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Santa Cruz County's Real Estate News Source

A publication of the Santa Cruz Association of REALTORS®

January 2010

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Santa Cruz Association of REALTORS®



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For advertising and deadline information, please contact SCAOR.

andrea@scaor.org

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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(831) 464-2000
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President's Message

So here we go; new year, new decade, new president.



Steve Allen
2010 Association President

Allen Property Group, Inc.
831-688-5100
steven@allenpginc.com

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. So how do we get there from here in 2010?

The 2009 Strategic Planning Committee identified five primary goals for 2010 and 2011. They are as follows:

1.) Develop a public Outreach Program detailing the role and benefits of REALTORS®

2.) Design a program to assist in obtaining broker support for SCAOR and to discover how SCAOR can better serve brokers.

3.) Create a year long REALTOR® Action Fund (RAF) calendar and awareness program.

4.) Implement Tour Marketing Meetings.

5.) Increase member participation by adding new committees.

In an effort to encompass all of these goals, your Board of Directors is in the process of forming several new committees:

Events and Community Relations Committee

Promote a variety of projects and events for members; to promote community involvement through projects designed to educate and build community awareness; and to promote SCAOR and its members through events, special projects and involvement within the community.

Communications and Public Relations Committee

Promoting communications among the association, the membership and the community; formulate public relations and advertising policies; help expand attendance to increase member's knowledge and professionalism.

Commercial/Investment Committee

To support members involved in the commercial real estate field by developing education and networking opportunities while improving resources for sharing information.

Risk Management/Reduction Committee

Provide a forum to identify trends and issues that may be, or

could potentially be, putting REALTORS® at risk; provide information to aid in avoiding professional risk factors.

On many levels, SCAOR has exciting things planned for 2010. We want to become more visible in your offices and the community. If you have ideas as to how we can improve, let us know. If you have not already joined a committee, let this be your personal invitation.

The leadership of the past 89 years has put us in a strong position to confront the next decade and the changing marketplace. For those of you who don't yet know me, I am 35 years old ,

Continued on Page 8



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EQUAL HOUSING LENDER

Welcome Your SCAOR 2010 Committee Chairs



Budget & Finance Committee

Barbara Palmer, Bailey Properties, Inc.

Prepare and submit a proposed SCAOR annual budget and annual dues amount; review financial statements; study economic trends and their potential impact on SCAOR; and review accounting procedures.



Local Government Relations

Candie Noel, Bailey Properties, Inc.

Represent SCAOR membership on governmental issues affecting the real estate business; meet with local policy makers and key government staff; and recommend association policies on political and legislative issues.



Strategic Planning Committee

Candace Bradfield, Premier Real Estate

Review of the SCAOR Strategic Plan which is a "Roadmap" for the association to assure that it supports the strategies to advance the mission and vision.



Education Committee

Bettsey Tyler, Coast Country Real Estate

Provide continuing education programs at SCAOR that serve members in the license renewal process and their real estate practice; and help expand attendance to increase members' knowledge and professionalism.



Grievance Committee

John Hickey, Monterey Bay Properties



Affiliate Committee

Dimitri Timm, Princeton Capital



Risk Management/Reduction Committee

David Lyng, David Lyng Real Estate

Provide a forum to identify trends and issues that may be, or are putting REALTORS® and to provide information to aide in avoiding professional risk factors.



Orientation Committee

Judy Brose, Century 21 Ladd Realty

Works with SCAOR Staff to plan and implement the new member orientation program.

If any member of the Santa Cruz Association of REALTORS® is thinking of joining one of our committees and making a positive contribution to your association and profession, please e-mail Chief Executive Officer, [Kathy Hartman](#) or the chairperson of the committee in which you are interested



From the desk of Dale Gray

Government Affairs Director

New California Laws For 2010 Affecting REALTORS®

California's legislature and its leaders have countless opportunities to impact your business every day. The conclusion of the first half of the 2009-10 legislative session has brought many new laws that may affect California REALTORS® and their clients. In 2009, C.A.R.'s Government Affairs Team, including local Government Affairs Directors and thousands of REALTOR® volunteers, fought hard to keep you and your business safe from bad legislation and to promote proposals that would support home ownership. Not surprisingly in the subprime aftermath, prominently featured among the new laws is stricter regulation of the mortgage lending industry. Here are the new laws affecting REALTORS®.

REO Buyer Can Select Escrow and Title: Effective October 11, 2009, the Buyer's Choice Act prohibits an REO lender selling residential property up to four units from directly or indirectly requiring the buyer to pur-

chase escrow services or title insurance from any particular company. A buyer, however, who has received written notice of the right to make an independent selection, may agree to the REO lender's escrow or title recommendations. An REO lender that violates this law can be held liable for three times the charges the buyer incurred, whereas a violation by the seller's agent may be subject to license disciplinary action. This law expires on January 1, 2015. Assembly Bill 957.

No Advance Fee Loan Modifications: Starting October 11, 2009, a new law prohibits anyone from claiming any compensation for negotiating or arranging a loan modification until after that person fully performs each and every service as promised. Aimed at combating loan modification scams, this ban applies to up-front fees collected by real estate agents and attorneys. The ban expires on January 1, 2013. Also effective

immediately, anyone who negotiates or arranges a loan modification must give the borrower a specified notice that paying a third-party for loan modification services is unnecessary. These new requirements apply to mortgage loans secured by residential property up to four units, with certain exceptions for lenders and loan servicers acting on their own behalf. Violations can be penalized by, among other things, a \$10,000 fine plus one-year imprisonment for individuals, or a \$50,000 fine for businesses. Real estate brokers with existing Advance Fee Loan Modification Agreements reviewed by the Department of Real Estate (DRE) can no longer, as of October 11, 2009, enter into these agreements or collect advance fees. Agreements entered into and advance fees collected before October 11, 2009 are not affected. For the DRE announcement, click [here](#). Senate Bill 94.

Advance Fee Redefined: Aside from loan modifications discussed above, Senate Bill 94 also broadens the definition of an advance fee which must be specially handled by real estate agents, such as by submitting an advance fee agreement for DRE review and placing funds received into a broker's trust account. Under the new definition that took effect on October 11, 2009, agents cannot separate advance fees or services into components to avoid the advance fee requirements. More specifically, an advance fee is now defined as "a fee, regardless of the form, claimed, demanded, charged, received, or collected by a licensee from a principal before fully completing each and every service the licensee contracted to perform, or represented would be performed." Exceptions include advertisements in newspapers of general circulation, tenant prescreening fees,

Continued on page 6

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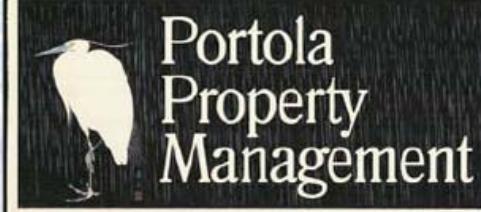
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Dale Gray, GAD Continued

and tenant security deposits. Senate Bill 94.

Mortgage Loan Originators

Regulated: Beginning in December 2010, a real estate licensee acting as mortgage loan originator must obtain a license endorsement, which entails education, written testing, and reporting requirements. A mortgage loan originator is anyone who, for compensation or gain, takes a mortgage loan application or offers or negotiates terms of a mortgage loan for residential property containing one-to-four units. Exemptions include real estate agents who only engage in selling, buying, or leasing activities, unless compensated by a lender or mortgage loan originator. This license endorsement requirement comports with the creation of a Nationwide Mortgage Licensing System and Registry under recent federal law. Finance lenders and residential mortgage lenders under the Department of Corporation must also register in the nationwide system. Additionally, if a real estate broker or the broker's salesperson makes, arranges, or services loans secured by residential property containing one-to-four units, the broker must notify the DRE by January 31, 2010 or within 30 days of commencing such loan activity, whichever is later. Senate Bill 36.

Mortgage Broker Activities

Restricted: Commencing January 1, 2010, a mortgage broker will be deemed a fiduciary with a duty to place the borrower's economic interest above his or her own. This fiduciary duty pertains to a mortgage broker who makes loans secured by residential property of one-to-four units. Also starting January 1, 2010, the law will strictly regulate higher-priced mortgage loans as defined, including requiring up-front disclosure if a mortgage broker only arranges

higher-priced mortgage loans, restricting prepayment penalties and yield spread premiums, prohibiting negative amortization, and prohibiting mortgage brokers from steering borrowers to higher-cost loans. Assembly Bill 260.

Appraisal Industry Oversight:

The Office of Real Estate Appraisers (OREA) will have regulatory oversight of appraisal management companies, which gained prominence after Fannie Mae and Freddie Mac adopted the Home Valuation Code of Conduct (HVCC). Starting January 1, 2010, the OREA must implement a registration system for appraisal management companies, including fingerprinting and background checks for persons with operational authority as defined. On a separate note, this law clarifies what conduct constitutes improperly influencing the appraisal process by anyone with an interest in a real estate transaction. Such prohibited conduct includes withholding or threatening to withhold an appraisal fee, withholding or threatening to withhold future appraisal business, and promising future business, promotions, or compensation. Senate Bill 237.

Mortgage Fraud Becomes a State Crime:

As of January 1, 2010, anyone who deliberately makes any misrepresentation or omission during the mortgage lending process with the intent of influencing that process will be guilty of mortgage fraud under California law. A violation of this law is a crime punishable by one-year imprisonment. Under existing federal law, loan fraud against a federally-insured lender is a crime punishable by a \$1 million fine, plus one-year imprisonment (18 U.S.C. section 1014). Senate Bill 239.

Increase in Homestead Exemptions: Coming into effect on January 1, 2010, the homestead exemption protecting a

homeowner's equity from judgment creditors has been increased by \$25,000 across the board to \$75,000 for individuals, \$100,000 for married couples or family units as specified, and \$175,000 for persons over 65 years, disabled, or over 55 years with limited income as specified. Assembly Bill 1046.

60-Day Notice to Terminate Tenants Extended:

Existing law generally requiring a 60-day notice to terminate a month-to-month residential tenant, which was originally slated to sunset on January 1, 2010, has been extended indefinitely. A 30-day notice to terminate is sufficient if the tenant has lived in the property for less than one year, or if the landlord has sold the property and certain requirements are met as specified in our standard-form Notice of Termination of Tenancy (C.A.R. Form NTT). The 60-day notice requirement does not apply to fixed-term leases, such as a one-year lease. Other laws address tenants in properties foreclosed upon. Senate Bill 290.

Other Significant Laws: Other new laws that may interest REALTORS® include, without limitation, the following:

Landlord Utilities: Requires certain utility companies to notify residential tenants of landlord's past due accounts and upcoming shutoffs, and allows tenants to begin service in their own names and deduct payment from rent (Senate Bill 120).

Mobilehome Parks: Prohibits management from requiring a homeowner to use a specific broker or dealer when replacing a mobilehome or manufactured home on a space in a mobilehome park (Senate Bill 804).

Swimming Pools: Requires anti-entrapment devices for owners of apartment buildings, condominium complexes, and others, including the filing of compliance statements (Assembly Bill 1020).

Mechanic's Liens: Provides new procedures, including service of a Notice of Mechanic's Lien to the owner and mandatory recording of a lis pendens when enforcing a mechanic's lien (Assembly Bill 457).

Low Water-Using Plants: Renders unenforceable any HOA provision prohibiting landscaping with water-efficient plants in common interest developments (Assembly Bill 1061).

Reverse Mortgages: Provides new disclosure and other requirements under the Reverse Mortgage Elder Protection Act (Assembly Bill 329).

Disposal of Records: Shields from liability businesses that dispose of abandoned records containing personal information by shredding or erasing, and gives a legal presumption that a tenant owns records remaining on the premises after tenancy termination (Assembly Bill 1094).

Plumbing Fixtures: Provides new disclosure and other requirements for water-conserving plumbing fixtures effective on or after January 1, 2014 (Senate Bill 407).

To view the full text and legislative summary of any of the following new bills, go to www.leginfo.ca.gov.

WELCOME

New REALTOR® Members

December 2009

Bailey Properties, Inc.

Matthew Patrick

The Office of
Mohamed El-Sherif

Mohamed El-Sherif

Real Estate Legal Matters

BUYER-BROKER AGREEMENT. WHEN IS THE BUYER'S BROKER ENTITLED TO THE COMMISSION?

Lloyd Williams – Association Attorney



The simple answer to the question posed by the title to this article is the Buyer's Broker is entitled to the commission per the terms of the Buyer-Broker Agreement. An Appellate Court decision filed at the end of September is a reminder of why it is important to have the terms of the contract specifically set the time of entitlement, which could easily be a time earlier than the close of escrow, even though the close of escrow may be when the commission is to be paid.

In *RC Royal Development & Realty Corporation v. Standard Pacific Corporation*, the Appellate Court held that the Buyer-Broker Agreement obligated the Buyer to pay a commission to the Broker when the Buyer "entered into the buy-sell contract and the close of escrow was not a condition precedent to the right to a commission." The purchase agreement had condi-

tions to the Buyer's obligation to purchase the property (a condominium development). Initially, the Buyer had a short period of time to cancel the agreement but, if it did not cancel, then it had to deposit several million dollars into escrow. The Buyer deposited the money; however, the Seller was obligated to build the condominium units and was delayed in obtaining the permits and for other reasons not associated with the Buyer's responsibilities. The market changed and the Buyer elected not to purchase the property and settled with the Seller. The Buyer argued that the commission was due only if the escrow closed, and the Broker contended that the commission became an obligation of the Buyer at the time the purchase agreement was entered into, regardless of whether the contingencies were satisfied or waived by the Buyer, or whether escrow closed.

The California Association of REALTORS® publishes three Buyer-Broker Agreements: (1) Buyer Representation Agreement – Non-Exclusive (Form BRNE), (2) Buyer Representation Agreement – Exclusive (Form BRE) and (3) Buyer Representation Agreement (Form BRNN). The first two contain terms regarding a Buyer's obligation to pay a commission to his/her Broker. The third form memorializes the Buyer-Broker agency relationship, but does not include any language regarding the Buyer having to pay the Broker. In the first two forms, the Buyer becomes obligated to pay his/her Broker a

commission when the Buyer "enters into an agreement to acquire property." I would think that a Buyer would normally not believe that he/she would be obligated to pay a commission to the Broker unless and until the Buyer's contingencies have been waived or satisfied (e.g., obtaining a loan and title and physical inspections). In any event, the above decision points out the need to be specific in the Buyer-Broker Agreement regarding when the commission is earned and when it is to be paid, with language that is clearly understood by both parties.



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& Prosperous
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SCAORHF
Chair,
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I am excited and honored to chair the Santa Cruz Association of REALTORS® Housing Foundation in 2010. As everyone is well aware, we are in a very challenging real estate market with many REO homes and homes being sold as short sales. This has provided a situation where there are many more opportunities for first time homebuyers than in years past. At the same time, lending guidelines and qualifications have become more stringent. With that in mind, we should have many opportunities to provide Closing Cost Grants to low income first time home buyers in 2010.

In 2009 we granted \$27,000 in Closing Costs Grants to 15 low income families and individuals. This was due to the hard work of everyone on our Fundraising Committee and our Board of Trustees.

Funds for this valuable program are raised in the following ways:

- 1) The Escrow Contribution Program ([click here for a contribution form](#))
- 2) Donations to the SCAOR Housing Foundation at the time you send in your 2010 dues
- 3) Sip of Summer (fundraising event in August)
- 4) A Taste of Santa Cruz (where we raised ~ \$31,500 net at this very successful November event!)
- 5) Grants

6) Other miscellaneous donations

We are looking forward to many successful events again in 2010. In the works is another expanded version of our First Time Homebuyer Program panel whereby our members can learn all about such programs in the County. We will once again have our Sip of Summer event in August, and of course will once again present our premiere event, 'A Taste of Santa Cruz' in November.

Thank you to our outgoing Foundation Trustees, Mark Millenacker and Jeanne Hatch who's tireless efforts helped to make the Foundations goals a success.

And I would also like to welcome the new Trustees of the Foundation for 2010, Inez Pan-

dolfi, Terry Rein, and Sandy Kaplan and our returning Trustees, Elaine Della-Santina and Woutje Swets. We look forward to having their valuable insight be a part of the Housing Foundation.

For more information about the Housing Foundation please visit our website at www.scaorhf.org where you can also become a fan of our Facebook fansite.

Thanks to the WCR

Thank you to the Women's Council of REALTORS®, Santa Cruz Chapter for once again generously donating \$1,000 to the SCAOR HF! It is through such donations we can continue to help low income first time home buyers achieve the dream of homeownership.

President's Message

and along with my supportive wife am raising three children: ages seven, six and one. You might say that if I have time to volunteer at our Association, anyone can. In particular, I would like to challenge SCAOR's young leaders to step forward and get involved.

Something strange happened on the way to Armageddon. Now that the dust has hopefully settled on the market correction, we have noticed an interesting trend. The "survivors" are a new breed who adapt to challenges, do more with less, and probably most importantly have galvanized their business relations. REALTOR® to REALTOR® relationships are returning to a stronger level than we have seen in years. Over the past year, we have received an unprec-

Continued from page 3

edented number of volunteers and applicants for available leadership and committee positions. One of my primary goals for the year is to build on this trend and further strengthen these relationships whether the member is in a small, medium or large brokerage office.

The Santa Cruz Association of REALTORS® is a fascinating and dynamic organization. We are a group of unique personalities that truly make up the fabric of our communities. In addition to selling real estate we are coaches, non-profit volunteers and service club members. Real estate and the necessity for relationships are ties that bind us all. I am proud to be a member of the Santa Cruz Association of REALTORS® and honored to be your 2010 President.

The Right Paper For The Job

The other night, I was helping my neighbor's son with his schoolwork. He needed some graph paper for a project.

So what did I do? I hopped online, of course! I headed directly to Printable Paper.

Printable Paper features many types of paper. You'll find paper for composing music or for practicing penmanship.

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Green Tip of the Week: Clean your fridge's coils

Cleaning the back of your fridge--the coils and electric circuitry--increases energy efficiency. A refrigerator with dirty coils works harder, and uses 25 percent more energy compared with a fridge with clean coils. To clean the coils: Disconnect the power; pull the unit away from the wall; remove the grill covering the coils; and use a vacuum cleaner or a bottle brush to clean.

For more green real-estate related tips and discussion, visit C.A.R.'S:

[Green Blog](#) and [Green Web](#)

Happy Faces From Our Holiday Open House



Joe Ganeff, Xchange Solutions and Woutje Swets, Vanguard REALTORS



Jose Mendoza, Meyer Mortgage and Sandy Mason, Santa Cruz Properties



Barbara Palmer, Bailey Properties, Inc. With Dale Gray, SCAOR GAD



Janee Del Colletti, Bailey Mortgage and Dale Fendorf, Norcal Realty



Keith Levine, Broker & Honora Robertson, Robertson Real Estate



Nancy Jarvis, Back-yard Bones Author



Anne Marie Sorcenelli, Bailey Properties, Inc. and Nancy Jarvis



Paul Bailey and Steve Allen, 2010 SCAOR President



Lori Strusis, Century 21 Showcase Realtors, Debra Frey, Intero Real Estate Services and Bruce Southstone, Coast Country Real Estate



Woutje Swets, Vanguard REALTORS, Andrea Harbert, SCAOR and Inez Pandolfi, Century 21 Lad Realty



Tammy Blanchard, Santa Cruz Home Finance, Peter Boutell, Santa Cruz Home Finance, Lela Willet, SCAOR President and Jose Mendoza, Meyer Mortgage



Paul Bailey, Bailey Properties, Inc. and Sandy Kaplan, Santa Cruz Properties



Kim Furman, Key Impressions and Loree Doan, Stewart Title

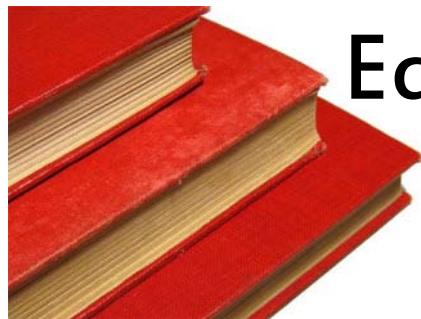


Connie Landes, Coldwell Banker Residential and Barbara Dimitruk, First American Title Co.



Leslie Alvarez and Tammy Blanchard, Santa Cruz Home Finance

Lindy Harte, Coastal Homes, Norma Milette, SCAOR and Karen Schenk, Old Republic Title Co.



Education and Professional Development



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Increase your knowledge and ability to analyze, list and sell commercial real estate by participating in the Commercial IQ Webinar series. The series consists of three sections with each section divided into 2 parts spanning over the course of six dates. Each sessions is 1 hour and 15 minutes in length.

The sessions are:

How to Value Income Properties

Part 1: Jan. 4, 11:00 am-12:15pm

How to Value Income Properties

Part 2: Jan. 5, 11:00am-12:15pm

Real Estate Investment & Lease

Analysis Part 1: Jan. 12,

11:00am-12:15pm

Real Estate Investment & Lease

Analysis Part 2: Jan. 13,

11:00am-12:15pm

Development Analysis and Valu-

ing Land Part 1: Jan. 20,

11:00am-12:15pm

Development Analysis and Valu-

ing Land Part 2: Jan. 21,

11:00am-12:15pm

MLS Training: Mastering Matrix

Friday, Jan. 15, 10:30am-11:30am

Instructor: MLSListings, Inc.

This 60 minute course will provide you with advanced skill levels for the Matrix search application. Upon completion you will have learned: Sorting Results; Statistics from Results;

CMA's from Results; Area Statistics; Customizing Results; Building Hotsheets; Emailing Results; Auto Emailing

MLS Training: Realist

Fri. Jan.15, 1:00pm-2:00pm
Instructor: MLSListings, Inc.

This 60 minute course will provide you with the basic skill requirements for the Realist application. Upon completion you will have learned: Application Navigation; Inputting Search Queries; Map Search; Reporting & Results Options; Foreclosure Reports ; Map Labeling; Saving Searches; Data Exporting

New Lender Approved Guidelines for Short Sales

Tues. Jan. 19, 1:00pm-4:00pm
Instructor: Bob McManus

Get informed about these changes now! Learn the Techniques, Strategies and Rules; How to Get your Short Sales Closed; The Right Short Sales to pursue; How to Work with the Bank & Make it Happen; What the Banks are Looking For from You; How to have the bank Send you Referrals; How to get People in Default to Talk to You

Face to Face with Facebook

Friday, Jan. 22nd 9:00am-10:30am
Presented by Bobbie Nelson,
REALTOR®, CRS, GRI,
GREEN, PMN, SRES.

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Why use Facebook? Less than 10% of the REALTORS® in this country are using social Networks while 80%+ consumers are using them ... can you say golden opportunity? We don't want you to just survive, we want you to thrive! The most successful agents have learned how to take on technology in a big way. Not only by engaging their local market through social media, but by using Facebook to promote themselves as the best resource for their area.

The New zipform6

Wed. Jan. 27, 9:30am-12:30pm
Instructor: Fatima Sogueco,
California Association of
REALTORS®

zipForm® 6 is a high performance tool that simplifies the form completion process, keeps you up-to-date and helps you complete even the most complicated real estate forms in a matter of minutes. Join our training to learn more about: Working in forms without creating a transaction file; Applying forms templates at any time; the new Clause Manager and more!

Clarus Market Metrics & Investor

Fri. Jan. 29, 10:30am-11:30am
Instructor: Eric Sneed

Clarus *MarketMetrics*® is an easy-to-use, market-oriented tool designed specifically for the real estate professional to better understand the local market and communicate those insights to clients easily and effectively.

Clarus *MarketMetrics*® provides real estate professionals with a powerful set of localized reports that contain market trend and pricing information in a highly visual format.

Clarus *Investor*® is a property analysis tool that allows agents to help buyers interested in investment real estate to obtain a quick picture of the property's value and profit potential.

MLS Training: Realist

Fri. Jan. 29, 1:00pm-2:00pm
Instructor: MLSListings, Inc.

This 60 minute course will provide you with the basic skill requirements for the Realist application. Upon completion you will have learned: Application Navigation; Inputting Search Queries; Map Search; Reporting & Results Options; Foreclosure Reports; Map Labeling; Saving Searches; Data Exporting

Education Classes Coming in February

February 12th

Charlie Krackeler's 45 Hour
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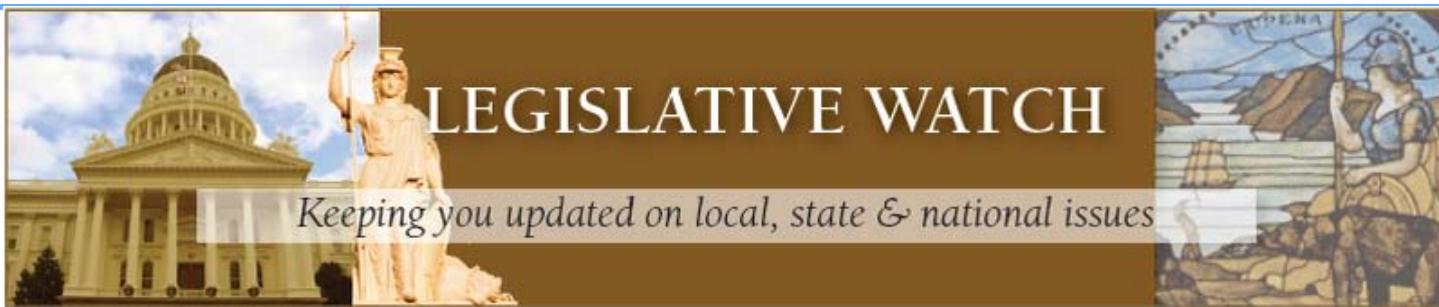
February 12th

All New e-PRO Workshop

February 26th

Escrow Coordination Secrets
with Diana Turnbloom

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LEGISLATIVE WATCH

Keeping you updated on local, state & national issues

Welcoming in 2010

Candie Noel

Local Government Relations Chair

Bailey Properties, Inc.

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The year 2009 ended with many open endings in Santa Cruz County. So you say, what else is new? Here are two of the issues we have not heard the last of and will be taking into 2010.

Pleasure Point Community Plan

The community spoke and the County listened. For the past two years the Santa Cruz County Planning Department has been working with the neighbors of Pleasure Point to develop a plan that will maintain the neighborhood's unique, small town, beachy character. The community's input on planning and design issues were incorporated into the Pleasure Point Community Plan. A particular concern of the Community was the recent trend of tearing down and replacing older, smaller, one story cottages with new, larger, two-story homes that are out of scale with the older beach bungalows, and the character of the neighborhood. The area affected runs from 41st Avenue to Corcoran Lagoon, bordered by Portola Drive and Monterey Bay.

The community issues and concerns were incorporated into the following goals or "visions" for the neighborhood.

1. Retain the small, beach town character
2. Ensure complementary scale of new development

3. Promote access to sun and light
4. Protect and enhance natural and ecological systems
5. Retain and enhance walking and biking character
6. Provide neighborhood friendly infrastructure improvements
7. Establish clear and simple design standards and permit process

The Plan provides the County with the recommended tools to respect and retain the eclectic and historic character of Pleasure Point, guide future development of the neighborhood, and improve the public realm including the streetscape environment and circulation. You can see the plan at www.sccoplanning.com/html/policy/pleasurept

The Board of Supervisors and the State Coastal Commission must sign off on the plan.

Affordable Housing & Mobile Home Parks

Efforts to protect mobile home rent control in mobile home parks are winning, at least for now. The most recent battle has been with the Alimur Mobile Home Park in Soquel and Santa Cruz County. For the second time, the County has voted down Alimur's request to subdivide the property. The 147 residents are against the park conversion as they fear the loss

of rent control and housing affordability. As with Surf and Sand in Capitola, the Alimur would open the door for other parks to subdivide, thus reducing the availability of low cost housing. The park owner wants to exercise his property rights and benefit from his investment. As with Surf and Sand in Capitola, the Alimur Park Conversion will remain a hot issue in the near future while the courts debate whether or not local governments have the right to deny the conversion of mobile home parks.

HAPPY NEW YEAR!!!

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Affiliate News

Dimitri Timm
Affiliate Committee Chair
Princeton Capital
831- 662-6591

Your Donations Delivered the Holidays!



Jackie, Dingo (Chihuahua) and adorable son, Dusty with Loree Doan and Dimitri Timm who delivered items to a very thankful Mom



Affiliate Elves hard at work wrapping up everyone's donations!

For the third straight year the SCAOR Affiliate Committee has sponsored two local families during the holidays through Families In Transition whose goal is to help prevent families from becoming homeless and assisting those who are. This year we adopted a mother who is a single parent with three children and is currently unemployed due to the current economy. The second

family is also a single mom with a three month old son and has a pet Chihuahua. They were recently placed in a home and had been homeless and living in their car prior.

With the generous donations from our SCAOR Members we were able to provide a Christmas to both families. Items that were graciously donated included but were not limited to: Christmas trees with decorations for both families, gift cards, toys, clothes, toaster oven, cooking supplies, items for the dog, and cash donations to go towards rents and or supplies for both families.

A special thank you goes out to our Christmas elves: Loree Doan, Stewart Title, Joe Ganeff, Xchange Solutions, Dick Cornelsen, Wells Fargo Reverse Mortgage, Karen Schenk, Old Republic Title, Dimitri Timm, Princeton Capital, and Norma Milette with SCAOR for their assistance with the wrapping of gifts and the delivery of the Christmas trees and presents to the families. Both families were very touched by the generous donations from our Association. Thank you to all who donated to our adopted families this holiday season, the donations given truly gave these families a Christmas.

Wishing you success in 2010!



Joe Ganeff, Affiliate Elf, folding up clothes for the kids



Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1  SCAOR Office Closed	2
3	4	5	6	7	8 8:30am Board of Directors 12-2pm Installation of 2010 Directors & Officers at Seaside Resort	9
10	11 8:30am Affiliate Committee Avoid late fees! Pay Association Dues by 5pm today	12 2:30pm SCAORHF Board of Directors	13	14	15 8:30am LGR Committee 10:30am Matrix 1:00pm Realist 8-5 Ultrasound Screenings at SCAOR	16
17	18  SCAOR Office Closed	19 1:00pm New Lender Approved Guidelines for Short Sales	20 10:00am Education Committee	21	22 9:00am Face to Face with Facebook	23
24	25 10:00am A Real Estate Professionals Guide to Fair Housing—Presented by HUD	26	27 8:30am Budget & Finance Committee 9:30am Zipforms6	28	29 10:30am Clarus Market Metrics & Investor 1:00pm Realist	30
31						

LOOK WHO'S JOINING THE FIGHT

2010 REALTOR® Action Fund Participants

*Protect Mortgage Interest Deductibility *Insure Estate Tax Reform *Preserve High Conventional Loan

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Jane Badeaux
Paul Bailey
Robert Bailey
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Judy Brose
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Nicole Ferreira
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