

REAL ESTATE

SEVERNA PARK VOICE

APRIL 2022

SERVING OUR COMMUNITY SINCE 1981



INVESTMENT PROPERTY MANAGEMENT LLC

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Managing property can require a lot of work. The team at Investment Property Management LLC can help with the financing process, credit and background checks, and other time-consuming tasks.

ESTATE PLANNING

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A home is one of the largest assets to own, and as such, it should be protected.

SPRING CLEANING

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The latest trends in home organization can take your spring cleaning to the next level.

WATER DAMAGE PREVENTION

Page 15

By maintaining and testing your sump pump, you can avoid a big and costly headache.

KMA LAW OFFICE

Attorneys: Karen M. Authement & Jason N. Greenberg

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The KMA Law Office assists with Wills, Trusts, Powers of Attorney, Advance Directives, and Estate Administration Probate. Significant life events require periodic review of your Estate Planning documents.

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203 Marlbrook Road Severna Park - Listed 3,350,000

RECENTLY SOLD PROPERTIES



183 Topeg Drive Severna Park
SOLD - 1,520,000



617 Cape McKinsey Dr. Severna Park
UNDER CONTRACT - 1,900,000



129 Berrywood Drive Severna Park
SOLD - 1,120,000



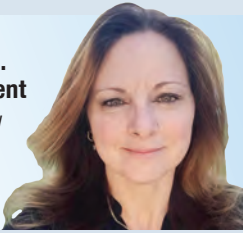
46 Simmons Ln Severna Park
SOLD - 717,950



15 Saint Andrews Garth Severna Park
UNDER CONTRACT - 1,300,000

How To Protect Your Home With Proper Estate Planning

Karen M. Authement
KMA Law
Office



Owning a home is one of life's top goals. Typically, a home is one of the largest assets we own, and as such, it is important to make sure your home will be properly protected in the event of death.

A will is a legal document that specifies your wishes as to the distribution of assets after death. At a minimum, everyone should have a will to make sure their assets go to the family members they specifically want to receive the assets. When someone passes away, with assets titled solely in their name, an estate will need to be opened

with the local probate court in order to transfer assets per the instructions in their will, or if no will per state law.

However, a will is not the only legal instrument that can be used to transfer your home after death. Life estate deeds and trusts are tools that will transfer ownership of your home after your death and avoid the need of going through the court probate process.

A "living" or revocable trust is a common method used to avoid probate in Maryland and in other states. The "living" part means that it needs to be established while you are alive and that you have control over your assets during your life. Typically, the main asset placed in the trust at creation is a home. Transferring your home to the living trust and then naming a successor trustee, these assets usually

pass outside of probate. A trust is not for everyone — it costs more than a will, and for someone with few assets, setting up the trust may cost more than going through the probate process. A living trust is an excellent estate planning tool for people owning property in more than one state, for example, or people with children by a prior relationship.

A life estate deed is another great tool to use to transfer ownership of your home after your death. A life estate deed will allow you to stay in your home while making sure your home passes along to the people you would like it to go to.

The life estate provides you with the right to occupy and use the property, or receive benefits of the property, during your lifetime, and at your death, the person named as the remainder automatically

becomes owner of the home. There are two types of life estate deeds: powers or without powers. A life estate deed with powers means the original owner, the life tenant, has the unconditional power to sell, devise, gift, mortgage or otherwise transfer the property. The remainder interest is contingent and vests only at death of life tenants. A life estate deed without powers means the life tenant does not have the authority to sell, devise, gift, mortgage, or otherwise transfer the property without the consent of the remainder person because the remainder interest is vested immediately at execution of deed.

To explore all estate planning options to protect your home, contact Karen M. Authement at KMA Law Office for a consultation. Call 410-777-8646 or visit www.kma-law.com.



Let's Talk About Maryland's Homestead Tax Credit

Betty Batty

Hello Home
of Compass



Do you qualify for the Maryland Homestead Tax Credit? Have you filed your application? Are you getting that credit?

The Maryland Homestead Tax credit limits annual tax increase on your principal residence to no more than 10% a year. With property values increasing, it's a great time to check and apply! As values rise, so will your taxable assessment. As a homeowner, you are required to submit a one-time application to establish eligibility.

You must meet these criteria:

1) Live in the property as your

principal residence; 2) Have been in the property as your principal residence for at least a year; and 3) Submit an application to the Maryland State Department of Assessment and Taxation.

This credit was established to help homeowners deal with large assessment increases on their principal residence. The Homestead Tax Credit does not limit the market value of the property; instead, it is actually a credit calculated on any assessment increase exceeding 10% (or the lower cap enacted by the local governments) from one year to the next. The credit is calculated based on the 10% limit for purposes of the state property tax, and 10% or less (as determined by local governments) for purposes of local taxation. In other words, the homeowner pays no property



tax on the market value increase which is above the limit.

Do you think you already completed an application?

To find out if you have already filed an application, you can look up your property in this Real Property database: sdat.dat.maryland.gov/realproperty/pages/default.aspx. Select your

county and then enter your address. At the bottom of your account information is "Homestead Application Status."

There are a few exceptions. For more details, visit www.dat.maryland.gov/homestead.

If you need to apply, start here: www.sdathtc.dat.maryland.gov. ■



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Investment Property Management Invites Clients To “Let Our Experience Protect Your Investment”



Victoria Beckner
Founder

By Zach Sparks

Renting out or leasing property requires a lot of work. So why do that work yourself?

At Investment Property Management LLC, founder Victoria Beckner and her team have a simple philosophy: “Let our experience protect your investment.” Her team manages commercial and residential property, protecting each investment as if it were their own, since the property is their investment as well.

With 35 years of experience overall, 10 of those as the owner of Investment Property Management LLC, Beckner can handle negotiations; guide clients through the financing process; assist with credit and background checks, security deposits, court filings, maintenance, service calls and inspections; and more.

Put more simply, Beckner and her team provide clients with peace of mind.

“We earn that trust, cleaning up the house and getting the person out, starting their life over,” Beckner said. “And they don’t get any more phone calls at 2:00am because a pipe’s busted. We do.”

It was never Beckner’s dream to become a property manager. She spent 20 years with a Severna Park company, but when she was pregnant, she suddenly needed a new job. It was a time filled with uncertainty, but she focused on her blessings and her faith.

“In 20 years, I learned a lot — everything about commercial property, from buildouts to leasing to management, budgeting — all of that from them,” she said. “So that part was good.”

With that knowledge, Beckner formed Investment Property Management LLC. She operated out of her dining room in the early days, putting in long hours to grow the business until she could move to a bigger office.

Her knowledge has grown over time

and her process has become more efficient. For residential matters, that process starts when homeowners contact Beckner. Inevitably, the first question posed to her is, “What are your fees?”

“I don’t mind that. I tell them the fees and I tell them, basically, we are the most reasonable in town,” she said. “We meet and I go over things that I think can be addressed if they have the money to get the most out of their property. We create a list, we get to prices and then see if it’s something they want to do, and if not, I tell them I can lease it as is.”

Beckner tells the client how much money she can lease a property for under different scenarios and then she asks them questions.

“We basically talk about all kinds of stuff during that visit — ‘Are you married? How long have you been doing this?’” Beckner said. “I get to know them and that’s where the relationship starts.”

Investment Property Management LLC uses local subcontractors for all the maintenance and repair work. “We have someone for every job,” said Dottie Wheeler, the office manager. “If you can think of it and it has to do with a house or business, we have someone to cover it.”

Beckner could not do the work without her team, which includes women from a variety of backgrounds. Field and maintenance manager Lisa Zenker, for example, spent nine years as a teacher before joining Investment Property Management LLC.

“It’s even trying to find the right tenants for the landlords too and the background check that we have to do to make sure we have the right person,” Zenker said of her role. “It’s a lot of time and effort.”

Beckner said, “Some of our landlords don’t want animals, don’t want smokers, don’t want kids over a certain age ... some are very picky

Dottie Wheeler
Office Manager



Lisa Zenker
Field and Maintenance Manager



Jenny Oneil
Assistant Property Manager





With over 35 of experience, Victoria Beckner and her team at Investment Property Management LLC provide clients with peace of mind by guiding them through the process of managing property.

about what they want, and we have to get that fit for them.”

Assistant property manager Jenny Oneil brings her legal background, drafting professional letters and doing data entry for leasing projects. Some of those letters involve eviction notices, which Beckner called the hardest part of the job.

“We’re throwing out someone who has children or animals; they are innocent even if the tenant is not ... that is the hardest part,” Beckner said.

But as long as the rent is paid, Beckner does her best to accommodate anyone persevering through challenging circumstances.

“Victoria will work with you if bad circumstances arise,” Wheeler said. “Just talk to her and she will work with you, and she will work with the landlord to get the landlord to work with you. She is definitely the mediator between the landlord and the tenant. She can put her foot down if she has to, but she is also very understanding. She would rather give you the benefit of the doubt than boot you out.”

With that combination of compas-

sion and tough love, Beckner works as an advocate for both property owners and tenants.

And for landlords who start to manage their own property but quickly realize how much work is involved, Beckner and her team become a valuable resource, shouldering the burden for them.

“At the end of the day, it’s just better to hire a management company because their time is important, we take away their stress, and they always end up calling a company [for help] anyway,” Beckner said. “So why take two years, three years, to deal with it before you just say, ‘I’m fed up.’”

To contact Investment Property Management LLC or to learn more about the company, call 443-748-2123 or visit www.investmentpropertymanagementllc.com.

Investment Property Management LLC is located at 407 Headquarters Drive, Suite 7, in Millersville. The company serves clients from Bel Air to Laurel to California, Maryland, and everywhere in between. ■



Success In An Unusual Market

**Jean
Andrews**
**Christine
Joyce**

Long & Foster
Real Estate



To say this is an unusual real estate market for buyers and sellers is an understatement. In our 33 and 17 years, respectively, of being full-time Realtors, we have never come up against the circumstances we have been seeing in the past year or more and continue to see now. But we do have some suggestions that have led to successful transactions for both buyers and sellers.

Buyers

Have your financing scenario in place with an updated letter from a local lender who will answer the phone and vouch for you, should she or he be called. The stronger this piece is the more likely you will be successful.

Don't bid on properties already at the top of your price range. With so many houses

resulting in competing contracts, you will most likely need a financial cushion to dip into to help make your offer more attractive.

Offering far over the list price to be assured of being the "winner" in a competing contract situation is not always the best advice as most properties must appraise. There are creative ways to keep the seller's

net proceeds high yet lower the offer price.

Sellers

Sellers need to make their homes "show worthy" inside and out. For some, that may just mean a deep cleaning; for others, it will mean a dumpster or renting a storage unit.

Continued on page 14



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of Long & Foster Real Estate

Why Do You Want Your Home In Your Living Trust?



Candace Joy

The Law Office of Steven M. Berger LLC



After carefully deciding to use a revocable living trust to transfer your assets to your family on your passing, it is vital that your largest asset be included. The family home is usually your most valuable asset; it is important to title your home in your trust to ensure distribution according to your wishes.

In addition to simply ensuring that your home passes according to the terms of your trust, having your home in your trust provides further

benefits. Titling your home in your trust allows your trustee to better manage your most important asset should you become incapacitated. Moreover, after titling your other assets in your trust, you will not want your home left to pass through probate, which greatly increases the

costs of administration for your personal representative, defeating part of your intent in creating your trust.

It is also important to note the ways in which the trust allows for flexibility in planning for the use and ownership of your home on your passing. Your trust is

often superior to a life estate deed for guaranteeing that your home passes according to your specific wishes. For example, you can include provisions in your living trust that allow your children to decide which child prefers to take ownership of the family home and to offset the value of the home with the other trust assets to achieve equitable distribution.

Additionally, you can include alternative options should family situations change or if the child who was to receive the home predeceases you. Titling your home in your trust also allows you to provide for a specific individual to enjoy a period of use and possession of your home after your

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Do You Feel Ready To Make Your Organized Space Social Media Worthy?



Stahley Thompson Homes

The weather is starting to warm, and we all know what that means — spring cleaning! Every year we look around our homes and wonder about the best way to get rid of those cold weather blues by cleaning up our spaces. While deep cleaning every room of your home is a good way to start transitioning into a more positive mindset, we think the latest trends in home organization could take your spring cleaning to the next level.

Home organization has quickly become one of the most popular home trends over the past couple of years, especially with the introduction of the Netflix show “The Home Edit” and the increased prevalence of home organizing accounts on social media. If you’re anything like us, you have seen images of perfectly organized homes time and time again but haven’t quite figured out the way to make that real in your life.

We were lucky to have the opportunity to speak Susie with Systems by Susie, a local organization

company focused on transforming “cluttered spaces and minds with systems that empower you to live a more simple, joyful life.” She gave us some of the best tips and tricks for starting the organizing process!

Reorganizing your entire home can seem like a daunting and overwhelming task, so where is the best place to start? We asked Susie and her answer is simply “to start small.” She makes the suggestions of starting with something like a junk drawer or another space to which you have little personal attachment. This enables you to get the feel of grouping and prioritizing things without having to worry about the emotional implications right off the bat. Once you’ve decided on a space, the process is the same regardless of where you’ve chosen to start.

First things first, take everything out of the space. You need to have an idea of what you have and what kind of space you’ll be working in. Next, you’ll want to take everything you’ve removed from the space and group like things in a way that makes sense to you. At the end of the day, only you will know how you need that space to work.

This next step is one that most people might find the most challenging: starting the “ruthless declutter.” Susie describes this as getting rid of the things that don’t have a home. If you haven’t used the box of pencils in the five years they’ve sat in the drawer, you probably won’t ever. You can let that stuff go! That said, it’s also OK not to be ready to let go of everything you know you probably should discard. This process is meant to get you in the mindset of recognizing what you may or may not need.

Once you’re past the challenges of decluttering and grouping, the fun part of finding the Instagram-worthy containers begins. While Susie admits her favorite place is The Container Store, she recognizes that there are more budget-friendly options available online on Amazon. Find the containers that work for your space and start packing your like groups in them.

So, do you now feel ready to make your organized space social media worthy?

For more information, please contact Jennifer Chino at jennifer@stahleythompson.com or Ashley Earle at ashley@stahleythompson.com, visit www.stahleythompsonhomes.com, or call 410-941-7009. ■

“Every year we look around our homes and wonder about the best way to get rid of those cold weather blues by cleaning up our spaces. ... we think the latest trends in home organization could take your spring cleaning to the next level.”

Why Do Homebuyers Need Title Insurance?



Brad Walsh
Eagle Title

Title insurance is one of the most misunderstood topics in the real estate industry. Most consumers do not understand what it is, what it covers or how it protects their interests. Like many of the inspections buyers undertake — such as home inspections, reviews of structures or mechanical systems, and surveys — a review of the title is also a form of due diligence. However, unlike the other due diligence, title insurance provides an additional value after purchasing the home to protect the homeowner's property rights.

Other traditional forms of insurance such as life, health, property and casualty insure events that might occur in the future. However, title insurance insures the past. Typical coverage includes the property's history and that no liens, judgments, defects or clouds on the title exist for which the homeowner would be personally responsible if they did not have title insurance.

There are two types of title insurance policies that exist. Each type of policy protects a different stakeholder in the transaction. The first is an owner's title insurance policy where the policy insures the homeowner. The policy coverage amount is the property's

purchase price, and it exists to protect the property rights of the homeowner. There are two levels of owner's title insurance available to a homeowner — and one policy is much more comprehensive than the other.



The first policy is known as a basic owner's policy (2006), and the other coverage is the ALTA homeowner's policy (2013). The latter level of coverage is also referred to as an enhanced policy. Under this policy, there are additional coverages included, such as insured vehicular access, forced removal of existing structures, lack of building permits, and zoning matters. The enhanced policy also consists of a feature where the policy value automatically increases up to 50% of the coverage amount if the property value increases during the period when the consumer owns the home; this increase occurs without any extra payment by the homeowner.

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Why Do You Want Your Home In Your Living Trust?

Continued from page 11

passing. After that period, your home, or the proceeds from a sale, are distributed according to the other articles of your trust. Finally, unlike changes made to life estate deeds, changes to how your home passes by an amendment to your trust are not available in the public land records.

Many married couples are concerned that they will lose the creditor protection of tenants by the entirety ownership if they put their home in their trust. However, when a married couple titles their home in their trust, they are able to preserve the protections of their tenants by the entirety ownership. As a best practice, be sure to note the original tenants by the entirety ownership on the deed to the trust.

There are many factors to consider in creating a

living trust and deciding how to include your home in your trust. Remember that your living trust is revocable and so you can always make changes as necessary throughout your life. Before making changes to your trust or property ownership, seek out an experienced estate planning attorney who can guide you in making these decisions.

Candice Joy is an associate attorney at the Law Office of Steven M Berger LLC, concentrating her practice on estate planning and administration. She brings her perspective as a mother of three young children in helping families find estate planning solutions.

For more information, please contact the Law Office of Steven M. Berger LLC at 410-777-5916 or visit www.bergerwills.com. ■

Success In An Unusual Market

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The goal is to have the place as bright, light and uncluttered as possible.

If sellers want to net the most possible proceeds from their property, they need to make sure their listings look great online with labeled professional photos and floor plans. Since houses are selling quickly and for high prices, this may seem like an expensive and unnecessary step for their agent, but we have found this to be the most important marketing piece at our disposal. Listings are globally disseminated now, and more and more people are making

decisions based solely upon what they are viewing online.

Regardless of these unusual market conditions, buying or selling your home is an emotional experience as well. The best way to cope with all the emotions with making a move is to be successful. We are here for you if you would like to discuss strategies in this market.

For more information, please contact the Jean Andrews and Christine Joyce Team at Long and Foster Real Estate at christinejoyce@lfnf.com, jeanandchristine@lfnf.com, 410-507-9968 or 410-975-3287. ■

SEVERNA PARK VOICE

SERVING OUR COMMUNITY SINCE 1981

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Why Do Homebuyers Need Title Insurance?

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All owner's title policies are one-time purchases that insure your rights under the policy for the entire duration you have an ownership interest in the property.

The other type of title insurance policy is known as a lender's title insurance policy or loan policy, and it exists solely for the benefit of the lender. This policy guarantees a lender has their required lien priority, and there are no missing ownership interests in the property. Many lenders require a loan policy as a condition to lend their money to a consumer. The policy coverage amount is usually the same as the loan amount being extended to the borrower.

Homeowners need to understand that while they are

required to purchase the title policy for the benefit of their lender, they have no coverage themselves under the lender's policy. They need a homeowner's policy to protect their interests.

While we frequently receive inquiries about whether homeowners need to purchase a policy, most people decide that the risks associated with not obtaining a policy far outweigh the cost of buying the protection.

If you have any questions about title insurance products and which policy would be a good fit for your client, please call the Severna Park Eagle Title office at 410-834-1900 or visit www.eagle-title.com. ■

Spring Showers Are For Flowers: How To Prevent Seasonal Water Damage

Nick Whittles
SERVPRO of
Annapolis/
Severna
Park



on and get to work! The water can get that deep.

By maintaining and testing your sump pump, you can avoid a big and costly headache. Speaking of costly, make sure that you have water back-up coverage. It is inexpensive to have it added to your homeowners or renter's insurance policy. Be aware of the limits on your insurance policy; sump pump claims often have limited insurance coverage.

You can test your sump pump by filling your sump pit with enough water to lift the float, then wait for the pump to start. The water should then go down. If it does not turn on, it could be a bad switch. During a storm event, it is a good idea to have a generator handy in case the power goes out. Finally, go



outside and check the pump discharge pipe and make sure it is not clogged with dirt and/or plant matter. It is better to be proactive and avoid potential issues rather than being reactive

and dealing with the issue when it happens.

While you are outside, do a little spring cleaning in your gutters. Those, too, should be clear of leaves, debris and branches to keep the water away from the house. Do a visual inspection of your foundation making sure the soil is pitched away from the foundation with a small slope. Spring is a great time of year to ride bikes, play golf and be outside. With a little planning, hopefully you won't find yourself picking up floating boxes in your basement or garage.

For more information about ServPro, contact Nick Whittles at 410-647-8181 or visit www.servproannapolisseverna-park.com. ■

A large portion of the work we do at SERVPRO of Annapolis/Severna Park involves water damages caused by faulty or non-working sump pumps.

Many homes in the Anne Arundel County area use sump pumps to prevent groundwater intrusion in crawl spaces and basements. The idea is to pump excess groundwater away from the foundation, thereby preventing potential water damage. In some cases, we put our waders

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