



# ASSOCIATION OF MAINE REALTORS®

Your Real Estate Experts

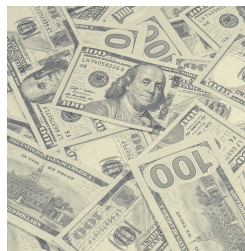


## **ZIPFORM RENEWAL FOR 2024:**

The annual Lone Wolf zipForms renewal process will begin next week. Upon logging into zipForms, when prompted, review and agree to the License Agreement and click Continue. After completing this process once, your account will be ready for 2024 if your membership dues are paid. The 2024 MAR Forms will automatically load into your library in mid-January. Watch MAR E-NEWS in January for the exact date for the 2024 forms.

## **DISBURSEMENT OF EARNEST MONEY DEPOSIT:**

by MAR Legal Counsel, Hannah McMullen



Please remember that when there is a provision in the Purchase and Sale that indicates one party is supposed to be given the earnest money in the event of a termination, the disbursement is not automatic. The procedures outlined in Maine Real Estate Commission Rule Chapter 400, Section 2 must be followed for all disbursements. Paragraph 27(e) of the P&S and Paragraph 23(e) of the P&S – Land Only state the following: “Whenever this Agreement provides for earnest money to be returned or released, agency acting as escrow agent must comply with the Maine Real Estate Commission rules which may require written notices or obtaining written releases from both parties.” *For additional information on the Maine Real Estate Commission rule regarding the process for distribution of earnest money deposits:* (password: codeofethics)



## **REAL ESTATE FORECAST SUMMIT:**

On December 12, from 1:00 – 2:00 p.m., NAR will hold a no-cost virtual economic and real estate summit that will provide a year-end review of 2023 and outlook on the real estate market and the

## Quick Links

[Maine Association of REALTORS®](#)

[National Association of REALTORS®](#)

[Maine Listings](#)

[Maine Real Estate Commission](#)

## Board Portal Links

[Greater Bangor Association of REALTORS®](#)

[Greater Portland Board of REALTORS®](#)

[Kennebec Valley Board of REALTORS®](#)

[Maine Association of REALTORS®](#)

- Maine Commercial Association
- MAR Only Members
- York County Council

[Mid-Coast Board of REALTORS®](#)

- Acadia Council
- Waldo County Council
- Penobscot Bay Council

[Mountains to Shore Board of REALTORS®](#)

- Androscoggin Valley Council
- Lincoln County Council
- Merrymeeting Council
- Western Maine Council

## MAR Leadership

economy for the year ahead.

[Register Here](#) (no cost)

A recording of the event will be made available to REALTORS® as a value-added resource. Registered attendees will receive an email with the link to the recording when available.

### **TROUBLESHOOTING:**

Clearing temporary internet files is a common troubleshooting step when a website does not show updated information. The method for clearing the cache and cookies depends on the browser you are using. [Click here to learn more](#)



### **2024 REALTOR® DUES – ALL ARE DUE IN DECEMBER:**

Your 2024 REALTOR® dues are due in December (Greater Portland Board and MidCoast Board are past due) and local board late fees may be assessed beginning

in early-December. You pay your dues through your local REALTOR® boards' Member Portal (links in right margin or below if viewing on a cellphone).

Designated Brokers: Remember...dues must be paid for anyone licensed in a REALTOR® office as of January 1, 2024. If an agent plans to make their license status inactive or his/her license expires any time on/after January 1 and they do not plan to renew, you must inform the Maine Real Estate Commission in writing that the agent's license is no longer affiliated with your company by December 31, 2023 or you, as DB, will be responsible for that agent's payment.

THANK YOU for your membership!

[Learn more about your MAR membership benefits](#)

### **REMINDER – NOTIFY YOUR LOCAL ASSOCIATION:**

Please contact your local REALTOR® Association when you have any changes to your real estate license number, if you change company affiliation, or change any contact information including your email address. The Maine Real Estate Commission does not notify REALTOR® Associations about your license changes and our databases are not connected. [You can find contact information for your local REALTOR® Association here](#) THANK YOU!

### **REFRESHER?**

When was the last time you reviewed the Residential Property Transaction Booklet or Offers/Counter Offers Guidelines documents in your zipform library? Terrific resources!

President

Carmen McPhail

President Elect

Paul McKee

First Vice President

Jeff Harris

Treasurer

Eric Flynn

Chief Executive Officer

Suzanne Guild

Last Issue: December 1  
Some content may be  
commercial in nature.



## **HEALTH INSURANCE OPEN ENROLLMENT AT COVERME.GOV:**

The Made for Maine Health Coverage Act, passed by the

Maine Legislature in 2020, authorized the creation of a State-run health care insurance marketplace where individuals and families can shop for health insurance. Maine's Marketplace, called CoverME.gov is now open. All plans sold through CoverME.gov provide comprehensive coverage and Essential Health Benefits.

The Open Enrollment Period is November 1, 2023 through January 16, 2024, **but the deadline is December 15, 2023 if you need coverage to begin January 1.** You can use <https://CoverME.gov> to:

- Shop for and compare health insurance plans that provide quality comprehensive coverage.
- Apply for financial assistance to lower health insurance costs.
- Find a certified expert to guide you through the shopping and enrollment process and answer your questions at no cost to you.

[Learn more here](#)



### **2023 HOLIDAY SCHEDULE:**

Defined in paragraph 23 of the Purchase and Sale Agreement (and Addenda): "days in this Agreement, including all addenda made a part hereof, shall mean business days defined as excluding Saturdays, Sundays and any observed Maine State/Federal holidays". The Maine State Holiday list is inclusive of all federal holidays. As always, the best approach to any confusing holiday is to communicate both with your client and the agent for the other side to be sure you have all counted the same way and have the same expectations.

[Holiday schedule for 2023](#)

[Holiday schedule for 2024](#)

**Connect with us!**



[Unsubscribe tanya@mainerealtors.com](mailto:tanya@mainerealtors.com)

[Constant Contact Data Notice](#)

Sent by info@mainerealtors.com powered by



Try email marketing for free today!