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 Creating better REALTORS®

inside REAL ESTATE

Santa Cruz County's Real Estate News Source

Inside this issue

*President's Message
 Professional
 Responsibilities*

*Legal Column:
 Enforcing Contracts*

Mortgage Meltdown

Legislative Watch

*Education & Profes-
 sional Development*

In Memoriam

Housing Foundation

Calendar

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 publication, please call
 Andrea at 831-464-2000*

DO NOT MISS THIS BUS

JUNE 3rd. TO SACRAMENTO

....be part of our visit with our local representatives, hear updated news on current and proposed legislation. **Attend the CAR Legislative Day Briefing Sessions & Legislative Day Luncheon.** It will be a full day of information focused on real estate related issues that affects our client's personal property rights and the way we able to conduct our real estate business.

Free for those members who have paid their political action investment.



First priority will be given to the investor of \$197.00 and then to the members who have invested at least their \$49.00. **Space is limited** so please contact the association to **reserve your spot today.** Reservations will be done with a credit card deposit of \$49.00. Your card will not be charged if you attend, no shows will be responsible for the cost of their seat. Sponsor opportunities are available for the bus trip, if interested please contact Bobbie Nelson at 831-419-7253



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FRIDAY, MAY 8th

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NOW**

\$45 per person

\$400 per table
(seats 10)

**Cocoanut Grove
Ballroom**

**May 8th
6-9pm**

Limited seating, no tickets day of event, for best seats purchase early

For sponsor information or to purchase tickets contact:

Jessica Miller: jessicamiller.santacruz@gmail.com or

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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.

Santa Cruz Association of REALTORS®
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(831) 464-2000
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www.scaor.org

President's Message

Reviewing some of our professional responsibilities.



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

More buyers can afford the dream of homeownership right now than at almost any other time. The opportunity which this creates for REALTORS® is momentous, and generates the occasion for us to review some of our professional responsibilities. C.A.R. research concludes that today's buyers are looking for a REALTOR® who is a trusted expert in the local market, a highly skilled negotiator and, a highly principled professional.

Broker Tour Rules are posted on the scaor.org website. Recently there have been multiple complaints regarding properties which are placed on Tour with no agent in attendance. An agent or representative must be present. If someone other than the listing agent is present, the remarks must indicate such. A non licensed assistant may not answer any questions regarding the property.

The only properties listed as "new" are those on the Tour for the first time. In the MLS, "Tour 1" is for new properties on tour. Use "Tour 2" for all other times the property is put on tour!

Cancellations must be reported to the board, and a sign indicating "cancelled" must be placed at the property.

Advertising: Who is #1? REALTOR® members must

list the source of the assertion that they are number one in sales. The source stated should have a list of sales.

When Licensed Assistants Must Be Members of the Association If the designated Broker is a member of the Santa Cruz Association of REALTORS®, then the licensed assistant must also be a member of the Association. The obligation is that of the designated Broker.

Please note that the DRE differentiates between licensed and unlicensed assistants. An assistant who performs any of the duties of a REALTOR® must have a license. Unlicensed cler-

ical staff may perform certain tasks in the MLS. There is a \$50 fee, paid to the MLS, to register a clerical assistant. [Click here.](#)

Square Footage in Listings In order to keep statistics in a meaningful manner, the square footage of a listing should be entered. The MLS now allows one to check county records as the source if that is where the square footage was obtained.

Attending to the principles of membership in your Association of REALTORS® will promote your standing in the community as a valued source of information. Please do not hesitate to call your Association should you have any questions or concerns regarding these subjects, or anything connected with your membership. Your staff is the very best.

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EQUAL HOUSING LENDER

Real Estate Legal Matters

IS THE REAL ESTATE CONTRACT ENFORCEABLE?

By Lloyd Williams, Association Attorney



What terms are required and what terms can be implied in a real estate purchase agreement was addressed in the case of *Patel v. Liebermensch*, decided by the California Supreme Court in December, 2008. The case involved a Lease/Option to purchase a condominium, with the Plaintiff (Buyer) having an option to purchase the condominium for a stated purchase price and a specific time limit for exercising the option. There was no purchase agreement attached to the Lease/Option. Within the term of the option, the Buyer gave written notice by letter to the Defendant (Seller) of his exercise of the option for the agreed price, also expressing a desire to close soon due to the current interest rates. Following receipt of the Buyer's exercise letter, the Seller sent to the Buyer a purchase agreement which included an "as-is" clause, required a 10% deposit into escrow, and provided that escrow was to close within 90 days, but with the Seller's right to extend the closing for 30 more days if needed for an IRC §1031 exchange. None of these terms were discussed with the Buyer at the time the Lease/Option was negotiated and entered into,

nor were any included in the Lease/Option. The Buyer responded and qualified the "as-is" clause by providing he could cancel if not fully satisfied with the property and, if the Seller extended the closing for 30 days, the deposit would be reduced to \$5,000 and the Seller would pay all escrow expenses if escrow did not close within 30 days from the opening of escrow. The Seller refused to accept the Buyer's terms and the Buyer sued for specific performance of the option agreement.

The trial court entered judgment in favor of the Buyer; however, upon appeal the appellate court reversed the trial court's decision, holding that the parties did not have a meeting of the minds on the time and manner of payment, given the Seller's desire to extend the closing to qualify for a 1031 exchange, and the Buyer's desire to close escrow soon in order to take advantage of the lower interest rates.

The Supreme Court reversed the appellate court's decision, quoting an earlier case that "[t]he material factors to be ascertained from the written contract are the seller, the buyer, the

price to be paid, the time and manner of payment, and the property to be transferred, describing it so it may be identified." The Supreme Court found there was no substantial dispute regarding the manner of payment, the deposit issue being incidental and not affecting the ultimate payment of the purchase price to the Seller. Regarding the time of payment, the Court held that it is a contract term determinable by implication, so if no time is specified, payment of the purchase price must occur within a reasonable time, which would be at the time of delivery of the deed in the sale of real property. In this case, the Buyer had originally expressed to the Seller his desire to close early and the Seller had not initially shared with the Buyer his need to be able to extend the closing for income tax deferral purposes.

The Supreme Court also stated that custom can determine incidental matters, such as the opening of escrow, furnishing deeds, title insurance policies, prorating taxes and similar matters. Although not an issue in this case, as the Buyer exercised his option within the time period set

forth in the Lease/Option, time is of the essence in the exercise of an option, even if not expressly stated as such in the option agreement. If there is no time stated in the agreement, the option must be exercised within a reasonable period of time, which is a question of fact to be determined in each case. Since an option is an irrevocable offer to sell for the stated period of time in the option, the failure of the holder of the option to timely exercise the option (in essence, accept the offer), results in the option terminating.

This case is instructive, not only regarding basic terms required to be included in a real estate contract, but it is also a reminder that the parties need to make sure their concerns and goals are covered in the agreement.



NOW IS THE TIME TO INVEST IN REAL ESTATE!

Subscribe to the **INVESTORS EDGE** for information about current Foreclosures, Notices of Default, and Trustee Deeds (REOs) in your area of interest.

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P045151 4/04

Mortgage Meltdown got you down? You have options!!

The biggest obstacle for lenders to write-down principal balances, as they would on a short-refinance, has been monetary motivation or tax credits *specifically* requiring lenders to reduce principal. As if the bailout hand-outs weren't enough! Even after President Obama's presentation of his "A Mortgage Rescue Plan" on Feb. 18, the guidelines for the lenders reducing principal balances are still unclear and in fact, it appears that the only reference to providing for this was via a bankruptcy. Where does this leave the homeowner that is still in distress, considerably underwater and does *not* wish to file for bankruptcy?

There are a few options. A loan modification is a very good option for many and according to Obama's plan, more and more lenders could be more agreeable to reducing a homeowner's payment and/or restructuring the terms of their note. Restructuring a homeowner's note to a 30yr or 40yr fixed rate of 4% or less, and reducing principal (in some cases) is NOT uncommon in this market. While the topics discussed in this article are directed primarily to owner-occupied properties, nevertheless, there may even be some relief available to non-owner occupied individuals.

WHAT EVERYONE NEEDS TO DO WHETHER HE OR SHE BE AN ATTORNEY, MORTGAGE BROKER, OR HOMEOWNER HOPING TO GET LUCKY IN DOING IT THEMSELVES

To get negotiations off on the right foot, you must utilize the most effective weaponry available. When you first contact the Lender with your proposal you need to send them a Qualified Written Request. There is no cost to utilize this procedure. The language of this Statute is particularly enabling for individuals who are not presently in default on their loans. With the proper terminology, this letter will put the Lender on legal notice that you are filing a qualified written request. Federal Law mandates that they have 20 business days to acknowledge their receipt of your correspondence, and 60 business days to reasonably respond to your request including sharing information with you that you have requested, making modification requests, or their rationale why they insist they are correct in their position, and you as the Borrower are not.

THE CALIFORNIA LEGISLATURE DEMANDS THAT LENDERS ACCEPT MODIFICATIONS OR WORKOUT PLANS THAT PROVIDE THEM A NET IN EXCESS

OF WHAT THEY WOULD RECEIVE IF THEY FORECLOSED ON THE PROPERTY

In summary, this Statute provides that if you present a plan, which you can reasonably accomplish, the Lender has an obligation to accept said plan for the benefit of all parties in the loan transaction, including yourself. It provides a realistic basis to renegotiate a loan price at or even less than fair market value based on the fact that if the Lender forecloses they will incur foreclosure, media work, marketing expenses, paying the carrying cost and commissions, after receiving a bid which would be less than the current fair market value at the foreclosure sale. It certainly opens a door out for a lot of dialogue.

It appears that this qualified written response procedure and lender loan modification statute are available to assist many property owners in distress. These can be excellent tools, and can provide you some useful horse-power, whether your matter does or does not end up in litigation.

This article was written by John N. Kitta, a California Real Estate attorney for 32 years. Should you have any questions regarding this article, contact: John N. Kitta & Associates at: Jkitta@aol.com

APPLAUSE PLEASE!

Please acknowledge the commitment to organized real estate of the following 2009 REALTOR® Action Fund Participants

- Steve Allen
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- Debra Frey
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- Jacob Willet
- Bernice Wong

These 25 REALTORS® and Staff support our efforts in Washington and Sacramento to protect our industry. Why don't you join them?

Please Join Us
Wednesday, April 15th, 2009
WCR Regional Meeting

Our Speakers will be:
Leslie Appleton Young, Vice President and Chief Economist for CAR and *Barbara Safran*, REALTOR®, e-Pro, ABR, PMN, LCSW, 2009 California State President-Elect, WCR

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Please RSVP by Monday, April 13th at
www.wcrforum.eventbrite.com,
space is limited

Check in: 10:30 AM
Fourm begins: 11:00 AM - 1:30 PM
Cost: \$20 for members, \$25 for non members

Lunch and Refreshmenets will be provided. Speical Drawing!
We look forward to seeing you there!





Unlock America's Economy



Sooo.....You Say You Hate Earmarks?

You say you hate earmarks?

Do you feel the same way when earmarks are directed to Santa Cruz County? Sam Farr, our U.S. Representative has been able to do just that. The current stimulus package in Congress has been criticized for containing earmarks. However, thanks to Sam Farr \$6+mm is being directed to our County.

The stimulus plan earmarks will stimulate Santa Cruz County with federal tax monies. The earmarks include a Watsonville water recycling project, Monterey Bay water quality protection, San Lorenzo River levee study, Pajaro River levee study, Santa Cruz Metro "smart" card system, Health Improvement Partnership of Santa Cruz County, Dominican Hospital lab for cardiovascular intervention, and more.

Rep. Farr was the 35th highest requester of the 435 House members for local project earmark monies. Thanks to Farr's, and others' efforts, Santa Cruz County will benefit from the stimulus package.

H.R. 1105

H.R. 1105, the Omnibus Appropriations Bill, has become law.. Our nearly eight-year battle to preserve the separation between banking and commerce is over. This new law permanently bans large national banking con-

glomerates from entering the real estate business. As an aside, Sam Farr signed on to this bill when it was first introduced.

Your political action monies contributed to the passage of this N.A.R. sponsored legislation.

Water Conservation

The rainy month of February was not enough to dig us out of the water shortage hole. With water conservation still in the forefront, the County is looking at the following changes to the County Code.

(a) Install high efficiency toilets 1.3 gpf at point of sale, unless an ultra-flow 1.6 gpf is installed. The retrofit responsibility can be transferred to the buyer. A transaction fee may be charged to cover the County inspection when work is completed.

(b) Implement a mandatory water audit of residential properties. Soquel Water District provides this audit upon request in their area. The County is also considering working with Soquel Creek to implement a countywide audit.

Net-Site Area

The Coastal Commission has approved the County's amendment that modifies the definition of "Net Site Area" the buildable area of a parcel. The amendment reduces the size of

coastal property that can be developed by excluding the bluff face as developable land.

Counting the cliff areas towards the maximum building size allowed has contributed to the construction of overly large homes. The Pleasure Point and Rio Del Mar neighborhoods have been the effected the most by the construction of these overly large homes. These two neighborhoods will also be the most affected by the Coastal

Commission's approval of the new net site area definitions. The County passed the amendment two years ago to help preserve the beach bungalows and cottages that have defined the character our coastal area.

Thank you Tom Sanders, Barbara Palmer, and Michon Coleman for your contributions to this newsletter.



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Education and Professional Development



Staging Economically to Sell Quickly

Wed. April 1, 12 to 1:30pm
Price includes lunch
Cost: \$5 SCAOR Member (if registered before 3/25), \$15 Member after 3/25. Non-member anytime \$25
Instructor(s): Karin A. Rettig with Life With Design with Special Guest Speaker Lorraine Lawson of One Fine Artist

By attending this seminar you will learn the benefits of staging your vacant listings and re-designing the owner occupied ones. Learn how to prepare a home for sale that shows well and sells quickly. Karin's eye for design and use of decorative enhancements will grab the buyer's attention and move them into action!

"AGENT BEWARE!"

The Pitfalls of Selling and Listing Income and Commercial Property

Mon. April 13, 1-4:30pm
Cost: \$35 SCAOR Members (before 4/8/09), \$50 SCAOR Members after 4/8/09. Non-Member anytime \$70.
Instructor: Guy Berry

Key Learning Points: Learn to stay out of trouble when selling residential income or commercial property; Learn how and why the contract must be changed; Learn what needs to be disclosed; Learn how to get disclosures, even when the seller doesn't want to provide them; Learn how to analyze the disclosures you receive, and more!

Risk Management with Neil Kalin, Assistant General Counsel for C.A.R.

Wed. April 15, 9-12:00pm
Cost: \$49 SCAOR Member (if registered by 3/31/09), \$65 Member (after 4/1/09) Non-Member anytime \$79
Instructor(s): Neil Kalin, Assistant General Counsel for the California Association of REALTORS®

This course is designed to help minimize the chance of having a claim or lawsuit filed against you by following some simple Risk Management steps and by becoming educated in the areas which cause the greatest incidence of claims. The suggestions, education and advice presented can limit your liability and assist you with handling of a claim if you are faced with one. Upon completion the student will have an understanding of the basic concepts of risk management; the ability to identify common areas of risk; an understanding of licensee activities likely to contribute to risk; practical examples of high risk areas; how risk management impacts the consumer; and an understanding of their legal responsibility.

Buying Your Home with a Reverse Mortgage

Fri. April 17, 11:30-1:00pm
Cost: FREE to SCAOR Members & Their Clients, \$10 at door. Lunch will be served.

By attending this seminar you and your clients will learn how to use a Reverse Mortgage to purchase a home or even a

second home without any monthly payments. Seminar will cover: Planning for Your Future; Reverse Mortgage 101; Using Reverse Mortgage to Purchase Homes; Pay Off Options; Costs, and so much more!

Short Sale Update - 2009

Mon. April 27, 1:30-4:30pm
Cost: \$35 SCAOR Members if registered by 4/9/09), \$50 Members (after 4/9/09). Non SCAOR member anytime \$70.
Instructor(s): Duane Gomer.

What's Up in 2009: Why Do Short Sales & Why Not Do Short Sales; Advantages to Sellers & Buyers & Brokers; Current Lender's Attitude & Time Frames; Other Options for Sellers & Brokers Closing Short Sales in Less Time For More Commission: Short Sale Listing Addendum; Authorization to Receive & Convey Information; MLS Wording on Commission Reduction; Seller's Information Checklist from CAR; Hardship Letter, Recourse or Non-Recourse Loans; Package for Lender—Let's Overwhelm Them! What You Need to

Know!: Time Frames of Trustee Sales-Move Fast! Problems of The Lenders & Closing Them; Tips to Avoid Forgiveness of Debt Tax; Fighting Lender Commission Reductions, etc.; Working with Investors-New CAR Forms; What to do if Your Short Sale Fails-It's REO

Dealing with Difficult Tenants Part 2: Methods of dealing with tenants

Wed. April 29, 9-12:30pm
Cost: \$25 SCAOR Member (before 4/17/09), \$40 Member after 4/17. Non member anytime \$50
Instructors: Rick Greenberg, CPM and special guest Attorney Todd Rothbard.

How many times have you heard a landlord say "The tenant has all the rights!". This class will empower landlords and dispel that belief. Topics include: Types of Communication with tenants and attorneys; Notices; Serving your tenant; Eviction Process; Case Studies; Problem solving break out sessions; AND SO MUCH MORE!!!



**"Strictly Ed" hits Inboxes
throughout Santa Cruz County
April 6, 2009**

Stay updated and informed with SCAOR's newest publication "Strictly Ed". Strictly Ed will keep you in the know not only on the latest SCAOR class schedule, but new laws, designations, online training, tips and tricks and more! Strictly Ed will also feature a column called

"Ask Ms. Ed" which will provide a forum for SCAOR members to send in questions and have the answers highlighted in future publications. Watch for "Strictly Ed" all education all the time. Look for it in your Inbox!

In Memoriam

*Our sincere condolences to the family
and friends of Scott J. Scott.*

*Scott entered into rest
February 24, 2009.*

*Memorial Services were held on
March 4, 2009
at Santa Cruz Memorial- Mission Chapel.*

We'll miss that twinkle in his eyes.



**Santa Cruz Association of
REALTORS®
Announces
A New Partnership With OnlineEd**

The Santa Cruz Association of REALTORS® is pleased to announce that you now have access to the OnlineEd courses through the SCAOR website.

Through SCAOR you will receive a 10% discount or rebate on their many professional development courses. OnlineEd will also feature a course, or courses, on a regular basis providing additional discounts for these courses.

OnlineEd is the online license renewal course provider for the California Association of REALTORS® and they also offer many professional development and professional designation courses. OnlineEd searches out experts in the real estate industry to work with and bring high quality education to their students. The goal is to find ways to increase the bottom line of the real estate professional. At this time they have approximately 20 courses available with additional courses coming each month. They are in the process of developing webinars and live classes for some of their courses and we will keep you informed as these are announced.

They will also provide news articles that our members can use to inform their clients.

OnlineEd works with over 600 real estate companies, real estate schools, community colleges and REALTOR® associations around the country. As new courses are announced SCAOR will keep you informed.

To access the courses click on the OnlineEd button located on the homepage at www.scaor.org or click the following link:

[OnlineEd](#)



**GRI is coming back to
SCAOR!**

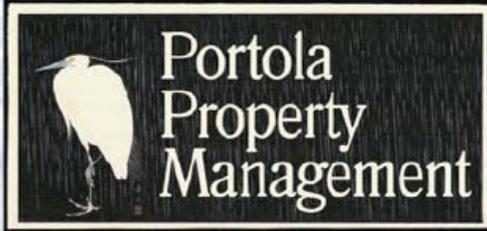
We are very excited to announce the much anticipated return to SCAOR of the GRI designation program. We'll kick-off the return on May 1st with Technology Applications in Real Estate.

In today's competitive business environment you need more than just motivation and initiative to succeed; you need the advantage of the education you receive in the GRI program. You will benefit from having a GRI by obtaining invaluable education for business planning, increase your competence and improve your income potential.

What is the GRI designation? GRI, which stands for Graduate REALTOR® Institute, is a nationally recognized professional real estate designation. The GRI designation is considered the nation's number one real estate designation. Why get a GRI? You will receive a comprehensive education consisting of 92 hours of live course instruction in various areas of real estate from a statewide selected faculty, experienced in their own areas of expertise. In most cases, the GRI program will satisfy the State of California continuing education requirements for salesperson and broker license renewals.

The GRI symbol is recognized nationwide, showing buyers, sellers and other real estate industry members that you are a true professional and have a solid grasp of real estate fundamentals.

Prepay for the entire series and receive a \$100 discount! For more information about the GRI program and registration go to www.edesignations.com or call toll-free 1888-785-4800, and be sure to tell them thanks for bringing GRI back to Santa Cruz!



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The SCAOR Housing Foundation Is Off To A Great Start for 2009.

Elaine Della-Santina

Housing Foundation

Chair 2009



It is hard to imagine, but just three months into 2009 The SCAOR Housing Foundation has already made huge strides towards the goal of bridging the gap to home ownership.

We are off to a great start with our **Closing Cost Assistance Program** for 2009. To date we have provided grants in the amount of **\$9,500**.

In highlighting and thanking contributors for their generous donations to the Escrow Contribution Program for the first quarter donations, we would like to also remind each of you how easy it is to be involved and show your support, please visit our newly revised website www.scaorhf.org for more information, and an escrow contribution form.

Escrow Contributors

*Laura Grenyo,
Coldwell Banker Residential
Brokerage*

*Linda Hofer,
Monterey Bay Properties*

*Winnie Johnsen,
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*Woutje Swets,
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Barbara Townend,

Monterey Bay Properties

*Lela Willet,
Unique Homes And Land*

*Judy Ziegler,
Cornucopia Real Estate*

The Website

The website www.scaorhf.org has a brand new look and all the information you need for you and your clients to take advantage of obtaining a Grant towards closing costs. Be sure to familiarize yourself with the website, especially the income levels, and don't miss out on this great opportunity for your clients who qualify for the program.

There have been several questions recently regarding key aspects of the Closing Cost Assistance Program. In case you missed it, click [here](#) and go to page 9 and 10.

Thanks for Contributions

During the past two months we have collected contributions totaling **\$3,300**. A Big Thank You to the following individuals and companies helping us towards our fund raising goal of doubling 2008's results

*Dave Deteso
Wells Fargo Home Mortgage
United Way*

*Jeff McCormac and Dan
Fisch, Wells Fargo Home
Mortgage, Sharing Advantage
Program*

*Dennis Stewart,
Unique Homes and Land*

As always, we would like to invite you to join the effort and to volunteer your time, energy

and ideas to The SCAOR Housing Foundation, we are always on the look out for those of you who want to share your ideas and enthusiasm. It is easy to become involved spending as much or as little time as you can on this worthy cause- which is also great fun. Please feel free to contact Andrea at the association or myself for more information.

Coming Soon

SCAOR Housing Foundation on Facebook.

Watch for your opportunity to join this "Group" if you are a member. We will be updating the Group with activities, edu-

cation and contributions.

Sip of Summer.

Mark your Calendars August 11th. This fun filled event was "sold out" last year! Tickets will be available soon; along with being new and improved it will be a great kick off event for the summer of 2009, and a nice way to thank your clients.

New/ Improved and Updated SCAOR Housing Foundation brochures that you can share with clients, family and friends "New Brochures are being printed and as soon as they are available we will let you know". The brochures will give your clients an idea of how they may choose to allocate their seller proceeds or about a matching gift with your seller on your Escrow Closings. They will also be a great tool to use at your open houses to let the community know about the Housing Foundation Closing Cost Assistance Program, and promote your involvement as a way of giving back to the community!





**Serving
Santa Cruz County
for over 30 Years
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Santa Cruz Association
of REALTORS Inc.

OPEN HOUSE TOUR PROGRAM

The tour is held every Thursday as follows:

- Areas: 23 - 43: Tour Hours 9:30am-12:00noon
- Areas: 44 - 51: Tour Hours 12:30pm-3:00pm
- Areas: 52 - 59, 185 & 199: Tour Hours 1:30pm - 4:00pm

Tour Deadline: 2:00 Tuesdays

The Thursday tour date should be entered in the 'T1' or 'T2' field on your listing in the R.E. Infolink System. For example: T1: 06/08/06

If it is a new listing, enter an exclamation point as the first character in the tour remarks. Then without a space enter your tour remarks. (Your listing will not show up on the Tour Sheet as a 'NEW' listing unless you enter the exclamation point. By doing so, it will prompt the 'New' field in the Association's tour program.)

- Non-Association Members – Cost \$25.00 for each tour submitted.
- Cancellations will not be refunded.
- Extending TOUR HOURS: Please indicate in the "REMARKS" section.

WHO MUST BE PRESENT AT AN OPEN HOUSE: The listing agent or a representative meeting the requirements of the California Department of Real Estate MUST be present during the Open House. If someone other than the listing agent is present, it must be noted in the "REMARKS" field.

DRE: A non-licensee can "sit" at an open house, pass out sales and promotional literature, and/or direct a potential client to a licensee for further discussions. However, a real estate license is required to discuss the terms of a real property transaction and/or the specific housing needs of a potential client.

If no one is present, you may be subject to a \$25 fine.

- Please report *Cancellations* to the Association Office by 4:30pm Wednesday prior to the tour, as that is when they are posted to the website.

STORE SALE

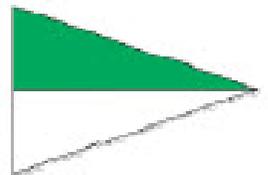
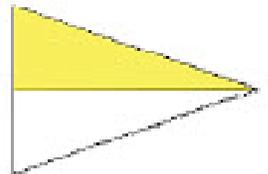
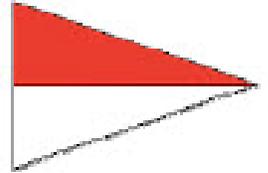
NEW ITEMS

FLAGS

Assorted Colors/White

Member Price

\$6

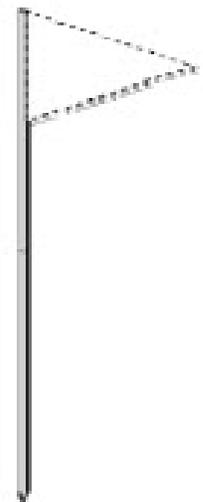


FLAG POLES

White

Member Price

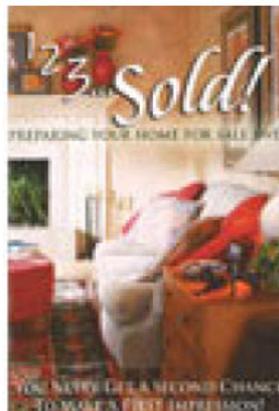
\$6



Open House
"A" Frame
Sign

Now On Sale
\$31.50

(Regularly
\$37.50)



1 2 3 Sold!

Staging
Video

Only
\$13.00



SCAOR Calendar April 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 12:00-1:30pm Lunch N Learn: Staying Economically to Sell Quickly	2	3	4
5	6	7	8	9	10 9:00am Board of Directors SCAOR Office Closing at Noon today	11
12 	13 1:00-4:30pm Pitfalls of Selling/Listing Income & Commercial Property	14	15 9:00am-12:00pm Risk Management	16	17 8:30am LGR Committee 11:30am-1:00pm Lunch & Learn: Reverse Mortgages	18
19	20 2:30pm SCAORHF Board of Directors	21	22 Administrative Professionals Day 1:00-3:00pm Education Committee	23	24	25
26	27 1:30-4:30pm Duane Gomer's Short Sale Update	28	29 9:00am-12:30pm Dealing with Difficult Tenants-Part 2	30		

ADVERTISE

NOW IS THE TIME

With all the changes in the Real Estate market, it is more important than ever to solidify your place in the market, retaining or even increasing your market share.

The SCAOR Newsletter is the *only* local publication that is specifically aimed at Real Estate Industry professionals in Santa Cruz County.

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SPECIAL PRICE
Sign an agreement to run 4 or more ads in the Newsletter and pay only \$70 for color.

CALL ANDREA TODAY at 831.464.2000 to reserve your advertising space in the SCAOR Newsletter.

Keep an eye out for our new web advertising opportunities!

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2009

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Mindy Greenberg

Indigo Beach Properties
Joan E. Spicer

Keller Williams
Mary Paige

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Susie Wood

Real Estate eBroker, Inc.
Vygandas Anthony Razhas

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Got junk? Get cash

Spring is one of the best times of year. Time to get going on your spring cleaning!

Few people enjoy spring cleaning. To make it more enjoyable for you, I have a great site where you can sell your unwanted belongings.

Listing items on Oodle is free. And you won't have to pay closing fees, either. You can also upload photos. So go ahead and post all your items.

Oodle is also a great place to shop. But you'll find more than just items for sale. You can find a new pet or look for a job. You'll also find tickets for concerts and other events.

Earning some cash should give you incentive to start your spring cleaning.

www.oodle.com