

Successful Golf Tourney

June 14 was a gorgeous day for the annual FCAR Golf Tournament. The event raised about \$6,300 for our charities and a good time was truly had by all, especially Leslie Fulford who had the winning number in the golf ball drop!



Photos from top to bottom:

The ball drop; Committee Chair Matt Doyle finds the winning ball; Winning team Doug Dailey, Carlton Boujai, Bill Armstrong & Doug Chapin; Community Service Committee Members Janey Giles, Steve Fennington, Lisa Goodman, Kelly Malagari & Bryant Meldrum

FCAR's Free Informed Professional Classes Help Build Your Business

We here at the Informed Professional committee are very excited to announce that we have a great line up of classes scheduled through the end of the year. Since January we have had very full sessions that have given attendees hands on training on relevant subjects to grow your business.

This has included everything from handling objections, personal growth, business planning, smart phones, ipads, web site, Facebook business pages, Twitter, social media do's and no-no's, and video tech-blogging. The response has been more than expected and the feedback from you all has been a very overwhelming "Thumbs Up."

People vote with their checkbook and feet. Your feet have hit the floor running to learn more and we are excited to give you a taste of what is to come.

For the remainder of the summer and into the fall months we are looking to bring your way:

1. "How to have more \$\$, working less and having fun doing it!"
2. "I got a lead- Now what?" This will cover all the necessary steps to successfully help a client
3. The deal is done- now what? This will cover how to retain customers and bring in more leads & referrals
4. "What I missed along the way" – how to shorten the learning curve and do things differently to be more successful.
5. QR codes- How do they work for me?

If you would like to join our committee, we meet every other month. Our sessions are the 3rd Wednesday of each month. 12:00 noon -2:00 pm at the FCAR office. Space is very limited and you must register for these FREE sessions.

We look forward to seeing you soon and helping to grow your business.

Darren Ahearn, Chair, Informed Professionals Committee

Appraiser Says Local Real Estate Market Remains Challenging



The decline in home prices is slowing, from about 1 percent a month to a half percent a month, according to a Frederick appraiser.

Wayne Six, president of Six & Associates, spoke to the Frederick County Association of Realtors on Thursday afternoon.

"One month ago, I would have said 2011 looked like a breakout for the demand of homes, but that is not going to happen," Six said.

An avid fisherman, Six compared the market to waiting for the tide to change while at sea. The water may be calm for a while, but eventually will change for improved fishing. Eventually the housing market, too, will pick up. Follow this link to read the entire article: <http://www.fredericknewspost.com/sections/business/display.htm?StoryID=121982>

Ed Waters, Frederick News Post

Add Your Voice to "The Voice"

All members of FCAR are invited to contribute articles for consideration in the monthly FCAR "The Voice." Subject matter is unlimited; just think about what you'd like to read about -- recent policies, regulations, listing techniques, negotiation successes, volunteer activities -- the possibilities are endless. Deadline is the 25th of the month prior to publication. Email articles to Valerie@fcar.org.



Special Taxing Districts in Frederick County



Several members have asked for more information about the 4 special taxing districts in Frederick County, Lake Linganore, Villages of Urbana, Brunswick Crossing and Aspen North. The

Frederick County General Disclosure and Right to Farm Ordinance addendum to the contract requires the seller to disclose whether the property being sold is in a Community Development Authority District, better known as a special taxing district. The State of Maryland issued bonds to advance the money for roads and infrastructure and storm water management for development of the communities of Lake Linganore, Villages of Urbana, Brunswick Crossing and Aspen North. The money advanced by the State of Maryland is being paid back to the State over a 30 year period of special tax assessments over and above the normal property taxes that homeowners in those 4 communities pay.

There are 3 disclosure statements on the Frederick County General Disclosure Addendum which must be given to potential buyers in those 4 special taxing district communities:

1. The amount of the current annual tax or fee of the Special Taxing District
2. The number of years remaining for the tax or fee of the Special Taxing District.
3. Whether any tax or fee of the Special Taxing District is delinquent.

The administrative agency Realtors may call to get answers to those 3 questions is called MUNICAP.

The person in charge of Lake Linganore's special taxing district at

MUNICAP is Julie McDaniels at (443) 539-4113. The person in charge of the Villages of Urbana, Brunswick Crossing and Aspen North special taxing districts at MUNICAP is Josh Forster (443) 539-4106.

Realtors should distinguish these special taxing districts from the standard homeowners association disclosures found on question #18 in the Maryland Residential Property Disclosure and Disclaimer statement and the Maryland Homeowners Association Act Disclosure to Buyer and Transmittal of Documents Addendum. Homeowners dues and special assessments imposed by homeowners associations for extra snow removal or buyer capital contribution requirements should be disclosed on 2 (ii) of the Maryland Homeowners Association Act Disclosures and Buyers and Transmittal of Documents Addendum. It is not the perfect place to disclose increased HOA dues or special assessments, but it is the only place available on the current MAR form. Please call Tod Salisbury or me at 301-694-7235 if you have any further questions about this matter.

Patrick McLister, Esq.

Ensure Your Clients Have Access to Affordable Mortgages - NAR Call to Action

On September 30, the cost of a mortgage could rise significantly. If this happens, many of your clients run the risk of being priced out of the American Dream of home ownership. Even worse, this could hold back the housing recovery.

We need you to share your market expertise with Congress. NAR is leading a campaign to contact Congress and urging them to make the current mortgage loan limits for FHA and GSEs permanent. Well-qualified buyers don't need another hurdle to access affordable mortgage financing.

Background

The current FHA and GSE loan limits have been in place since February of 2008, when they were passed as part of the Emergency Stimulus Act. Housing conditions have not improved enough to warrant letting the limits drop.

Mortgage Loan Limits will drop without Congressional Action

The current loan limits are set to expire on September 30, 2011. Unless Congress acts, FHA and GSE loan limits will drop to 115% of local area median home price with a cap of \$625,500 (from the current limit of 125% of local area median home price with a cap of \$729,750).

For more information go to: https://realtorparty.realtoractioncenter.com/site/Advocacy?cmd=display&page=UserAction&id=1653&utm_source=org&utm_medium=banner&utm_content=rac&utm_campaign=fha2011

MRIS Compliance Notifications are Now Sent Via Email

Goodbye faxes! The MRIS Compliance Department is now emailing all compliance notifications.

Action needed to ensure you don't miss the emails:

- Verify that we have the correct PRIVATE email address on file for you. Visit mris.com/account-changes, select Change My Contact Information, verify that the correct email address is on file or change the email if applicable.

- Add Compliance@mris.net to your safe senders list.

If you need assistance, contact the MRIS Customer Support Center at 301 838-7200.

Early Bird Registration for MAR Convention

MAR has extended the early bird registration date the annual convention. You have until July 15 to register for the convention and pay the early bird rate of only \$195.

<http://www.mdrealtor.org/Events/2011AnnualConference.aspx>





A Tribute to Anne Dickens



Anne Marie Dickens had been a Realtor® in our county for many years. She had long been known for her professionalism, her generosity, her energy, and her winning smile. In 2009, she decided to give up her license. We recently found out that she passed away this past winter on January 26 at the age of 67 years.

I first met Anne when the Weichert office in Frederick was closed, and the agents moved by shopping cart across the parking lot to O'Connor Piper and Flynn. She worked there many years as the office changed and finally became Coldwell Banker Residential Brokerage. She finished her real estate career with Keller Williams.

There was simply no one like Anne. She was passionate about her clients, and went to great lengths to assist low income clients qualify for home ownership. She always made sure that her clients were taken care of in the best possible way. She was a joy to have in the office. She was famous for the Thanksgiving dinners she cooked as a fundraiser for those in need. If you called for volunteers for a good cause, she was first in line. If there was a charity bowling event, she was always there! Agents would give Anne their old computers. She would rebuild and donate them to non-profits to help the youth and disadvantaged in our community.

Anne's sister sent me a copy of Anne's eulogy, and I was astounded at her accomplishments. I have always known that Anne was modest, but little did I know all she had done. She held a B.S. degree in Mathematics from Shaw University. Most of us know she retired from IBM, but we didn't know she was one of the first African American executives at that firm. She led the development of many products and computer applications, particularly early satellite communication systems. Anne was from a strongly centered family, and supported them as they always supported her. She was an avid skier, and an airplane pilot with her own plane. She was the President of the Frederick Women's Bowling Association and Vice President and Director of the Maryland State Bowling Congress. Anne donated her body to the Anatomy Gift Registry.

She is survived by her mother, Anne Marie Stovall Dickens, her sister Gloria Dickens Richeson, her brother-in-law David Hugh Richeson, Sr. and many loving family members.

A Book of Remembrance will be provided for all to share their memories of Anne and to express condolences to her family. Please stop by the FCAR office to sign the book, drop off letters of your special memories of Anne, or provide a card of condolence.

Donations may be made to the American Cancer Society to honor Anne and support research for pancreatic cancer, the disease that cut short her amazing life.

Wyn Duggan

Qualified Residential Mortgage

The "Qualified Residential Mortgage" has the potential to stop the fledgling housing recovery in its tracks if implemented in its current form. NAR has joined with a diverse network of groups who share our position that, as written, the QRM regulation would push millions of American families out of the home market. The regulation would require onerous down-payment requirements of up to twenty percent of the purchase price. NAR has asked for and received an extension of the comment period until August 1, 2011.

QRM Coalition

Since early 2011, NAR has worked to forge a broad based coalition designed to draw attention to the potential for an enormous disruption to the ability of credit worthy American families to find stable, consumer-friendly mortgages at affordable interest rates.

The coalition has presented a very straight forward message to federal regulators:

- Regulators should go back to the drawing board on the proposed QRM rule
- As written, QRM violates Congressional intent, makes homeownership more expensive for millions of responsible consumers and jeopardizes the fragile housing recovery
- Down-payment requirement puts homeownership out of reach for first-time buyers, including many responsible low and moderate income borrowers.

NAR and Coalition Actions:

NAR in conjunction with its coalition partners gathered the support of 39 United States Senators who wrote to regulators expressing the Senatorial intent on QRM and opposing the imposition of a sizable down payment. 163 House Members signed a similar letter emphasizing the flaws in the QRM and opposing the imposition of a sizable down payment. The additional attention to the QRM issue has resulted in the extension of the comment period. This extension will give the Coalition time to complete a thorough review of the rule and prepare comprehensive comment letters. As the coalition reviews the rule, NAR may ask our state and local association partners for support of our position. We will continue to monitor developments and report them to you as necessary.

NAR Member Benefits

NAR has updated their website to help you better understand the benefits you receive at the national level. As you know, REALTOR® membership is a three tier relationship among local, state, and national associations. Take time to learn what you get for your dues dollars.

For an overview of member benefits go to:
<http://memberguide.realtor.org/>



Fannie Mae Announces Requirements for Electronic Lockboxes

Fannie Mae recently announced that it will require that properties have electronic lockboxes on them in areas where electronic lockboxes are available. The Fannie Mae REO Sales Guide requires the use of electronic lockboxes for marketing wherever available, while an additional combination lockbox allows access by other authorized professionals, such as Field Services, Fannie Mae appraisers, Fannie Mae inspectors, Fannie Mae contractors, and Fannie Mae employees.

Starting July 1, 2011:

It is important that the following changes are started on July 1, but please DO NOT begin taking the following actions before July 1. Ensure the Fannie Mae coded combination lockbox is in a secondary location such as a back or side door. Place an additional lockbox on the primary access (front door) for marketing. An electronic lockbox must be used if available in your area. If an electronic lockbox is not available in your market, document the system and use a randomly coded lockbox for marketing. You must discontinue the use of existing lockbox combinations as well as combinations that are specifically associated with you or your company. Read more at <http://www.sentrilock.com/fanniema>.

If you need to purchase lockboxes from FCAR to comply with this policy, please call us before coming to the FCAR office to ensure we have an adequate supply on hand. We will do our best to meet the need and will work with Sentrilock to increase our supply as necessary.

Small Gardens-Harvest More Than Your Big-Lot Neighbors

If you have big dreams for a vegetable garden, but only a little space, plant intensively — a cheek-by-jowl, double-digging growing technique that yields two to six times the harvest of traditional vegetable gardens.

Instead of loosening 4 to 6 inches of garden soil, intensive gardeners dig 12 inches down and loosen 12 inches more with a garden fork. This double digging allows roots to grow down, rather than out. Add a healthy dose of compost and grow your soil while you grow enough carrots to fill a root cellar — if you have a root cellar.

“You’re working with the life forces,” says John Jeavons, author of *How to Grow More Vegetables (and Fruits, Nuts, Berries, Grains, and Other Crops) Than You Ever Thought Possible on Less Land Than You Can Imagine*. “When you grow life into your soil, it puts life into your food. And the good nutrition in food puts life into you.”

Intensive gardens feature beds that are 4 to 5 feet wide and infinitely long. They replace traditional space-wasting rows with a planting pattern that looks like the five on a die. This method boosts harvests and surrenders less space to weeds.

Jeavons says the intensive gardener can raise a year’s worth of vegetables — 322 pounds per person — in just 200 square feet. The norm is half to one-sixth of that. Double digging is the secret — and the rub.

Compared with traditional bed preparation, double digging requires twice the time and provokes twice the back spasms. But that’s only if you don’t know Jeavons’ digging dance, which uses body weight, gravity, and rhythm to propel garden spades through more beds in less time.

Read more:

<http://www.houselogic.com/blog/gardening/small-garden-how-harvest-more-your-big-lot-neighbors/#ixzz1Ob3zVZRK>

Women’s Council of REALTORS® Offers Scholarships

The Frederick County Chapter of the WCR is offering up to ten \$50 scholarships for members taking NAR accredited courses. At the June 16th meeting, President Judy Curren announced that the chapter would double that offer for the first two applicants! Members wishing to take advantage of the scholarship money need to send a letter or email to the Governing Board stating the course they will be taking and what that course and the scholarship will mean to their business. Application letters can be emailed to:

Judy.Curren@longandfoster.com or mailed to Judy at:

Long & Foster Real Estate, Inc.
5301 Buckeystown Pike, #250
Frederick, MD 21704

Many of the nation’s top REALTORS®, male and female, have discovered the advantages of membership in the Women’s Council of REALTORS®, which include hearing top notch business building speakers at Business Resource Meetings, free seminars and webinars, a nation-wide support system and classes to attain its own Performance Management Network designation.



For more information about WCR and the Frederick County Chapter check into www.frederickmdwcr.org, or contact Vice President of Membership Christel Miller at christel@christelconnection.com

Couple Flees Idaho Home Infested with Thousands of Snakes

(AP, Jessie L. Bonner) They slithered behind the walls at night and released foul smelling musk into the drinking water. And they were so numerous that Ben Sessions once killed 42 in a single day.

Shortly after buying their dream home, Sessions and his wife discovered it was infested with thousands of garter snakes. For the next three months, their growing family lived as if in a horror movie. More than a year after they abandoned the property, the home briefly went back on the market, and they fear it could someday attract another unsuspecting buyer.

The five-bedroom house stands on nearly two pastoral acres in rural Idaho, about 125 miles southwest of Yellowstone National Park. Priced at less than \$180,000, it seemed like a steal.

Read the whole story: <http://www.goupstate.com/article/20110616/WIRE/110619769/-1/entertainment?p=1&tc=pg>

July 2011 - FCAR Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	1	2
3	4 Independence Day FCAR CLOSED	5	6	7	8	9
10	11 MD Real Estate Code of Ethics - 3 CEC - 9:00 a.m. Click here	12 WCR Board of Directors 9:00 a.m.	13 Green Edge - 3 CEC - 9:00 a.m. Equal Opportunity/Cultural Diversity Committee 10:00 a.m. Click here to register for classes and events.	14	15	16
17	18 Understanding the Contract of Sale - 3 CEC - 9:00 a.m. Click here Click here to register for classes and events.	19 Free Class! Websites to Grow Your Business. 12:00 noon - 2:00 pm	20	21	22	23
24	25	26	27	28	29	30
31	1 Local Economic Update - Guest Speaker: Antwan Basu Hood College - 6:00 pm	2 Communications Committee 1:00	3 Education Committee: 9:00 Affordable Housing: 10:30 Community Service: 11:30 a.m.	4 Membership Meeting: 11:30 a.m., Dutch's Daughter	5	6 For August 2011 Calendar go to: FCAR.org and click on the Calendar graphic



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