

# The Anne Arundel REALTOR®

eNews  
eNewsletter #105

Presented by the Anne Arundel County Association of REALTORS®, Inc. [www.AACAR.com](http://www.AACAR.com)

Scroll down further to access all details about upcoming AACAR events and happenings!



The AACAR Office  
will be closed on  
Monday, Jan. 2  
in observance of  
New Years Day.



## AACAR Dues are PAST DUE!



Our Association dues were due November 1, 2011. Not sure if you've paid yet? You can follow the steps below to view your account history, or call our office and ask.

## Engaging with Appraisers Productively

What questions should you ask appraisers to ensure they know the market? What kind of information should you give appraisers to make sure they have the right facts in hand? What do you do if you believe an appraisal is inaccurate? Anna Ruotolo of RPM Mortgage in Walnut Creek, Calif., will share her thoughts on these questions in a free webinar on engaging with appraisers on Thursday, Jan. 12, at 3 p.m. Eastern Time. An NAR analyst will also provide a brief update on federal rules impacting the appraisal industry. Share this [registration link](#) with other Realtors!

WCR has a fundraiser where your photo will be taken by a professional photographer for only \$10!

Scroll down to see how you can take advantage of this great business opportunity!



## END OF YEAR DEAL: NAR members can save \$50

on DocuSign for REALTORS®, Professional Edition. Save time, save money and increase client satisfaction with the industry's leading electronic signature solution.

[This offer expires 12/31/2011.](#)

Anne Arundel County announces  
Flood Insurance Rate Maps  
available for public viewing.

*Scroll down for more information.*



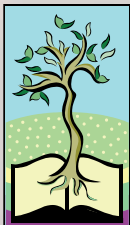
## Helping you build a 2012 Business Plan



NAR has selected Chrysler Group LLC as the Association's official and exclusive automotive manufacturer. Thanks to this new partnership, REALTORS® can receive significant benefits, including a **\$500 cash allowance** on the purchase or lease of select new Chrysler, Dodge, Jeep and Ram model vehicles. See [www.REALTOR.org/Chrysler](http://www.REALTOR.org/Chrysler) for details.

Do you have a plan for 2012? Do you want to work with more buyers? Here's a **free business plan builder** from REALTOR.com® for you, to help you review this year's results and set listings and sales goals for next year.

It'll even help you assess your tools so you can plug in solutions that deliver results. Make yourself an Ultimate Business Plan, and make 2012 your best year ever!



*Are you in need of more CE credits to renew your license?*

To access the most updated list, scroll below or go to <http://aacar.com/classes/index.cfm>.

*Are the Batteries in your SentiLock Box wearing down?*

Be sure to check out the article for SentiLock Battery Replacement, so you know what to do!  
*Scroll below to read.*



All AACAR Preferred Service Providers / Affiliates are listed on the last two pages, for your convenience.

# AACAR Women's Council of Realtors Charity Fundraiser Event

You don't have to be a WCR member...  
*Anyone can take advantage of this  
Unique and Inexpensive Photo Opportunity!!!*



image  
1  
studios

\$10.00 sitting fee payable to WCR  
January 11th-13th by appt only  
CALL PAM KOHEL-HARRISON 410-969-9195 TODAY!

## **WCR Website Upgrade and Charity Fundraiser Event!**

- Free Executive Portrait Session
- Free Retouching While You Watch  
(Master Photoshop Artist)
- Free Image for WCR Website
- \$10 per member sitting to charity

(Image 1 will be donating \$10 per agents sitting to Anne Arundel County Food Bank)



Custom  
Sign



*Call Pam Kohel-Harrison at 410-969-9195 to set-up your appointment!*

# ANNE ARUNDEL COUNTY ANNOUNCES FLOOD INSURANCE RATE MAPS AVAILABLE FOR PUBLIC COMMENT

Annapolis, Maryland (November 15, 2011) - - Anne Arundel County Departments of Inspections and Permits, Public Works and the Office of Planning and Zoning announced today that the Federal Emergency Management Agency (FEMA) is in the process of updating the Flood Insurance Rate Maps (FIRM's) for Anne Arundel County. The last update to the County floodplain maps was completed in 1984 and 1985.

FEMA has published the preliminary floodplain maps on the following website <http://mdfloodmaps.net> and has begun the required 90-day appeal process. During this 90-day period, the proposed maps can be appealed by submitting data and documentation to show the proposed floodplain maps are scientifically or technically incorrect. Appeals must be submitted to Robert Hubbard, Director of the Department of Inspections & Permits, 2664 Riva Road, MS 6201, Annapolis, Maryland 21401.

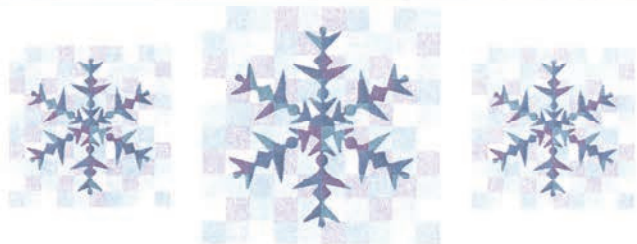
FEMA will issue a Letter of Final Determination once all appeals have been addressed and the new floodplain maps will become effective approximately six (6) later. Please contact Jay Leshinskie at 4710-222-7700 for more information.

Agent comments may be sent to AACAR, as well.

## CONTINUING EDUCATION SCHEDULE

### JANUARY & FEBRUARY 2012

Anne Arundel Co. Association of Realtors®  
1521 Ritchie Hwy., Ste. 203 (2nd Floor),  
Arnold, MD 21012  
Phone: 410.544.4554  
Fax: 410.647.5102  
[www.aacar.com](http://www.aacar.com)



**Date:** Tuesday, January 10 3 hrs. CEC

**Title:** MREC Agency-Residential (H)

**Time:** 9:30 AM - 12:30 PM

**Topic:** Agency

**Instructor:** Tom Hough, Champion Realty

**Synopsis:** This will be part of the mandatory classes to take if your license expires Jan. 1, 2012 or after. Learn about the application and provisions of law, brokerage agreements and relationships, and dual agency.

**Date:** Wednesday, January 18 3 hrs. CEC

**Title:** Playing by the Rules-Code of Ethics (D)

**Time:** 9:30 AM - 12:30 PM

**Topic:** Code of Ethics

**Instructor:** Don Martin, MD Association of Realtors®

**Synopsis:** The student will have a better understanding of the Realtor® Code of Ethics. This class also covers flipping and predatory lending and can be used for your license renewal.

**Date:** Wednesday, January 18 1.5 hrs. CEC

**Title:** Fair Housing (C)

**Time:** 2:00 PM - 3:30 PM

**Topic:** Fair Housing

**Instructor:** Don Martin, MD Association of Realtors®

**Synopsis:** This course will cover protected groups by federal, state and local laws in Maryland and discuss Fair Housing Advertising.

**Date:** Wednesday, January 25 3 hrs. CEC

**Title:** Legislative Update (A)

**Time:** 9:30 AM - 12:30 PM

**Topic:** Legislative Update

**Instructor:** Ron Anderson, C21

**Synopsis:** Students will be able to demonstrate an understanding of the legislative process and current real estate issues considered by the Maryland General Assembly.

**Date:** Wednesday, January 25 1.5 hrs. CEC

**Title:** Preparing for an Appraisal (F)

**Time:** 2:00 PM - 3:30 PM

**Topic:** Professional Enhancement

**Instructor:** Ron Anderson, C21

**Synopsis:** This course will discuss the purpose of an appraisal, the process, valid comps, as well as the development of an appraisal package and your options when the appraised value is below the sales price.

**Date:** Thursday, February 2 3 hrs. CEC

**Title:** MREC Supervision (I)

**Time:** 9:30 AM - 12:30 PM

**Topic:** Supervision (for Brokers & Managers)

**Instructor:** Don Martin, MD Association of Realtors®

**Synopsis:** This is the new course written and approved by the MD Real Estate Commission that is mandatory for Brokers, Managers & Team Leaders.

**Date:** Thursday, February 2 1.5 hrs. CEC

**Title:** Fair Housing (C)

**Time:** 2:00 PM - 3:30 PM

**Topic:** Fair Housing

**Instructor:** Don Martin, MD Association of Realtors®

**Synopsis:** This course will cover protected groups by federal, state and local laws in Maryland and discuss Fair Housing Advertising.

**Date:** Tuesday, February 7 3 hrs. CEC

**Title:** Playing by the Rules-Code of Ethics (D)

**Time:** 9:30 AM - 12:30 PM

**Topic:** Code of Ethics

**Instructor:** Carol Little, Champion Realty

**Synopsis:** The student will have a better understanding of the Realtor® Code of Ethics. This class also covers flipping and predatory lending and can be used for your license renewal.

**Date:** Tuesday, February 7 1.5 hrs. CEC

**Title:** What Exactly is a Home Inspection? (F)

**Time:** 2:00 PM - 3:30 PM

**Topic:** Professional Enhancement

**Instructor:** Steve Showalter, Showalter Property Consult.

**Synopsis:** Learn exactly what a home inspection is, lender requirements, prepping a house, "deal breakers", and what should be covered during a home inspection.

**Date:** Thursday, February 23 3 hrs. CEC

**Title:** Legislative Update (A)

**Time:** 9:30 AM - 12:30 PM

**Topic:** Legislative Update

**Instructor:** Ron Anderson, C21

**Synopsis:** Students will be able to demonstrate an understanding of the legislative process and current real estate issues considered by the Maryland General Assembly.

**Date:** Thursday, February 23 1.5 hrs. CEC

**Title:** Reverse Mortgages (F)

**Time:** 2:00 PM - 3:30 PM

**Topic:** Professional Enhancement

**Instructor:** Eric Rittmeyer, Fidelis Mortgage

**Synopsis:** Learn about primary reverse mortgage options, and who the typical reverse borrower is. Find out how to build your business with Reverse Mortgages, from the nation's first Certified Reverse Mortgage Professional!



Fax registration form to 410-647-5102, or visit our website, <http://www.aacar.com>, to sign up for classes online!





## SentriLock Battery Replacement

The following instructions are *only* for replacing the battery in a Generation I-II lockbox. This is more commonly referred to as a “silver” lockbox. When replacing the battery in the silver SentriLock box, sometimes the box is responsive right away and other times it will go to a red light when you insert the SentriCard. This usually means you need to reset the clock.

Most agents choose to call SentriLock at 1-877-736-8745 in order to do that. It is quick troubleshooting. If you do want to be more independent and are near a computer, here are the steps you can follow:

1. Log in to the Card Utility program.
2. Click on “Set Lockbox Clock” under Card Functions.
3. Click the lockbox serial number.
4. The Card Utility will write a time file to the card. When prompted, remove the card from the reader and insert it into the lockbox.



When changing the battery, it is a good habit to update the date you have changed the battery in SentriLock. To do this, log into your website and click on “my lockboxes.” You will be able to change the “last battery replacement date” on the website next to each serial number.

If you have called SentriLock support, they will offer to do that for you.

The silver lockboxes require a 2CR5 6 volt lithium battery along with a double headed wrench that has both the 5/64’s hex and the T10 torx to remove the screws from the back of the box.

There is no crystal ball on when the batteries will no longer work, but some tips on battery preservation include: not storing your lockbox in an area where the temperature is very hot or cold. Keeping lockboxes in your car could impact the battery life. Another option you might want to consider is not leaving the lockbox door open after you have retrieved the keys to enter the property for a showing or during an open house. The battery is in use while the key compartment is open. SentriLock also recommends rotating lockboxes in use if you own multiples. If you are storing lockboxes, be sure to lock the keypad by inserting your card, typing in your pin, then follow by function 67 enter. This will lock the keypad and can only be “woken up” by inserting the SentriCard (or any other business card, credit card or hotel card, etc.). This will keep the keypad from beeping and flashing, which will preserve the battery.

When you insert your card in either the silver or the blue lockboxes and a message light comes on, it means there is a low battery. If it’s not your box, you may want to mention it to the listing agent.



Just a reminder that these instructions for *changing* the battery are *exclusively* for the Generation I & II boxes. If you think you are having a problem with the batteries in the blue boxes, contact SentriLock.

**DO NOT FOLLOW THESE INSTRUCTIONS FOR THE BLUE BOXES.**

# "AACAR PREFERRED SERVICE PROVIDERS"

Agents...are your favorite service providers listed here? *If no, why not?*

Have them contact Tom Levin today at 410-320-0085 for the latest affiliate membership specials!

AGENT TOOLS					
Melvie	Gabriel	Property Minder	1101 S.Winchester Blvd. O-282	San Jose, CA 95128	408-243-5800
APPRAISERS					
Carol	Adams	Carol Adams Appraisal Serv.	6801 White Water Way #301	Glen Burnie, MD 21060	410-437-2182
Martin	Cahn	M.C. Appraisals, Inc.	PO Box 134	Churchton, MD 20733	410-827-0771
Charles	Comer	Chuck Comer	1292 Masters Drive	Arnold, MD 21012	410-626-8333
Melvin	Hinkley	Vista Appraisal Service	913 Mago Vista Road	Arnold, MD 21012	410-315-9319
Robert	Lancaster	RDL Appraisal & Realty	PO Box 844	Pasadena, MD 21122	410-360-8410
Wade	Liebendorfer	First Advantage Appraisal Srv.	558 Lanny Court	Millersville, MD 21108	410-729-3415
John D.	Moyer	Bay Home Appraisals, LLC	713 Doages Drive, Ste 102	Millersville, MD 21108	410-923-0190
Larry	Seidl	Seidl Appraisal Services	106 Groh Lane	Annapolis, MD 21403	410-269-1976
E. Dwayne	Whitmore	Mid MD Appraisal Service Inc	12545 Eveland Road	Ridgely, MD 21660	410-360-5660
BUILDERS/CONTRACTORS					
John	Davis	Davis & Sons	496 Saint Martins Lane	Severna Park, MD 21146	410-544-3582
Charles	Moore	C Moore Builders Inc	4 Idlewood St	Glen Burnie, MD 21061	410-761-9100
ENVIRONMENTAL LABS					
Daniel	Brumsted	Environmental Testing Lab	108 Old Solomons Island Road	Annapolis, MD 21401	410-268-5650
Eva	Digiovines	Stoops Chesapeake Environmental Lab	P.O. Box 946	Stevensville, MD 21666	800-300-8378
HEATING OIL					
Mike	Murphy	Griffith Energy Services, Inc.	3173 Solomons Island Road	Edgewater, MD 21037	410-956-3000
HOME INSPECTORS					
John	Francis	Amerispec Home Inspection Serv	50 Post Office Road, Ste 102	Waldorf, MD 20602	301-843-9960
Aaron	Farrare	Aaron's Home Inspections LLC	508 Kenora Drive	Millersville, MD 21108	443-572-1055
Joe	Fraser	Joe Fraser Property Inspection	1016 Love Point Road	Stevensville, MD 21666	410-604-3777
Stephen	Horodyski	Annapolis Home Inspection	1416 Pennington Court	Edgewater, MD 21037	410-956-0020
Rachel	Oslund	Pillar to Post Prof. Home Insp	10822 Braeburn Road	Columbia, MD 21044	410-804-8626
Joseph	Schaffer	Schaffer Home Inspections	904 Oak Tree Road	Severn, MD 21144-2029	410-925-8039
James	Schreiber	Home Biz Inspection Team	6012 Bridge Pointe Drive	Chester, MD 21619	877-268-3030
Stephen	Showalter	Showalter Property Consultants	13 Greenwood Shoals	Grasonville, MD 21638	410-570-6430
Todd	Stevens	Building Specs, Inc.	3540 Crain Highway #502	Bowie, MD 20716	800-217-7979
Jake	Vandergrift	Home Pro Chesapeake	1001 Dulaney Lane	Annapolis, MD 21403	410-269-4222
Jim	Williams	Pillar to Post Prof. Home Insp	10822 Braeburn Road	Columbia, MD 21044	410-804-8626
HOME WARRANTY					
Nicholas	Dominick	Buyers Protection Group	528 Watts Avenue	Gambrills, MD 21054	410-693-9400
Jim	Hoopes	HMS Home Warranty	8300 Arlington Blvd.	Fairfax, VA 22031	800-843-4663
Janet	Santiago	First American Home Buyers Pro.	PO Box 10180	Van Nuys, CA 91410	800-698-0422
HOUSING AUTHORITY					
INSURANCE					
Edward	Reilly	Nationwide Insurance	2200 Defense Hwy.	Crofton, MD 21114	410-533-2271
Adam	Sherman	CIT Healthcare	1997 Annapolis Exchange Pkwy	Annapolis, MD 21401	410-295-1542
LEGAL					
Alan	Bernstein	Bernstein & Feldman, P.A.	900 Bestgate Road, Suite 200	Annapolis, MD 21401	410-573-0017
Rob	Blanchfield	Blanchfield Law Offices, LLC	478 Jumpers Hole Road	Severna Park, MD 21146	410-647-6500
Donald	Lockey	Lockey & Associates, LLC	2525 Riva Rd., Ste. 143	Annapolis, MD 21401	410-774-0736
MISCELLANEOUS					
John	Dodds	Anne Arundel County Office RE	2660 Riva Road	Annapolis, MD 21401	
MOLD REMEDIATION/RESTORATION					
Heather	Donaldson	ASAP Waterproofing, Inc.	550 Crain Highway North #24	Glen Burnie, MD 21061	410-760-5050
Desiree	Mash	ServiceMaster by RSI	4901 Telsa Drive, Ste. C	Bowie, MD 20715	301-809-0025
MORTGAGE LENDERS					
Mike	Archer	MetLife Home Loans	479 Jumpers Hole Rd. Ste. 404	Severna Park, MD 21146	410-544-5656
Albert	Baumann	BB&T	2405 Brandermill Blvd.	Gambrills, MD 21054	410-987-6212
Mike	Christofaro	Residential Mortgage	10752 Rhode Island Avenue	Beltsville, MD 20861	888-224-5564
Karen	Elliott-White	Wells Fargo Home Mortgage	574 Ritchie Hwy, Ste F	Severna Park, MD 21146	410-384-2674
John	Haberern	Corridor Mortgage Group, Inc	8815 Centre Park Dr, #110	Columbia, MD 21045	301-919-4229
Jodi	Hillmar	Proficio Mortgage	550 M Ritchie Hwy. #202	Severna Park, MD 21146	443-306-3610
Jeanie	Kramer	Navy Federal Credit Union	170 Jennifer Road #150	Annapolis, MD 21401	410-573-5935
Brian	Logie	National Fidelity Mortgage	505 Progress Drive, Ste 100	Linthicum, MD 21090	443-451-3449
Mark	Maldonado	PHH Home Loans	1 Mortgage Way	Mt. Laurel, NJ 08054	410-897-7696
Susan	Michael	Bank of America Home Loans	570-D Ritchie Highway	Severna Park, MD 21146	410-315-9494
Pete	O'Donnell	MetLife Home Loans	479 Jumpers Hole Road, Ste 404	Severna Park, MD 21146	410-544-5656
Richard	Rall	Bank of America Home Loans	2 Church Circle, 2nd Floor	Annapolis, MD 21401	443-837-1772
Joseph	Small	Arundel Federal Savings Bank	655 Crain Highway, SE	Glen Burnie, MD 21061	410-768-7800
James	Stirling	SunTrust Mortgage	116 Defense Hwy, Ste. 201	Annapolis, MD 21401	410-897-6406
Richard	Thompson	Bank of America Home Loans	570-D Ritchie Highway	Severna Park, MD 21146	410-404-5964
Reed	Voorhees	Essex Bank	2120 Baldwin Ave.	Crofton, MD 21114	410-721-7330
Kristofer	Webb	1ST Mariner Mortgage	2661 Riva Rd., 1000, Ste. 1020	Annapolis, MD 21401	410-266-0002
Jane	Williams	Embrace Home Loans	888 Bestgate Road, Ste 417	Annapolis, MD 21401	443-837-3106

## "AACAR PREFERRED SERVICE PROVIDERS" contd.

MOVERS					
Arthur	Morrisette	Interstate Moving & Storage	5801 Rolling Rd.	Springfield, VA 22152	703-569-2121
Diana	Oliver	Perry Moving Services	8005 Dorsey Run Road	Jessup, MD 20794	410-799-0022
William	Weaver	A-One Moving Company	2040 Main Street	Chester, MD 21619	410-729-1729
PEST CONTROL					
Ronald	Anders	Accutech Pest Management	P.O. Box 1204	Severna Park, MD 21146	410-439-0500
Craig	Barnes	Economy Pest Control, Inc.	721 Bestgate Road	Annapolis, MD 21401	410-266-6611
Michael	Barnes	Economy Pest Control, Inc.	721 Bestgate Road	Annapolis, MD 21401	410-266-6611
John	Bell	Priority Termite & Pest Contr.	PO Box 43445	Baltimore, MD 21236	410-663-3600
Gary	Gilley	Maryland Pest Control	P.O. Box 1633	Millersville, MD 21108	800-467-3287
James	Johnson	Johnson's Termite & Pest	2608 Mountain Road Suite 1	Pasadena, MD 21122	410-437-8770
John	Keys	Accutech Pest Management	P.O. Box 1204	Severna Park, MD 21146	410-439-0500
Richard	Langis	Ardmore Exterminating Corp.	1720 Potomac Road	Edgewater, MD 21037	301-261-7794
Troy	Stanley	Absolute Pest Control, LLC	P.O. Box 1933	Pasadena, MD 21122	410-437-1005
William	Towne	William Towne	5507 Landover Road	Hyattsville, MD 20784	301-779-1515
Paul	Weir	Weir Pest Services	P.O. Box 253	Glen Burnie, MD 21060	410-768-2504
Troy	Wiggington	Bugout Termite & Pest Control	P.O. Box 518	Glen Burnie, MD 21060	410-760-6065
PORTABLE STORAGE					
Nick	Sage	Smartbox Portable Storage	415 Fourth Street, Ste 201	Annapolis, MD 21403	410-280-6013
PROPERTY MANAGEMENT					
Constance	Giddings	Champion Realty Property Mgmt.	541-B Balt.-Annap. Blvd.	Severna Park, MD 21146	410-975-3024
Ralph	Hudson	Bay West Management, Inc.	1089 Carriage Hill Parkway	Annapolis, MD 21401	410-333-7000
William	Krone	Maryland Management Co.	2613 Cabover Drive	Hanover, MD 21076	410-553-0070
Richard	Williams	Value Management Group	528 Tayman Drive	Annapolis, MD 21403	410-263-4180
PUBLICATIONS					
Nancy	Davis	Capital Gazette Newspapers	2000 Capital Drive	Annapolis, MD 21401	
Lisa	Silber	Homebuyers Journal	102 Executive Drive, Ste A	Sterling, VA 20166	301-591-9822
SIGN COMPANIES					
Jeffrey	Cook	LJS Sign Installers	1868 Jackson Grove Road	Odenton, MD 21113	410-551-2666
STAGING					
Jean	Phillips	Staging to Sell	16 Old Sturbridge Rd.	Arnold, MD 21012	410-271-1261
TITLE COMPANIES					
Christopher	Baker	Lakeside Title Company	5840 Banneker Rd.	Columbia, MD 21044	410-992-1070
Sandra	Billir	North American Title Company	537 Baltimore-Annapolis Blvd.	Severna Park, MD 21146	410-544-3000
Lynne	Boileau	Capitol Title Insurance Agency	2200 Defense Hwy., Ste 300	Crofton, MD 21114	410-266-9708
John	Brennan	Brennan Title Company	5865 Allentown Road	Camp Springs, MD 20746	301-423-5556
Mark	Cunningham	Advantage Title Company	2037 Liberty Road	Eldersburg, MD 21784	410-795-5105
Karen	Daley	Homeland Title & Escrow	815 Ritchie Highway, Ste. 116	Severna Park, MD 21146	410-544-6700
Sara	Demb	Capitol Title Insurance Agency	11300 Rockville Pike, S 502	Rockville, MD 20852	301-231-7250
Jerome	Feldman	Mid-Maryland Title Co., Inc.	900 Bestgate Road #200	Annapolis, MD 21401	410-573-0017
Tracey	Fye	Freestate Title Svcs of Annap	130 Holiday Court, Ste 108	Annapolis, MD 21401	410-266-3352
Kristen	Hart	Capitol Title Insurance Agency	2200 Defense Hwy., Ste 300	Crofton, MD 21114	410-266-9708
Lynn	Henley	Mid-Atlantic Settlement Services	11350 McCormick Rd., Ste. 200	Hunt Valley, MD 21031	410-252-1208
Vicki	Jarboe	ProTitle, LLC	7939 Honeygo Blvd.	Baltimore, MD 21236	410-933-3304
Kellianne	Johnson	Sage Title Group, LLC	2661 Riva Road, Ste 410-B	Annapolis, MD 21401	410-266-7566
Greg	Karanzalis	Eagle Title	116 Defense Highway, Ste 505	Annapolis, MD 21401	410-518-6371
Diane	Lambrow	Mid-Atlantic Settlement Services	11350 McCormick Rd., Ste. 200	Hunt Valley, MD 21031	410-252-1208
Michael	McNamara	United One Resources Title	270 N. Sherman St.	Wilkes-Barre, PA 18702	800-932-5673
Cheryl	Odell-Duffy	Sage Title Group, LLC	570-F Ritchie Highway	Severna Park, MD 21146	410-544-9980
Michelle	Raines	Home First Title Group	4201 Northview Drive, STE 405	Bowie, MD 20716	301-464-8222
Raina	Rath	Lakeside Title Company	1997 Annapolis Exchange Pkwy.	Annapolis, MD 21401	410-972-4670
Renee	Reiser	Church Circle Title & Escrow	23 West Street, 2nd Floor	Annapolis, MD 21401	410-269-6488
Mary Betsie	Russell	North American Title Company	537 Baltimore-Annapolis Blvd.	Severna Park, MD 21146	410-544-3000
Robert	Simants	Summit Title Company	40 W. Chesapeake Ave. Ste 502	Towson, MD 21204	410-583-5353
WELL & SEPTIC					
Tim	Shotzberger	Home Land Septic Consulting	308 Liberty Road	Baltimore, MD 21221	443-995-5385
ZONING ISSUES					
John	Pantelides	John S. Pantelides&Assoc, LLC	1609 Virginia Street	Annapolis, MD 21401	410-280-0956