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President's Message



Hello FCAR Members,

I hope everyone is enjoying the spring weather and the spring market. I am sure that many of you have heard about the Political Survival Initiative recently released from NAR. While a dues increase is never palatable, our voice being heard legislatively is. The new law which allows corporations to support issues individually outside of campaign contributions really makes it hard to compete with some of the bigger corporations like Exxon. There are a lot of issues being discussed that will absolutely affect our industry and your business. Doing away with Mortgage Interest Deduction is just one example. There is another proposal floating around to do away with the 30 year mortgage. All mortgages would have to be re-financed every five years!! Locally, the taxing of our commissions is back on the table....we need to have strong representation at the legal legislative level. Please make sure you are continuing to educate yourselves and listen to all the information coming your way from NAR. They do have your best interest at heart; without you they would not survive. Make sure you respond to all the political action notices that get emailed to you, it does make a difference. We are the largest trade organization in the U.S. Let's use our numbers to your advantage. You can always get updated information at www.realtor.org or www.mdrealtor.org.

Sandy Fouché

REALTOR® Nationwide Open House Spotlights Home Ownership

The 2011 REALTOR® Nationwide Open House will be held on the weekend of, June 4-5, 2011. This event is a weekend when REALTORS® across the country—and across the globe—are invited to hold open houses in their area. It is designed to drive buyers' attention and interest to homes for sale and offers opportunities to educate the public about the benefits of home ownership.

The Nationwide Open House Weekend offers buyers a stress-free way to visit homes for sale in different neighborhoods where they might want to live. For sellers, the weekend provides a high-visibility effort to promote traffic and drive home sales.

Plan to participate in the 2011 REALTOR® Nationwide Open House Weekend on Saturday and Sunday, June 4-5. Join FCAR and other state and local REALTOR® associations across the country in hosting the nation's largest open house campaign. FREE balloons are available from FCAR. Please call 301-663-0757 or email info@fcar.org if you are interested. Logos & artwork available on

www.realtor.org



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.

Visit the FCAR Store

The FCAR store has a great array of sign riders, brochure boxes, and a variety of REALTOR merchandise. Come on by and take look. Do you have an idea for a new item? Please let us know.



2011 Golf Outing

The 13th Annual FCAR Golf Tournament for Charity will be held on Monday, June 13th at Holly Hills in Ijamsville. Cost is \$360 a Foursome (\$90 per Golfer). We are also looking for event Sponsors: Please contact the FCAR Office or any Community Service Committee Member if you are interested in being an event sponsor. Check the FCAR website www.FCAR.org for Updates on this Event!

We're Looking Forward to a Fun Day filled with Golf, Relaxation and Camaraderie while raising money for our Frederick County Charities: Heartly House, Hospice of Frederick County, Frederick Community Action and Hope Alive! Hope to See you there!



American Home Month Project

Thank you the FCAR American Home Month Committee and all our volunteers for another successful project! This year's main work days was Thursday, May 12, 2011 at 4011 Lynn Burke Road in Monrovia.

All of the materials were either donated to the project or purchased with money donated, The committee tore down a building on the property, cleared out a lot of debris and overgrown vegetation, built a deck with a handicap accessible ramp and landscaped the property.

Volunteers worked for months searching for a property, making plans for site work, and collecting donations. Prior to the project day, volunteers donated time, equipment and labor to prepare the site.

A special thanks to Chair Maggie Beall and Vice Chair Diane Derr for their work in bringing this project to fruition. FCAR is grateful to all our volunteers and sponsors who have made this project a success for 10 years!

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The HERS Index Made Easy

No, a HERS Index number is not a reflection of how much of a home's closet space is occupied by women's clothes. Nor is it a gauge of femininity.

As explained in "Wikipedia", a HERS Index number is a relative energy use index making possible energy consumption comparisons among homes built during different years, with different building components and methods and governed by different, ever-evolving building codes. "HERS" is short for Home Energy Rating System. Just as EPA "Estimated Mileage Ratings" for all types of vehicles facilitate fuel efficiency comparisons, HERS Index numbers enable the relative energy efficiency of different homes to be compared.

Unlike the EPA gas mileage rating, where "higher" is better, "lower" is better under the HERS Index system. For the HERS system, the index number of "100" is assigned to a home built to the standards of the 2006 International Energy Conservation Code (IECC). For pre-2006 homes, which typically would have been built to significantly less strict energy efficiency standards than those of the 2006 code reference year, the HERS Index number will be greater than 100. For homes built to standards that will produce more energy savings than a home built to the building code standards of the 2006 reference year, the HERS Index will be lower than 100. For example, for a home to be "Energy Star" certified, the home must be at least 15% more energy efficient than a home built to the standards of the 2006 IECC. As explained in the next paragraph, you will see that a home having a HERS Index of 85 or lower will confirm compliance with the Energy Star energy efficiency criteria. For a home that employs renewable energy resources and produces as much energy as it consumes, such a home is referred to as a "Net Zero" home, reflective of it having a HERS Index of "zero" and requiring no net consumption of energy in its operation.

Knowing the HERS Index number for each of several comparison homes, you determine the relative percentage by which one home is more energy efficient than another by subtracting the lower HERS Index number from the higher HERS Index number. The numerical difference between two HERS Index numbers is the percentage by which the home having the lower index is more energy efficient than the home having the higher index. By way of example, if you were to compare a 31-year-old home built to 1980 building code standards against a 5-year-old home built to 2006 IECC standards, the older home likely would have a HERS Index of 130 or greater and the home built in 2006 would have a HERS Index of 100. Subtract the lower index of 100 from the higher index of 130 and the difference of 30 means that between the two comparison homes the home having the lower HERS Index should consume 30% less fuel. Viewed another way, if the 31-year-old home were to have a \$4900 annual energy bill for heating, cooling, lights and hot water, you could expect the home with the lower HERS Index to consume \$1470 less per year in energy costs (30% x \$4900). Using the HERS Index for home energy consumption comparison purposes and approximating differences in annual energy costs is that easy.

While a verified HERS Index of 85 or lower is mandatory for a home receiving EPA's Energy Star certification, the highest HERS rating permitted for a home to be described appropriately as high performance in energy efficiency is 70 or lower. Since the average age of all homes in the US is 34.6 years and a home of average age typically would have a HERS Index at or above 130, the HERS Index difference of 60 (130-70) and an energy efficiency advantage of 60% in favor of the high performance home, bears out what any builder of a new, high performance home will attest. "We indeed do not build homes like they use to. We build them better!"

-- Steven Seawright

Graduates of MAR Leadership Academy

FCAR members Sue Kalons, Jeri Benner, Lisa Goodman, Darren Ahearn and Karen Thomas were among seventeen graduates from the Maryland Association of REALTORS® (MAR) eleventh annual Leadership Academy honored at ceremonies held in Annapolis on April 19, 2011.

The MAR Leadership Academy was formed by REALTORS® who understand the important role they play in their community and the need to enhance the leadership skills, knowledge, and competencies of fellow REALTORS® interested in making a difference in their personal lives and in their communities.

The MAR Leadership Academy offers an intensive curriculum designed around developing skills in leadership, communications, strategic planning, legislative and government affairs and community involvement. Classes are conducted over 7 months and stress the value of professional and personal commitment to business, charitable and civic endeavors.

"Today we honor you as future leaders in communities and within our REALTOR® organizations," 2011 President Cathy Werner said. "You will find it one of the most personally and professionally rewarding endeavors. We are very proud that we've had 203 graduates since our first class in 2001," she added.

William J. Armstrong, III, 2011 Treasurer of the National Association of REALTORS® (NAR) and Dale Stinton, CEO of NAR were guest speakers at the event. "Leadership is being prepared and the strength of our leaders is why associations flourish," Armstrong emphasized. "You will succeed by doing what you do well and keeping focused on your vision." Stinton added.





CAUTION-CRIME SCENE Who Killed the Deal?



Appraisers get blamed for “killing” home sales when they provide opinions of value that are lower than the lenders and real estate agents expect. The question is: “Is this blame justified or are appraisers merely scapegoats for the complex problems of a distressed housing market?”

Let’s face it, it’s one of the most challenging residential real estate markets in decades. Prices are all over the map. You have to wonder how some agents are coming up with their list prices (I noticed Walmart was sold out of dartboards). And then you get those greedy sellers who want more than their house is worth and those sellers who “need” a certain amount of money out of their house to do what they want to do on the other end. And then you have those wonderful sellers who just want to “try it a little higher for a few months”. They are basically saying let’s try it for three months and then we’ll get serious. Give me a break. I just want to grab them by the throat! The seller wants the high price – the buyer wants the low price.

Often everyone involved in the deal has a different opinion about what the price should be depending upon what their interest is. Everyone, that is, except the independent appraiser who establishes his or her professional opinion of value on fact based research and analysis and does so for an established fee and not a commission. You get paid the same regardless of what the value is. It’s not an appraiser’s responsibility to “make the market.” An appraiser is supposed to report what the market is doing. Appraisers aren’t rubber stamps for the sales price and they are not Santa Claus. (Santa Claus comes on December 25 and appraisal offices are closed on that day.) But in this market what are the best comps?

If you are in a market where REO properties are the majority of listings, it is difficult to say these REO listings will not affect the subject’s value. I can think of

several neighborhoods where there are about 15 sales and 13 out of 15 are REO properties. In those cases where you are competing against primarily other REO properties, the REO property is the value. Examples are: Discovery, Clover Ridge (they changed the entrance sign to “Foreclosure Ridge”), Green Hill Manor, Galyn Manor- these are just a few of the neighborhoods that come to mind. 90% of the sales are foreclosures or short sales and 90% of the listings are foreclosures or short sales. Therefore, that’s the market. I learned this the hard way in Villages of Urbana several years ago.

I was completing a pre-sale appraisal to determine list price. Approximately 50% of the sales were short sales and approximately 50% of the sales were arms-length transactions. There were two distinct sets of data and values depending upon what sales were used. Being Mr. Nice Guy, I decided to go with the fair market transactions. After all, the definition of market value says “willing buyer, willing seller under no duress.” Where I messed up was I didn’t take a real close look at the active listings and the majority of the active listings at the time were REO properties. The seller came into my office after about 90 days and said, “Hey, I can’t sell my house but others around me are selling.” He blackened my eye and he kicked my dog! I revised my value and learned a good lesson. (No more, Mr. Nice Guy – that’s an old Alice Cooper song. I know I’m getting older because all of the names in my Little Black Book have MD after the name.)

Another important lesson, one sale-one location-one property does not make a market. There are several sales out there that simply tend to comp out high as heck and you have to know which ones they are and acknowledge the fact that they comp out high. The following are two properties which I have recently appraised in where the appraised value was substantially less than sales price.

1901 Crossing Stone Court had a contract price of \$229,000. Based on very good sales data, I appraised it for about \$10,000 less. The agents didn’t complain but they had to bring the seller to the settlement table kicking and screaming but in my heart I knew it was the right price (Oh, Wayne! You’re so sentimental!)

I just had a townhouse in Wellington Trace under-appraise by \$8,000. The seller was already bringing money to the table at the higher price. Sometimes buyers get emotional and overpay. There are some indicators in our market that we may be getting near the bottom, at least on the

lower end (\$250,000 and under.) It will probably be a flat market for a while where property values are stable. When it’s really going to get difficult for appraisers is when the market starts to go back up. Suddenly all your comps are \$500,000 and you have a sales price for \$525,000. Appraisers use historic data, and whenever you have a market that is just starting to appreciate, that is when it is toughest to reach sales price.

-- Wayne Six

NAR Call To Action

Please take a quick moment to reply to NAR’s latest Call to Action. Could your clients afford a 20% down payment? Could you? Can you envision what your prospective client pool will look like if new regulations governing Qualified Residential Mortgages (QRM) take effect this year?

Neither can we. And neither can many elected officials in Congress who did not intend for these regulatory provisions to be so narrowly defined. We must continue our efforts to explain how detrimental the new QRM rules would be to the ongoing housing and lending crisis in America.

Please contact Congress today and ask them to please make it clear to the regulators that this was not their legislative intent and to instead implement a more reasonable Qualified Residential Mortgage (QRM) that will keep credit-worthy buyers in the market and able to acquire a loan.

To send a message to Congress go to: https://realtorparty.realtoractioncenter.com/site/Advocacy?cmd=display&page=UserAction&id=1565&utm_source=org&utm_medium=banner&utm_content=rac&utm_campaign=qrm2011

Legislative Summary

The Maryland General Assembly has concluded its 2011 session, with the central focus of the session closing the state’s budget shortfall. MAR played an active role in the defeat or deferral of several bills detrimental to real estate and property owners, including legislation that would have prohibited septic systems in major subdivisions, and a storm water management fee. For a complete summary of the outcome of real estate-related bills in the legislature go to:

<http://mdrealtor.org/Legislative/GovernmentAffairsNews.aspx>

Tamar Osterman



NAR Political Survival Initiative Passes in BOD Vote

As many of you have heard by now, NAR's latest initiative is called the Political Survival Initiative. It is designed to ensure our industry can maintain a positive influence on housing-related issues at the local, state and national issues. There are monumental issues that will affect REALTORS® in your daily business, such as the future of mortgage financing and keeping housing affordable, that will be coming before our national legislators in the coming months. In addition, local issues like zoning, taxes, and private property rights have a dramatic effect on REALTORS®. NAR and the state and local associations must have the power and resources to shape this pivotal moment for the American dream of home ownership.

Why has funding this initiative become a recent issue? In January 2010, the U.S. Supreme Court Ruling (Citizens United vs. Federal Election Commission) allowed corporate dollars (dues dollars) to be invested for candidate independent expenditure campaigns. Prior to this Supreme Court ruling only voluntary PAC contributions (hard dollars) could be used for federal candidate independent expenditures.

This game-changing Supreme Court Ruling immediately and significantly alters the political landscape for the REALTOR® Family at the federal, state and local levels because it increases the amount of money we all will need to remain successful with candidate independent expenditure campaigns. Why? Because the Supreme Court ruling not only overturned federal law requiring the use of hard (personal) dollars for candidate independent expenditure campaigns, it also overturned laws in 23 states that had similar restrictions.

All federal, state and local elections can now use corporate (dues) dollars for candidate independent expenditure campaigns –

-which has already resulted in an exponential growth of corporate money into the candidate electoral landscape.

This new political reality, coupled with increased campaign costs and the significant public policy issues that threaten our future,

required bold action by the REALTOR® Family. We must do all we can to advance REALTOR® Champions who support public policies that promote home ownership and responsible housing finance. To read more about the Political Survival Initiative go to: <http://www.realtoractioncenter.com/realtorparty/rppsi/rppsifaqs.html>.

Hear it from the Sellers

Consumers who have recently sold a home offer candid advice on how you can improve the experience.

Sellers are a hard lot to satisfy these days. Is it any wonder they're taking their frustrations out on you?

REALTOR® Magazine conducted in-depth interviews this spring with sellers throughout the country to learn about the service they've received from real estate practitioners. Our goal: To collect knowledge—from the customer vantage point—that you can use to exceed your clients' expectations and avoid the pitfalls that lead to grumbles.

On the plus side, many sellers said they were impressed by the service they received and would gladly refer their listing agent to others. But those who were dissatisfied said they were just as likely to share their opinions with other potential sellers.

As we sought to collect honest feedback from consumers about various aspects of their selling experience, we agreed not to reveal their name or their salesperson's name.

We grouped the stories we heard into four key actions that can make or break a seller's decision to send more business your way. Real the complete article: http://www.realtor.org/rmosales_and_marketing/Articles/2011/1106_what-sellerswant

G.M. Filisko, for REALTOR® Magazine

SENTRILOCK TIP: Agent instructions to transfer your lockbox.

•Note: if you're transferring ownership of a lockbox that someone assigned to a listing or has custom settings, the SentiLock Server will remove this information from the lockbox during the transfer.

1. Use the SentiLock Card Utility to log in to the REALTOR® Lockbox Web Site. Insert your SentiCard® into the card reader attached to your PC or your Broker's office PC. The SentiLock Card Utility will display the Login window. If the SentiLock Card Utility does not display the Login window, click Start | Programs | SentiLock Card Utility | SentiLock Card Utility. The SentiLock Card Utility will detect your ID and fill in the SentiLock ID field automatically. Enter your password in the Password field. Click Login to access the Main Menu window. Alternatively, you can access the REALTOR® Lockbox Web Site directly. To access the Web site directly, use your Web browser to access

<http://lockbox.sentrilock.com/lbs>. You will

need your SentiLock ID and password to log in to the Web site.

2. Click My Lockboxes. Click the serial number of the lockbox you'd like to transfer. You can use the Search bar to search for a specific lockbox.

3. On the Edit Lockbox window, click Transfer Ownership.

4. On the Transfer Ownership window, you can select Transfer Ownership to No One or Select an Agent.

•Note: To transfer all of your lockboxes, check the Transfer All My Lockboxes check box. If you check this box, you will transfer all of your lockbox to another Agent or to no one.

•Transfer ownership to no one

1. Select Transfer ownership to no one.

2. Click Submit Transfer Request. The SentiLock Server will display the Lockboxes window. After you transfer the lockbox, you need to renew your SentiCard®. If you used SentiLock Card Utility to transfer a lockbox, click Main Menu. On the Card Functions pane, click Renew SentiCard. If you used the REALTOR® Lockbox Web Site to transfer the lockbox, log out and use the SentiLock Card Utility to renew your SentiCard®.

3. Remove your SentiCard® from the card reader.

4. Insert your SentiCard® into the lockbox you are transferring.

5. When lockbox displays the READY light, it has no owner.

6. Now that the lockbox has no owner, any Agent can insert their SentiCard® into the lockbox to take ownership of it.

•Select an Agent

1. Click the Select button at the end of the Select an Agent field.

2. On the Select Agent window select the Agent you want to transfer your lockbox to and click OK.

3. Click Submit Transfer Request.

4. The Lockboxes window displays Pending Transfer next to the serial number.

5. Remove your SentiCard® from the card reader.

6. The Agent you selected from the Select Agent window must renew their SentiCard® and insert it into the transferred lockbox within the specific time frame, or the transfer request will expire and you will still own the lockbox. If the Agent completes the transfer process within the specific time frame, the lockbox will make a series of beeps when they insert their card into it, then it will display the CODE light to signal success. The specified time frame varies from Association to Association. Generally, the Agent you selected must complete the transfer within 72 hours, or your Association's SentiCard® renewal period, whichever is greater. For example, if the Association requires Agents to renew their SentiCards® every 7 days, Agents will have 7 days to complete the transfer. If the renewal period is 1 day, Agents have 72 hours to complete the transfer.

7. After the Agent takes ownership of the lockbox, they should renew their SentiCard®. Once the Agent renews their card, they can use the SentiLock Card Utility or REALTOR® Lockbox Web Site to view information about the lockbox.

June 2011 - FCAR Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30 Memorial Day FCAR CLOSED	31	1 Education Committee: 9:00 Affordable Housing: 10:30 Community Services: 11:30 a.m.	2 Membership Meeting: 11:30 a.m. Dutch's Daughter	3	4
5	6 Communications Committee 1:00	7	8 Equal Opportunity/Cultural Diversity Committee 10:00 a.m.	9 Model Forms Committee Meeting 9:00 a.m.	10	11
12	13 Membership Committee Meeting 9:30 a.m. Community Service - Golf Outing	14 Flag Day WCR Board of Directors 9:00 a.m.	15 FCAR Board of Directors Meeting 9:00 a.m. Fair Housing - 6:00 pm FREE Informed Professional Class - video marketing and video blogging. 12:00 noon	16	17	18
19 Father's Day	20 Summer Solstice	21	22 ...	23 Understanding 203K Renovation Purchase - 9:00 a.m. Click here to register for classes and events.	24	25
26	27	28	29	30	1	2



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