



# Newsletter

Frederick County Association of REALTORS®  
*The Voice of Real Estate in Frederick County*

March 18, 2021

## Meet the Board

Terry La Scola, President  
[terry@welcomehomefrederick.com](mailto:terry@welcomehomefrederick.com)

Tony Checchia, President-Elect  
[tonyc@veritarealestate.com](mailto:tonyc@veritarealestate.com)

Amanda Addington, Immediate Past President  
[amanda@amandaaddington.com](mailto:amanda@amandaaddington.com)

Amos Martin, Treasurer & Secretary  
[amos.martin@remax.net](mailto:amos.martin@remax.net)

Marie Lagos, Director  
[marie.lagos@penfedrealty.com](mailto:marie.lagos@penfedrealty.com)

Ashleigh Kiggans, Director  
[ashleigh@macroltd.com](mailto:ashleigh@macroltd.com)

Kris Alcorn, Director  
[kaalcorn@live.com](mailto:kaalcorn@live.com)

Thomas Campbell, Director  
[thomas@charisrealty.com](mailto:thomas@charisrealty.com)

Kevin Carey, Affiliate Director  
[kevin@careylendingteam.com](mailto:kevin@careylendingteam.com)

## Get to Know Your Board: Marie Lagos

Marie Lagos, Director, is a managing associate broker w/Berkshire Hathaway HomeServices PenFed Realty for the Frederick and Rockville office locations. Marie has been a member of FCAR for 18+ years and during that time she has served on the Education, Model Forms, Grievance and Professional Standards committees. Marie is also the board liaison for Member Events, a committee member with Maryland State Forms and MREEA as well as a member of GCAAR. Teaching all aspects of Residential Real Estate is her passion. When not in the office she enjoys books, movies, dining out in Downtown Frederick and spending time with her family.



Marie Lagos, Director

“I love Frederick County; we raised our children here and now my children are raising my grandchildren here. Dedication to Professionalism in Real Estate, FCAR, Frederick County and my family of agents are important to me. Realtors are the guides that lead you home and serving our community has always been one of my goals.”

## Stay in the Loop

Follow FCAR on social media



## FCAR COVID-19 Info Site

Visit our COVID-19 page the latest association information and links to local, state and national websites offering more information about COVID-19. Click [HERE](#) to view the website.

# VOLUNTEER FEATURE:

## Get to Know Nadege Noel



Nadege Noel  
Events/Membership Committee

As a Realtor with Coldwell Banker Realty, I take pride in helping people realize their real estate goals. Integrity, honesty, and excellent work ethic are some of the traits that allow me to successfully represent my clients. Prior to joining the real estate industry, I worked in management roles at several leading performing arts organizations. A trained and accomplished dancer myself, I have a degree in Economics and Business Management from The City College of the City University of New York and a Master's Degree from New York University. I live locally here in Frederick County, MD with my husband and son and am looking forward to utilizing my expertise in the real estate industry to assist people in realizing their goals.

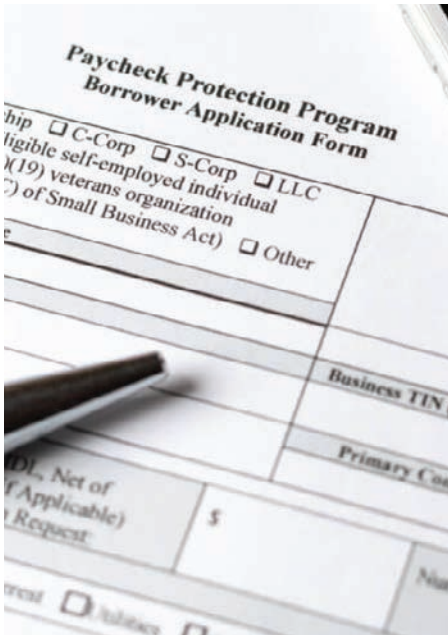
*“Wanting to be more involved in the community and with my extensive experience with events planning, I feel I can contribute by serving on the FCAR Events/ Membership committee.”*

## Get more out of your membership. Volunteer for one of our FCAR committees!

We are looking for as many members as possible to join.  
Visit the link [HERE](#) to sign up and learn more about the following committees:

Advocacy, Budget & Finance, Commercial, Community Service,  
Education, Membership Events, Forms, Grievance,  
Professional Standards, Young Professionals Network Advisory

## Paycheck Protection Program (PPP Loans): Registration Window Closing Soon



If your business qualifies to benefit from the Paycheck Protection program, you'll want to hurry up and register before **Wednesday, March 31**.

*Unfamiliar with the Paycheck Protection Program?* The US Small Business Administration (SBA) launched the PPP in 2020 to provide financial assistance to businesses impacted by the COVID-19 pandemic. Unlike loans through standard SBA programs, PPP loans are forgivable, meaning borrowers who meet certain criteria don't have to pay back the money. Unfortunately, numerous appli-

cants were turned down last year, and many small businesses lost the chance to access funding before the program closed.

This year, in an effort to help small businesses, the SBA offered a special window for those with fewer than 20 employees. While that special exception has since expired, they are still taking all other applications through the end of the month.

**Looking for additional resources in regard to PPP Loans? Contact Hugh Gordon at 301-663-0757.**

## IRS: Tax Day for individuals extended to May 17

The Treasury Department and Internal Revenue Service announced on March 17 that the federal income tax filing due date for individuals for the 2020 tax year will be automatically extended from April 15, 2021, to May 17, 2021. The IRS will be providing formal guidance in the near future.

For more details on how this may affect you, read the full press release at [IRS.gov](https://www.irs.gov).

## State of Emergency ending soon: What that means for your licenses

The Maryland Real Estate Commission has pushed out the expiration date for licenses that will expire during the COVID-19 State of Emergency, as per Governor Larry Hogan's order in March 2020.

Licensees will have 90 days from the date the State of Emergency is lifted to renew their license. The license expiration extension is temporary and the Real Estate Commission is encouraging licensees to continue to take the

necessary classes they will need to renew their license.

**UPDATE: The Governor's office may lift the State of Emergency on or around June 30, 2021. So, if you have any continuing ed. to complete by then, don't delay!**

If you have questions about your license or the requirements, please contact Hugh Gordon at the FCAR Office (301-663-0757) or email [hugh@fcar.org](mailto:hugh@fcar.org).

# FCAR Calendar

Sign up for these upcoming events using your FCAR Member Portal. Please note that **all of our meetings are being held virtually** until further notice. The Zoom links will be listed on the FCAR Calendar at [www.fcar.org](http://www.fcar.org).

## YPN Advisory and Women's Council of Realtors

Wednesday, March 31

12:00 PM - 1:00 PM

*"The Real Deal for Land, Residential and Commercial"*

The tips and tricks to land, residential and commercial sales from some of the best in the industry. Our guest speakers will include Ashleigh Kiggans, Dan Hozhabri and Dave Bowers.

## Membership Meeting

Thursday, April 1

10:00 AM - 11:30 AM

Our Monthly Membership Meeting featuring appraiser Wayne Six. Join us for your monthly update, a valuable appraisal presentation, and time well spent with your fellow REALTORS®.

IN REVIEW:

### March Membership Meeting

*"Very Valuable. Great tool!"*

*"RPR is awesome. Thank you!"*

### NEXT MEETING:

Thursday, April 1

10:00 - 11:30 AM

Wayne Six, appraiser extraordinaire, will be presenting, informing, and entertaining at our next online meeting.

Register for this virtual event by using your membership portal at [www.fcar.org](http://www.fcar.org)

Virtual Event

### "The Real Deal for Land, Commercial and Residential"

Presented by YPN Advisory Committee and the Women's Council of REALTORS®

Wednesday, March 31 | 12:00 - 1:00 PM

Join us for tips and tricks to land, residential, and commercial sales from some of the best in the industry.

*Come prepared with questions!*

Our guest speakers will include

Ashleigh Kiggans,

Dan Hozhabri and Dave Bowers.

Register for this virtual event by using your membership portal at [www.fcar.org](http://www.fcar.org)

# Continuing Education

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*Don't delay!* While license renewals have been extended in Maryland due to Covid-19, you will still need to ensure all continuing education credits have been earned when the extension expires.

## Loan Programs

**Tuesday, March 23**

1:00 - 2:30 PM

Instructor: Terry Catalano

## Home Inspection Issues and Minimum Standards

**Wednesday, March 24**

1:00 - 2:30 PM

Instructor: Michael Tebeau

## Legal & Legislative Update

**Tuesday, April 6**

1:00 - 4:00 PM

Instructor: Mark Feinroth

## Maryland Code of Ethics

**Thursday, April 8**

1:00 - 4:00 PM

Instructors: Kathleen Dartez and  
Colette Massengale

## MREC RE Brokerage

### Relationships & Disclosures

**Tuesday, April 20**

9:00 AM - 12:00 PM

Instructor: Kathleen Dartez

**Currently, all Continuing Education classes are being offered virtually.** A Zoom link will be sent to your registered e-mail address the day before the class. Pursuant to DLLR authorization for online continuing education during the pandemic. To register for any course, visit your member portal at [www.fcar.org](http://www.fcar.org).

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## VIRTUAL CLASS INFORMATION

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- Arrive early to check-in. The zoom will open 15 minutes prior to class start time.
- Be prepared to show your license to enter the class.
- At the time the meeting begins, the meeting will be closed and no one else will be able to enter.
- Monitors will still be present.
- All virtual classes will be recorded.
- All students must have their cameras on the entire class (no camera, no class credit).
- Current class time duration standards remain in force.
- There will be no quiz or exam required at the end of the class.
- The Zoom meeting link will be sent to your e-mail one day before your class. You can also find the Zoom meeting links for all the classes on the FCAR calendar at [www.fcar.org](http://www.fcar.org).

# Special Thanks

## to our Newsletter Sponsors

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Have questions? [info@fcar.org](mailto:info@fcar.org)

Find us online: [www.fcar.org](http://www.fcar.org)

