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DAVID ORSO OF BERKSHIRE HATHAWAY HOMESERVICES PENFED REALTY **PAGE 8**

Orso's psychology and marketing concentrations make a winning recipe to serve his clients.



Revocable Trusts

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Should I Put My House In A Revocable Trust?



Karen M. Authement
KMA Law Office



Revocable trusts, or living trusts, can be a significant part of a well-rounded estate plan. Assets in a revocable trust bypass probate while still leaving your loved ones with an inheritance, which can save time and money after you pass. While revocable trusts have many benefits, there are some assets you may want to consider including in your trust and some assets you may wish to leave out of your trust.

Your revocable trust must be funded. This means assets are placed in the name of the trust and are managed by you or your trustee. Assets you may want to consider including in your revocable trust include real estate, bank accounts, stocks and bonds, collectables, jewelry and art.

These are only some examples of what you might include in your revocable trust. Other assets can be included as well.

A person can create a living trust while they are still alive. There are numerous ways to draft a living trust, and each can serve different needs.

Because trusts are separate legal entities, similar to a corporation, property that the trust owns does not pass through a deceased person's probate estate.

Why would I want to set up a living trust?

The Maryland probate process can be costly and take several weeks or months to complete. Putting your house in a trust takes the ability to handle the transfer or sale of the property quicker than if the property is tied up in a probate process that takes nine to 12 months.

Avoiding probate is just one reason why people might consider living trusts.

Besides avoiding probate, there are other reasons people create living trusts.

- Related to avoiding probate, trusts give a family a measure of privacy over their personal and financial affairs. Normally,

trusts do not get filed in court and are not a matter of public record.

- When properly drafted, a living trust can give legal protection to family members from their creditors, from the loss of government aid and other financial consequences.
- Sometimes, living trusts are the best way to protect family members who are not responsible with money.
- Living trusts can allow families to manage their property more efficiently.
- Certain types of living trusts may offer tax advantages.
- Living trusts can help the person who created the trust protect their assets from their creditors, including ex-spouses.

Whether a trust is right for a person, and what provisions that trust should include, will depend heavily on each individual's personal and financial situation.

Someone who wants to explore creating a living trust should speak with an experienced estate planning attorney.

Contact the KMA Law Office at 800-851-3301 or www.kma-law.com. ■

KMA LAW OFFICE

Attorneys: Karen M. Authement & Jason N. Greenberg

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A Roof Will Enhance Your Home



“A full roof replacement can add significant value to your home. Rather than spending money on fixing and patching up areas that may be damaged, you can have a new certified roofing system installed, with a lifetime warranty, to give you peace of mind.”

Ben Pascal
Great Oak
Roofing



you are spending. On average, a new roofing system will increase your home's value by 7% (according to a 2019 impact study by www.realtor.org).

Unlike roofing jobs that were performed 30 to 50 years ago, the industry has new and improved technology with options for better materials, color and design. Not only does a new roof improve functionality and resale value but it also adds aesthetic value. When deciding to replace your roof, here are several key factors to consider:

Planning on selling soon?

If you plan to put your house on the market, a new roof immediately adds significant value and can be a great selling point. According to a HomeAdvisor study, 32% of real estate agents reported that a new roof was a key factor in closing a deal.

Other data suggests that a home with a new roof sells twice as fast.

Age of the roof?

If you don't plan on selling anytime soon, it is important to know the age of your roof. A roof that was built 15 to 20 years ago is most likely deteriorating at a rapid rate. The older the roof gets, the more susceptible it is to fail. An old roof can leave your home unprotected and therefore cause more problems. A leaky roof can cause a tremendous amount of damage. Problems such as damage to your drywall, wood floors, carpet and mold will cost you thousands of dollars more to fix.

Choosing the right contractor

We all have our horror stories with bad contractors. One out of every three construction projects is

redoing bad work. You should work with a contractor that is not your typical "marketing company" that happens to sell roofing. Instead, focus on someone who uses high-quality materials while staying within your budget.

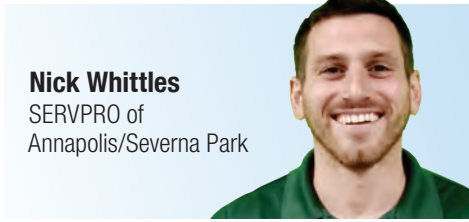
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Adding a new roof is an investment, not an expense.

In many cases, a person or a couple's most valuable asset is their home. It makes sense to protect that asset with a properly installed roofing system. A full roof replacement can add significant value to your home. Rather than spending money on fixing and patching up areas that may be damaged, you can have a new certified roofing system installed, with a lifetime warranty, to give you peace of mind.

While roof repairs may take care of the problems in one area, other areas will start failing. So, rather than investing,

A Clean House Sells Faster



Nick Whittles
SERVPRO of
Annapolis/Severna Park

It is a fact that clean homes sell faster. Unfortunately, not all homes are maintained in the same way. Nearly all real estate agents are faced, at some point, with a difficult listing to show. Veteran real estate agents encourage clients to keep their homes in top condition for important reasons: increased market value, reduced list-to-sale conversion times, and enhanced reputation for quality listings and quick sales.

A variety of services can revive your listings to show top condition. These include ceiling, wall and hard-floor cleaning;

deodorization; duct and HVAC cleaning; and mold remediation.

A spotless, clean house is every real estate agent's dream to list. Often, homeowners do not have the products necessary to remove those tough-to-get-out spots. A business can help by offering a variety of wet and dry cleanings for all types of surfaces, vertical and horizontal.

Often for real estate agents, there are listings with lingering smells from pets, smoking or even cooking. These smells can be difficult to extinguish and can turn away potential buyers. To help, there are three deodorization methods: dry fogging with a thermal fogger, wet misting with an ultra-low volume (ULV) mister, and ozone.

Continued on page 13



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Adverse Possession

Is It Real And How Does It Work?

Brian R. Fellner
Fellner Legal Services LLC



Inexperienced lawyers often talk or ask about adverse possession; they are almost as frequently wrong about it. Simply put, in Maryland, adverse possession is the ability of someone to gain ownership of property by trespassing onto it, claiming it as their own, and staying on it for 20 years. Legally, there are three groups of elements to prove adverse possession. The possession must be actual, open and



notorious, and exclusive; continuous or uninterrupted for the requisite period; and hostile, under claim of title or ownership. Let's dig into what each of these require-

ments actually mandates.

Actual, Open and Notorious, and Exclusive

These three elements are all proven by similar evi-

dence. One court defined actual possession as acts of ownership of such a character as to openly and publicly indicate an assumed control or use such as is consistent with the character of the premises in question. So you cannot just walk across it occasionally; you have to use it in the way that an owner would use this tract of property. When a small parcel of scrubby brush land adjacent to a farm was at issue, actual possession was established by clearing brush, cutting bean poles, felling large trees, and planting and maintaining a flower bed. Another adverse possessor consistently main-


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Orso Brings 20 Years Of Real Estate Experience To Clients

By Mark Patton

David Orso views the real estate business as more than ensuring his clients receive top-notch service. The Arnold native and 1994 Severna Park High School graduate sees his life and profession as a love letter to the community that means so much to him.

“My wife and I see real estate as our vehicle to connect this community,” Orso said. “It’s fun to help people at a time that they need us.”

The David Orso Team of Berkshire Hathaway HomeServices PenFed Realty offers clients a boutique with a brand approach. Being affiliated with the Warren Buffett-helmed Berkshire Hathaway provides Orso’s team a wealth of resources, and the local knowledge and cozy atmosphere of the team’s office at the corner of Evergreen Road and Riggs Avenue in the heart of Severna Park enables a personal touch.

“I love what I do, and I think the thing I love is that my friends are my clients, and my clients become my friends,” Orso said.

Orso’s method of success didn’t happen overnight. It’s 20 years of real estate experience and building the right team to surround him that’s enabled the David Orso Team to execute

its vision. His team consists of four other people, including his wife, Dawn, who each provide expertise to the client in their respective skillsets.

Orso also credits his background and inclination to innovate continuously as keys to his longevity. Orso attended the University of Dayton on a golf scholarship while pursuing studies in psychology. He later moved to New York to start his career with the Coca-Cola Company. While there, Orso earned a Master of Business Administration in strategic marketing before taking a position with Marriott. While at Marriott, Orso got the real estate bug and started buying investment properties.

“As I was doing that, I actually had a hard time finding a really good real estate agent,” Orso said. “So, I said to myself, ‘What if I applied all the great sales training and corporate America experience to being a real estate agent?’”

While Orso thinks his psychology and marketing concentrations make a winning recipe to serve his clients, he’s always on the lookout to further his education.

“I really worked hard to be the most educated professional I possibly can be,” Orso said. “It’s something that I can control.”

Orso most recently participated in a continuing education program focused on negotiation through Harvard Law School.

“The negotiation part, that’s where you can separate the pros from the amateurs,” Orso said.

With a real estate market that’s interconnected to the equities markets, employment data, new housing starts and other financial indications, Orso said people are realizing there’s more at risk now in 2023, a year he opined would be noted as a year the market shifted.

“You’re seeing the financial landscape is changing, we’ve got banks that are failing, interest rates are going up, and I think people want to deal with an expert at this point,” Orso said.

Orso’s team has also been a benefactor of the changing employment landscape with more people clamoring for the family-oriented lifestyle with access to water, good schools, youth sports programs and easy access to a pair of major metro markets that Severna Park, Arnold and Millersville offer.

“What COVID accentuated was that there are a lot of people living in high-priced urban areas who would prefer to be here if they had more flexibility with work,” Orso said. “We’re a discount for a better lifestyle.”

As for selling a home, Orso said it’s a good time to do just that.

“The buyers are outnumbering the sellers right now,” Orso said.

Orso also believes that part of his team’s responsibility lies in giving back to those he serves.

“Our philanthropic giving is rooted in a belief that we can make an impact, and it starts locally,” said Orso, whose team prefers to support local nonprofits through various means.

In typical Orso fashion, he isn’t looking to have the spotlight focused just on his team. Orso also hosts a video series titled “Hey Neighbor!” that’s available on www.davidorso.com. The series highlights various residents who serve the community and are passionate about making the area the best it can be.

Orso’s also published a book on listing and selling homes, and he’s working on releasing a second book in the near future. All proceeds from the book benefit Luminus Health Anne Arundel Medical Center.

While Orso credits his wife and children — Amelia, Olivia and Max — for his inspiration, he’s got even more of a reason to cherish each moment with his family. Both David and Dawn are cancer survivors, and overcoming the disease put everything in perspective.

“Maybe at one point in my life I wanted to be the biggest — now I just want to be the best,” Orso said.

Orso, who has a self-confessed allergy to complaining, said there’s nothing else he could see himself doing other than serving his clients’ needs, whether that’s a couple buying a starter home or a resident selling their sprawling waterfront property.

“You need to live your dream life now,” Orso said. “There is no waiting on it; it needs to be now.”

To get started on the journey of buying or selling your home, contact the David Orso Team of Berkshire Hathaway HomeServices PenFed Realty at 443-372-7171 or david@davidorso.com. Learn more by visiting www.davidorso.com. ■



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Baby Boomers Overtake Millennials As Largest Generation Of Home Buyers

The share of baby boomers has surpassed millennials and now makes up the largest generation of home buyers, according to the latest study from the National Association of Realtors, or NAR.

The 2023 Home Buyers and Sellers Generational Trends report, which examines the similarities and differences of recent home buyers and sellers across generations, found that the combined share of younger boomer (58 to 67 years old) and older boomer buyers (68 to 76 years old) rose to 39% in 2022, up from 29% the year prior. Younger millennials (24 to 32 years old) and older millennials (33 to 42 years old) have been the top group of buyers since 2014, but they saw their combined share fall from 43% in 2021 to 28% last year.

“Baby boomers have the upper hand in the home buying market,” said Jessica Lautz, NAR deputy chief economist and vice president of research. “The

majority of them are repeat buyers who have housing equity to propel them into their dream home — be it a place to enjoy retirement or a home near friends and family. They are living healthier and longer and making housing trades later in life.”

Conversely, 26% of all buyers were first-time buyers, the lowest since NAR began tracking the data and a decrease from 34% last year. Also, 70% of younger millennials and 46% of older millennials were first-time buyers. Behind these groups, only 21% of Generation X (43 to 57 years old) and 9% of younger boomers were first-time purchasers.

Generation Z — ages 18 to 23 — now makes up 4% of home buyers, a slight increase from 2% in 2021. Nearly one in three Gen Z buyers moved directly from a family member’s home into homeownership. Finding a location convenient to friends and family was most important to this cohort of buyers.

“As the youngest generation of home buyers and sellers, it’s encouraging to see Gen Z entering the market,” Lautz said. “Their desire for homeownership is strong, and many are relying on family support systems to help make their first real estate purchase.”

Generation X made up 24% of total buyers. They had the highest median household income of any generation (\$114,300), followed by older millennials (\$102,900).

In addition to leading the way in home buying, baby boomers

remained the largest home seller generation, jumping from 42% in 2021 to 52% in 2022. Among all generations, sellers typically remained in their home for 10 years before selling, up from nine years the 2022 report. On average, younger millennials stayed in their homes for four years, while older boomers sold their homes after 16 years.

All generations agreed that the most common reason to sell was to be closer to friends and family. Older generations were also more likely to sell due to retirement, while younger generations cited the desire for a larger home and job relocation as

top reasons to sell their home.

On average, people are moving farther distances. Overall, buyers moved a median of 50 miles when relocating, the highest ever recorded and up significantly from 15 miles last year. Younger generations moved shorter distances, with younger and older millennials each typically moving

15 miles away. Younger boomers moved the furthest (90 miles), followed by older boomers (60 miles) and the silent generation (50 miles).

Overall, buyers expected to live in their homes for 15 years, up from 12 years in 2021. For younger millennials, the expected duration was only 10 years, compared to 20 years for younger and older boomers. Generation Z expected to remain in their newly purchased home for 19 years.

Of all buyers, 86% purchased their homes through a real estate agent. This number was highest among younger boomers (90%) and Generation X (88%). Buyers from all generations agreed about the top reasons for using an agent: they wanted help finding the right home to purchase (49%), negotiating the terms of sale (13%) and negotiating the price (11%). Younger (14%) and older (12%) millennials were most likely to want their agent to help with paperwork.

Methodology

NAR mailed a 129-question survey last year using a random sample weighted to be representative of sales on a geographic basis to 153,045 recent home buyers. Buyers had to have purchased a primary residence home between July of 2021 and June of 2022. A total of 4,854 responses were received from primary residence buyers. ■



Why Use A Realtor?

By the Anne Arundel County Association of Realtors

Real estate transactions involve one of the biggest financial investments most people experience in their lifetimes. If you had a \$100,000 income tax problem, would you attempt to deal with it without the help of a certified public accountant? If you had a \$100,000 legal question, would you deal with it without the help of an attorney? Here are eight good reasons why using a Realtor makes sense.

BUYERS AND SELLERS

Your Realtor will assure a smooth, honest transaction. Realtors are bound by a Code of Ethics and pledge to protect and promote the interests of the seller by providing honest treatment for all parties involved in the transaction.

BUYERS

Your Realtor can help you determine your buying power. It is important to know your financial reserves plus your borrowing capacity. If you give a Realtor some basic information about your available savings, income and current debt, he or she can refer you to lenders best qualified to help you. Most lenders — banks and mortgage companies — offer limited choices.

Your Realtor has many resources to assist you in your home search.

Sometimes the property you are seeking is available but not actively advertised in the market, and it will take some investigation by your agent to find all available properties.

Your Realtor can assist you in the selection process by providing objective information about each property.

Realtors can provide local community information on utilities, zoning, schools, etc. There are two things you'll want to know. First, will the property provide the environment you want for a home or investment?

Second, will the property have resale value when you are ready to sell?

Your Realtor can help you negotiate. There are myriad negotiating factors, including but not limited to price, financing, terms, date of possession, and often the inclusion or exclusion of repairs and furnishings or equipment. The purchase agreement should provide a period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your agent can advise you as to which investigations and inspections are recommended or required.

Your Realtor provides due diligence during the evaluation of the property.

Depending on the area and property, this could include inspections for termites, dry rot, asbestos, faulty structure, roof condition, septic tank and well tests, just to name a few. Your Realtor can assist you in finding qualified responsible professionals to do most of these investigations and provide you with written reports.

You will also want to see a preliminary report on the title of the property. Title indicates ownership of property and can be mired in confusing status of past owners or rights of access. The title to most properties will have some limitations; for example, easements (access rights) for utilities. Your Realtor, title company or attorney can help you resolve issues that might cause problems at a later date.



SELLERS

How does a higher selling price sound?

National studies have shown that the median sales price for homes sold by a Realtor is 16% higher than for homes sold directly by the owners (\$230,000 vs. \$198,000). That was true across all categories of home prices. Owners without professional assistance may also experience problems with paperwork, preparing the home for sale, establishing realistic (and maximally beneficial) sales prices, and selling within their desired timeframe.

Your Realtor markets your property to other real estate agents and the public.

Often, your Realtor can recommend repairs or cosmetic work that will significantly enhance the sales appeal of your property. In many markets, more than half of real estate transactions are cooperative sales; that is, a real estate agent other than yours brings in the buyer. The Realtor Code of Ethics requires Realtors to utilize these cooperative relationships when they benefit their clients.

Your Realtor can handle the details and hassles of selling a home.

When a property is marketed with the help of your Realtor, you do not have to allow strangers into your home. Your Realtor will generally prescreen and accompany qualified prospects

through your property. Plus, phone calls and open houses aren't your problem. They can be handled by your professionally trained agent.

Your Realtor can help you objectively evaluate every buyer's proposal.

This initial agreement is only the beginning of a process of appraisals, inspections and financing — a lot of possible pitfalls. Your Realtor can help you write a legally binding, win-win agreement that will be more likely to make it through the process. ■

A Clean House Sells Faster

Continued from page 6

The ventilation system is often the biggest culprit in poor indoor air quality and should be a high priority for listings. A powerful vacuum system can clean duct work. A large HEPA filter inside of the duct cleaning equipment can capture most particles in your duct work. This powerful vacuum system is connected to your supply side and then the return side. While the vacuum is on, technicians can use an air compressor to move, agitate, and loosen debris and particles in your duct work. While this is happening, the HEPA vacuum takes in most of this debris. Air is filtered through a HEPA filtration system, removing up to 99.97% of particles in the airstream. Filters are then cleaned or replaced to remove odor and dirt.

One of the scariest four-letter words for real estate agents and homeowners is mold.

Mold is found in nearly every environment, and these spores can reproduce rapidly when moisture is present. If a property has experienced water intrusion, remediation professionals can prevent mold growth. If there is an ongoing problem with moisture, it is important to be alert for the presence of visible mold, strong musty odors, and any evidence of past moisture problems that may have caused undetected growth and excessive humidity.

Whether the problem with your listing is a water stain on a hardwood floor or a mildew smell in the basement, reassure your clients that SERVPRO of Annapolis/Severna Park can get their home in top show condition and ready to sell. If any of these issues arise with one of your listings, call 410-647-8181 and SERVPRO can make it "like it never even happened." ■



JACKIE SHEA

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Adverse Possession

Continued from page 7

tained and mowed the parcel up to the fence line and used the land to gather firewood and as a playground for his children, while a third added to the planting on the disputed property with ground cover and perennial flowers and maintained the greenery. The grass was mown, leaves were raked and plants were pruned. Brambles and poison ivy were sprayed to prevent their encroachment onto the backyard.

The requirement that possession be open and notorious is aimed at giving notice to the title owner, so that the owner may take appropriate action. Possession must be visible and notorious, so that the owner may be presumed to have notice of it. Exclusive possession requires that the adverse possessor show an exclusive dominion over the land and an appropriation of it to his own use and benefit. An adverse claimant's possession doesn't have to be absolutely exclusive, however; it only needs to be a type of possession that would characterize an owner's use. Once again, this bucket of elements is aimed at giving the owner an opportunity to recognize and understand the use of the property by

an intruder so that they may take appropriate action.

Continuous or Uninterrupted

The second bucket of elements has to do with the period of time adverse possession has occurred, and whether it was continuous. The adverse possessor must have the property for a period of 20 years in Maryland. The case law also allows for "tacking," which means that a predecessor may have had possession of the property for some period of time, and the subsequent adverse possessor may "tack" that time onto their own to reach the 20-year mark. An owner may interrupt this period by retaking possession, which involves a possessory act of dominion over land consistent with the ordinary management of similar lands by their owners.

Hostile and Under Claim of Title or Ownership

Finally, an adverse possessor must prove that the possession is hostile to the present owner. This does not necessarily mean bad blood, but the claimant must prove that possession is without license or permission and free of any admission that the current owner has right to the land. Any acceptance

by the adverse possessor that another has a valid right to the property is sufficient to defeat a claim for adverse possession.

Making it Legal

If a party has reached the statutory minimum of 20 years in Maryland while satisfying the three criteria above, then that party may file a quiet title lawsuit in the circuit court for the county where the property or any part of the property is located to quiet or remove any cloud from the title. Such a suit will allow the court to rule on any adverse claim.

The Takeaway

Adverse possession frequently comes about in one of two ways. A trespasser to land sets up on it and uses it for sufficient time without the title owner taking any action or

a mistaken boundary line sits uncorrected for two decades or more. If you own real property, you should know what is occurring on your property sufficient to prevent any trespasser from meeting the elements above; anyone attempting to obtain title to unused property via adverse possession would be wise to learn these elements early on before waiting 20 years. And if a dispute or mistake arises regarding a property line, whether it be the location of a fence or otherwise, it is best to resolve it early, lest ownership pass via adverse possession over time.

Brian R. Fellner is the founding attorney of Fellner Legal Services LLC. For more information, visit www.flslawyer.com, email bfellner@flslawyer.com or call 443-906-0117. ■



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Spring Market Tips For Preparing Your Home To Sell In 2023

Jenna Aliff
Park Modern
Realty



increased because a majority of homebuyers want to move during summer. Many families have time off from school and work, making the moving process a little easier during this time.

Spring cleaning is how to best prepare your home to sell. You want to evaluate the entire house, every room inside as well as the outside. Homebuyers are going to be more critical of your home than their own. They want to be able to picture themselves living in the home, so they will notice the little things. You want your home to show in top condition like a new model home.

Open up the floor space and create an open, airy floor plan by removing excess furniture, decluttering and depersonalizing.

Dust everything — walls, corners, baseboards, blinds, ceiling fans and vents. Clean windows and remove screens to allow the bright sunshine to fill rooms and minimize drapery. Replace dim or burnt-out light bulbs. Great lighting is always beneficial when showing a home.

Spring weather is usually more cooperative, as it is not too cold or too hot to keep buyers from searching and the spring flowers make for beautiful photos.

Don't wait until the peak of the season to think about putting your house on the market. Act now so that you can find the home of your dreams!

Jenna Aliff and her mother-in-law (broker) started Park Modern Realty for the love of working with customers to find their dream home or sell their home. Aliff has worked in real estate for seven years, starting with real estate administrative work, marketing and transaction coordination. She has a strong understanding of what it takes to prepare homes for the market, and she knows what to look for when purchasing a new home. ■

While mortgage rate increases are creating a bit of a roller coaster ride, a lot of buyers are still searching for homes in Severna Park and northern Anne Arundel County. Inventory for the buyers remains low, however, it is starting to pick up as homeowners are preparing to list homes for sale this spring.

Spring is a season when inventory has historically





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