



Shawn Roy (President); Barton Stevens (President-elect); Lori Gray (Vice President); Jeff Jolicoeur (Secretary); Heidi Pinette (Treasurer); Steve Roy (Past President). Directors: Linwood Bibber, Stephanie Feegel, Kim Gleason; Kevin Lombard, Jessica Fike, Shawn Marquis, Marty Martin. Executive Officer: Tammy Lapierre Office: 622-1234 & Fax 620-7272; tlapierre@midmaine.com

### 2009 Officers & Directors

- President; : Shawn Roy
- President-elect: Bart Stevens
- Vice Pres.: Lori Gray
- Secretary: Jeff Jolicoeur
- Treasurer: Heidi Pinette
- Past President: Steve Roy

#### •Directors:

- Linwood Bibber
- Stephanie Feegel
- Kim Gleason
- Kevin Lombard
- Shawn Marquis
- Jessica Fike
- Marty Martin

#### State Directors:

- Barton Stevens
- Steve Roy
- Shawn Roy
- Lori Gray

#### Executive Officer:

Tammy Lapierre  
Phone: 622-1234  
Fax: 620-7272  
E-mail: tlapierre@midmaine.com

#### Web Site:

www.kvbr.org

## President's Corner

Finally, Spring has sprung and I am optimistic that the market will tool. The good news is that interest rates are at an all time low which translates to lower monthly payments allowing the buyers to afford more now than in the recent past! The \$8,000 tax credit seems to be stimulating first-time homebuyers plus the snow is melting, daylight is with us until 7pm!! All good for our spring selling season!

With all the negative media about the national market, it is our job to remind buyers and sellers about our local market and that business is being conducted here!! In fact, at our last membership meeting, even our members were surprised to hear how many properties were sale pending in Kennebec County. It is up to us to spread the word and to know that the word is positive!

I have recently returned from NERC (New England Real Estate Convention) in Portsmouth, NH. If you haven't attended this regional convention, I urge you to consider for the future. The meetings were jam packed with valuable information including some comparisons of our market to other markets as well as predictions into the future.

Speaking of meetings... Your Board of Directors are working very hard this year to make sure that our meetings are full of useful information with dynamic speakers! What a perfect way to network with other Realtors® and our affiliates and keep on the cutting edge. Remember,, again this year...if you attend 3 membership meetings and the Holiday meeting, you are entered into the drawing for free dues for 2010! We want to see you there!!

Have a great & productive Spring!!

Shawn Roy  
2009 President

## 2009 Tax Credit Q&A

For 2009, Congress has increased the tax credit to \$8,000 & made several additional improvements. This revised **\$8,000** tax credit applies to purchases on or after **January 1, 2009** and before **December 1, 2009**.

1). What's this new homebuyer tax incentive for 2009?

*Any home that is purchased for \$80,000 or more qualifies for the full \$8,000 amount. If the house costs less than \$80,000, the credit will be 10% of the cost. (for example a home purchased for \$75,000, the credit would be \$7,500.) It is available only for a principle residence bought within time frame -1/1/09-12/2/09*

3). Who is eligible?

*Only first-time homebuyers are eligible. A person is considered a first-time buyer if he/she has not had any ownership interest in a home in the three years previous.*

4). So what happens if the purchaser is eligible for an \$8,000 credit but their entire income tax liability for the year is only \$6,000?

*This tax credit is what's called "a refundable" credit. So if the eligible purchaser's total tax liability was \$6,000, the IRS would send the purchaser a check for \$2,000.*

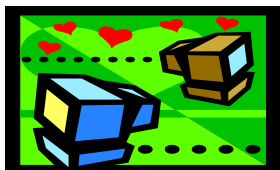
5). Is there an income restriction?

*Yes. Individuals filing Form 1040 as a Single (or Head of Household) can receive the credit if their income is no more than \$75,000. Married couples who have a joint return may have income of no more than \$150,000.*

*For more answers:*

*to the First-Time Home Buyer Tax Credit*

<http://me.realtorplace.com/First-TimeHomebuyerTaxCreditFAQ.pdf>



Save the Date **Golf Tournament** Save the Date

**THINK INDIAN SUMMER!!  
THINK GOLF!!**



The **Eleventh Annual KVBR Golf Tournament**  
has been scheduled for  
**Wednesday, September 16, 2009 at the  
Natanis Golf Course in Vassalboro**

All levels of golfing skill welcome!

This is Our Major Fundraiser for our Affordable Housing Campaign. Our non-profits need our help this year!!

For details on how to participate as sponsors or golfers,  
please contact:

**Tammy Lapierre (622-1234) or  
email: [tlapierre@midmaine.com](mailto:tlapierre@midmaine.com)**

## Secretary's Report -Dec.

The December Meeting for both Councils of the Kennebec Valley Board of REALTORS® was held on December 4th, 2008 at the Elks Club in Waterville.

President Steve Roy called the meeting to order. The host agency was Brady Palmer Real Estate and the sponsors were Amerispec Home Inspections, Bangor Savings, Cornerstone Mortgage, Maine Savings FCU, PHH Mortgage, Savings Bank of Maine, The Real Estate Book.

The 2009 officers and directors were sworn in by MAR President Patti Lawton. Toys were collected for the Maine Children's Home and an energetic auction raised many dollars for the Fuel Fund!!

## Personal Notes

- ◆ Our sympathies go out to **Lisa York Bickford**, Lakepoint Real Estate for her loss of her father on January 3, 2009.
- ◆ **Penny Petrucelli** has joined Coldwell Banker Plourde.
- ◆ **Meghan Loubier**, Skowhegan Savings Bank, gave birth to daughter Isabella on December 5, 2008. *Congrats!*
- ◆ **Corinna Miller** has joined ERA Webb as a Sales Associate
- ◆ **Jim Randall**, Augusta Fuel Company & **Karen Michaud**, CB Plourde are both recovering from **separate** snowmobile accidents! Get Well! (*Stop trying to fly without wings.*)
- ◆ **Sheryl Gregory**, Homestead Realty, has returned after helping MREIS as interim Operations Manger. (*She is delighted that Cathy Libby has been named to that position.*)



## From the Executive Officer

The following applications for REALTOR® membership have been received from: Scott Learned (Allied Realty); Larry Dwyer; (Carrabassett Real Estate), Jessica Fortin (Century 21-Surette); Neil Postlewaite (Vallee Real Estate), Scott Learned (Allied Realty) and Jolene Gamage (ERA Webb Associates).

Applications for membership (\$50 fee) may be obtained may be obtained on our website: [www.kvbr.org](http://www.kvbr.org).

### DB's Please Note:

Article VI, Section 12 .Designated REALTOR® Members  
SHALL NOTIFY the board of ANY individual (s) licensed  
or certified with the firm (s) within thirty (30) days of  
the date of affiliation or severance of the individual.

## Secretary's Report—Feb.

The February Meeting for the Southern Council of the Kennebec Valley Board of REALTORS® was held on February 11th, 2009 at the Augusta Civic Center. The Northern Council of the Kennebec Valley Board of Realtors was held on February 12th at the Hampton Inn.

President Shawn Roy called the meetings to order. The sponsors were Campbell Property Inspections, Kennebec Federal Savings, MetLife & State Farm Insurance.

The speaker at both meetings was Doug Solman of MH Solutions regarding Short Sale Mitigation.

### ◆ Coldwell Banker Plourde

Real Estate has moved down the street to 143 Silver Street in Waterville. Same numbers!



- ◆ **Looking for an affiliate??** New list complete with contact information is located on our web site. Please support those affiliates who support our organization!
- ◆ **Amy MacDonald**, Coldwell Banker Plourde, was a speaker at the C B Conference in San Antonio ,Texas.
- ◆ **Diane Garcell**, ERA Webb Associates, has retired after 22 years in the business! She is moving soon to Texas. Best wishes to you Diane!
- ◆ **Jeremy Payne**, former MAR Government Affairs Director, is the proud father of a baby girl. Jeremy and wife Julie, welcomed Katherine Elizabeth on Thursday, March 26th. Katie weighed 7 lbs. 1 oz. If you want to send a card/email: Jeremy, Julie and Katie Payne - 30 Sunset Ridge, Sidney, ME 04330; or email [jpayne@iepm.org](mailto:jpayne@iepm.org)

# Treasurer's Report

As of 02/28/09:

Checking Account.....	\$21,333.06
Investment Certificates.....	59,625.32
Passbook Savings accounts.....	567.13
Oil Fund Account.....	16,747.00
Total Accounts on Deposit.....	\$98,272.51

# Education Notes



- Apr. 07 : **“What Am I—And Why Is It Important?”** Core Course  
Senator Inn, Augusta  
Elaine Richer, 3ce ,9am-noon  
Arthur Gary School of Real Estate  
207 856-1712, fax 856-9917
- Apr. 07: **“Business Planning”**.  
Senator Inn, Augusta  
Elaine Richer 3ce , 1-4pm  
Arthur Gary School of Real Estate  
207 856-1712, fax 856-9917
- Apr. 10: **“Energy Smart Real Estate Specialist (ERES)”**. 5ce 9am-3pm  
Candace Lightner, Senator Inn, Aug.  
Arthur Gary School of Real Estate  
207 856-1712, fax 856-9917

# 2009 Calendar

- ◆ April 3: KVBR BOD Mtg 8:30am, Augusta
- ◆ April 22: Southern Council Mtg, Civic Center, **8:30am**
- ◆ April 24: Northern Council Mtg. Waterville, 11:30am
- ◆ May 6: MAR Briefing for DC, MAR
- ◆ May 12-16: NAR Mid-Year Business Mtgs, Wash. DC
- ◆ May 28: **Realtor® RALLY Day**, State House, 10am
- June 05: KVBR BOD Meeting, Waterville
- June 09: NAR President MacMillian in Portland
- June 11: ROTY Meeting, 5:30pm, Augusta Civic Center
- ◆ July : No BOD or member Meetings
- August 07: KVBR BOD Mtg, 8:30am, Augusta
- August 12: MAR BOD Meeting, 9:30-2pm, Augusta
- ◆ September 16: KVBR Golf Tournament, Noon, Natanis
- ◆ September 17: Combined Council Annual Mtg, Waterville
- October 02: KVBR BOD Mtg., Waterville, 8:30am
- October 6-8: MAR Annual Convention, Samoset
- October 21: Southern Council Mtg, ACC, 11:30am
- October 22: Northern Council Mtg, , 11:30am
- ◆ November 12-16: NAR Annual Convention, San Diego
- ◆ November 20: KVBR BOD Mtg, 8:30am, Augusta
- December 10: Combined Holiday Council Mtg, Waterville
- December TBD: MAR BOD Mtg, Portland

# Legislative Update

Success Story:

**LD 433 Ought Not To Pass** by committee- killed a revival of the required chimney inspection prior to transfer.

Others hopeful but still watching:

\* LD 73: We are opposed to a bill that would retroactively void by-laws or covenants or ordinances that prohibit clothes lines. Still in committee. Okay prospectively but not retroactively.

\* LD— many different bills: LD 6 is the best of the cell phone group relying on distracted driver bill. We are awaiting the redraft as it continues to be discussed.

\*LD 550: Compromise being formulated in committee requiring carbon monoxide detectors to be installed by buyers prior to closing. Buyers choice of type to be installed but hard-wired to be required for new construction.. We have been active in that discussion.

**OTHERS WE MAY NEED YOUR HELP ON... STAY TUNED!!**

\*LD 774 :as it stands now, being promoted as creating jobs by building affordable rental housing for homeless/ workforce housing. Large bond issue with no companion bill for funding for homeless. Moving target at this point.

\* LD 1088: The latest in the tax shifting proposals. Lowers income tax to a flat rate but affects transfer tax, affects services making them taxable including a whole group on personal property taxes including moving services, interior decoration, storage units plus other categories such as phones, car rentals (leases), meals & lodging.

**REALTOR® RALLY DAY AT THE STATE HOUSE is  
Thursday, MAY 28TH!!**

**KENNEBEC VALLEY  
BOARD OF REALTORS®**

**6 Cushman Street  
Augusta, Maine 04330**



**April 2009 Newsletter**

**We are on the web!  
[www.kvbr.org](http://www.kvbr.org)**

## Code of Ethics

The next cycle for taking the NAR mandated Code of Ethics course begins in **2009 and runs through December 31, 2012.** *(Class not ready until mid-year.)*

When you take the class, please fax a copy (620-7272) or mail a copy to the board office at 6 Cushman St. Augusta, Me. 04330.

All REALTORS® must take this class to maintain their good standing as a REALTOR®.

 homeownership in the works	<h2>Free Homebuyer Fair</h2> <p>Meet Mortgage Lenders and Real Estate Professionals <b>Learn About:</b></p> <ul style="list-style-type: none"><li>-mortgage options</li><li>-downpayment assistance</li><li>-credit scores &amp; reports</li><li>-loan closing process</li></ul> <p>For more info - (207) 626-4622 or <a href="http://www.mainehomeworks.org">www.mainehomeworks.org</a></p>
<p><b>Saturday, April 25th</b> <b>Lewiston Armory</b> <b>65 Central Avenue</b> <b>9:00am - 2:00pm</b></p>	

### **REALTOR® of the Year Time!!**

Do you know someone who donates their time to enhance the Realtor® organization?

Do you know someone who donates their time and is involved in community activities?

Do you know someone who has strong business and professional accomplishments?

**Time to Nominate them!! (Form on web site.)**

*Remember this is not a popularity contest but rather a recognition of the importance of a Realtor® to our community and our profession.*

## **Advertising**

The Real Estate Book	Jocelyn Libby	81 Burnham Road, Saco	283-2740	<a href="mailto:treb@maine.rr.com">treb@maine.rr.com</a>
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## **Appraisers**

A& D Appraisers	Dan Peters	3 North Garand St., Winslow	872-2578	<a href="mailto:annedanpeters@yahoo.com">annedanpeters@yahoo.com</a>
B & B Appraisal	Rachel Bernard	22 Bickford Drive, Fairfield	215-3456	<a href="mailto:rachelmbernard@yahoo.com">rachelmbernard@yahoo.com</a>
Clark Residential Appraisals	John Clark, Jr.	8 Rockwood Road, Augusta	622-1218	<a href="mailto:R1jclark@aol.com">R1jclark@aol.com</a>
D. R. Webb & Associates	Douglas Webb	44 Webb Road, Pittston	582-2718	<a href="mailto:drwebb@adelphia.net">drwebb@adelphia.net</a>
Everhart & Associates	David Everhart	47 Chipmunk Lane, Monmouth	268-9974	<a href="mailto:everhardt1@yahoo.com">everhardt1@yahoo.com</a>
FA Rizzo Appraisal Company	Frank Rizzo	PO Box 276, Belgrade Lakes	495-3365	<a href="mailto:farizzo@roadrunner.com">farizzo@roadrunner.com</a>
Fortin Appraisal Services	Moe Fortin	113 Purington Avenue, Augusta	622-9954	<a href="mailto:fas@adelphia.net">fas@adelphia.net</a>
Gilliam Appraisal Services	Theodore Gilliam	PO Box 884, Norridgewock	634-3635	<a href="mailto:owner@gilliamspraisal.com">owner@gilliamspraisal.com</a>
JKV Appraisal Service	John K. Vogt	18 Point Road, Belgrade	495-3626	<a href="mailto:jkvogt@aol.com">jkvogt@aol.com</a>
Jones Appraisal Service, PA	Todd Jones, Sr.	PO Box 673, Skowhegan	474-0083	
Lucas Appraisal Services	Patty Lucas	28 Galeville Street, Winthrop	377-7097	<a href="mailto:mplucas@fairpoint.net">mplucas@fairpoint.net</a>
Mitchell Appraisal	Richard Mitchell	PO Box 241, Norridgewock	634-5957	<a href="mailto:mappraisal@adelphia.net">mappraisal@adelphia.net</a>
Morin & Company	Linda Morin	336 Old Belgrade Road, Augusta	623-8110	<a href="mailto:linmorin@roadrunner.com">linmorin@roadrunner.com</a>
Murphy Appraisal Services	James Murphy	PO Box 35, Gardiner	582-7130	<a href="mailto:jmurphy44@roadrunner.com">jmurphy44@roadrunner.com</a>
Nardi Appraisal Service	Bob Nardi	PO Box 458, Waterville	873-1972	<a href="mailto:rnardi@roadrunner.com">rnardi@roadrunner.com</a>
On Call Appraisal Company	Brent Martin	33 Twinleaf Lane, Sidney	547-4910	<a href="mailto:help@oncallappraisal.com">help@oncallappraisal.com</a>
Rollins Appraisal Service	Dave Rollins	76 Ganneston Drive, Augusta	622-7187	<a href="mailto:rollinsappraisal@yahoo.com">rollinsappraisal@yahoo.com</a>
Sinclair Agency	Bob Sinclair	PO Box 31, Gardiner	623-2229	<a href="mailto:sinclairagency@roadrunner.com">sinclairagency@roadrunner.com</a>
Stinneford Appraisal Service	Roy Stinneford	8 Timber Oaks Drive, Winslow	872-0148	<a href="mailto:appraiseME@roadrunner.com">appraiseME@roadrunner.com</a>
Transaction Appraisal Company	Bob Cloutier	PO Box 5408, Augusta	724-2166	<a href="mailto:rclo48422@aol.com">rclo48422@aol.com</a>
Vickerson Appraisal Services	Tracy Vickerson	PO Box 384, Winthrop	377-6672	
Vogt Appraisal Services	John T. Vogt	241 Highland Avenue, #1C, Gardiner	215-3626	

## **Banking**

Bangor Savings Bank	Jane Irving	3 State Street, Bangor	262-4988	<a href="mailto:jane.irving@bangor.com">jane.irving@bangor.com</a>
Bangor Savings Bank	Kelly Winslow	366 Main Street, Waterville	861-8931	<a href="mailto:winslowk@bangor.com">winslowk@bangor.com</a>
Kennebec Federal Savings	Darla Frost	PO Box 497, Waterville	873-5151	<a href="mailto:dfrost@kfsavings.com">dfrost@kfsavings.com</a>
Kennebec Savings Bank	Andrew Silsby	PO Box 50, Augusta	622-5801	<a href="mailto:asilsby@kennebecsavings.com">asilsby@kennebecsavings.com</a>
Kennebec Savings Bank	David Roy	226 Main Street, Waterville	872-5563	<a href="mailto:droy@kennebecsavings.com">droy@kennebecsavings.com</a>
Kennebec Savings Bank	Matt Dwyer	84 Main Street, Winthrop	377-5801	<a href="mailto:mdwyer@kennebecsavings.com">mdwyer@kennebecsavings.com</a>
KV Federal Credit Union	Janet Lully	316 West River Road, Augusta	623-5171	<a href="mailto:jlully@kvfcu.org">jlully@kvfcu.org</a>
Maine Savings Federal Credit Union	Donna Mills-Stevens	PO Box 189, Vassalboro	873-0886	<a href="mailto:dstevens@mainesavings.com">dstevens@mainesavings.com</a>
Merrill Bank	Lucille Zelenkewich	335 Main Street, Waterville	877-9900	<a href="mailto:lzelenkewich@merrillmerchants.com">lzelenkewich@merrillmerchants.com</a>
Savings Bank of Maine	Kristin Azevedo	14 Winthrop St., Hallowell	622-6325	<a href="mailto:kazevedo@savingsbankofmaine.com">kazevedo@savingsbankofmaine.com</a>
Savings Bank of Maine	Donna York	96 State Street, Augusta	626-3555	<a href="mailto:dyork@savingsbankofmaine.com">dyork@savingsbankofmaine.com</a>
Savings Bank of Maine	Cathy Nadeau	325 Main Street, Waterville	861-5525	<a href="mailto:cnadeau@savingsbankofmaine.com">cnadeau@savingsbankofmaine.com</a>
Savings Bank of Maine	Theresa Macklin	258 Kennedy Memorial Drive, Waterville	872-5636	<a href="mailto:tmacklin@savingsbankofmaine.com">tmacklin@savingsbankofmaine.com</a>
Savings Bank of Maine	Pat Harris	18 Main Street, Winthrop	377-3159	<a href="mailto:pharris@savingsbankofmaine.com">pharris@savingsbankofmaine.com</a>
Skowhegan Savings Bank	Renee Hawthorne	92 Main Street, Fairfield	858-2671	<a href="mailto:rhawthorne@skowsavings.com">rhawthorne@skowsavings.com</a>
Skowhegan Savings Bank			800-303-9511	<a href="mailto:mloubier@skowsavings.com">mloubier@skowsavings.com</a>
Taconnet Federal Credit Union	Meghan Loubier	13 Elm Street, Skowhegan	872-7909	<a href="mailto:lisaviolette@taconnet.com">lisaviolette@taconnet.com</a>
TD Banknorth	Lisa Violette	316 Benton Avenue, Winslow	873-3301	<a href="mailto:shirley.jolicoeur@tdbanknorth.com">shirley.jolicoeur@tdbanknorth.com</a>
	Shirley Jolicoeur	182 Main Street, Waterville		

## **Closing Agents**

Market Street Settlement Services	Catherine Kessler	36 Anthony Avenue, Augusta	622-3797	<a href="mailto:ckessler@mssg.com">ckessler@mssg.com</a>
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## **Fuel Company**

Augusta Fuel Company	Jim Randall	4 Northern Avenue, Augusta	623-3851	<a href="mailto:jim@augustafuel.com">jim@augustafuel.com</a>
Augusta Fuel Company	Paul Nadeau	4 Northern Avenue, Augusta	623-3851	<a href="mailto:paul@augustafuel.com">paul@augustafuel.com</a>

### **Inspectors**

Amerispec Home Inspection Services	Tim Oland	25 Beech Street, Gardiner	582-9996	<a href="mailto:toland@amerispec.net">toland@amerispec.net</a> <a href="mailto:cornerstonehomeinspections@hotmail.com">cornerstonehomeinspections@hotmail.com</a>
Cornerstone Home Inspections	Jim Dickson	7 Morrill Street, Waterville	314-6368	<a href="mailto:elm-city@roadrunner.com">elm-city@roadrunner.com</a>
Elm City Home Inspections	Ron Rodrigue	101 Heritage Road, Oakland	465-8268	

### **Miscellaneous**

MaineHousing	Gail McBride	353 Water Street, Augusta	626-4627	<a href="mailto:gmcbride@mainehousing.org">gmcbride@mainehousing.org</a>
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### **Mortgage**

Regency Mortgage Corporation	Dave Meserve	5 Hemlock Point, West Gardiner	623-3407	<a href="mailto:dmeserve@msn.com">dmeserve@msn.com</a>
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### **Title Companies**

Butler, Whittier, Laliberty & Mitchell	David Butler	45 Silver Street, Waterville	873-1173	<a href="mailto:dbutler@bwmlaw.com">dbutler@bwmlaw.com</a>
Butler, Whittier, Laliberty & Mitchell	David Whittier	45 Silver Street, Waterville	873-1173	<a href="mailto:dwhittier@bwmlaw.com">dwhittier@bwmlaw.com</a>
Farris, Heselton, Ladd & Bro-browiecki	J. Scott Ladd	PO Box 120, Gardiner	582-3650	<a href="mailto:jsladd@farrislaw.com">jsladd@farrislaw.com</a>
Linda Gifford Law Office & Central Maine Title	Linda Gifford	PO Box 2306, Augusta	622-7505	<a href="mailto:lgifford@cmetitle.com">lgifford@cmetitle.com</a>
Linda Gifford Law Office & Central Maine Title	Don Guild	PO Box 2306, Augusta	622-7505	<a href="mailto:dguild@cmetitle.com">dguild@cmetitle.com</a>
Linda Gifford Law Office & Central Maine Title	Mike Melendy	PO Box 2306, Augusta	622-7505	<a href="mailto:mmelendy@cmetitle.com">mmelendy@cmetitle.com</a>
Marden, Dubord, Bernier & Stevens	Bill Dubord	PO Box 708, Waterville	873-0186	<a href="mailto:wdubord@mardendubord.com">wdubord@mardendubord.com</a>
O'Donnell, Lee, McCowan & Phillips, LLC	Mike Phillips	PO Box 559, Waterville	872-0112	<a href="mailto:mphillips@olmplaw.com">mphillips@olmplaw.com</a>
Yankee Title	Paula Caughey	PO Box 125, Gardiner	588-2110	<a href="mailto:pcaughey@yankeetitle.com">pcaughey@yankeetitle.com</a>
Yankee Title	Erica Turgeon	PO Box 125, Gardiner	588-2110	<a href="mailto:eturgeon@yankeetitle.com">eturgeon@yankeetitle.com</a>