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inside REAL ESTATE

Santa Cruz County's Real Estate News Source

CONGRATULATIONS***CONGRATULATIONS***CONGRATULATIONS

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REALTOR® Joyce Rudy has been a member of the Santa Cruz Association of REALTORS®, the California Association of REALTORS® and the National Association of REALTORS® since 1968.

Joyce was recently presented with the NAR REALTOR® Emeritus pin and certificate at the Association's Holiday Open House on December 11 by President Christa Shanaman.

Joyce is a native Californian growing up in East San Diego County.

She moved to San Jose in 1953 and married husband Al in 1954. In 1966 she moved to Boulder Creek, bought land, built her home and joined Merrill Pimentel, Broker of Pioneer Properties. Merrill encouraged Joyce to get her real estate license and she's been selling real estate ever since. In 1971 after Merrill retired she went to work for Lila Schwarzbach until she passed. After Lila's passing she joined Dan Schwarzbach where she worked closely with her daughter, Alana Jill Rudy-Gross until 2004 when she

retired and started a new career. Joyce came back in 2004 to mentor her son Gordon Rudy and went to work for her son-in-law Russell Gross where she remains today.

Joyce has 3 children, 3 grandchildren and 3 step-grandchildren. We congratulate Joyce for her 40 years of membership and welcome her continued support of the Association. We all wish her the best for the years to come.

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INSIDE REAL ESTATE Newsletter

Inside Real Estate is the official monthly newsletter of the Santa Cruz Association of REALTORS® provided as a member service to inform, educate and update REALTOR® and Affiliate members on local, state and national news, as well as the Association's calendar of events.

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President's Message

It Takes A Village..... Collaboration for the Future



Lela Willet
2009 Association President
Unique Homes & Land
(831)425-7920
lela@thewilletway.com

I am honored to be in the position of President of your Association, and especially at this time. Let me remind you about our Mission Statement:

Mission Statement.

The purpose of the Santa Cruz Association of REALTORS® is to enhance the professionalism and integrity of our members and to protect and promote private property rights.

How can we best accomplish our mission, especially in these times? It will "take a Village" of members working together. We will want to:

1. Break down barriers in our broad real estate community, seeking out input and participation from the young, from the experienced agents, the affiliates, and commercial agents, large and small brokerages, from our staff and from our Association Executive. Please join me; personally invite members to contribute. The members we invite and inspire today are the ones who will lead us into the future. Who will they be?

2. Envision the future. Our eclectic "Village" will have new visions, not just dreams of what could be. Looking

out as far as ten years, our Village will be better able to focus on what is important.

The Plan

Our Mission Statement drives our strategic plan and our goals. We must further improve government relations, positioning ourselves as the most trusted source of real estate information. We must enhance the image of the REALTOR® within the community, and we must provide benefits, education, products and services which improve the professionalism and integrity of our members.

The Village is Coming Together

Please be a part of it. Call someone and invite them to join you at your Association. Come with others, or come alone. Work on a small task-force or a large committee.

Do come.

Call me! I want to hear from you. Anything and everything.

Lela Willet
818-6658 cell
425-7920 ext. 108 office
lela@thewilletway.com

Find Something To Be Happy About

Laugh a lot. Celebrate often. Just smiling increases the serotonin in your system and is a powerful anti-depressant. When you are stressed: Stop. Take a few deep breaths and try smiling for a minute!

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Bobbie Nelson Continues to Represent SCAOR at WCR National



Bobbie Nelson is a third generation REALTOR® with Longacre Real Estate, a family owned business in Santa Cruz, where she lists and sells real estate every day.

Bobbie is the past Women's Council of REALTORS® 2007 California State President, prior to that she has served two years as a National Governor and was President of her local chapter in 2001. She has facilitated several local chapter planning meetings and has chaired the WCR National Member Network Steering Committee, Leadership Development Steering Committee. She served as an instructor at the Leadership Academy for 5 years for Women's Council of REALTORS®. In 2009 she will be the Women's Council National Financial Secretary.

Bobbie is also very active in her Local and State Associations, where she has served on the local Board of Directors, was President of her Local Association in 2006. She serves as a California State Director and has served in committee leader-

ship for CAR for the past 5 years most recently as Region 10 Chair and Vice Chair to the Regional Chairs Committee. In 2009 she will serve as Vice Chair to the Association Presidents Council.

Recipient of the REALTOR® of the Year award from her local association and also from her WCR local chapter in 2003 and in 2007 she was awarded the Lifetime Achievement Award by SCAOR.

Bobbie has been married for 27 years to her wonderfully supportive husband Dave; her 25-year-old son, Marc makes her proud everyday. When she is not working she loves to read, shop and enjoys long walks on the beach. Her motto for success is "get the job done but make it fun."

Parking space for sale for \$500,000

(VAIL, Colo.) – A man trying to support his daughter's skiing career is selling his parking space near a ski lift for \$500,000, and may get it.

Spaces in the Founders Parking Garage, an indoor, heated building, already have sold for more than \$300,000. (The median existing single-family home price in the United States is \$181,800.)

Buzz Schleper says he is trying to support daughter Sarah Schleper's skiing career by selling the space. She is a former member of the U.S. Ski Team but is recovering from an injury.

The parking space is right next to the exit and only a block away from a ski lift. Local real estate agents say that with parking so tight in Vail, Schleper is likely to get his price.

Rose Marie McNair Elected to Lead Santa Cruz Women's Council of REALTORS®



Santa Cruz REALTOR®/Broker Rose Marie McNair of McNair Real Properties has been elected to serve as the 2009 President of

the Women's Council of REALTORS® Santa Cruz Chapter, serving Santa Cruz County and Watsonville.

Rose Marie's accommodations and service in the real estate industry includes receiving the Community Service Award from SCAOR in 1995, SCAOR REALTOR® of the Year in 1999, serving as the Local Government Relations (LGR) Chair as well as serving on the Land Use and LGR Committees for over 10 years. She is currently active as a member of LGR, Professional Standards and BORPAC.

Rose Marie graduated from the University of Colorado with a major in Performance and Education and received her MBA at the University of Phoenix. She enjoys her wonderful sons and grandchildren and her marriage of 42 years to husband Michael.

Congratulations Rose Marie

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RE Legal Matters

PRESCRIPTIVE EASEMENTS NOT JUST A RURAL PROPERTY PROBLEM

By Lloyd Williams, Association Attorney

Disputes involving assertion of prescriptive easements are very common in the rural area of our County; however, our office has encountered a fair number of such cases in the urban areas. A few years ago a friend took me to a residence that his son and daughter-in-law were in escrow to purchase. The house is in the City of Santa Cruz, within a well-established subdivision of 5,000 square foot lots. The backyard was approximately 20 feet deep, bordered on the sides with 6-foot high fences and on the back with a 3-foot high fence. Within the back fence was a small gate which neither my friend nor his son and daughter-in-law had noticed. I recommended that they check with their real estate agent to find out the history of its use. It turned out that the neighbor in the back had planted flowers along the border of the fence, on the lot that my friend's family was purchasing. The neighbor used the gate to enter the property to water the plants and, according to the neighbor, access an alley that abuts one side of the backyard, where another gate was located. The Seller had not owned the property for very long and did not know the history of the neighbor's use of the property. The prior, long term owner was deceased. The son and daughter-in-law decided to close escrow and deal with the problem later. They first locked the gate, but the neighbor would then lean over the fence and water the plants

with a watering can. They subsequently built a higher fence without a gate and the watering stopped; however, they took no further action. When they went to sell the house, over 5 years later, they asked the neighbor to sign a quitclaim deed, quitclaiming any interest in their property, but he refused, claiming he had an easement. They lost a sale due to the easement issue and, shortly afterwards, the market declined and they were unable to sell the house for an acceptable price.

Most of you know the basic elements of (1) continuous use of another's property for at least 5 years and, (2) the use being open, notorious, visible, as well as hostile and adverse to the owner, in order to establish a prescriptive easement. Over the years the courts have narrowed the application of prescriptive easement law. Basically, if the use is considered by the court to be exclusive (e.g., building a fence on the neighbor's property and using the portion of the neighbor's property on your side of the fence; or, planting trees and shrubs, and/or installing planter boxes that physically prevent use by the owner), the courts have held no prescriptive easement was created as such uses divested the owner of any use of the property in question. If property taxes had been paid by the party asserting a prescriptive easement, he or she may have obtained the fee interest by adverse possession, but it is difficult to prove since

the real property taxes are assessed by Assessor Parcel Numbers. Prescriptive easements for access still exists; however, at least one case has held that creation of a network of trails, thus preventing development of the property by the owner, is tantamount to exclusive use and no prescriptive easement will be obtained.

Termination of a prescriptive easement occurs when the easement is not used for a period of five years. In the above example, due to the building of a new fence that blocked the neighbor's use of the gate, the neighbor was prevented from entering the property, which has lasted over five

years. The neighbor did not sue to quiet title to a prescriptive easement, and my friend's son and daughter-in-law have the ability to bring their own quiet title suit to remove any question of the neighbor having a prescriptive easement over their property.



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Holiday Open House 2008

*Mark Junod, Peter Ogilvie & Peter Boutell
Enjoying Good Holiday Fellowship*

This year's SCAOR Holiday Open House was a smashing success with over 200 members and Affiliates in attendance. The room was full of vibrant conversation, well wishes and overall enjoyment. Attendees relished the Christmas décor and were blessed to hear the beautiful music of Jim Rosenberg who donated his time to entertain us. Thank you, Jim. Many thanks to our Affiliate Committee, Board of Directors and Housing Foundation Trustees for supplying the delectable food. Thank



*Shelley Lawrie, Liliane Molda and Emily Ghio-Cato join Reindeer Kathy
in celebration of the Season*

you to Bobbie and Dave Nelson for donating numerous bottles of wine. Thank you to the members for sharing in the Holiday cheer, bringing a favorite beverage and a can to fill our Second Harvest Food barrel. Warm wishes to all of you and may you be especially blessed this Holiday Season.



*Norma Milete and Kelly Alpert dressed for the
Holidays*

HAPPY 2009



Education and Professional Development



Home Inspection: A Risk Management Seminar.

Fri. Jan. 16th 11:30am-1:00pm
Cost: \$5 SCAOR Member \$15 at the door. \$25 Non-members anytime.

Cost includes lunch sponsored by Property I.D.

Attend this in-depth seminar to learn how and why using a Certified & Insured Home Inspector can reduce or even eliminate your liability. In this seminar you will learn: How to Select an Inspector; Litigation Cases; Insurance; Reports; Buyer Inspections; Seller Inspections; and more!

Principals of Business Web Site Development.

Wed. Jan. 21 10:00-11:30am
Cost: \$5 SCAORMembers, \$15 at the door. \$25 Non-Members anytime.

A business web site is part of your brand, and, a good communication, marketing, and sales resource. Today, customers expect a business to have a web site, especially if they are not familiar with the product or service provider. Having a web site will provide you an excellent opportunity to present your brand and benefits to potential clients.

In this seminar you will learn The benefits of having a business web site; What your website should contain; Acquiring a domain name;

Finding someone to host your web site; Creating web site content; Hiring a web designer or do the job yourself?; How do potential clients find your web site; and more!

How the FEDERAL BAILOUT Will Affect Your Business in 2009

Includes Bonus Class: Pricing Properties to Sell in a Default Market!!

Mon. January 26, 1-4pm
Cost: \$10 SCAOR Members \$20 at the door. \$25 Non-Members

In this class you WILL learn The main source of endless "SELLABLE" listings; How the Current Economy is a major advantage to you NOW!; What New Laws are going to affect your business daily!; How the continuous Bank Bailouts are affecting your business EVERYDAY!; The Two Skills you have to master to Thrive in "this market"; How to Develop a Daily Plan of Action... THAT STARTS NOW!;

The Hottest area of the business today & how YOU can get right in the middle of it.; How to handle Short Sales, REO, Foreclosure, FSBO, Expireds & Sphere of Influence in Today's Market!; How to leave the slow market behind & create your own fast-paced Profitable Real Estate Business!

Coming in FEBRUARY Mark Your Calendars Now And Register Early

February 6th
Distressed Properties: Short Sales, Foreclosures and Lender REO's
Instructor: Neil Kalin, C.A.R. Assistant General Counsel

February 18th
Getting Your Foot in the Door: REO Listings!
Instructor: Bob Barrie – this one will sell out!

Friday, February 20th
E-PRO Workshop with Saul Klein

Monday, February 23rd
Guide to the Residential Purchase Agreement
Instructor: Gov Hutchinson, C.A.R. Assistant General Counsel

Friday, February 27th
Escrow Coordination Secrets!
Instructor: Diana Turnbloom

This Month's WEBSURFER Site Design your dream house

Have you ever considered building a house, or adding on to an existing home?

No doubt, the ability to design a house that fits your or your clients lifestyle is appealing. But how do you get started?

I recommend starting out with a sketch of the house.

Cadsoft's Envisioneer Express will help. This free program will let you build your dream house from scratch. It's easy to add and remove windows, walls and doors. You can even work on multiple levels.

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Advanced Fees and Loan Modifications

The rules and regulations governing the collection of advance fees have been a part of the Real Estate Law for many decades. In fact, Section 10085 of the Business and Professions Code which requires the submission of an advance fee agreement to the DRE, was added to the law in 1958, as were Commissioner's Regulations 2970 and 2972. They were put in place to protect consumers from being victimized by real estate licensees taking upfront money in return for promised services that were not performed. These rules are the same for loan modification and similar services as they are for any other advance fee service. Here are some important points to consider before collecting advance fees for those types of services:

- ❖ Civil Code Section 2945 generally prohibits the collection of fees in advance from consumers when a Notice of Default has been recorded against the property.

- ❖ Unless otherwise exempt, a real estate license is required to solicit, market, or provide loan modification, short sale and other loss mitigation services that involve the negotiation or renegotiation of the terms of a loan or sale of a property.

- ❖ A licensed broker must submit his or her advance fee agreement, accounting format and any advertising or promotional materials for the DRE to review. The broker cannot use the agreement or collect any fees in advance until he or she receives a "no objection" letter from the DRE.

- ❖ Agreements submitted by salesperson licensees or that provide for an unlicensed person, corporation or fictitious business name to provide the services will be returned without consideration.

- ❖ Advance fees must be placed in a broker's trust account until specified services have been completed and the borrower (principal) must be given periodic accountings of their funds.

- ❖ If the agreement is cancelled prior to the rendering of all of the services, or if not all of the advance is expended, the broker must refund the unused portion of the advance fee.

- ❖ Some brokers have submitted agreements that only provide for limited services such as reviewing the borrowers' financial condition, obtaining property information, reviewing documents, etc. These functions are just some of the steps in a single transaction in which the borrower seeks to obtain a decision from the lender or servicing agent for assistance on their loan. Agreements must provide for the broker to submit to, or negotiate with, the lender or loan servicing agent a proposed modification or other solution. Agreements that only provide for partial services with no requirement to contact the lender or servicing agent will not be considered.

- ❖ Agreements must contain all of the essential elements of an advance fee agreement. Before submitting their agreements, brokers should review Sections 10085 and 10146 in the Business and Professions Code and Commissioner's Regula-

tions 2970 and 2972 (available on our Web site at www.dre.ca.gov). They should also obtain "The Essential Elements of an Advance Fee Agreement" from the Web site as well.

- ❖ The DRE does not approve, endorse, recommend or make representations about advance fee services or agreements, their terms or any aspect of a licensee's business activities and brokers should not represent to consumers that they have received any such approval by the DRE. Brokers who successfully complete the review process will be issued a "no objection" letter.

- ❖ Brokers who wish to provide loan modification or similar services to consumers and receive their compensation AFTER all services have been completed are not required to submit their agreements to the DRE for review. It is recommended that brokers obtain independent legal counsel when drafting those agreements.

- ❖ Brokers must ensure that they are providing the agreed upon services diligently. Brokers who engage in a practice of collecting advance fees and not acting in good faith may face disciplinary action.

Legislative Watch is continued on next page.

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Legislative Watch

Advanced Fees and Loan Modifications (Continued)

The DRE has received many questions from brokers regarding affiliations with attorneys and whether they must comply with the advance fee rules. The Real Estate Law provides very specific licensing exemptions for attorneys who provide legal services to their clients. Business and Professions Code Section 10133(a)(3) provides an exemption for "An attorney at law in rendering legal services to a client". Section 10133.1(a)(5) is more specific stating in pertinent part "Any person licensed to practice law in this state, not actively and principally engaged in the business of negotiating loans secured by real property, when that person renders services in the course of his or her practice as an attorney.....". Attorneys rendering legal services and collecting retainers are not permitted to share legal fees with non-lawyers, except in some very specific and limited circumstances (State Bar Rule 1-320 [Financial Arrangements with Non-Lawyers]). Some brokers or unlicensed persons and companies may be attempting to affiliate with attorneys in order to circumvent DRE's advance fee or licensing laws. When the DRE makes such a determination after an investigation, it will seek to issue Desist and Refrain Orders and/or Accusations as appropriate against the person and/or company that is violating the Real Estate Law or the exemption set forth in the Mortgage Foreclosure Consultants Act (see Civil Code Section 2945.1[b][1]). The DRE is currently conducting a number of these investigations. If approached for referrals by a company that purports to be in

the loan modification business, licensees must be cautious. If a licensee makes such a referral and the consumer is victimized or harmed by that company, the licensee is at risk of being investigated by the DRE for negligence and other potential violations of the Real Estate Law. Licensees have a duty to determine that the company is properly licensed (or has a bona fide exemption) and, if charging advance fees, they have completed the review process with DRE. The Department of Housing and Urban Development (HUD) has advised DRE that referral fees paid or received in a loan modification transaction would constitute a violation of the Real Estate Settlement Procedures Act (RESPA). HUD can be contacted at (202) 708-0502 for more specific information on referral fees. Many brokers have properly submitted proposed agreements and are going through the review process. DRE has issued a number of "no objection letters" and is now posting the names of those brokers to DRE's Web site. The list of those brokers is available on the DRE Web site at www.dre.ca.gov/gen_new_flash.html. The article "Advance Fees and Loan Modification Services" contains a link to the list which is updated periodically. However, there are many other brokers who are now under the DRE's scrutiny for possible violations. Brokers are obligated to understand and comply with the real estate licensing and advance fee rules. Questions regarding this article should be directed to the Mortgage Loan Activities Unit at (916) 227-0770.

California Real Estate License Number Must Appear on "First Contact" Materials

by Bob Hunt

As a result of Senate Bill 1461 (Negrete McLeod), effective July 1, 2009, California real estate licensees will have to have their license number displayed on "all solicitation materials intended to be the first point of contact with consumers...". This includes "business cards, stationery, advertising flyers, and other materials designed to solicit the creation of a professional relationship between the licensee and a consumer...". It will not include "an advertisement in print or electronic media and 'for sale' signs."

The idea behind this legislation has been floating around for at least a couple of years. Indeed, the provisions had been contained in bills passed during the preceding legislative sessions, but the Governor had vetoed those bills for unrelated matters. This year, the license number was the sole issue dealt with in SB 1461. The Governor signed it into law on September 25.

There are various reasons a person might want to know an agent's license number. For one thing, it is against the law to pay an unlicensed person for performing real estate services. Regardless of that, you might not even want to engage an unlicensed person to perform such services. One thing you can count on: if they don't have a license, they sure won't have errors and omissions insurance.

There are various ways to check a person's license status. One method, of course, is to ask to see it. But that might not be either comfortable or possible. Another way to check is by means of the Department of Real Estate (DRE) website. At this user-friendly site it is easy to look up anyone having a real

estate license and determine their place of business, license status and expiration date, and, interestingly, any record of disciplinary action. You can check a person either by looking up the name or by looking up the license number.

A common problem in attempting to check license status by name is that the person may only be known to the consumer by a nickname or gimmick ("the Happy Homes specialist"), and their licenses aren't registered that way. My license, for example, is issued to Robert Hunt, not Bob. While most people would probably be able to figure that out, this is not the case for nicknames -- especially if it's something like "Lefty."

The new law may create some legitimate questions as to what is meant by "solicitation materials intended to be the first point of contact". The legislation authorizes the DRE Commissioner to adopt regulations "identifying the materials in which a licensee must disclose a license identification number."

SB 1461 also requires that the agent's license number must appear "on real property purchase agreements" when the person is acting as an agent in the transaction. This will generally be easy to do, as the standard purchase agreement that is produced by the California Association of Realtors® (CAR) already contains a place for such information, even though it is not currently mandatory. Requiring that the agent's license number be on the contract will make it easier on escrow companies to fulfill their duty to make sure that they don't issue commission checks to unlicensed persons.

SB 1461 was sponsored by the Department of Real Estate. It had no opposition. It's a good idea.

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Thanks For Another Record Year

I am so proud of the accomplishments of the housing foundation this record breaking year. Thanks to the hard work of all of those associated with the housing foundation this year over 30 grants have been given out for over \$100,000 dollars. A truly amazing feat due to the hard work of so many from Dave Deteso's programs committee underwriting and getting the grants to Elaine Della-Santina's fundraising committee working on bringing in those funds to give. Also we can't thank Sandy Kaplan and Kathy Hartman enough for their efforts in securing another grant for \$50,000 from CAR. These

funds and everyone's efforts have made it possible for over 30 low income families to buy their first home in Santa Cruz County in 2008

So with the New Year, two year trustee and fundraising chair Elaine Della-Santina will be taking over the chairman position and trustee Mark Junod will be the new Vice Chairmen. I'd also like to take this time to say thank you to the departing trustee Vivian Gunnerengen, and former president Sandy Kaplan. Again this foundation owes Sandy a huge debt thanks to her efforts in securing \$100,000 in funds from CAR.

I'd like to welcome and thank the new trustees Genie Lawless, Co-Chair of the fundraising committee, ATOSC committee member, Jeanne Mulhern & Christa Shanahan former board president. Also myself and Barbra Townend will be staying on board for another term. So thanks again for supporting the Foundation and make it a great year.

Thank you.

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To reserve advertising space or for more information, please contact Amy Ferrascl-Harp at amy@scaor.org.

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SCAOR Calendar January 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Closed for the Holiday	2 Closed for the Holiday	3
4	5	6	7	8	9 9:00am Board of Directors	10
11	12 2:30pm SCAORHF Trustees	13	14 8:30am Affiliate Comm. 11:30am-2:00pm Installation & Award Luncheon at the Scotts Valley Hilton	15	16 11:30am-1:00pm Home Inspections: A Risk Management Semi- nar	17
18	19 Closed for Holiday	20	21 10:00-11:30am Principals of Business Web Site Development	22	23 10:00am-12:00pm MLS Essentials 1:30pm-3:30pm MLS Advanced	24
25	26 1:00-4:00pm How the Federal Bailout Will Effect Your Business in 2009	27	28 8:00am-4:00pm Orientation 11:30am-1:30pm WCR Luncheon (at Seacliff Inn-Aptos)	29	30 8:00am-4:00pm Orientation 9:00am Budget & Finance	31

Avoiding a dead zone

Few things are as confusing as selecting a cell phone and service plan. You probably spend plenty of time studying phones' features.

Then, you need to pick a service plan. You don't want to pay for minutes and options you won't use. However, you need to get enough minutes and text messages.

But wait! We're forgetting something.

You'll also want to research the service providers. Some have better coverage than others. And even if a network has good coverage, your neighborhood may be in a spotty area. That can quickly lead to frustra-

tion. You could look at the maps of providers' service areas. But these are often optimistic. So, let's take this one to the people.

On Dead Cell Zones, anyone can report poor service areas. The reports are plotted on a map, so you can view those in your area. Also, the complaints are color coded. That means you can see which network has the fewest complaints in your area. This will take some of the stress out of choosing a cellular provider.

Just do the community a favor. Report dead spots you encounter.

www.deadcellzones.com

*The Santa Cruz Association of REALTORS®
and 2009 Association President Lela Willet
Cordially invite you to attend the 88th Annual
Installation and Awards Luncheon
"It Takes A Village-Collaboration For The Future"
Wednesday, January 14, 2009
11:30am-2pm
at the
Hilton Hotel
6001 La Madrona Drive
Scotts Valley, CA
\$38 Per Person
(Table of Ten \$380)*

SCAOR Installation & Awards Luncheon Registration Form
R.S.V.P. by January 5, 2009 to SCAOR 2525 Main St. Soquel, CA 95073 Attn: Norma Milete
Ph: 831-464-2000 fx: 831-464-2881 email: nmilete@scaor.org

Name: _____ Office: _____
Address: _____ City: _____ Zip: _____
Phone: _____
How many in your party?: _____ (Include additional names on back or separate sheet)
Names: _____
Pick one entrée per person: Tr-Tip _____ Salmon _____ Vegetarian _____
(Luncheon includes entrée, salad, dessert, and beverage)

Payment Information:
Name: _____ Company: _____
Phone: _____ Email: _____
 Cash Visa MasterCard American Express Check payable to "SCAOR" Check No.: _____
Name on Credit Card: _____ Signature: _____
Account #: _____ Exp. Date: _____ VIN#: _____
CC Billing Address: _____ Zip: _____