

FEBRUARY 5, 2025

Newsletter



Anne Arundel County Association of REALTORS®

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Direct Mortgage Loans (DML) is a privately owned and operated licensed direct mortgage lender located in Hunt Valley, Maryland. Our company focus is centered upon industry best practices, responsible lending, and courteous service.

Adam joined the Chesapeake Team after working in law enforcement for approximately 8 years, and in technology sales and consulting for about 10 years. He is passionate about helping others and making a meaningful impact in his clients' lives.

Phone: 240-848-3884

www.adamclosesloans.com

[**Learn More**](#)

Advocate

We need your help!

NAR is working to educate lawmakers and the Administration about the critical impact that the outdated capital gains tax limits are having on your clients and the housing market. Members of Congress need to hear your examples of how this issue has impacted your clients and local housing market. These stories are crucial in illustrating the real-world effects of these outdated policies to lawmakers.

Background

As you are likely well aware, since 1997, tax law has provided a maximum capital gains exclusion on the sale of a principal residence—\$250,000 for single filers and \$500,000 for joint filers. While once generous, these amounts have remained unchanged for over 27 years, despite significant home price inflation. This has disproportionately affected older homeowners who have lived in their homes for decades.

Many of these homeowners now face substantial tax burdens when selling, often owing tens of thousands of dollars or more due to gains that exceed the outdated exclusions. This discourages them from selling, limiting housing inventory and creating more competition and higher prices for first-time homebuyers.

By increasing the capital gains exclusion and indexing it for inflation, we can remove this disincentive for homeowners to sell, opening up inventory for prospective buyers and helping to stabilize the housing market.

Please send your real-world examples to capgains@nar.realtor. Please be sure to include your name, association, city/state, and contact information.

Communicate

2025 AACAR



**KNOCK IT
Out Of The Park**

CONVENTION & TRADESHOW

MARCH 6TH

LIVE! CASINO & HOTEL
HANOVER, MD

**THANK YOU,
SPONSORS!**

2025 AACAR SPONSORS

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DIAMOND PARTNERS



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Knock it out of the park at the Annual AACAR Convention & Tradeshow on Thursday, March 6th, at LIVE! Casino and Hotel Maryland!

Your registration includes access to local vendors, 18 educational sessions, incredible giveaways, and much more. Sharpen your skills, stay informed on industry trends, and have some fun along the way.

[Reserve Your Spot](#)

[Sponsor & Exhibitor Package](#)



WATCH PARTY

FEBRUARY 11TH | 12 PM
AACAR TRAINING ROOM | ARNOLD, MD

NAREB NATIONAL ASSOCIATION OF REAL ESTATE BROKERS, INC.

FEBRUARY 11, 2025 • NOON EST, 11:00 A.M. CST, 9 A.M. PST

2nd Tuesdays Realtist Briefing

BLACK HISTORY MONTH SPECIAL

Building Black Wealth '100 City' Tour RALLY KICKOFF

GUEST SPEAKER:

REV. AL SHARPTON
Baptist Minister, Political & Civil Rights Activist, Radio Talk Show Host and Television Personality

HON. CHRIS REY
International President, Phi Beta Sigma, Fraternity, Inc. Chair of the Divine 9 Council.

MODERATOR:

COURTNEY Q. JONES
2nd Vice President, NAREB

DR. COURTNEY JOHNSON ROSE
President, NAREB

ED SPOTLIGHT

C. RENEE WILSON

TISHAURA JONES
Mayor, St. Louis MO

[Register Online](#)

[RSVP](#)

NAR Opens Applications for 2025 Good Neighbor Awards



Sentrilock fees are due on March 1st!

In order to avoid late fees, payment must be made by March 16th.

[Visit the AACAR Web Portal](#)

Member Resources

Built by the MLS, designed for your success

Nestfully

Consumer Resources

- NEW: [Pricing Your Home](#)
- [Preparing to Sell Your Home](#)
- [Fire Damage and Policy Coverage](#)
- [Flood Insurance](#)
- [Homeowners Insurance](#)
- [Home Inspections](#)



8:00 AM - 10:00 AM:

Fair Housing (C)

Cleo Pappas | 2 hours of CE

8:00 AM – 11:00 AM:

Code of Ethics (D)

Kim Link | 3 hours of CE

8:00 AM - 11:00 AM:

Contracts for the Newly Licensed (J)

Kelly Human | 3 hours of CE

8:15 AM – 11:15 AM:

Legislative Update (A)

Ana Ferguson | 3 hours of CE

8:15 AM – 11:15 AM:

Principles of Real Estate (L)

David Norkus | 3 hours of CE

8:30 AM – 11:30 AM:

BRAD-SD (K)

Sandra Stewart | 3

1:00 PM – 2:00 PM:

Panel Vision: 2025 Navigating the New Normal of Real Estate

Douglas Smith, Joey VanDaniker, Gina White, David Orso, Greg Fisk

1:00 PM – 2:30 PM:

Professionalism as it Relates to Maryland Code of Ethics (N)

David Norkus | 1.5 hours of CE

1:00 PM – 3:00 PM:

Fair Housing (C)

Cleo Pappas | 2 hours of CE

1:00 PM – 4:00 PM:

Code of Ethics (D)

Kim Link | 3 hours of CE

1:00 PM – 4:00 PM:

Legislative Update (A) Critical Area, Deconstructed

William Bower | 3 hours of CE

1:00 PM - 4:00 PM:

Brokerage Relationships & Disclosures (H)

Ana Ferguson | 3 hours of CE

1:15 PM - 4:15 PM:

Property Management & Landlord & Tenant Laws (M)

hours of CE

10:15 AM - 11:45 AM:

Trafficking in Real Estate (F)

Candice Parrott | 1.5 hours of CE

11:00 AM - 12:00 PM:

Mastermind Session #1 Innovative Ways to Stand Out in a Crowded Market

Mary Groven | 3 hours of CE

3:00 PM - 4:00 PM:

Mastermind Session #2 The Art of Storytelling

3:00 PM - 4:30 PM

Imposters (F)

Cheryl Odell-Duffy | 1.5 hours of CE

3:15 PM - 4:45 PM

Preparing for Home Inspection (F)

Stephen Showalter | 1.5 hours of CE

Engage



Tickets

Join AACAR's YPN Committee for a Pre-St. Patrick's Day Celebration!

Whether you're looking to expand your network, make new connections, or just enjoy a laid-back happy hour, this event is the perfect opportunity. Show up in your favorite shade of green! Everyone is welcome, so feel free to bring along your colleagues, friends, and business cards.

Includes 2 drink tickets and light appetizers
\$5 per person
\$10 for walk-ins

Interested in sponsoring this event?

Email lisa@aacar.com

Upcoming Events

Maryland REALTORS® Lobby Day

Date: February 12th

Location: Annapolis, MD

2025 AACAR Convention

Date: March 6th

Location: LIVE! Casino & Hotel

Have you downloaded the AACAR App?

Download on the
App Store



GET IT ON
Google Play



YPN

St. Patrick's Happy Hour

Date: March 13th

Location: O'Loughlin's

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