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From: GCBR Office [amy.lowdermilk@gcbr.org]
Sent: Monday, July 1, 2019 6:45 AM
To: Amy Lowdermilk
Subject: July 2019 Newsletter

GCBR Newsletter

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Upcoming Meetings/ Events:

7/4 GCBR Office Closed for July 4th holiday

7/31 Committee Volunteer Deadline

GCBR Board of Directors Meeting

Wednesday, July 3, 2019 @ 9:00 a.m. at the GCBR office.

Committee Sign-up Form

Committee Responsibility Descriptions

Shout out to our Affiliate Sponsors who made the June 20th General Membership Meeting Possible!

Platinum Sponsors

- **Kelli Palamar, BB and T Mortgage**
- **Deep Creek Title Group**
- **David Savage, Savage Home Inspections**
- **Deane Foy, First United Bank & Trust**
- **Craig Ingram, Attorney-at-Law**
- **Adam Murray, A. Murray's Home Inspections**
- **Chamber of Commerce**
- **Alex Stuck, Clear Mountain Bank**

- **MD Dept of Housing & Community Development**

Silver Sponsor

- **Dennis Hannibal, Western Maryland Appraisal Services**

2019-20 GCBR Officers & Directors

2019-20 President - Bob Carney
Vice President - Terah Crawford
Secretary - Andrew Eiswert
Treasurer - Debbie Beitzel
Immediate Past President, Larry Smith
3-Yr Director - Nina Beitzel
2-Yr Director - Remington Friend
1-Yr Director - Amy Sharpless
1-Yr Director - Rich Orr

Proposed Bylaws Amendment Passed

At the June 20th GCBR General Membership Meeting a proposed bylaws amendment to remove Article VI - Privileges and Obligations, Section 13 Harassment for the purpose of allowing for a more nimble process to update GCBR's Harassment policy from time to time by putting it in the Policies and Procedures Manual in accordance with NAR's Good Sense Governance guide passed.

Tech Poll

Technology is such an integral part of the real estate industry and is ever evolving. Please take 2-3 minutes to tell GCBR what you think of the technology it uses via this linked survey.

Take the Survey

GAD Report

Earl Eisenhart

June 27, 2019

Commissioners Approve Budget, Tax Increases

The Garrett County Board of Commissioners June 18 voted to approve the FY 2020 County Budget, including an increase in the real property tax by $0.6610, from $0.9899 to $1.0560 per hundred dollars of assessed value and to increase the accommodations tax rate from 6% to 8%.

The approved budget may be viewed in full at: https://www.garrettcounty.org/resources/commissioners/pdf/Budgets/budget20/FY20-Approved-Budget.pdf.

Signage Regulations

The long-anticipated rewrite of the Deep Creek Watershed Area signage regulations continues to move at a sluggish pace. The County's lawyer is preparing a first draft which then must be reviewed by the Signage Advisory Committee before being presented to the Planning Commission. It may be September or October before the rewrite is completed.

Comprehensive Plan

Completion of the Comprehensive Plan is now over 6-months overdue with the drafting by the consultants still in the preliminary stage. At its June 5 meeting, the Planning Commission voted to extend the contract to December 31, 2019 with remaining payments contingent upon performance.

House Committee Approves Long-Term NFIP Renewal

The U.S. House Financial Services Committee, by a bipartisan vote of 59 to 0, approved a bill June 11 to renew the National Flood Insurance Program for five years and institute various reforms. The changes are intended to increase affordability, improve mapping, enhance mitigation and otherwise modernize the program.

NAR issued the following statement:
"The National Association of Realtors® applauds [Committee leadership] for working towards a bipartisan, long-term solution for the National Flood Insurance Program… This legislation addresses many critical NAR priorities, including long-term reauthorization, strengthening mapping and mitigation, and facilitating a more robust private insurance market.

REALTOR® Safety

How times have changed! See what is still relevant and how technology has changes the safety conversation.
Check out these two articles from 2015 about Safety for Commercial & Rural Real Estate.
https://www.nar.realtor/safety/realtor-safety-matters-for-commercial-professionals
https://www.nar.realtor/safety/rural-safety-tips

A couple of my favorites:

- "Don't crest a hill on a gravel road while on a cell phone in the middle of the road."
- "Don't drive, look at a map, or take photos while driving with your knee."
- and of course, "Carrying a can of hornet spray is a good defense, easy to use, and very effective when sprayed in the face." [Disclaimer: GCBR is in NO wise recommending that anyone spray someone in the face with hornet spray :-)]

2019 Fall Continuing Education Schedule

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

Monday, September 16, 2019

"Western Conveyance"
Topic A

10 - 11:30 a.m.
Course ID# 118-0709
Instructor: Liz Georg

Wednesday, October 16, 2019

"MD Code of Ethics/Predatory Lending"
Topic D
9 am - 12 noon
Course ID# 110-0709
Instructor: Kathleen Dartez

Friday, November 8, 2019

"MREC Residential Agency"
Topic H
10 am - 1 pm
Course ID# 111-0709
Instructor: Colette Massengale

NOTE: Affiliates Deane Foy, First United Bank and Nancy Brodey, Maryland Title Center are sponsoring lunch between the classes and will be available to answer any questions you may have about their services.

"Fair Housing"
Topic C
2:30 - 4 pm
Course ID# 121-0709
Instructor: Colette Massengale

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

- Call GCBR 301-334-8405
- Email amy.lowdermilk@gcbr.org
- Click on the course title which is linked to the registration form.
- Pull from the GCBR closed Facebook group
- Download from the member-side of the GCBR website: www.gcbr.org

15 hrs of CE 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: MD Code of Ethics/Predatory Lending
3 hours Topic H: MREC Agency Residential

4.5 hours in electives (Topics E & F)
3 hours Topic I: MREC Supervision
Required for **Brokers, Managers & Team Leaders;**
Elective for everyone else.

National Association of REALTORS®

NAR Applauds Legislation Eliminating VA Home Loan Cap, Protecting Vital Veteran Benefit
The VA home loan guarantee program encourages private lenders to offer favorable home loan terms to qualified veterans without requiring down payment.

U.S. Supreme Court Makes Big Property Rights Decision
Justices sided with PA resident on property rights issue likely to have ripple effects on land use and environmental regulations.

Maryland REALTORS®

Register Now

Location
Gaylord National Resort & Convention Center
201 Waterfront Street
National Harbor, MD 20745, US

Hotel Information
Hotel rooms for this year's conference have been reserved at the Gaylord National Harbor Resort and Convention Center. Discounted rates for the 2019 Annual Conference Registrants and Exhibitors are provided for attendees and exhibitors. **Reserve your room today!**

June/July Issue of the Maryland REALTORS® magazine is out! - We have the most update information on Earnest Money Deposits (EMDs) and a recap from the

Commercial Symposium, along with the latest from Anirban Basu on the housing market.
Click here for more information.

SentriLock

The new SentriKey™ Real Estate app is now available. It is an updated version of the SentriSmart® mobile app.
You can download it now at Google Play or the App Store, or just go to the new icon on your phone to get started if your device is set for automatic updates.

Check out the webinar video that provides a quick overview of the new app and its enhanced features. You can also review the iOS User Guide or Android User Guide for more information.

Case Studies Interpretation of the Code of Ethics

Case #11-2: Obligation to Disclose Assistance in Appraisal

(Revised November, 2001 and May, 2017.)

REALTOR® A completed an appraisal of a large house for Client B and submitted an appraisal report. In connection with a mortgage loan application, the appraisal report came to the attention of three other REALTORS®. One of them, REALTOR® C, filed a complaint with the local Association of REALTORS®, charging REALTOR® A with violation of Article 11 of the Code of Ethics. The complaint stated that REALTOR® A, while engaged in appraising Client B's property had called REALTOR® C and asked for information concerning residential property values in the area where Client B's property was located; that REALTOR® C had answered the questions; and that REALTOR® A's appraisal report had failed to acknowledge this assistance provided by REALTOR® C.

At the hearing, REALTOR® A protested that REALTOR® C was misreading Article 11, which is concerned entirely with conditions that must be met when a REALTOR® undertakes an appraisal that is outside the field of his experience. REALTOR® A established the fact that he had many years of successful experience as an

appraisal; that he had called a number of REALTORS® and officers of mortgage lending institutions to ask general questions about current residential values in the particular neighborhood in keeping with his usual practice; that he did not consider the courtesy of responding to general questions of this kind as constituting formal assistance in making an appraisal that is required to be identified under the terms of Article 11.

The Hearing Panel concluded that REALTOR® A's defense was valid, and that his action did not violate Article 11.

YPN

Have a Voice: The Importance of Getting Involved With Your Local Association
June 11, 2019 by Rebecca Donatelli

When I was first licensed at the young age of 24, my only priority was finding clients, selling houses, and overcoming the inevitable "You look so young, how many houses have you sold?" objection. So, when a fellow REALTOR® suggested I come with them to attend a Young Professional Network (YPN) event, you can imagine my excitement to volunteer time for something that I thought wouldn't benefit me or my business. But I joined (despite my apprehensions) and ... see what happened to change her perspective.

Membership Update

New REALTOR® Members:
New Affiliate Members:
Drops:
Transfers:
Changes:

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.

********M**embers 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 Bright broker code. You can obtain this from your broker or the GCBR office.

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