's Report or Understanding the Realtor Valuation Model® (RVM®).

So what are you waiting for? Visit Facebook and request to join the [RPR Connect group](#).

ODDS 'n ENDS

Upcoming Meetings/ Events:

Thursday, June 7 - MRIS/Bright MLS Training Series in GCBR Conference room

Monday, June 18 - GCBR Office is closed for MR's Summer Meeting

Thursday, June 21 - General Membership Mtg @ 8:30 am in Room 111 @ GC

GCBR Board of Directors Meeting

Wednesday, June 6th, 2018 @ 9:00 a.m. at the GCBR office.

HOA Contact and Subdivision Dock Reference List

Remember – the **HOA Contact and Subdivision Dock Reference List** is kept current and available to you on the GCBR website – member side at www.gcbr.org.

If you obtain new contact information for any of the HOA properties, please email Amy the updated information so the list can be kept current.



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When you sign up you will need your broker's MRIS broker code. You can obtain this from your broker or the GCBR office.

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You can [update your preferences](#) or [unsubscribe from this list](#).



From: [Amy at GCBR](#)
To: [Amy Lowdermilk](#)
Subject: July Newsletter
Date: Sunday, July 01, 2018 4:44:44 PM

GCBR Newsletter



Membership Update

New REALTOR® Members:

Jennifer Bittinger, Taylor-Made

New Affiliate Members:

Drops:

Transfers:

Ruth Seib, Railey Realty
Bob & Beverly Everett, Taylor-Made
Katie McCarty, Taylor-Made
Lana & Larry Roby, Taylor-Made
Terah Crawford, Taylor-Made
Thomas Long, Taylor-Made
Tracy Harvey, Taylor-Made
Amy Snyder, Taylor-Made
Amy Harvey, Taylor-Made
David & Angie Meyer, Taylor-Made
Ann Smith, Taylor-Made
Ken Jordan, Taylor-Made
Bob Sheetz, Taylor-Made

Changes:

Thank You!

The 2018 Affiliate Sponsored General Membership Meeting was a great success thanks to our generous Affiliate Sponsors.

Affiliate Sponsors

Platinum

- Kelli Palamar, BB and T Mortgage
- Deep Creek Title Group
- David Savage, Savage Home Inspections
- Gary Sabo, Sage Title Group
- Ken Witte, First United Bank & Trust
- Brian Boal, Boal & Associates, P.C.
- Craig Ingram, Attorney-at-Law
- Alex Stuck, Clear Mountain Bank
- Adam Murray, A. Murray's Home Inspections
- Jerry Merrick, MLEND

Gold

- Libby Anderson, Property Management Services

This year's Jan Bernard Scholarship recipient is Cindy Mahoney.

The following people have been elected to positions on the Board of Directors starting November 1st, 2018.

- Pat Kane ~ Vice President
- Justin Liller ~ Secretary
- Bob Carney ~ Treasurer
- Terah Crawford ~ Director (3-Year)

These Directors will continue to serve:

- Larry Smith ~ 2019 President
- John Pucciano ~ Immed. Past President (1-Year)
- Rich Orr ~ Director (2-Year)
- Amy Zimmerman ~ Director (2-Year)
- Debbie Beitzel ~ Director (1-Year)

There were the lucky door prize winners:

- Laura Newhall
- Bob Carney

- John Pucciano
- Delaine Campbell
- Terah Crawford
- Nancy Geisler
- Amy Harvey
- David Meyer
- Cindy Mahoney
- Vicki Taylor
- Dale Carpenter
- Sheila Howell
- Karen Myers
- Angela Meyer

GAD Report

Garrett County Board of Realtors Government Affairs Report
June 28, 2018 ~ Earl Eisenhart

National Flood Insurance Program

The GCBR, Maryland Realtors, and the National Association of Realtors are urging all members to contact their federal elected representatives in support of reauthorization of the National Flood Insurance Program (NFIP). The NFIP will expire July 31, 2018 if Congress does not act.

The NFIP enables property owners in participating communities to purchase insurance protection, administered by the government, against losses from flooding.

NAR supports:

- Reauthorizing and gradually strengthening the NFIP so it is sustainable over the long run;
- Encouraging the development of private market options at lower costs than NFIP, offering comparable flood insurance coverage;
- Providing federal assistance to high-risk property owners, including guaranteed loans, grants and buyouts in order to build to higher standards and keep insurance rates affordable;
- Providing fair flood insurance rates that better reflect the property's flood risk; and
- Improving flood map accuracy, so fewer property owners have to file expensive appeals.

While eventual reauthorization is likely, when the NFIP was up for reauthorization in 2008, according to NAR it required 17 extensions and a two-month shutdown of the program, which negatively impacted nearly 40,000 real estate closings monthly.

You may register your position to Congress through the NAR Call for Action website page: <https://realtorparty.realtor/member-consumer/calls-for-action/take-action>

Primary Election Results

The following summary of statewide primary election results is provided courtesy of Maryland REALTORS.

Unofficial Election Results of interest to the Maryland REALTORS®

Voter turnout statewide is reported at 24% overall, an increase over 2014 which was 22%.

Governor Hogan~winner MD Realtor endorsed

Sixth Congressional District Democrat Primary Winner David Trone

MD Senate

- D-10 Sen. Delores Kelly ~ winner (MR endorsed)
- D-12 Del. Clarence Lam ~ winner
- D-18 Del. Jeff Waldstreicher ~ winner (MR endorsed & Ind Exp)
- D-23 Sen. Doug Peters ~ winner (MD REALTOR endorsed & Ind Exp)
- D-24 Sen. Joanne Benson ~ winner (MR endorsed)
- D-25 Melony Griffith ~ winner (MR endorsed)
- D-26 Obie Patterson ~ winner (MR endorsed & Ind Exp)
- D-27 Sen. Mike Miller ~ winner (MR endorsed)
- D-28 Sen. Mac Middleton ~ lost (MR endorsed)
- D-29 Sen. Steve Waugh ~ lost (MR endorsed & Ind Exp)
- D-32 Del. Pam Beidle ~ winner (MR endorsed)
- D-40 Sen. Robinson ~ lost (MR endorsed)
- D-43 Sen. Joan Carter Conway ~ lost (MR endorsed & Ind Exp)
- D-44 Sen. Nathan-Pulliam ~ winner (MR endorsed)
- D-45 Sen. McFadden ~ lost (MR endorsed & Ind Exp)

MD House

- D-4 Jesse Pippy (R) ~ winners (MR endorsed)
- Dan Cox (R)
- D-7 Del. Szeliga ~ winners (MR endorsed)
- Del. Impalaria
- D-15 Harvey Jacobs ~ winner (MR endorsed)
- D-17 Del. Barve ~ winners (MR endorsed)
- Del. Gilchrist
- D-23 Del. Holmes ~ winner (MR endorsed)
- Del. Vallario ~ lost

D-24 Sherman Hardy ~ lost (MR endorsed)
D-28 John Collier ~ lost (MR endorsed)
D-31 Brian Chisolm ~ winner (MR endorsed)
D-33 Del. Saab ~ winners (MR endorsed & Ind Exp)
 Del. Malone
 Del. McConkey ~ winner (MR endorsed)
D-47 Julian Ivey ~ winners
 Fennell
 Jimmy Tarlau ~ lost

Montgomery County
At Large Council
Albornoz ~ winners (Ind Expenditure)
Reimer
Jawando
Glass (Ind Expenditure)
D-3 Katz ~ winner (Ind Expenditure)

Prince Georges
D-5 Ivey ~ winner Ind Exp
D-8 Anderson-Walker ~ winner Ind Exp
D-9 Harrison ~ too close to call Harrison +47 votes Ind Exp

Carroll
D-4 Bouchat ~ winner (Ind Exp)
D-5 Robert ~ lost (Ind Exp)

Charles
Pres. County Commissioner
 Klass ~ lost (Ind Exp)
D-1 Bowling ~ won (Ind Exp)
D-3 Terry ~ lost (Ind Exp)
D-4 Rucci ~ winner (Ind Exp)

Calvert
At Large Weems ~ winner (Ind Exp)

Primary Election Results for Garrett County

Preliminary primary election results for Garrett County may be accessed at <https://www.garrettcountry.org/board-of-elections/live>

Eisenhart is New Government Affairs Director

GCBR President John Pucciano introduced GCBR's new Government Affairs Director Earl Eisenhart to the membership at the Annual Affiliate Sponsored General Membership Breakfast Meeting June 21st at the Garrett Information Enterprise Center. Earl replaces Paul Durham who retired from the position earlier this year.

Earl made brief remarks thanking President Pucciano, Government Affairs Committee Chairman Larry Smith and the other Board members for providing the opportunity to serve; and Executive Officer Amy Lauder milk for assisting with administrative matters.

Earl noted that, as with any professional organization, while GCBR members may not always agree on every policy issue, all support a strong and vigorous real estate industry in Garrett County, and that will continue to be the objective moving forward.

Earl has over 40 years' experience in government relations and association management.

He may be reached at 240-321-7488 or earlgrs@gmail.com

2019 Fiscal Year Real Property Tax Rate from the GC Commissioners

The Garrett County commissioners approved the new budget and tax rates during their public meeting in Bloomington.

"The fiscal year 2019 operating and capital budget comes to \$80,307,588," Commissioner Paul Edwards said.

The commissioners also decreased the real property tax rate from \$.990 per \$100 of assessed value down to the constant yield rate.

"In order to fully offset the effect of increasing assessments, the real property tax rate should be decreased to \$.9899 countywide, excluding the municipality of Mountain Lake Park," Edwards said. "The county will maintain the constant yield tax rate and decrease the property tax rate to \$.9899."

Mountain Lake Park's rate will be \$.9241 per \$100 of assessment because of a county tax differential.

The commissioners signed Resolution 2018-4, officially adopting the tax rates and budget for the next fiscal year, which begins July 1.

New 2018 Fall Continuing Education Schedule

Garrett County Board of REALTORS®
Continuing Education Schedule Fall 2018

All classes will be held at Garrett College, 687 Mosser Road, McHenry, MD 21541

CE Room 111 in Garrett Enterprise Information Building next to CE building.

No credit is given for late arrivals.

Photo ID Required

Wednesday, September 19, 2018

"Fair Housing"

Topic C
9:00 a.m. - 10:30 a.m.
Course ID# 104-0709
Instructor: Bob Carney

Friday, October 19, 2018

"MD Code of Ethics/Predatory Lending"

Topic D
9:00 a.m. - 12:00 p.m.
Course ID# 110-0709
Instructor: Kathleen Dartez

"MD Contracts"

Topic F
1:00 p.m. - 2:30 p.m.
Course ID# 105-0709
Instructor: Kathleen Dartez

Friday, November 16, 2018

"MREC Residential Agency"

Topic H
9:00 a.m. - 12:00 p.m.
Course ID# 111-0709
Instructor: Kathleen Dartez

"Understanding Real Estate Disclosure Obligations"

Topic D
1:00 p.m. - 2:30 p.m.
Course ID# 113-0709
Instructor: Kathleen Dartez

For Registration Flyers: Seating is first-come, first-served basis.
Call GCBR 301-334-8405 or email Amy amy.lowdermilk@gcbr.org

15 hours of Continuing Education for license renewal: ***Bold indicates required courses.***

3 hours Topic A – Legislative Legal Update

1.5 hours Topic C – Fair Housing

3 hours Topic D – Maryland Code of Ethics/Predatory Lending


3 hours Topic H – MREC Agency Residential

4.5 hours in electives (Topics E & F)



Broker, Managers & Team Leaders – 3 hours in Topic I – MREC Supervision

National Association of REALTORS®



RLI Offers Updated Land Courses

The REALTORS® Land Institute, a commercial affiliate of NAR, is now offering newly updated courses as part of its [Land University \(LANDU\) Education Program](#). All LANDU courses can be taken online and are designed to engage and provide expertise for agents dealing  in commercial, residential, agricultural, resource, ranch, recreational, and various other types of land real estate transactions. Access the [full course schedule](#) to see when these courses will be offered through the end of this year.

REALTORS® Reflect on Fair Housing

Frank Williams, a REALTOR® from Illinois and past president of the Chicago Association of REALTORS®, and other  REALTORS® association leaders share their reflections on fair housing in "A History of Fair Housing in Illinois," one of several new Showcase Stories. Read this story and others at homeownershipmatters.realtor/fair-housing-stories. 

Video: Internet Tax Fairness Win

In a [big win for commercial real estate](#), the U.S. Supreme Court says states can force Internet retailers to collect and remit sales taxes. The  decision helps level the playing field between internet companies and brick-and-mortar retailers, who lose out when shoppers go online to avoid having sales taxes added to their purchases. Access NAR President Elizabeth Mendenhall's [statement on the decision](#). 

Maryland Association of REALTORS®

Call for Volunteers! Enhance your membership experience and make a difference by answering MAR's Call for Volunteers for 2017/2018 Committee Year. The Application Process opens June 1. [Learn more.](#)

Now accepting **Maryland Realtors Leadership Academy Applications** - Deadline August 1, 2018. To download the application, [click here](#).

Bright MLS - New Feature: Remine

Introducing Remine, an innovative map-based search tool that combines data on property and people to help you spend more time prospecting the right clients at the right time.

Remine shows you who owns a property, who is living in it, what their mortgage balance is, and when they are likely to sell.

Remine offers:

- **Simple map-based search:** Sort properties by propensity to sell, value, equity, mortgage information, ownership time, and much more.
- **Predictive analytics:** Know when clients are most likely to buy or sell property based on the age of their mortgage and other factors.
- **Track people and properties with timely alerts:** Keep a pulse on the properties, neighborhoods, and people including changes in sell score, MLS activity, occupancy, deeds and more.
- **Contact information:** Subscribers can purchase household contact information of owners, absentee-owners, and non-owner occupants directly through Remine.

What does Remine cost?

Remine is included as part of your standard MLS subscription. This allows you to perform searches, get predictive analytics and track up to 100 properties for free. Premium subscriptions are also available.

How do I access Remine on MRIS?

Once you login to mris.com, just click the Remine Quick Link on your MRIS.com dashboard to be taken directly into Remine. You can also find Remine on the left side navigation under the Research & News section.

Browser Tip: Which Browsers are compatible with Remine?

Please keep in mind that Remine is compatible with Google Chrome and supports Microsoft Edge, Safari, and Firefox. Unfortunately, it does not work with Internet Explorer.

Upcoming Webinars

Remine is hosting free, hour-long webinars to walk you through the property intelligence platform and answer any questions you may have.

- [Wednesday, June 27, 2018 7:00 PM - 8:00 PM](#)
- [Monday, July 2, 2018 1:00 PM - 2:00 PM](#)
- [Wednesday, July 11, 2018 6:00 PM - 7:00 PM](#)

Who do I call if I have questions?

Remine's Customer Support Team is available Monday through Friday 9:00 a.m. to 9:00 p.m. and Saturdays 9:00 a.m. to 1:00 p.m. (EST).

Phone: 1-855-999-3689

Email: Bright@remine.com



Want to see how it works?

Case Studies Interpretation of the Code of Ethics

CASE STUDIES ARE PULLED FROM “INTERPRETATIONS OF THE CODE OF ETHICS AND ARBITRATION MANUAL” OF THE NATIONAL ASSOCIATION OF REALTORS®

Case #16-16: Buyer Agent’s Demand that Listing Agent Reduce Commission

(Adopted as Case #21-17 April, 1990. Transferred to Article 16 November, 1994 as Case #16-11. Renumbered November, 2001.)

REALTOR® B contacted REALTOR® A, the listing broker, and notified her that he was a buyer's agent and was interested in showing one of her listings to his client, a prospective purchaser. REALTOR® A made an appointment for REALTOR® B and his client to view the property. Shortly thereafter, REALTOR® B presented REALTOR® A with a signed offer to purchase from his client which was contingent on REALTOR® A's willingness to reduce her commission by the amount she had offered through the MLS to subagents and on the seller's willingness to compensate the buyer for the commission the buyer owed to REALTOR® B, his agent. REALTOR® A presented the offer to her client, the seller, explaining that she would not agree to reduce the previously agreed commission as specified in their listing contract.

REALTOR® A then filed a complaint with the local Board charging REALTOR® B with violating Article 16 as interpreted by Standard of Practice 16-16. In her complaint, REALTOR® A stated that REALTOR® B had interfered in her agency relationship with the seller by encouraging the buyer to condition acceptance of his offer on the renegotiation of REALTOR® A's commission arrangement with her client, the seller.

REALTOR® B defended his action arguing that REALTOR® A's refusal to reduce her commission by an amount equal to what she had offered other brokers for subagency services would have placed the seller in the position of having to pay an excessive amount of commission if he had accepted the offer agreeing to contribute to the buyer broker's compensation. In addition, REALTOR® B felt that it was his duty to his client to get the best price for the property by encouraging the buyer to reduce the costs of sale wherever practical. The Hearing Panel concluded that REALTOR® B's actions to encourage his buyer-client to pressure the seller to try to modify the listing agreement with REALTOR® A was an unwarranted interference in their contractual relationship.

The Hearing Panel noted that Article 16, as interpreted by Standard of Practice 16-16, required REALTOR® B to determine, prior to presenting an offer to REALTOR® A and her seller-client, whether REALTOR® A was willing to contribute to REALTOR® B's commission, either directly or by reducing the commission as agreed to in the listing contract and, if so, the terms and amount of such contributions. It was the decision of the Hearing Panel that REALTOR® B had violated Article 16.

REALTOR® Property Resource (RPR)

RPR New User Series

Finding the right neighborhood for your buyer



Finding the right neighborhood for your buyer is easy thanks to the housing, demographic and economic data found within RPR. Here, we'll run you through the basics on how to help your clients find a home near desired amenities and within commutable distances.

Then, we'll show you how to create an RPR Neighborhood Report that will create a wow factor for your clients.

Let's begin by exploring the Neighborhoods page found at narpr.com.

To begin, select Neighborhoods from the main search bar.

1. Enter a neighborhood, city, zip or county
2. Select Exact, Within, or Nearby from the dropdown
 - Exact takes you to five Neighborhood tabs (see below for details on each) which contain data on the people, housing, economy, and quality of life that make up your area
 - Within allows you to choose from several neighborhoods
 - Nearby expands your results further

Here are your five Neighborhood tabs



Summary

The *Summary* tab offers an overview of the area, including *Median Estimated Home Value*, *Median Sales Price vs. Sales Volume*, *Median Listing Price vs. Listing Volume*, *Population of Children by Age Group*, and *Population of Adults by Age Group*.



Housing

This tab highlights the neighborhood's housing characteristics compared to the county, state and nation, including comparisons for home ownership, rent, and information about permits and buildings. You'll also find easy-to-read graphs on the price, size, age, and number of bedrooms on homes sold in the area.



People

The *People* tab gets to the heart of who lives in the neighborhood and whether those demographics are a good fit for your client. Here you will find a side-by-side comparison chart that measures population counts, densities and changes; median age, gender, and education levels. You'll also find breakdowns of population of children and adults by age group, the number of households with children, income brackets, occupations and even voting patterns.



Economy

Look to the *Economy* tab for a clear picture of per capita and median household incomes, as well as employment figures.



Quality of Life

This tab is particularly helpful when working with relocations. Looks to *Quality of Life* for weather, commute times, transportation options, and water quality. It even includes the number of Superfund and Brownfield sites. Again, all in a side-by-side, neighborhood/county/state/country comparison.



What is the RPR Neighborhood Report?

The RPR Neighborhood Report summarizes economic, housing, demographic and quality of life information about an area. It's an in-depth portrait of the people who live in a target area, in addition to key indicators such as job growth, unemployment, cost of living, quality of life, commute times and climate. The report also includes median list and sales prices, listing and sales volumes, and per square foot pricing on sold homes.

Run your RPR Neighborhood Report

1. Select Reports from the homepage or from within the results of your search.
2. Select Neighborhood Report.
3. Choose the specific elements to include or omit in the report by opening the More Detail link below the name of the report type on the generation page.
4. Choose the specific elements to include or omit on the report cover. These options are displayed in the right-hand sidebar, below the image of the report cover. Display your contact information, photo, logo and more. Show or hide page numbers.
5. Personalize your report with a message.
6. Choose a delivery method. Display the report as a PDF or email it to yourself or a client (or both). From the RPR app even text the report to your recipient.
7. Press Get Report.

ODDS 'n ENDS

Upcoming Meetings/ Events:

Wednesday, July 4 - GCBR Office is closed for Independence Day
Tuesday, July 31 - Deadline for Committee Volunteers

GCBR Board of Directors Meeting

Wednesday, July 18, 2018 @ 9:00 a.m. at the GCBR office.

HOA Contact and Subdivision Dock Reference List

Remember – the **HOA Contact and Subdivision Dock Reference List** is kept current and available to you on the GCBR website – member side at www.gcbr.org. If you obtain new contact information for any of the HOA properties, please email Amy the updated information so the list can be kept current.



The Board of Directors is pleased to inform you of a new member benefit that can save you up to \$270 a year!

SmartCharts Pro delivers accurate, timely market data in easy-to-understand charts and reports. Show clients and prospects exactly what's happening with pricing, sales, time on market and other points of interest that will help them make smarter decisions.

*****Members please go to www.getsmartcharts.com/pricing and select the **pink box** to sign up at no cost.

When you sign up you will need your broker's MRIS broker code. You can obtain this from your broker or the GCBR office.

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Our mailing address is:
Garrett County Board of REALTORS
12 South Third Street
Suite 3
Oakland, MARYLAND 21550

[Add us to your address book](#)

Want to change how you receive these emails?
You can [update your preferences](#) or [unsubscribe from this list](#).



From: GCBR office [amy.lowdermilk@gcbr.org@mail179.wdc02.mcdlv.net] on behalf of GCBR office [amy.lowdermilk@gcbr.org]
Sent: Wednesday, August 01, 2018 7:04 PM
To: Amy Lowdermilk
Subject: August Newsletter

GCBR Newsletter



Membership Update

NEW REALTOR MEMBERS:

Amy Sharpless, Taylor-Made
Lisa McLaughlin, Hunt Country Real Estate, LLC
Angie Bosley, Taylor-Made

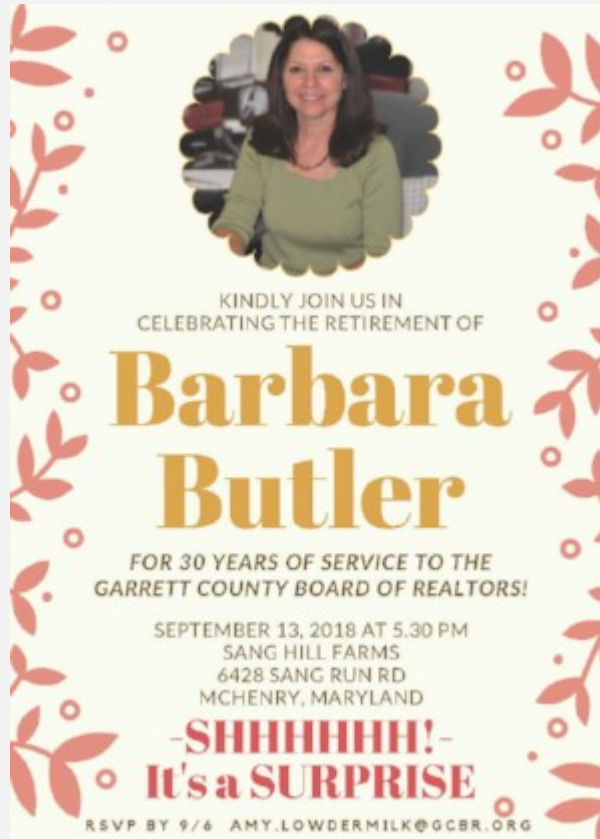
New Affiliate Members:

Transfers:

Margaret Hord, Taylor-Made DCVS

Changes:

Barb's Retirement Party Invitation



Barbara Butler faithfully served GCBR for 30 years so last year's Board of Directors got together to find a way to **SURPRISE** Barb with a retirement party, a tricky prospect since she wrote the checks, lol. And, of course, no one expected her to retire early!

The best laid plans, right?

Anyways, Bill Butler, Barb's husband knows what is going on, is on board, and will get

her to her **SURPRISE** retirement party. A lot of work has gone into making this a SPECIAL **SURPRISE** so DO NOT tell her, hint to her, ask what she is doing that day, or say anything that would let the cat out of the bag.

GAD Report

Earl Eisenhart

July 28, 2018

Planning Commission Meeting

GAD Earl Eisenhart attended the July 12 meeting of the Garrett County Planning Commission.

The Commission accepted a report from Planning and Land Management staff concerning development of the McHenry Business Park. This is a joint endeavor of the State and County. The project is progressing well. Entrance point construction requires final approval, but no problems are anticipated. Two businesses have committed to space, with a third expressing strong interest. County Commissioner Hinebaugh, in attendance at the meeting, expressed confidence that the project will be a success for the County.

Staff submitted the final plat for the Wisp Resort Planned Residential Development, Lodestone, Biltmore Section.

Staff reported on three petitions for variances; for a larger house on lakefront property, a rooming/boarding house, and a setback for a miniature golf course at the Monkey Business facility in McHenry.

The Commission made a formal recommendation that the Zoning Board review previous exemption/waiver requests pertaining to the Monkey Business property to assess whether conditions have been complied with or completed; and asking that the owners submit a master plan for the property.

Chet Parsons of the AECOM consulting firm reported on the “Sustainable Environment Open House” scheduled for July 16 at the Garrett College Continuing Education Building. He said the purpose was to allow the community to focus on matters relating to land use, water resources, sensitive areas and energy and to give the public an opportunity to share in renewal of the County’s Comprehensive Plan.

Comprehensive Plan

The next event to solicit public input on the renewal of the Garrett County Comprehensive Plan will be held 3:00 pm, August 13 at the Garrett College Continuing Education & Workforce Development building at Garrett College.

This session, titled the “Vibrant Economy Open House” intends to focus on economic development, infrastructure, and transportation issues.

National Flood Insurance Program

The U.S. House of Representatives has passed legislation reauthorizing the National Flood Insurance Program (NFIP) and the Senate is expected to act shortly.

The NFIP assists property owners in participating communities to purchase insurance against property losses resulting from flooding.

*Update-The 4 month extension has been passed.

Endangered Species Act

On July 25, the U.S. Fish and Wildlife Service (USFWS) and the National Oceanic Atmospheric Administration (NOAA) proposed changes to regulations implementing the Endangered Species Act.

According to NAR, the changes are positive for the real estate industry in that they reduce administrative and regulatory burdens, make the regulations more transparent and accountable, shift more responsibility to state and local governments, and encourage greater private sector engagement.

However, the proposed changes are controversial, with environmental groups saying the changes would “undercut” the Act and reduce it’s effectiveness.

Public comments on the proposed changes will be accepted through September 24, 2018.

REALTOR Safety

Educate consumers and clients about the importance of REALTOR® safety with this video and maybe pick up a few ways you can improve your own protocols. Share this video so they can learn about the potential safety protocols they may encounter when working with a REALTOR®.



With MR Conference right around the corner check out...

How to Stay Safe at Conventions

Traveling to a convention—whether juggling suitcases, stowing valuables in hotel rooms, or wandering a strange neighborhood wearing an attendee badge—can make you vulnerable to pickpockets, theft, and other crimes. Following these tips may help keep your next convention experience safe and secure.

- **Before You Leave Home**
- **Arriving at Your Hotel**
- **Attending the Convention**

[Read them here.](#)

'It's in the Bag' School Supply Drive

It is that time of year again when kids & parents prepare for a new school year and once again we are asking for help with a special program called “It’s in the Bag”. We participated in this project for the past two years and it has been a huge success. We've been able to help service over 300 Garrett County children with new backpacks and school supplies to help them start the school year off on a positive note. This is a great way to support our local youth, and we hope to surpass that number this year.

Collection tubs will be at each real estate brokerage office by Friday, August 3rd and pick up is on Tuesday, August 22nd so the supplies can be separated into sets and delivered to the schools.

GCBR School Supplies Drive



Items needed:

- Pencils
- Highlighters
- Erasers
- Glue sticks
- Small box of crayons
- Pencil cases

The school supplies will also benefit both middle schools to help with special in the classroom school projects that require extra school supplies and the Learning Bus.

New Website & ListServ

- The new website is now online, and the logins are active.
- If you happen to login and encounter a page that still says 'Sorry only agents have access to this page. s' refresh the page. That should resolve the problem.
- The new ListServ is now online so if you haven't received any postings check your Junk Mail folder and then create a rule that emails from realtors@gcbr.org go to what ever folder you want.
- If you want added or taken off the ListServ, just shoot me an email.

New Features!

- The email header will look a bit different. Ex.: [ListServ] Subject Line
- You will not be able to Reply-All. Even if you try it will only go to the original poster. This has been set intentionally to avoid ListServ abuses. If you would like to have open discussions, great. Join and post in the closed FB group GCBR REALTORS.

- Another new option is that you can have ListServ posts delivered as a daily digest instead of individually when they are initially sent. If you would like to turn on this function, contact me.

New 2018 Fall Continuing Education Schedule

Garrett County Board of REALTORS

Continuing Education Schedule Fall 2018

All classes will be held at Garrett College, 687 Mosser Road, McHenry, MD 21541
CE Room 111 in Garrett Enterprise Information Building next to CE building.

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Photo ID Required

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Topic C

9:00 a.m. - 10:30 a.m.

Course ID# 104-0709

Instructor: Bob Carney

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9:00 a.m. - 12:00 p.m.

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Instructor: Kathleen Dartez

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1:00 p.m. - 2:30 p.m.

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15 hours of Continuing Education for license renewal: ***Bold indicates required courses.***

3 hours Topic A – Legislative Legal Update

1.5 hours Topic C – Fair Housing

3 hours Topic D – Maryland Code of Ethics/Predatory Lending

3 hours Topic H – MREC Agency Residential

4.5 hours in electives (Topics E & F)

Broker, Managers & Team Leaders – 3 hours in Topic I – MREC Supervision

National Association of REALTORS®

NAR Files With the FTC Today: Residential Real Estate is Highly Competitive

Katie Johnson, general counsel of the National Association of REALTORS®, released the following statement today. It refers to comments NAR submitted to Joseph Simons, chairman of the Federal Trade Commission, in response to the agency's review of competition in residential real estate. The FTC, along with the U.S. Department of Justice, is looking into the issue of competition now that a 10-year agreement between NAR and the U.S. Department of Justice on the display of listings on virtual office websites will come to an end in October.

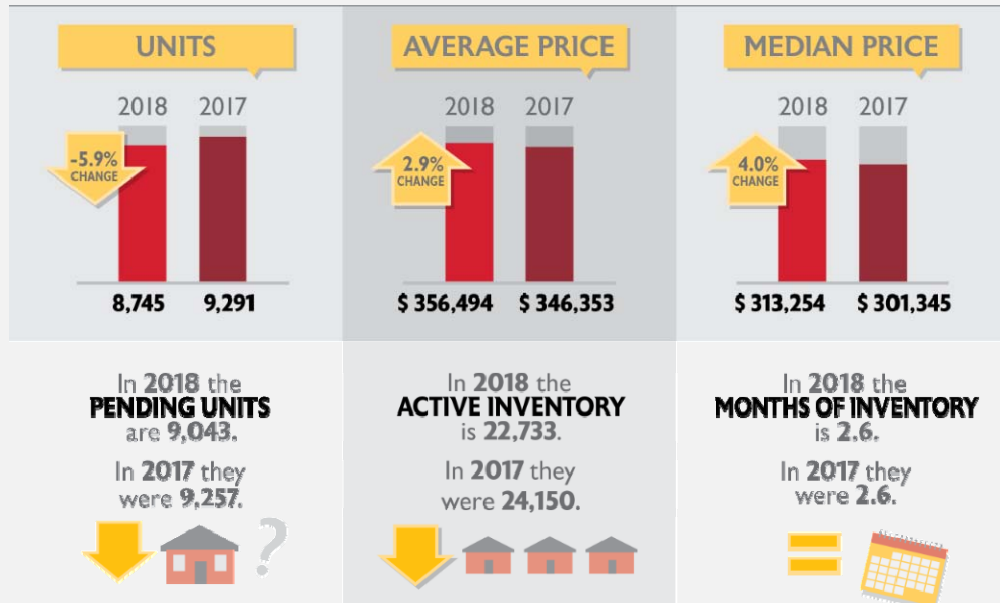
“The National Association of REALTORS® is confident that the real estate industry is highly competitive, and that at the conclusion of a public workshop and comment period, the Federal Trade Commission and U.S. Department of Justice will determine the same. With multiple real estate brokerage and business models offering consumers the services

and prices that best fit their needs, real estate has never been more competitive, and there is no need for antitrust regulators to continue their decade-old consent decree. Our filing today with the Department of Justice and Federal Trade Commission reflects those beliefs.”

[Read NAR’s comments.](#)

Maryland Association of REALTORS®

MD June Data at a Glance





September 20 - 23, 2018



[Register for MR's 2018 Conference & Expo Today](#)

Bright MLS

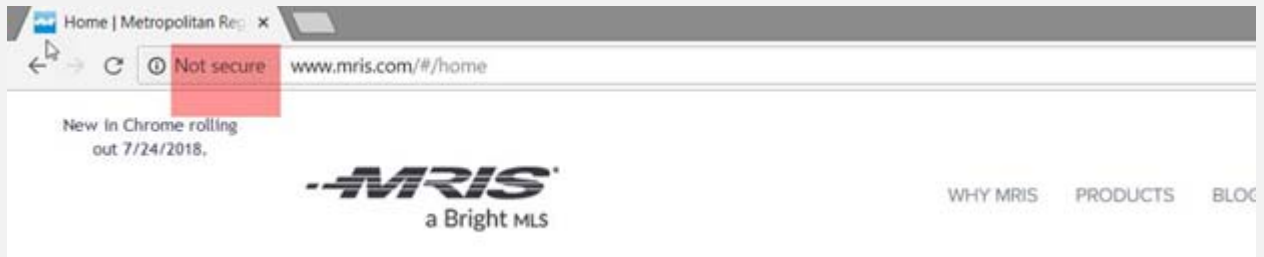
New Chrome Security Measures

A new version of Chrome (version 68) was recently released. With this release, Google has changed how Chrome displays certain web pages that start with "http".

This is what you used to see:



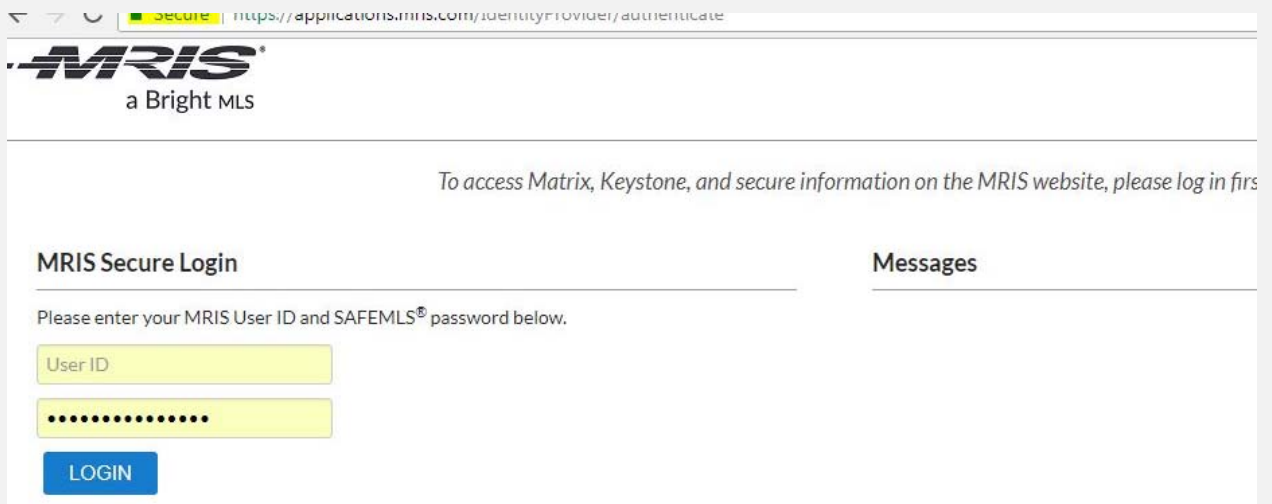
This is what you **will** see:



If you currently use Chrome, don't be alarmed when you see the words "Not Secure" appear in your browser bar when you first visit the MRIS home page. Our secure section of the site is behind our login. Every subscriber must enter their personal credentials and SAFEMLS® password into our secure login area.

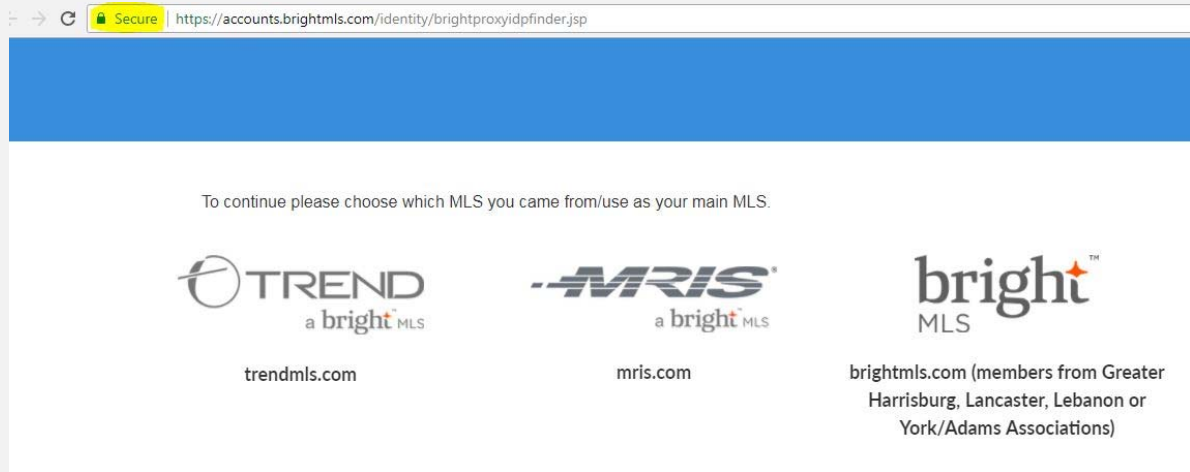
Your MRIS login is secure. Here's how to tell.

Once you login with your credentials, you'll notice that the word "Not Secure" changes to "Secure." Here's what you'll see once you login to MRIS:

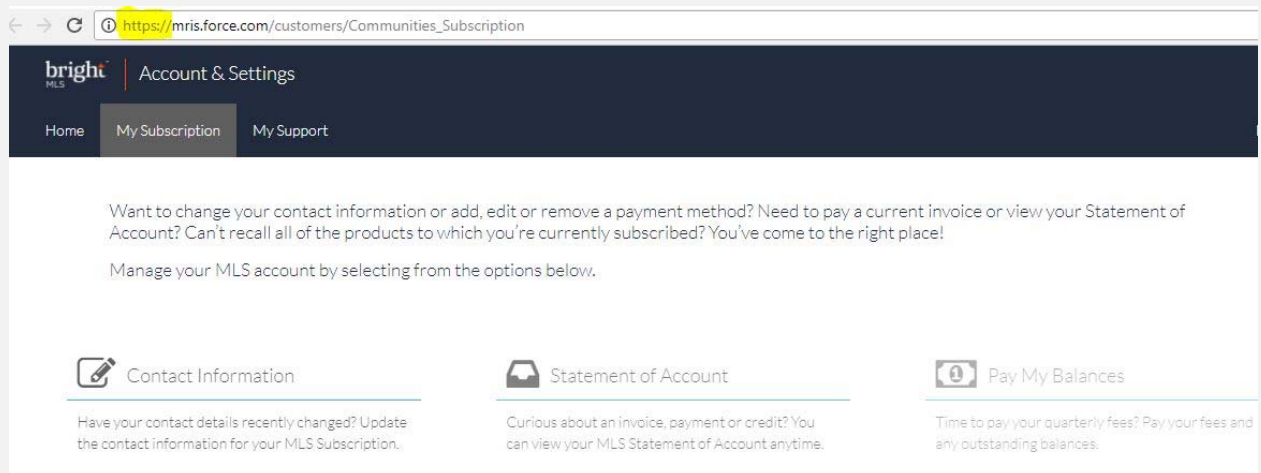


My Account and Payment Pages are Secure

We're fully committed to the protection and security of any information that you provide to us. We implement security measures across the website especially when it comes to your personal information. For example, when you click on the "My Account" section of MRIS and select the access button, you'll notice that you get this screen and that it's secure:



within the My Account section, you'll also notice that you'll see an https, which is another indicator that the page is secure. Here's an example:



Case Studies Interpretation of the Code of Ethics

CASE STUDIES ARE PULLED FROM “INTERPRETATIONS OF THE CODE OF ETHICS AND ARBITRATION MANUAL” OF THE NATIONAL ASSOCIATION OF REALTORS®

Case #2-4: Obligation to Ascertain Pertinent Facts

(Revised Case #9-10 May, 1988. Transferred to Article 2 November, 1994.)

Shortly after REALTOR® A, the listing broker, closed the sale of a home to Buyer B, a

complaint was received by the Board charging REALTOR® A with an alleged violation of Article 2 in that he had failed to disclose a substantial fact concerning the property. The charge indicated that the house was not connected to the city sanitary sewage system, but rather had a septic tank.

In a statement to the Board's Grievance Committee, Buyer B stated that the subject was not discussed during his various conversations with REALTOR® A about the house. However, he pointed out that his own independent inquiries had revealed that the street on which the house was located was "sewered" and he naturally assumed the house was connected. He had since determined that every other house on the street for several blocks in both directions was connected. He stated that REALTOR® A, in not having disclosed this exceptional situation, had failed to disclose a pertinent fact.

REALTOR® A's defense in a hearing before a hearing panel of the Professional Standards Committee was:

1. that he did not know this particular house was not connected with the sewer;
2. that in advertising the house, he had not represented it as being connected;
3. that at no time, as Buyer B conceded, had he orally stated that the house was connected;
4. that it was common knowledge that most, if not all, of the houses in the area were connected to the sewer; and
5. that the seller, in response to REALTOR® A's questions at the time the listing was entered into, had stated that the house was connected to the sewer.

The panel determined that the absence of a sewer connection in an area where other houses were connected was a substantial and pertinent fact in the transaction; but that the fact that the house was not connected to the sewer was not possible to determine in the course of a visual inspection and, further, that REALTOR® A had made appropriate inquiries of the seller and was entitled to rely on the representations of the seller. The panel concluded that REALTOR® A was not in violation of Article 2.

REALTOR® Property Resource (RPR)

- ✓ nationwide property & market data
- ✓ foreclosure, mortgage and lien info
- ✓ customized, detailed reports



Turn that frown upside down with RPR!

ODDS 'n ENDS

Upcoming Meetings/ Events:

GCBR Board of Directors Meeting

Wednesday, August 1, 2018 @ 9:00 a.m. at the GCBR office.

HOA Contact and Subdivision Dock Reference List

Remember – the **HOA Contact and Subdivision Dock Reference List** is kept current and available to you on the GCBR website – member side at www.gcbr.org. If you obtain new contact information for any of the HOA properties, please email Amy the updated information so the list can be kept current.



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sign up at getsmartcharts.com/pricing and click the Pink Box

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*****Members please go to www.getsmartcharts.com/pricing and select the **pink box** to sign up at no cost.

When you sign up you will need your broker's MRIS broker code. You can obtain this from your broker or the GCBR office.

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12 South Third Street
Suite 3
Oakland, MARYLAND 21550

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Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe from this list](#).



From: GCBR Office [amy.lowdermilk@gcbr.org@mail129.atl171.mcdlv.net] on behalf of GCBR Office [amy.lowdermilk@gcbr.org]
Sent: Friday, August 31, 2018 5:18 PM
To: Amy Lowdermilk
Subject: September Newsletter

GCBR Newsletter



In this Issue

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- Member Survey - Community Service
- Barb's Retirement Party
- GAD Report
- REALTOR® Safety
- "It's in the Bag" Supply Drive
- ListServ Notice

- 2018 Fall CE Schedule
- NAR News
- MR News - August 31st is the last day to register for MR Conference
- Bright MLS - Conversion Update
- COE Case Study - Case #5-1: Contemplated Interest in Property Appraised
- RPR - 3 Creative Ways to Generate Listings
- Upcoming Events

Membership Update

NEW REALTOR MEMBERS:

New Affiliate Members:

Drops:

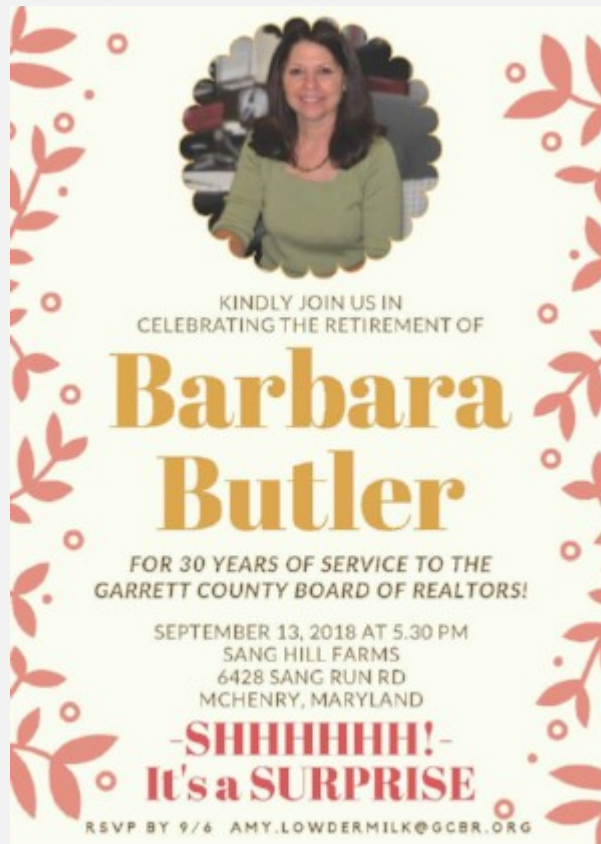
Transfers:

Changes:



Please take a few minutes to complete this survey. GCBR is collecting specific information about how GCBR members are active in their communities for use in a major PR campaign in accordance with the 2017-2019 Strategic Plan. Just click on the 'Take the Survey' image to access it.

Barb's Retirement Party Invitation



Barbara Butler faithfully served GCBR for 30 years so last year's Board of Directors got together to find a way to **SURPRISE** Barb with a retirement party, a tricky prospect since she wrote the checks, lol. And, of course, no one expected her to retire early!

The best laid plans, right?

Anyways, Bill Butler, Barb's husband knows what is going on, is on board, and will get her to her **SURPRISE** retirement party. A lot of work has gone into making this a SPECIAL **SURPRISE** so DO NOT tell her, hint to her, ask what she is doing that day, or say anything that would let the cat out of the bag.

GAD Report

Earl Eisenhart

August 29, 2018

Comprehensive Plan

The most recent of the public sessions to solicit public input was the “Vibrant Economy Open House” held August 13 at Garrett College. This was intended to cover the subject areas of economic development, infrastructure and transportation.

The event was fairly well attended. Comments were offered on a wide range of subjects including expansion of broadband service, tourism, small business support, land use, lake use, education and cell tower regulation. Reportedly there were some sharp words exchanged between representatives of Engage Mountain Maryland and the Farm Bureau over land use in general and fracking in particular.

The next workshop, titled “Thriving Population” is scheduled for September 10. This one is intended to focus on issues involving housing, health care, K-12 education, libraries, fire and emergency services, public safety and solid waste.

According to Deb Carpenter at Planning and Land Management, the overall Comprehensive Plan timeline, subject to change, is to have an initial draft completed by November, followed by Planning Commission review and a public hearing. The draft plan will then go to state agencies for their input and approval. Once that is completed, it will go to the County Commissioners for their review followed by another public hearing. Deb hopes to have the entire process completed by early next year.

IRS Publishes New Business Income Deduction Rules

The IRS has published proposed regulations allowing pass-through businesses such as sole proprietorships, partnerships, trusts and S corporations to deduct up to 20 percent of qualified business income from federal tax.

The deduction was a component of the Tax Cuts and Jobs Act, which became law late last year.

For tax years beginning in 2018 and ending in 2025 (unless extended), the deduction can be up to 20% of an owner’s qualified business income; subject to restrictions, including income level.

The income limitation phases in when an individual’s taxable income exceeds \$157,500; or \$315,000 for joint filers.

According to NAR, the new deduction will have a “significant, beneficial impact on REALTORS®” as it will “be available to a wide range of real estate professionals, including those who are self-employed as well as those operating through partnerships, LLCs, and S corporations.”

While the new deduction offers significant tax savings, it requires some fairly complicated calculations regarding qualifications and limitations. Business owners should consult with their tax professionals regarding individual cases.

Federal Funds for GC Broadband

Earlier this month the U.S. Department of Agriculture’s Rural Development Office announced it will provide \$2,374,598 for internet infrastructure in Garrett County.

This is expected to provide internet access to over 1,300 underserved households and 90 businesses in the area and allow the county to open a local community internet center offering free internet access.

The funding is provided through the USDA’s “Community Connect” program which is designed to extend improved broadband access to places where it is least likely to be commercially available.

REALTOR® Safety

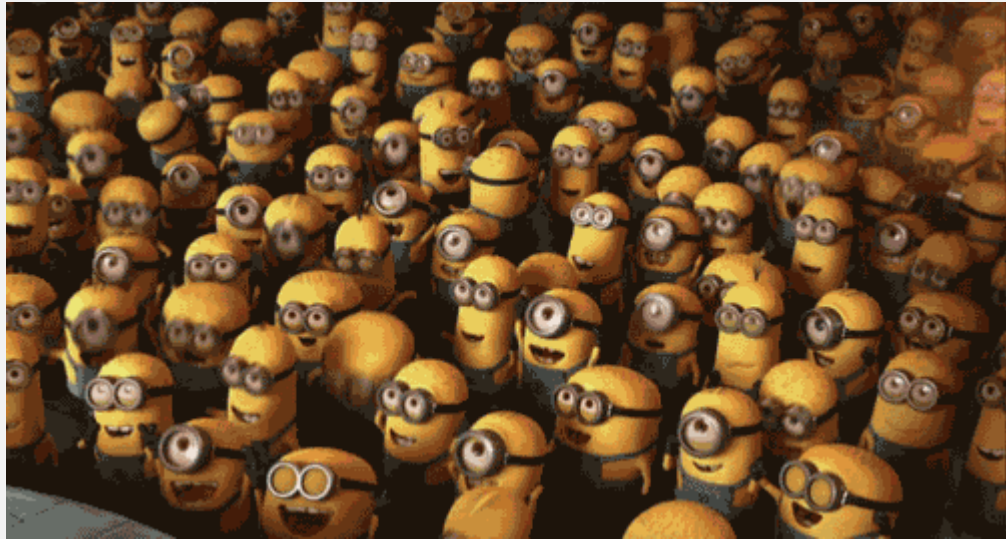
REALTOR® Safety Webinar in September

Join NAR on Sept. 12 at 1 p.m., Central time, for a webinar that will help you form good safety habits. [Registration link.](#)

The best advice Linda H. from Concord, NH ever received:

"Two items you should always carry in your vehicle are a hammer and a substantial pair of scissors. Keep both within easy reach of the driver's seat. If you ever find your vehicle under water, the hammer can be used to break out a window to allow escape, while the scissors can cut a seat belt that is stuck."

"It's in the Bag" Drive



This is how **happy** I am to announce that you all donated 156 bags worth of school supplies for the children of Garrett County plus a tote-full of supplies that will be going to the Learning Bus. ***Thank You! ~ Amy L.***



Shout out to Amy Zimmerman, this year's Public Relations/Community Outreach Committee Chair. Her committee organized the drive and she volunteered her time to help Amy Lowdermilk at the Board Office package the supplies.

ListServ Notice

GCBR is utilizing a new tool to distribute your ListServ postings. As with any new tool, there are some differences in performance. In order to protect the subscribers' inboxes from unwanted junk mail, the service holds for approval all posts sent to the distribution list that come from an email address that is not on the subscriber list.

These non-subscriber posters must be manually added the first time they send out a post so all their future posts will not be held for approval but sent out automatically.

The same is also true for any subscriber whom sends out a post from a secondary email address that is not on the subscriber list.

Therefore, you must contact Amy at GCBR when one of these circumstances occur so approval can be given as quickly as possible.

New 2018 Fall Continuing Education Schedule

Garrett County Board of REALTORS Continuing Education Schedule Fall 2018

All classes will be held at Garrett College, 687 Mosser Road, McHenry, MD 21541

CE Room 111 in Garrett Enterprise Information Building next to CE building.

No credit is given for late arrivals.

Photo ID Required

Wednesday, September 19, 2018

"Fair Housing"

Topic C

9:00 a.m. - 10:30 a.m.

Course ID# 104-0709

Instructor: Bob Carney

Friday, October 19, 2018
Lending"

"MD Code of Ethics/Predatory

Topic D

9:00 a.m. - 12:00 p.m.

Course ID# 110-0709

Instructor: Kathleen Dartez

"MD Contracts"

Topic F

1:00 p.m. - 2:30 p.m.

Course ID# 105-0709

Instructor: Kathleen Dartez

Friday, November 16, 2018

"MREC Residential Agency"

Topic H

9:00 a.m. - 12:00 p.m.

Course ID# 111-0709

Instructor: Kathleen Dartez

Disclosure Obligations"

"Understanding Real Estate

Topic D

1:00 p.m. - 2:30 p.m.

Course ID# 113-0709

Instructor: Kathleen Dartez

For Registration Flyers: Seating is first-come, first-served basis.

Call GCBR 301-334-8405 or email Amy amy.lowdermilk@gcbr.org

15 hours of Continuing Education for license renewal: ***Bold indicates required courses.***

3 hours Topic A – Legislative Legal Update

1.5 hours Topic C – Fair Housing

3 hours Topic D – Maryland Code of Ethics/Predatory Lending

3 hours Topic H – MREC Agency Residential

4.5 hours in electives (Topics E & F)

Broker, Managers & Team Leaders – 3 hours in Topic I – MREC Supervision

National Association of REALTORS®

NAR's 5th Code of Ethics retraining cycle ends December 31st, 2018. The October 19th MREC Code of Ethics/Predatory Lending class will meet this requirement and is good for 3 hours of required CE. [Here is a list of everyone who still needs to fulfill the COE requirement for this cycle.](#) If you are on the list and do not attend the October class you must go to the NAR website and take the free COE course online [here](#).

.realestate

On Sept. 18 at 11:00 a.m. EDT, the National Association of REALTORS® (NAR) in partnership with Second Generation, Ltd., will launch the **.realestate** domain to individual REALTORS®, firms and boards of NAR and the Canadian Real Estate Association (CREA) for an exclusive 60-day pre-sale period.

As **.realestate** is an unrestricted top-level domain, this provides you with the opportunity to get your company or brokerage name before someone else does. Standard **.realestate** domains will be available for \$69/year. A list of premium domains and pricing will be available in late August. Act fast because Nov. 26, **.realestate** domains will be internationally available to the the general public.

In order to get **.realestate** domains during the member pre-sale, you must have an active **.realtor™** domain. Your **.realtor™** domain can be a firm or an individual REALTOR® domain. Firm domain names should be the full firm name as it appears in your office record. See firm rules [here](#). The individual REALTOR® domain is FREE* for the first year.

**For the first year, one per member, then \$39.95/year.*

NAR Launches Financial Wellness Center

NAR has introduced the [Center for REALTOR® Financial Wellness](#), a new online resource designed to help REALTORS®—no matter their age, industry experience, or amount of wealth—navigate financial planning and prepare for retirement. Share the [marketing materials](#) with your members.

Lenovo's Back-to-School Sale Is on Now

Through Sept. 19, Lenovo™ is offering savings of up to 39 percent on their award-winning PCs, laptops, 2-in-1 laptop/tablet combos, and other products. Lenovo™ is a proud partner in the REALTOR Benefits® Program. [Details.](#)

REALTOR® University Free Webinar

Investment Responses to Trade Liberalization: Evidence from of U.S. Industries and Establishments

September 28, 2018 (Friday), 12:00-1:00 p.m

Justin R. Pierce, PhD ~ *Principal Economist, Board of Governors of the Federal Reserve System*

Description: The effect of trade policy on investment, economic growth, and employment has become a prominent economic issue in the wake of the recent tariff increases by the United States, China, Canada, and Mexico. How will the tariff increases affect business investment, long-term growth, and employment? To shed light on the current debate, Dr. Justin Pierce will discuss his research that examines the effect of U.S. trade policy on the domestic investment of U.S. manufacturers, the characteristics of industries that enable them to adapt to tariff changes, and the effect of trade on U.S. manufacturing.

To watch the webinar, please register at this [link](#).

Maryland Association of REALTORS®

Updated Smoke Alarm Infographic - Now Easier to Understand

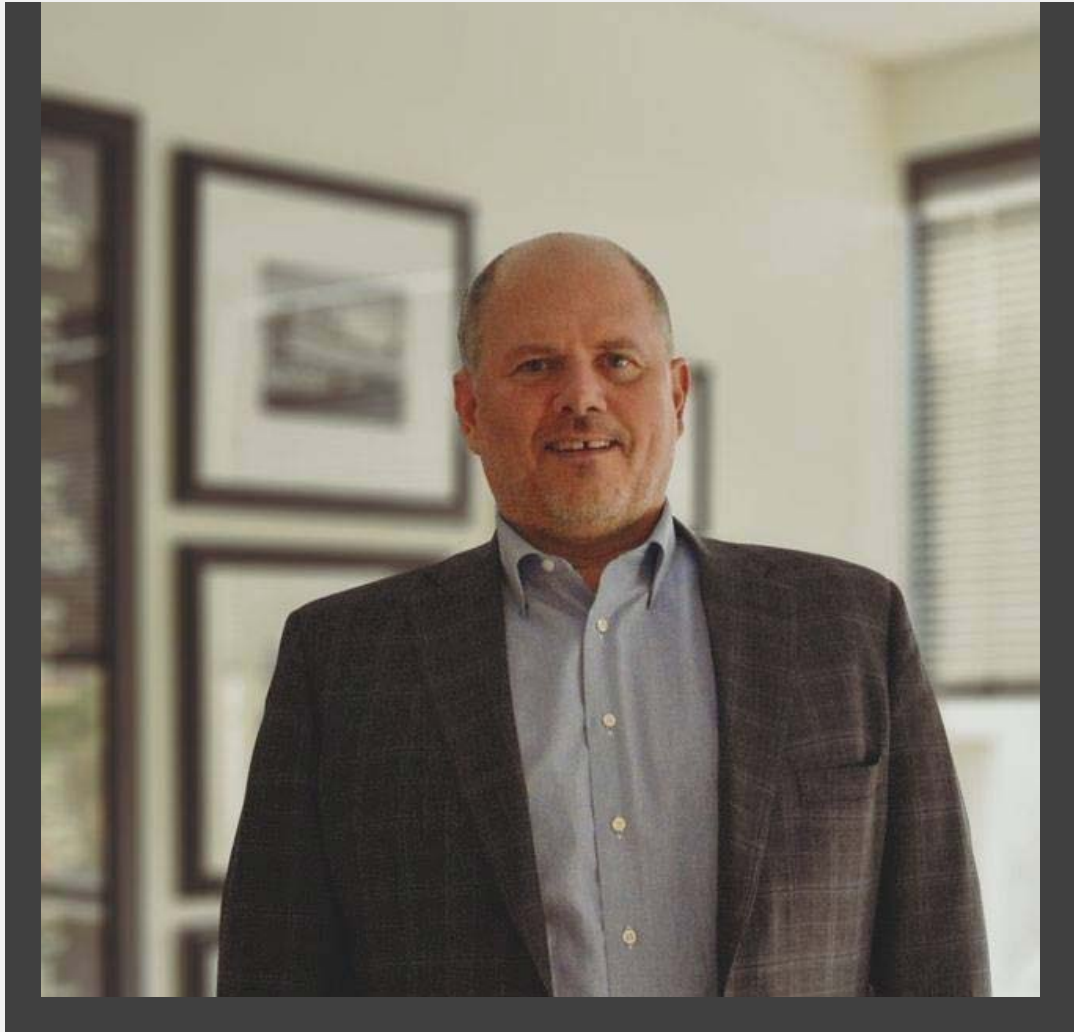
FAQs -Smoke Alarm practice recommendations for REALTORS®



[Register for MR's 2018 Conference & Expo Today](#)

Bright MLS Conversion

Watch as Tom Phillips, Bright's CEO, introduces you to Bright MLS and shares how we're driving forward together.



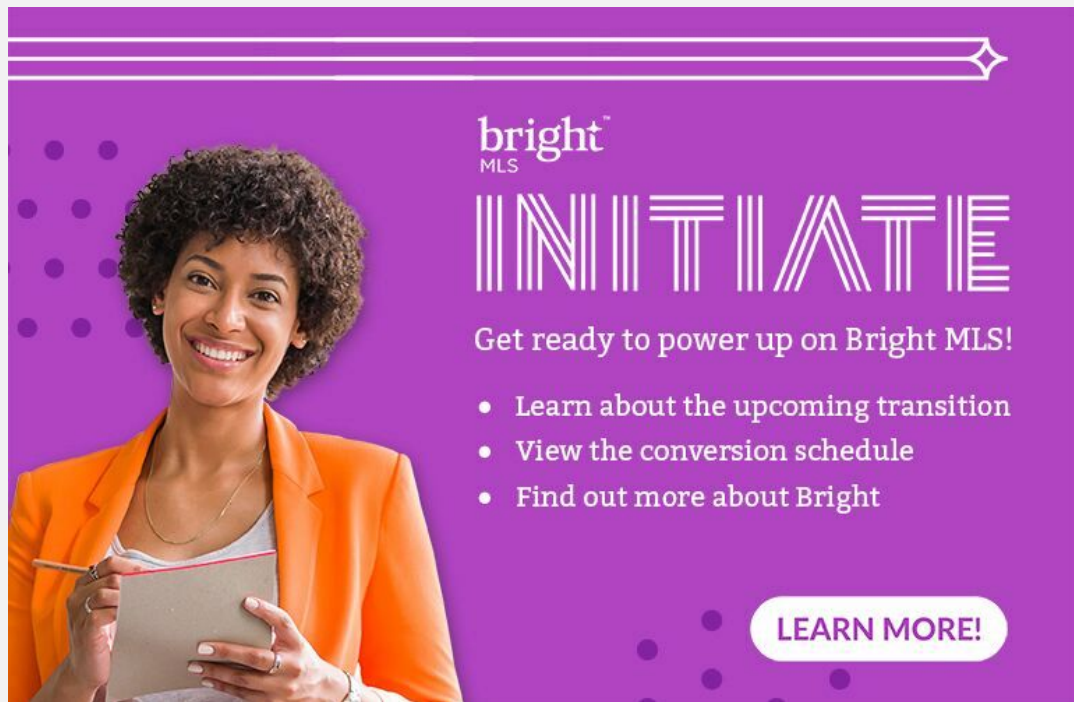
Your Bright Conversion is right around the corner.

It is being rolled out in 3 stages.

Initiate, Calibrate, & Activate.

Bright and GCBR will be regularly communicating with you as conversion gets closer so stay tuned.

Check out Bright's Power Up Page for more info.

A promotional banner for Bright MLS. On the left, a woman with curly hair, wearing an orange blazer, smiles while holding a notepad and pen. The background is purple with white polka dots. On the right, the text 'bright MLS' is at the top, followed by 'INITIATE' in large, stylized white letters. Below that, it says 'Get ready to power up on Bright MLS!' and lists three bullet points: 'Learn about the upcoming transition', 'View the conversion schedule', and 'Find out more about Bright'. At the bottom right is a white button with the text 'LEARN MORE!' in purple.

bright
MLS

INITIATE

Get ready to power up on Bright MLS!

- Learn about the upcoming transition
- View the conversion schedule
- Find out more about Bright

LEARN MORE!

Case Studies Interpretation of the Code of Ethics

Case #5-1: Contemplated Interest in Property Appraised

(Reaffirmed Case #12-2 May, 1988. Transferred to Article 5 November, 1994.)

Seller A and Buyer B were negotiating the sale of an apartment building, but couldn't agree on the price. Finally, they agreed that each would engage an appraiser and they would accept the average of the two appraisals as a fair price. Seller A engaged REALTOR® C as his appraiser, and Buyer B engaged REALTOR® D. Both REALTORS® were informed of the agreement of the principals. The two appraisal reports were submitted. The principals averaged the two valuations and made the transaction at the price determined.

Six months later, it came to the attention of Seller A that REALTOR® C was managing the building that he had appraised. Upon making further inquiries he learned that REALTOR® C for several years had managed five other buildings owned by Buyer B, and that he had been Buyer B's property manager at the time he accepted the appraisal assignment from Seller A.

building he had sold to Buyer B. REALTOR® E's valuation was approximately 30% higher than that arrived at six months earlier by REALTOR® C.

These facts were set out in a complaint against REALTOR® C made by Seller A to the local Board of REALTORS®. The complaint charged that since REALTOR® C was an agent of Buyer B; since he managed all of Buyer B's properties; since he had become manager of the property he had appraised for Seller A in connection with a sale to Buyer B; and since he had not disclosed his relationship to Buyer B, he had acted unethically, and in the interest of his major client had placed an excessively low valuation on the property he had appraised for Seller A.

At the hearing, Seller A also brought in a witness who stated that he had heard Buyer B say that he had made a good buy in purchasing Seller A's building because Seller A's appraiser was his (Buyer B's) property manager.

Buyer B, appearing as a witness for REALTOR® C, disputed this and protested that he had paid a fair price. He substantiated REALTOR® C's statement that management of the building formerly owned by Seller A was never discussed between them until after it had been purchased by Buyer B.

It was concluded by the Hearing Panel that whether or not management of the building was discussed between Buyer B and REALTOR® C prior to its purchase by Buyer B, REALTOR® C had a logically contemplated interest in it as a property manager in view of the fact that he had served as property manager for all other properties owned by Buyer B. In view of this contemplated interest, he was bound by the terms of Article 5 to disclose this interest to his appraisal client, Seller A. He had failed to do this, and so was found in violation of Article 5 of the Code of Ethics.

REALTOR® Property Resource (RPR)

3 creative ways to generate listings

- [Farming neighborhoods](#)
- [Build your pipeline from open house traffic](#)

- [Facebook Lead Ads](#)

ODDS 'n ENDS

Upcoming Meetings/ Events:

9/3 GCBR office is CLOSED for Labor Day

9/13 @ 5:30 pm - Barb's Retirement Party @ Sang Hills Farms

9/19 The GCBR office will be closed in the morning for CECs.

9/24 MR Fall Meetings; The GCBR office will be closed.

GCBR Board of Directors Meeting

Wednesday, September 5, 2018 @ 9:00 a.m. at the GCBR office.

HOA Contact and Subdivision Dock Reference List

Remember – the **HOA Contact and Subdivision Dock Reference List** is kept current and available to you on the GCBR website – member side at www.gcbr.org. If you obtain new contact information for any of the HOA properties, please email Amy the updated information so the list can be kept current.



SmartCharts Pro is a Now a GCBR Member Benefit!
sign up at getsmartcharts.com/pricing and click the Pink Box

The Board of Directors is pleased to inform you of a new member benefit that can save you up to \$270 a year!

SmartCharts Pro delivers accurate, timely market data in easy-to-understand charts and reports. Show clients and prospects exactly what's happening with pricing, sales, time on market and other points of interest that will help them make smarter decisions.

*****Members please go to www.getsmartcharts.com/pricing and select the pink box to sign up at no cost.

When you sign up you will need your broker's MRIS broker code. You can obtain this from your broker or the GCBR office.

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You are receiving this email because you opted in via our website.

Our mailing address is:

Garrett County Board of REALTORS
12 South Third Street
Suite 3
Oakland, MARYLAND 21550

[Add us to your address book](#)

Want to change how you receive these emails?
You can [update your preferences](#) or [unsubscribe from this list](#).



From: Amy [amy.lowdermilk@gcbr.org]
Sent: Tuesday, October 02, 2018 12:23 PM
To: Amy Lowdermilk
Subject: October Newsletter

GCBR Newsletter



In this Issue

- [2018-19 REALTOR Dues Reminder](#)
- [Membership Update](#)
- [Member Survey - Members' Community Service](#)
- [GAD Report](#)
- [Installation Banquet - Registration Deadline: October 19](#)
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- [2018 Fall CE Schedule](#)

- [NAR News](#)
- [MR News](#)
- [Bright MLS - Conversion Update](#)
- [COE Case Study - Case #6-4: Acceptance of Rebates From Contractors](#)
- [RPR](#)
- [Upcoming Events](#)

[2018-19 REALTOR Dues Reminder](#)

The 2018-19 dues invoice was sent out via MailChimp 9/25/18 and a copy will be given to your broker for distribution. Per the GCBR Bylaws Article X Section 3 this is due and payable on November 1, 2018 in the amount of \$742.00 (no increase in GCBR dues since 2009).

If you wish to pay via credit card online you may do so October 31st in the late afternoon when they will be released for payment on the NAR website.

[Membership Update](#)

[NEW REALTOR MEMBERS:](#)

[New Affiliate Members:](#)

[Drops:](#)

Lynne Storey, Coldwell Banker

[Transfers:](#)

[Changes:](#)



Please take a few minutes to complete this survey. GCBR is collecting specific information about how GCBR members are active in their communities for use in a major PR campaign in accordance with the

2017-2019 Strategic Plan. Just click on the 'Take the Survey' image to the access it.

GAD Report

Earl Eisenhart

September 27, 2018

Planning Commission Meeting 9/5/18

The Garrett County Planning Commission held its scheduled monthly meeting on September 5. Among the issues addressed was the status of the Comprehensive Plan. The consultant hired by the County to facilitate development of the Plan stated that the drafts for each section are “coming along” with a first draft for public consumption expected to be completed by November.

The Commission also addressed the issue of business signage in the County. There have been several complaints regarding possible violations of the signage regulations involving feather signs and LED signs. There have also been requests from business owners seeking amendments to the current rules. Moreover, the regulations are dated and may need to be revised to accommodate new technologies and other issues. The Commission determined that it would be best to perform a comprehensive review as opposed to piecemeal changes dealing with individual concerns at this time.

To this end, a committee to include business interests will be set up to work with Planning and Land Management (PLM) staff to develop proposed changes. PLM staff advised that the issue is controversial and recommended that the Planning Commission hold a public hearing prior to making any final recommendations.

GCBR Board member Amy Zimmerman has graciously volunteered to represent the Board on the signage committee. (Thank you Amy!)

Comprehensive Plan Comments

GCBR Government Affairs Director Earl Eisenhart is drafting possible

comments for submission to the Planning Commission. The draft addresses property taxes, tourism/second home market, broadband and moderate-income housing. It will be available for Board review shortly.

MR Annual Meeting

Earl attended the Maryland Realtors Annual Meeting September 22-23 at National Harbor in Oxon Hill. Earl participated in educational sessions including an update on legislative and regulatory issues. The conference also provided Earl an opportunity to meet MR executives Chuck Kasky, Bill Castelli and Susan Mitchell and other MR staff.

Installation Banquet

The registration deadline is October 19th.

[Registration Form](#)

REALTOR® Safety

6 WAYS TO STAY SAFE AS A REAL ESTATE AGENT

1. Keep Communication Open

Create events on your digital calendar and share them with your colleagues. Make sure you include the time, location, and attendees (and their contact information) for each event.



2. Take Charge of Your Schedule

If it makes you uneasy to be out with clients after dark, make sure you're upfront about that and list your hours clearly in your marketing materials.

3. Settle Open House Apprehension

BEFORE

Communicate with your coworkers in regards to the open house's dates and hours.



DURING

Keep a close eye on those entering and leaving the premises.



AFTER

Don't assume that the house is empty. Check every room before you close up for the night.



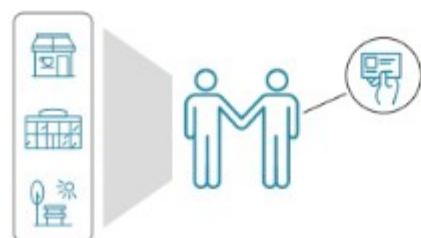
4. Practice Careful Car Precautions

Regularly take your car in for maintenance and as a general rule of thumb, you should also keep your gas at least half full.



5. Be Prepared

Preparing for the unknown can help you feel more at ease. If need be, purchase pepper spray, whistle, or taser and keep it on your person in case of emergencies.



6. Make Your Meetings Matter

Set up your initial meeting with a client in a public place or at the office so you can vet them properly, and don't forget to ask for a form of identification to verify their identity.

From: GCBR office [amy.lowdermilk@gcbr.org]
Sent: Thursday, November 01, 2018 3:24 PM
To: Amy Lowdermilk
Subject: November 2018 Newsletter

GCBR Newsletter



In this Issue

- [2018-19 REALTOR Dues Reminder](#)
- [Bylaws Amendment](#)
- [Membership Update](#)
- [Member Survey - Members' Community Service](#)
- [GAD Report](#)
- [REALTOR® Safety](#)
- [2018 Fall CE Schedule](#)

- NAR News
- MR News
- Bright MLS - Conversion Update
- COE Case Study - Case #1-5: Promotion of Client's Interests
- RPR
- Upcoming Events

2018-19 REALTOR Dues Reminder

If your 2018-19 dues are not paid by November 30, 2018 a 10% late fee will be added and as of December 1, 2018 the amount owed is \$776.70

If you wish to pay via credit card online go to the NAR website at nar.realtor.

Login and click on Pay Dues.

Bylaws Amendment

The proposed Bylaws amendment voted on at the membership meeting held during the Installation Banquet October 25th passed 33 to 4.

Membership Update

NEW REALTOR MEMBERS:

New Affiliate Members:

Tara Kellermeyer, Esq.; Atticus Title Services LLC

Dennis Hannibal, Western Maryland Appraisal Services

Darlene Nelson, PNC Bank

Drops:

Dennis Hannibal, Railey Realty

Pat Kane, Coldwell Banker

Megan Kinsinger, Railey Realty

Lisa Lowe, eXp Realty

Transfers:

Changes:

Michael Johnston, Wells Fargo



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GAD Report

Earl Eisenhart

October 31, 2018

Comprehensive Plan

GAD Earl Eisenhart submitted GCBR's comments on the "Garrett County Comprehensive Plan -2018" to the County Planning Commission and the Department of Planning and Land Management. We received acknowledgement of receipt. The consultants (AECOM) tasked with drafting the Plan continue to expect a first draft to be completed sometime in November.

Signage Committee

The makeup of the Signage Advisory Committee was addressed at the October 3rd meeting of the Planning Commission. The Commission decided that in order to ensure that the public is broadly represented, the opportunity to serve should be advertised in local media. Subsequently, Karen Myers submitted her name for appointment to the Committee.

GCBR delivered a letter to the Commission and Planning and Land

Management staff advising that in addition to Amy Zimmerman's participation, Karen's knowledge and experience would be an asset to the Committee, whether acting as a second GCBR representative or a business owner representative in her own right.

Subsequently, Earl received a call from Deb Carpenter who wanted us to know that three additional realtors (besides Amy and Karen) had applied to serve: Julie Mead; Bill Weissgerber and Mike Kennedy. Earl reiterated that the Board's "official" representative is Amy Zimmerman but had no objection to others serving. Deb currently has 11 prospective members; four representing other business interests and two "concerned citizens." The Planning Commission is expected to make the final decisions regarding membership; probably at its November meeting. Deb anticipates two meetings a month once the Committee is established.

Planning Commission Meeting 11/7/18

The next meeting of the Planning Commission is scheduled for November 7, 2018 at 1:30 pm.

REALTOR® Safety



2018 Fall Continuing Education Schedule

Garrett County Board of REALTORS Continuing Education Schedule Fall 2018

All classes will be held at Garrett College, 687 Mosser Road, McHenry,
MD 21541

CE Room 111 in Garrett Enterprise Information Building next to CE
building.

No credit is given for late arrivals.

Photo ID Required

Click on the course title to access the registration form.

Friday, November 16, 2018

"MREC Residential Agency"

Topic H

9:00 a.m. - 12:00 p.m.

Course ID# 111-0709

Instructor: Kathleen Dartez

"Understanding Real Estate Disclosure

Obligations"

Topic D

1:00 p.m. - 2:30 p.m.

Course ID# 113-0709

Instructor: Kathleen Dartez

For Registration Flyers: **Seating is first-come, first-served basis.**

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15 hours of Continuing Education for license renewal: ***Bold indicates
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3 hours Topic A – Legislative Legal Update

1.5 hours Topic C – Fair Housing

3 hours Topic D – Maryland Code of Ethics/Predatory Lending

3 hours Topic H – MREC Agency Residential

4.5 hours in electives (Topics E & F)

Broker, Managers & Team Leaders – 3 hours in Topic I – MREC Supervision

National Association of REALTORS®

NAR's 5th Code of Ethics retraining cycle ends December 31st, 2018.

[Here is a list of everyone who still needs to fulfill the COE requirement for this cycle.](#)

You must go to the NAR website and take the free NAR COE course online [here](#).



NAR Launches Financial Wellness Center

NAR has introduced the [Center for REALTOR® Financial Wellness](#), a new online resource designed to help REALTORS®—no matter their age, industry experience, or amount of wealth—navigate financial planning and prepare for retirement.

Maryland REALTORS®

November 6th, 2018 is Election Day! Be sure to vote.

To find out more about **state candidates** that Maryland REALTORS® endorsed, click [here](#).

Bright MLS Conversion

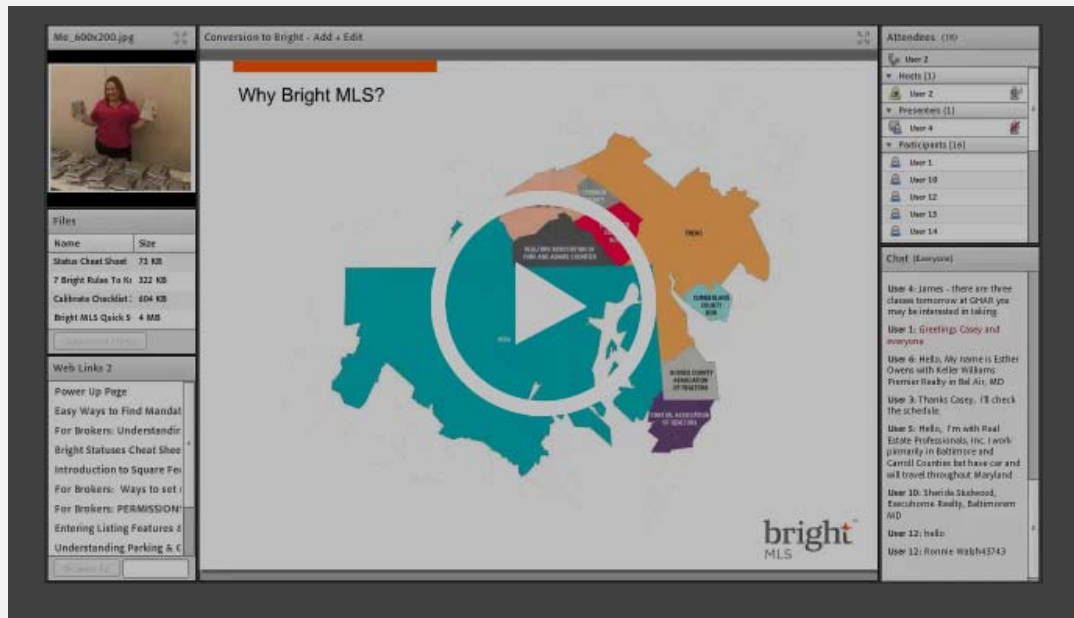
As soon as you get your Bright login information be sure to login and register for the November 8th in-person trainings at Garrett College.

Bright Status Cheat Sheet

Conversion to Bright: Add & Edit Listings

From capture to close, this in-depth session will teach you everything you need to add and edit a listing in Bright. Here, you'll learn to accurately and effectively manage your listings while leveraging all the new exciting features in Bright listing management. At the end of training you'll be able to:

- Add a market ready listing for maximum market exposure.
- Make updates right when you need them.
- Capitalize on your listing's best features by adding up to 150 photos, documents, open houses and more.
- Implement new rules, fields and requirements in Bright listing management to efficiently get your listing in front of buyers.
- Discover the benefits of new features that can help your listings get the best exposure.



Conversion to Bright: Search & More

From preview to practice, learn how to use the tools that Bright MLS offers to augment your business! This class will provide an overview of the changes as well as great new benefits you'll get in Bright search, report, email, and more that will help you serve your clients and distinguish your business. This session will provide what you need to kick start your use of Bright for the conversion and beyond. At the end of this training you'll be able to:

- Fill your real estate tool box with Bright tools!
- Utilize in-depth and integrated public records to get to scoop on properties.
- Implement new rules, fields, requirements and more to create efficiencies in your business practice for a smooth transition to Bright.
- Leverage client-oriented benefits of drive time search, client portal, and the 360 degree report to provide a more comprehensive experience for yourself and your clients.



Case Studies Interpretation of the Code of Ethics

Case #1-5: Promotion of Client's Interests

(Originally Case #7-6. Revised May, 1988. Transferred to Article 1 November, 1994.)

Client A gave an exclusive listing on a house to REALTOR® B, stating that he thought \$132,500 would be a fair price for the property. REALTOR® B agreed and the house was listed at that price in a 90-day listing contract. REALTOR® B advertised the house without response, showing it to a few prospective buyers who lost interest when they learned the price. In a sales meeting in his office, REALTOR® B discussed the property, advised his associates that it appeared to be overpriced, and that advertising and showing of the property had proved to be a waste of time and money.

After six weeks had gone by without a word from REALTOR® B, Client A called REALTOR® B's office without identifying himself, described the property, and asked if the firm was still offering it for sale. The response he received from one of REALTOR® B's nonmember associates was: "We still have the house listed, but there is little interest in it because, in our opinion, it is overpriced and not as attractive a value as other property we can show you."

action, charging failure to promote and protect the client's interest by REALTOR® B's failure to advise the client of his judgment that the price agreed upon in the listing contract was excessive, and by REALTOR® B's failure to actively seek a buyer.

In a hearing on the complaint before a hearing panel of the Board's Professional Standards Committee, REALTOR® B's response was that Client A had emphatically insisted that he wanted \$132,500 for the property; that by advertising and showing the property he had made a diligent effort to attract a buyer at that price; that in receiving almost no response to this effort he was obliged to conclude that the house would not sell at the listed price; that in view of the client's attitude at the time of listing, he felt it would be useless to attempt to get Client A's agreement to lower the listed price; and that he had instructed his staff not to actively market the property at that price.

The Hearing Panel concluded that REALTOR® B was in violation of Article 1; that he had been unfaithful in his obligations in not advising his client of his conclusion that the property was overpriced, based on the response to his initial sales efforts; and in withholding his best efforts to bring about a sale of the property in the interests of his client.

REALTOR® Property Resource (RPR)

See what's new:

RPR is all about helping you to easily find what you need on the website and app. We've added search filters and charts, broadened data found within RPR Commercial, and redesigned the map interface on the app. Here's a quick overview. [Read Article](#)

ODDS 'n ENDS

Upcoming Meetings/ Events:

11/01 2018-19 Dues are due

11/06 Election Day - Be sure to VOTE!

11/08 Bright MLS Conversion Trainings @ Garrett College

10-11:30 am Search & More
12:30-2 pm Add & Edit Listings
2:30-4 pm Search & More

11/16 CECs at Garrett College

9:00 am - 12:00 noon MREC Residential Agency

1:00 pm - 2:30 pm Understanding Real Estate Disclosure Obligations

11/22 GCBR Office closed for Thanksgiving Day

GCBR Board of Directors Meeting

Wednesday, November 7, 2018 @ 9:00 a.m. at the GCBR office.

HOA Contact and Subdivision Dock Reference List

Remember – the **HOA Contact and Subdivision Dock Reference List** is kept current and available to you on the GCBR website – member side at www.gcbr.org. If you obtain new contact information for any of the HOA properties, please email Amy the updated information so the list can be kept current.



SmartCharts Pro is a Now a GCBR Member Benefit!
sign up at getsmartcharts.com/pricing and click the Pink Box

The Board of Directors is pleased to inform you of a new member benefit that can save you up to \$270 a year!

SmartCharts Pro delivers accurate, timely market data in easy-to-understand charts and reports. Show clients and prospects exactly what's happening with pricing, sales, time on market and other points of interest that will help them

make smarter decisions.

*****Members please go to www.getsmartcharts.com/pricing and select the pink box to sign up at no cost.

When you sign up you will need your broker's MRIS broker code. You can obtain this from your broker or the GCBR office.

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Suite 3
Oakland, MARYLAND 21550

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Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe from this list](#).



From: Amy [amy.lowdermilk@gcbr.org]
Sent: Saturday, December 01, 2018 6:15 PM
To: Amy Lowdermilk
Subject: December 2018 Newsletter

GCBR Newsletter



In this Issue

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- [Membership Update](#)
- [Member Survey - Members' Community Service](#)
- [GAD Report](#)
- [REALTOR® Safety](#)
- [2019 Winter/Spring CE Schedule](#)
- [NAR News](#)

- [MR News](#)
- [Bright MLS](#)
- [COE Case Study - Case #11-3: Identification of Contributor to Appraisal](#)
- [RPR](#)
- [Upcoming Events](#)

2018-19 REALTOR Dues Reminder

If your 2018-19 dues were not paid by November 30, 2018 a 10% late fee has been added and as of December 1, 2018 the amount owed is \$776.70.

If you wish to pay via credit card online go to the NAR website at nar.realtor.

Login and click on Pay Dues.

Membership Update

NEW REALTOR MEMBERS:

New Affiliate Members:

Drops:

Jennifer Bittinger, Taylor-Made

Laura Fike, Railey Realty

Pete Stein, Taylor-Made

Jane Thrush, Railey Realty

Transfers:

Changes:



Please take a few minutes to complete this survey. GCBR is collecting specific information about how GCBR members are active in their communities for use in a major PR campaign in accordance with the 2017-2019 Strategic Plan. Just click on the 'Take the Survey' image to access it.

GAD Report

Earl Eisenhart

November 28, 2018

Comprehensive Plan

At the November 7 meeting of the Planning Commission, Deb Carpenter announced that contrary to expectations, an initial draft of the Comprehensive Plan will not be completed until sometime early next year. (It was expected to be finished in November.) Apparently, the consultants hired to draft the plan have had “staffing issues” which have necessitated the delay. There is no specific deadline for the Plan; however, several commissioners expressed frustration with the process “dragging on” and with a lack of updated and detailed information on project status. The Commission agreed to forward a letter to the consultants expressing these concerns.

Signage Advisory Committee

The Planning Commission during its November 7 meeting engaged in considerable discussion about the makeup of the signage advisory committee and how best to make it broadly representative of the community. In the end the Commission voted to include the following individuals:

- Amy Zimmerman
- Karen Myers
- Mike Kennedy
- Julie Mead

- Morgan Edwards
- Smiley Kessler
- Chamber rep (staff)
- Zoning Appeals Board rep
- Rob Michael (assuming he accepts)

Deb will send a letter to each; thanking them and describing the mission, objectives, areas to cover and meeting schedule. The Committee will be staffed by Deb and one other person on her staff. There will be two meetings a month with a projected completion date of April 3, 2019.

Meeting with Department of Public Works

Terah Crawford and Earl Eisenhart met with Patrick Hudnall of the Department of Public Works on November 19. The purpose of the meeting was to see if there might be ways to facilitate the flow of information to realtors regarding water and sewage hookup requirements. It was noted that not all REALTORS, as well as buyers and sellers, may be fully aware of the requirements, or of the potential consequences, if properties are sold without hookup requirements being met. It was further noted that County processing of title information may be insufficiently timely for real estate transactions, and the only way to ensure requirements have been met for a particular property may be to call or email DPW personnel directly (Patrick Hudnall; phudnall@garrettcounty.org; 301-334-7465). Mr. Hudnall also agreed to make himself available to speak to GCBR members as a group to educate them on DPU's role in water and sewage regulation. A January time-frame was suggested.

GAD Legislative Meeting

Maryland REALTORS is hosting a meeting on December 5 for Government Affairs Directors to review the results of the past election and discuss the 2019 legislative session. Earl will participate via conference call.

REALTOR® Safety

~Safety in the car~

Real estate agents are in their vehicles a lot. Minimize the chances of being caught vulnerable in a breakdown situation by taking these precautions.

- Keep your gas tank at least half full. When the needle hits the halfway mark, refuel.
- Follow your car's guidelines for maintenance; get your oil changed regularly and don't neglect routine upkeep.
- Stock your car with jumper cables and everything you might need to change a tire at minimum. Bonus points for a car battery charger and empty gas can.
- Hide \$20 in your glove compartment or sunglass holder in case of an emergency (or simply a forgotten wallet at the pump).
- Learn how to change a tire. Practice until you feel comfortable doing it yourself. Keep a maintained and inflated spare tire (at least one) in your vehicle at all times. Keep your jack and other tools in good working order.
- Stash bottled water and nonperishable food items in your car.
- Keep at least one portable charger in your car — you never know when your car battery might die while your phone is running low. Recharge your portable charger regularly (once a month should do) so you don't lose your backup.
- Think about the weather where you live. If the area is prone to blizzards, for example, keep a foldable shovel, blankets and extra coats/boots in your car for possible winter storms. Floods? You'll want an extra pair of rain boots and an umbrella.
- Wear your seat belt every time you drive or ride in a car. Have clients with you? Insist they put theirs on.
- Studies have shown that your ability to pay attention to the road drops dramatically when you are on the phone. Even if it's legal in your state or municipality, hang up the cell phone when you have your hands on the wheel and feet on the pedals.
- Do you have roadside assistance — and do you know what the terms are? Trust me: You won't regret spending an additional \$50

annually when you finally need your car towed and your plan covers 100 miles of towing instead of 5.

2019 Winter/Spring Continuing Education Schedule

Garrett County Board of REALTORS Continuing Education Schedule Fall 2018

All classes will be held at Garrett College, 687 Mosser Road, McHenry, MD 21541

CE Room 111 in Garrett Enterprise Information Building next to CE building.

No credit is given for late arrivals.

Photo ID Required

Click on the course title to access the registration form.

Wednesday, January 16, 2019

MREC Residential Agency, Topic H

Course ID# 111-0709

9 am - 12 noon

Instructor: Kathleen Dartez

Understanding Real Estate Disclosure Obligations, Topic E

Course ID# 114-0709

1-2:30 pm

Instructor: Kathleen Dartez

Monday, February, 25 2019

MREC Required Supervision Course, Topic I

Course ID# 115-0709
9 am - 12 noon
Instructor: Kathleen Dartez

[Risk Management](#), Topic F

Course ID# 116-0709
1-2:30 pm
Instructor: Kathleen Dartez

Friday, March 15, 2019

[MD Code of Ethics/Predatory Lending](#), Topic D

Course ID# 110-0709
9 am - 12 noon
Instructor: Kathleen Dartez

[Fair Housing](#), Topic C

Course ID# 104-0709
1-2:30 pm
Instructor: Kathleen Dartez

Friday, April 25, 2019

[Legal/Legislative Update](#), Topic A

Course ID# 117-0709
9 am - 12 noon
Instructor: Kathleen Dartez

Friday, May 3, 2019

HOC Day: 4 - 1.5 hour Topic F courses

[HOC Day Registration Form](#) - All four classes & lunch

Check out special pricing for CE that day even if you can't attend all day.

State & Local Programs

Course ID# 107-0709

9-10:30 pm

Instructor: Bob Carney

MD Mortgage & MD Home Credit

Course ID# 106-0709

10:45 am - 12:15 pm

Instructor: Terry Catalano

Fed Programs & Nat'l Housing

Course ID# 108-0709

1-2:30 pm

Instructor: Bill Whitmore

Understanding Credit

Course ID# 112-0709

2:45-4:15 pm

Instructor: Bill Whitmore

For Registration Flyers: **Seating is first-come, first-served basis.**

Call GCBR 301-334-8405 or email Amy amy.lowdermilk@gcbr.org

15 hours of Continuing Education for license renewal:

Bold indicates required courses.

3 hours Topic A – Legislative Legal Update

1.5 hours Topic C – Fair Housing

3 hours Topic D – Maryland Code of Ethics/Predatory Lending

3 hours Topic H – MREC Agency Residential

4.5 hours in electives (Topics E & F)

Broker, Managers & Team Leaders – 3 hours in Topic I – MREC

Supervision

National Association of REALTORS®



Boost your salary and client base through [continuing education](#) and specialty training. NAR offers a wide selection of [real estate training options](#) for members and association executives, including classroom and online courses, training towards earning [designations and certifications](#), webinars, and a [Masters of Real Estate degree](#). As a member, you also have access to the [world's largest real estate library](#).



Learn about NAR's brand new professionalism enhancement tool.

Maryland REALTORS®



Bright MLS Conversion

Bright Status Cheat Sheet

New system feature allows you to edit your listings directly from Search.

Have you ever looked at your listing in Search and noticed something wrong with it? Now you can simply click the new pencil icon from your search results or any agent display, and it will take you to the full listing to make your changes in Listing Management. If a listing is already checked out, you will be notified who has it locked for editing so you can coordinate with them to make any needed edits. This feature puts Agents, Brokers, Office Managers, and anyone who has permission to edit the listing one click away from data accuracy.

Importing photos and documents using OneDrive.

Now there is an additional option for uploading photos and documents to your listing through OneDrive. This feature will save you the time of having to download files to your computer and then upload them to your listing.

When you click Edit or More: Photos/Documents to add photos or documents in Listing Management, a new OneDrive icon appears next to the Computer and Dropbox icons. After logging in to your OneDrive account, you will be prompted to verify you are allowing Bright Listing Management access to your OneDrive. Once your account is authenticated, this message will not appear again. Based on what you are adding to your listing, files of the accepted format (JPG for photos, PDF for documents) will appear as options for you to select and import from OneDrive.

Learn more about [uploading photos](#) and [adding documents](#) in Bright.

Case Studies Interpretation of the Code of Ethics

Case #11-3: Identification of Contributor to Appraisal

(Revised November, 2001 and May, 2017.)

REALTOR® A, who had made a number of residential and farm appraisals for Client B, a bank, was asked to appraise the real property of a corporation that operated two extensive industrial parks. REALTOR® A made his appraisal of open land belonging to the corporation for future development. With respect to specialized industrial structures included in the assignment, he engaged the XYZ firm of industrial engineers to make a study of obsolescence and of current reproduction costs leading to conclusions. The report on this study was incorporated into REALTOR A's appraisal report to Client B, without identifying the XYZ firm as a contributor to the report.

Sometime after the submission of the report, Engineer C, a member of the XYZ firm, was invited to speak on an appraisal panel arranged by the local Association of REALTORS®. During his talk he used as an illustration some of the industrial properties that had figured in REALTOR® A's appraisal report. Following the program, in informal conversation with Engineer C, REALTOR® B learned of REALTOR® A's action in incorporating the engineering firm's conclusions into his own appraisal without identification of the firm and its contributions to the assignment. REALTOR® B then filed a complaint against REALTOR® A alleging violation of Article 11 of the Code of Ethics. After

examining the facts as set out above, the complaint was referred by the Grievance Committee for hearing before a panel of the Association's Professional Standards Committee.

At the hearing, REALTOR® A took the position that he had not violated Article 11 because the essence of the appraisal assignment had been to exercise his judgment as an appraiser, and that he had not engaged any other person to exercise judgment in connection with the assignment. He had simply employed the XYZ engineering firm, he said, to make certain conclusions as to the extent of obsolescence in properties and as to the current cost of reproducing them. Conceding that he had incorporated the XYZ firm's report into his own appraisal report, REALTOR® A contended that this material was only incidental, and that the essential appraisal function of arriving at a valuation was entirely his own work. He stated further that he had paid the XYZ firm for its services and felt that relieved him of any obligation to identify the firm in his appraisal report.

During the hearing it was established that REALTOR® A had no previous experience in appraisal of industrial property, and that he had not disclosed this to Client B at the time he accepted the assignment.

The Hearing Panel concluded that REALTOR® A's defense was insufficient; that the appraisal process includes the findings and calculations that support judgment; that the XYZ firm's conclusions had constituted a major element of the appraisal report; that under the requirements of Article 11, REALTOR® A should have identified the firm and its contribution.

REALTOR® A was found in violation of Article 11

REALTOR® Property Resource (RPR)

3 quick ways to print what you see in RPR

Print your current view of the search results

Want to print your RPR search results? Check out the handy Print this page link at the top right-side of the search results. Now quickly print the properties

Print the detailed view of the RVM or AVM

Below the Realtors Valuation Model (RVM) on every property there is a View Details link that shows properties used behind the scene in the automated valuation, plus where they sit on a map. That page is now printer friendly with the new Print this page link.

Print the summary of a property

The Summary tab of a property in RPR is loaded with tons of useful information. Now select the Print link near the top right of the screen to get a print-friendly page.

ODDS 'n ENDS

Upcoming Meetings/ Events:

12/24-25 GCBR Office is closed for Christmas

GCBR Board of Directors Meeting

Wednesday, December 5, 2018 @ 9:00 a.m. at the GCBR office.

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