



**FREDERICK
COUNTY
ASSOCIATION OF
REALTORS®**

Newsletter

The United Voice for Real Estate in Frederick County

May 23, 2023

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FCAR SOCIAL SHORTCUTS



[Click here for our COVID-19 Info Page](#)

Sign up for our last Membership Meeting before Summer break!

Thursday, June 1 at 11:30 AM: Guest speaker Patty Aiken of Exacta Land Survey will be sharing her expertise with us at Dutch's Daughter. **Register:** go.fcar.org/mm0623



THE PRESENTATION WILL COVER:

- Different Types of Surveys:
Boundary and location drawings
- Process of surveying
- Different kinds of legal descriptions
- Maryland Case Studies: Examples of encroachments & easements that can limit uses of the property
- How surveys affect title insurance

This AAPI Heritage Month, learn more ways to get involved and be an ally to the Asian American and Pacific Islander community. See NAR's commitment to diversity and access resources:

<http://ow.ly/8hZJ50ISH87>



Membership

Members, members, everywhere!



May New Members

This month's New Member Orientation was a great way to get to know the following REALTORS® as they learned the ropes of association membership. We extend a warm welcome to **Jacquelyn Marsh** (Move Buy Marsh of Marsh Realty), **Tyler J. Cox** (Live Frederick Group of Keller Williams Realty Centre), and **Andre Prince** (Charis Realty Group). Special thanks to **Marie Lagos** for teaching and **Khaled Alkurd** (pictured, left) of NextDay Inspect for sponsoring.



2023 NAR REALTOR® Legislative Meetings

Members of the FCAR staff, Board of Directors, and several committee chairs and members visited the Walter E. Washington Convention Center for the 2023 National Association of REALTORS® Legislative Meetings and Trade Expo.

Pictured (from left): FCAR Director Darren Ahearn, Association Executive Hugh Gordon, and President-Elect Kris Alcorn

Membership



Ed Stanfield Recognized with Commercial Excellence Award

Long time REALTOR® and FCAR member **Ed Stanfield** (pictured, left) was awarded the Maryland REALTORS® 2023 Commercial Excellence Award. *“In recognition of your integrity, dedicated service, and outstanding commercial accomplishments.”* Congratulations, Ed!



2023 Maryland Leadership Academy Graduates

This year’s graduating class of the Maryland REALTORS® Leadership Academy included two FCAR members—**Susan Houck** (Selling Spires Group, RE/MAX Aspire) and **Garrett Gillespie** (Taylor

Properties). We salute these members for going above and beyond to improving their leadership abilities for the benefit of their clients, fellow FCAR members, and the greater Frederick area.

Pictured (from left): Hanna Houck, Past FCAR President Bill Armstrong, Susan Houck, Garrett Gillespie, and President-Elect Kris Alcorn.

Big Dates & Deadlines

Thursday, June 1

Membership Meeting

Register for the last Membership Meeting before the summer break! Guest speaker Patty Aiken of Exacta Land Surveyors will be sharing her expertise.

Tuesday, June 20

FREE Implicit Bias Course

NAR's new Bias Override course meets the CE Fair Housing credit requirement for new REALTORS®. This in-person-only course will be taught by Kathleen Dartez and Colette Massengale of Maryland REALTORS®.

Saturday, July 17

MD Homeownership Expo

Wayne K. Curry Sports & Learning Center
Register today: mdrealtor.org/expo

Deadline: Friday, July 14

MR Committee Deadline

Sign up and contribute at the state level: mdrealtor.org/volunteer

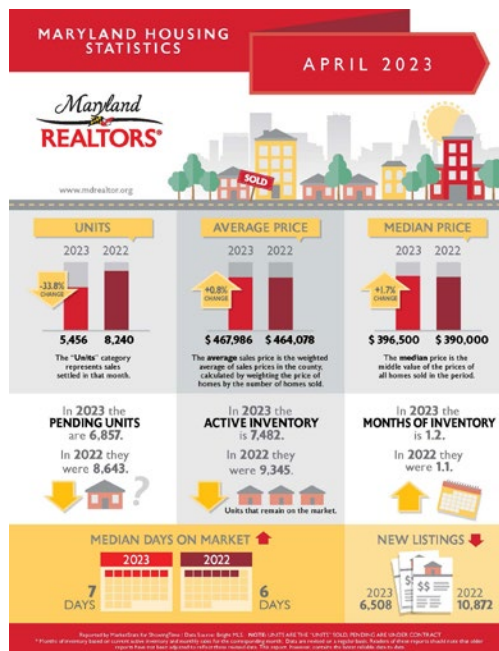
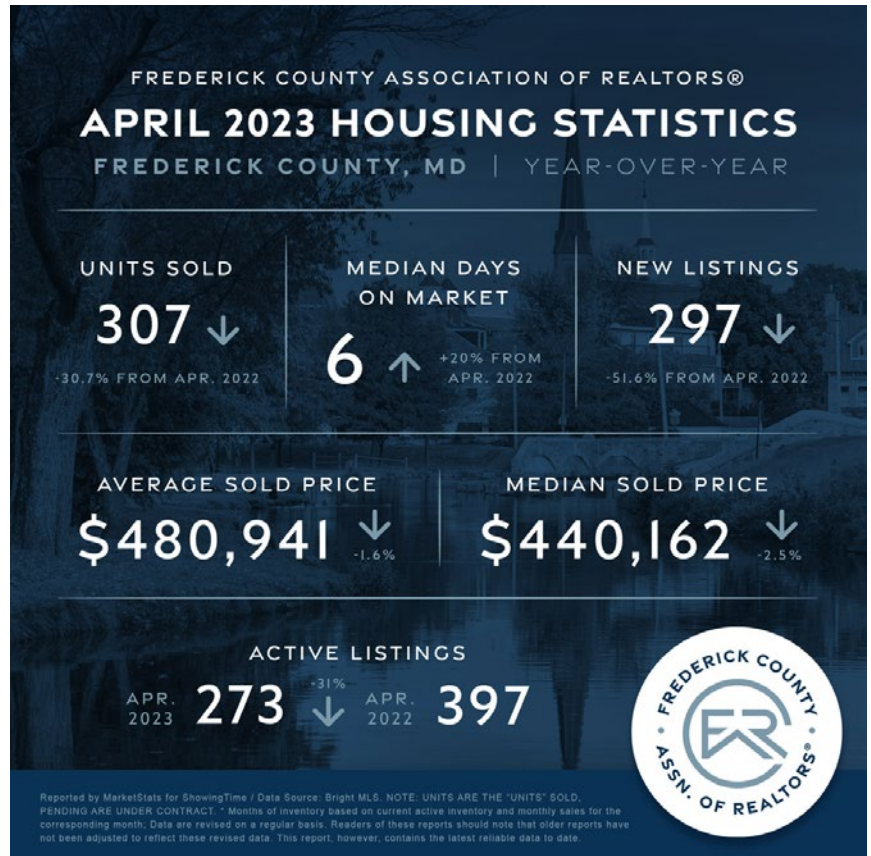
Friday, September 15 | 12-4PM

YNP Cornhole Tournament

Free food, drinks, and casual competitive cornhole! Registration now available on our website.

Housing Market Statistics

More market statistics are available on our [housing statistics](#) page.



RPAC Win: FHFA Announces Rescission of Enterprise Upfront Fees Based on DTI Ratio

Agency to also issue Request for Input on the Enterprise single-family pricing framework

The Federal Housing Finance Agency (FHFA) recently announced that it has rescinded the upfront fees based on borrowers' DTI ratios for loans

acquired by Fannie Mae and Freddie Mac (the Enterprises). FHFA announced in March it would delay implementation in

order to engage with industry stakeholders and better understand their concerns. Read more in [the official press release](#).

REALTORS® Needed to Teach City of Frederick First Time Homebuyer Workshop

Lend your expertise to help make first time homebuyers dreams come true

Do you have a passion for first time homebuyers and the knowledge to back it up? If so, **contact Terez Dorsey** (realtorterezdorsey@gmail.com) to learn more about helping to facilitate this workshop for the City of Frederick.

Sponsorships, Sponsorships, Everywhere

Our new sponsorships get your business in front of FCAR membership and Frederick community.

As part of our 2023 strategy to add increased value for non-REALTOR® members, a [new Sponsorship Guide](#) has released. Brokerages and Strategic Partner members are invited to take a look at an entire year's worth of event sponsorships keep your businesses top of mind.



FCAR CALENDAR

Sign up for these upcoming events using your [FCAR Membership Portal](#).

For virtual events, Zoom links are listed on our calendar at www.fcar.org.

Virtual Class Monitor Training Tuesday, May 23 | 2:00-2:20 PM

Did you know that Class Monitors attend CE for free? Attend this 15-minute training on Zoom to become equipped to monitor a continuing education class at FCAR.

June Membership Meeting: Land Surveys

Thursday, June 1 | 11:30 AM-1:00 PM

Register today for guest speaker Patty Aiken of Exacta Land Surveyors. This is our last Membership Meeting before taking a break in July and August.



Informed Professionals Lunch & Learn: Getting Borrowers Loan Ready

Wednesday, June 9 | 11:30 AM-1:00 PM at FCAR (lunch included)

Guest speaker: J.P. Bergas, Regional Manager for Uqual | Lunch sponsored by George Makrides, CBM Mortgage

We will discuss establishing a “Loan Readiness Score” for our Buyers, which is built around the major items Lenders use to establish Qualification for a Mortgage. Will show how to better a Borrowers Loan Readiness Score with regards to DTI improvements, Money Management and tracking Credit Score improvements with soft pulls monthly.



YPN Happy Hour Thursday, June 15 | 4:00-6:00 PM

Join us at Brewer's Alley in Downtown Frederick and bring your business cards! We'll be picking several winners for free Alive@Five tickets.

FCAR CONTINUING EDUCATION

Please note: All classes have returned to a hybrid format.

Please use your [Membership Portal](#) to sign up. Visit fcar.org and click the login button or visit go.fcar.org/login. For hybrid and virtual courses, Zoom links will be sent out the day before the class to the registered e-mail address.



Bias Override

(FREE In-Person course at FCAR)

Tuesday, June 20 | 1:00-4:00 PM

This course the CE Fair Housing credit requirement for new REALTORS®. *Instructors: Kathleen Dartez and Colette Massengale of Maryland REALTORS®*

Onsite Sewage Treatment (Septic) Systems

Wed., May 24 | 3:00-4:30 PM

Instructor: Andy Lazur

MD Code of Ethics

Thu., June 8 | 9:00 AM-12:00 PM

Instructor: Maryland REALTORS®

New Member Orientation

Thu., June 8 | 5:00-6:30 PM

Instructor: Kris Alcorn

Sponsored by Key City Media

Fair Housing

Thu., June 22 | 9:30-11:00 AM

Instructor: Maryland REALTORS®

Legal & Legislative Update

Tue., June 27 | 1:00-4:00 PM

Instructor: Mary Chieppa

MREC RE Brokerage

Relationships & Disclosures

Thu., June 29 | 9:00 AM-12:00 PM

Instructor: Maryland REALTORS®

MREC Required Supervision

Thu., June 29 | 1:00-4:00 PM

Instructor: Kathleen Dartez of Maryland REALTORS®

COMMERCIAL SEMINAR SERIES

Financing/Appraisal

Fri., Aug. 25 | 9:00-11:00 AM

Michael Pugh, Houston Darling, PW Shaffer

[REGISTER ONLINE](#)

Commercial Contracts/Leases

Tue., Sept. 12 | 9:00-11:00 AM

Brianne Paugh

[REGISTER ONLINE](#)

Commercial Agency (CE)

Thu., Dec. 14 | 1:00-4:00 PM

*Ed Stanfield
(3.0 Credits)*

[REGISTER ONLINE](#)

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