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MAY 2008 • SCAOR.ORG

inside REAL ESTATE

Santa Cruz County's Real Estate News Source

'08 Santa Cruz County Housing Expo delivers!

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Spring Fling is May 7th
Make your reservations today!
Tickets only \$ 10



Above: 2007: Bob DeAngelo (in red) and Loree Doan surrounded by Bob's master cooking crew; Below: Last year, Emily Gbio-Cato and Lela Willet serve up chili.

Plus—BBQ & Baking Contest!

Don't forget to make your reservations as soon as possible for this year's Spring Fling on May 7th. Cost is only \$10, but pre-payment is required. Included in the price is all you can eat delicious BBQ, margaritas, homemade desserts, and live entertainment by **Mighty Mike Schermer**. The event is from 11:30am until 1:30pm.



Loree Doan and Woutje Swets welcome guests to the Expo with a program.

Much-needed information and services bring enthusiastic comments from public...

"Fantastic idea! Appreciate having this type of event to increase my knowledge."

"A very valuable resource for the community!"

"Great organization of event!"

These were just some of the comments we received on exit surveys taken at the Santa Cruz County Housing Expo held on Saturday, April 12th at Twin Lakes Church. Approximately 275 people attended and obtained valuable information from our speakers and exhibitors.

"The Housing Expo was greatly appreciated for its educational value, and left the public wanting more and longer speaking sessions on key topics. It is

Continued with more pictures on pages 8-9.

In Memorium

Our sincere condolences to the family and friends of Jennifer Callahan, formerly with Premier Real Estate. Jennifer passed away on April 17 after a lengthy illness. She will be missed for her laughter and joyful ways.

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INSIDE REAL ESTATE Newsletter

Inside Real Estate is the official monthly newspaper 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

Getting the jump on the spring slump: 3 easy steps

Educate yourself, keep in touch with your clients, and maintain a positive attitude



Christa Shanaman
2008 Association President
Coast Country Real Estate
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Traditionally spring has been a time of renewal, of awakening from the hibernation of winter, and renewing our energies for the cycle to begin again. This winter we had a fitful sleep, not as restful as in years past, so we are coming out of our "hibernation" to find that we are disoriented by our surroundings, and in many ways not sure where to start looking for that renewal.

In the past we rode the wave of the spring market like an expert surfer at Mavericks, flying high on our success, oblivious to the rocky shoreline in the distance. Sometimes a surfer takes a Wide World of Sports, "agony of defeat" kind of fall, and has to struggle to overcome fear in order to regain the confidence to try again. The way back—the renewal—begins with the smallest of steps, and builds on a solid foundation of success and hard work, there is no quick fix, no short cut that will put us back on the top of that wave.

I remember reading somewhere that in a "normal" market, the average cycle for the purchase or sale of a home is every 7 years. In the past several years, due to market conditions and the fast pace of growth, we could expect our buyers to sell the home that they purchased about every 4–5 years, most often moving up to the next level, as their incomes and equity increased. This meant that we had more frequent contact with our clients by virtue of the market. We didn't have to nurture our clients over a long period of time, information was readily accessible to them through the web, and so given the pace we were running at, we relinquished our position as hands

on real estate advisors to the whim of cyberspace and the media.

We are now in the position of having to overcome our fear of falling, and learn to take small steps, in order to become the valuable asset to our clients that we once were. **Step 1: Education, education, education... yours!** Turn off the news and educate yourself thoroughly on the types of information your client truly needs. What is going on in OUR market? (think micro-market here, not mass-market.) What kinds of loan products make real sense? How can I best help my client navigate through these economic times? **Step 2: Call your clients.** Check in and see how they are doing, even if they have no plans to buy or sell anytime soon, they will appreci-

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Deborah Powers,
David Lyng Real Estate



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ate that you took the time to call, and will remember you when the time does come. **Step 3: Look for the positives, don't be a victim of the negativity.** What you are trying to do is build clients for the long-run, not just the fast transaction. If you become a voice of calm reason in the storm of fear, you will be putting yourself back in the position of valued hands on advisor, and less likely to be tossed around on the waves of the market.

Spring truly is here... it is the time for renewal, ours.

More from Christa on page 14: See "Five things to do in a down market"



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Richard (Dick) Cornelsen
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Local Government Relations—Candidates Forum



Sandy Kaplan, candidate Emily Reilly and LGR Chair, Barbara Palmer.



Current District 2 Supervisor, candidate Ellen Pirie, with Bobbie Nelson and Barbara Palmer



The candidates address SCAOR members about the issues.



Supervisor Mark Stone and SCAOR CEO, Kathy Hartman.

Review of candidates and their positions for June 3rd elections



Barbara Palmer
Chair, LGR
(831) 688-7434
bpalmer@baileyproperties.com

On April 18th, the LGR Committee of the Santa Cruz Association of REALTORS® held a forum for the candidates that will be considered on the June 3rd election ballot. Moderator, **Bobbie Nelson**, did a terrific job with the assistance from LGR Committee members, **Candie Noel** and **Sandy Kaplan** along with SCAOR CEO, **Kathy Hartman**, and GAD (Government Affairs Director) **Michon Coleman**. Members of SCAOR and the public were in attendance to listen to each of the candidates' individual platforms and ask questions regarding their support of real estate-related issues. Following is a brief summary of the candidates and their positions. All five contenders for District Supervisor attended the forum. We encourage all our members to actively support the candidate of their choice, so we have included contact information with the candidates responses.

BOARD OF SUPERVISORS, DIST. 1

(Includes Live Oak, Soquel, and parts of Santa Cruz.)

Jan Beautz has held this office since 1988, but decided not to run for re-election.

John Leopold was aware that Planning Director Tom Burns has taken

steps to lessen some of the rules for remodeling single family homes, and that the current Board did not approve all the recommendations. He believes the planning process should be further streamlined. A future question we need to ask is if the rule was made in 1908, should it be revised for 2008? Contact: john@friendsofjohnleopold.com, (831) 566-0122.

Betty Danner believes that planning rules should be made by taking into consideration what neighbors determine is important, with input from experts. Landowners should be afforded work things out with neighbors. This question was in response to the requirement of a 56' wide road being needed for access to four lots. Contact: betty@dannerforsupervisor.com, (831) 464-1118.

Michael Pisenti believes that once a property owner meets the requirements for a permit, that permit issued, and there should be no re-visiting of the permit process. With regard to the 56' road requirements, his primary concern is that any plan should meet safety requirements. Contact: michael.pisenti@prodigy.net, (831) 476-3146.

Carolyn Busenhart believes the planning and permit process should be streamlined. She thinks two departments should be created—one for planning permits and one for building permits. Ms. Busenhart believes that Measure J should be repealed, as it did not create affordable housing, but subsidized housing. Contact: Carolyn@carolyn4supervisor.org, (831) 475-5566.

William Hay agreed that the planning process should be streamlined and is strongly against the spray-

ing for the light brown apple moth. Contact: williamhay@comcast.net, (831) 464-2926.

Hugh McIsaac has dropped from the race.

BOARD OF SUPERVISORS, DIST. 2

(Includes Aptos, the coast corridor from Capitola past La Selva Beach, Larkin Valley, and parts of Corralitos.)

The incumbent, **Ellen Pirie**, has served in this capacity since 2001. She expressed her desire to keep our county beautiful and livable, by continuing to hold to the urban services line, to retain agricultural land that is important to our economy. She noted that each year, the law requires that the county balance the budget and this year each department has been asked to cut 10 to 15% from their budget. Ms. Pirie believes that the owner occupant rule for accessory dwelling units is important because it helps keep the integrity of the neighborhood. Contact: ellenpirie@gmail.com, (831) 728-5616.

Doug Deitch is absolutely committed to protecting our water resources. He believes that the agri-business uses too much of our water, and that a water emergency should be declared. He is concerned that we have over-used this resource. His view is that accessory units in the rural areas are probably okay. Contact: ddeitch@pogonip.org, (831) 476-7662.

Dan Young was unable to attend. Contact: dyoungpr@att.net, (831) 662-3368.

BOARD OF SUPERVISORS, DIST. 5

(Includes San Lorenzo Valley, and parts of Felton and Scotts Valley.)

Mark Stone has held this position since November 2003. He believes older septic systems are a concern for the San Lorenzo Valley. He has worked with the Regional Water Quality Control Board to create a less costly but effective way to protect the environment, and is working on low cost loans for upgrading septic systems. He currently works on local, regional and state level issues. He is concerned that rural areas have been used as a dumping ground for sex offenders. Further, he believes an EIR should have been done before the Apple Moth Spraying. Contact: mwstone@ahenobarbus.com, (831) 439-8322.

David Smith believes that the Board of Supervisors contributes too much money to non-profits. He is committed to studying and validating the need for each line item in the county budget. H, too, believes that an EIR should have been done before the Apple Moth Spraying, and needed to include the impact on the tourist industry. Contact: info@davidsmith2008.com, (831) 335-0581.

Gordon Stewart believes that 100 people in the planning department are just too many. The department has become a self generating problem. Re-zoning, especially with regard to logging rights, is the taking of private property rights. He believes the state mandated apple moth spraying was improper, and the state should take on the liability for the spraying. Contact: gordystewart@earthlink.net, (408) 395-3013.

Mortgage Watch

Mortgage Transmitted Diseases, or “MTDs” ...There is hope!

Get to know your partners before engaging in transactions and always practice safe mortgage!



Debra Schottgen
DS Capital Mortgage
Services
(831) 655-5626
debra@dscapital.net

We're living through very historic times in the mortgage and real estate industry—times that people will refer back to for decades to come. In recent months, there has been increasing angst and consternation over the state of our industry. Something's going around. I have termed them, “Mortgage Transmitted Diseases” or MTD's. There's a new crop of preventable, treatable “diseases” with lingering effects that can endanger quality of life for years to come. Knowing how to avoid them and recognize their early stages will allow the public to protect themselves and help recreate a healthy housing industry for the upcoming generation of homebuyers. These insidious “ailments” have been making headlines, tearing through families and communities and they've been affecting our nation's economy. Homebuyers and anyone who has a mortgage are potentially at risk for one of these “MTD's.”

What has happened? How did the MTD spread so quickly and so vastly? Here are some reasons:

- Overextending on home purchase out of want or need
- Rushing through the loan process and real estate transaction
- Signing loan documents without fully reading and comprehending
- Not thoroughly understanding loan terms
- No verification of loan officer's credentials

What is happening? We are seeing the side effects:

- Sudden rate increases
- Principal balance increases
- Pre-Payment penalties
- Foreclosures, neighborhood blight, falling property values
- Ruined credit, financial futures stalled —all either delayed or completely ruined, depending on a person's age and earning capability.

What is the Prevention? Current and future borrowers can vaccinate themselves by considering the following:

- Don't overextend on a home purchase
- Don't rush through the loan process and real estate transaction
- Take time to read and comprehend loan documents before signing them
- Thoroughly understand the terms of the loan being offered.
- Verify loan officer's credentials and stay involved throughout the transition

Treating or curing an MTD first requires diagnosis. Many tales of tattered finances resulted from loans that borrowers didn't realize would adjust at some point. While many of these loans are no longer available, the market pressure or legislation that led to their disappearance doesn't necessarily help people who currently have those mortgages.

In these times where credit, savings and retirement planning are more important than ever, the public must avoid having their finances maimed by an MTD. Practice safe mortgage. Get to know your partners before engaging in a mortgage or real estate transaction —learn their history, check credentials and get references. Perhaps even a second opinion is in order. **YOU DON'T WANT TO CATCH THIS BUG!**

Open House Tour Program

The SCAOR Open House Tour is held every Thursday as follows:

AREA	TOUR HOURS
23–43	9:30am–12:00noon
44–51	12:30pm–3:00pm
52–59, 185 & 199	1:30pm–4:00pm

Tour Deadline 2:00pm, Tuesdays

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

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.)

Cost for Non-Association Members: \$25 for each tour submitted.

Cancellations will not be refunded.

Extending TOUR HOURS: Please indicate in the “REMARKS” section.

Who Must Be Present At the 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.

You can download the tour from our website at www.scaor.org by Wednesday morning before the Thursday tour.

Key Administration and Tour Program Billing

Invoices have been mailed for the Supra display keys and the SCAOR Open House tour program. Cost is \$193.40 for both. The invoices need to be paid by May 15th, they are late on May 27th, at which time, there will be a \$25 late fee levied. The Open House Tour Program ensures that REALTORS® are able to actively and efficiently market their properties to other REALTOR® members every week.

The Display Key lease warranty fee ensures your key is active and also provides you with a support network both through SCAOR and Supra. You must be a current MLS Listings, Inc. subscriber to be eligible for these services.

Santa Cruz County Market Statistics

Single Family Residences					
	CURRENT INVENTORY	NEW	SOLD	AVERAGE	MEDIAN
DEC. 2007	953	128	77	\$828,206	\$732,000
JAN. 2008	965	235	66	\$729,145	\$612,500
FEB. 2008	1,022	265	72	\$864,634	\$682,500

Condos/Townhouses					
	CURRENT INVENTORY	NEW	SOLD	AVERAGE	MEDIAN
DEC. 2007	209	31	15	\$644,900	\$500,000
JAN. 2008	229	60	11	\$489,000	\$510,000
FEB. 2008	251	66	12	\$396,291	\$390,250

For historical statistical information dating back more than 10 years, go to scaor.org and click on "News / Events."

DEE BUCKELEW HEALTH FUND

A MEMBER WHO'S HELPED SO MANY NOW NEEDS OUR HELP

Dee Buckelew has lived and worked in our community for 10 years. She works for American Home Shield serving the real estate industry with home warranties. She has also generously volunteered much time and effort to support many fundraising efforts over the years including SCAORHF, CASA, Battered Women's Shelter, Families in Transition, Cancer Society, Easter Seals, and more.



Now Dee needs our help. She has been hospitalized with acute pancreatitis and is unable to work. She spent two weeks in the ICU and will spend additional weeks in the hospital. This very serious and painful disease has a long recovery time and demands extensive bed rest. Dee is in need of financial assistance to help with her medical and recovery expenses. An account has been set up with Wells Fargo Bank. If you would like to contribute please make your check payable to the **Dee Buckelew Health Fund** and mail to **472 Poppy Way Aptos, CA 95003**. *Thanks very much for your support.*

Congrats, Zack Silva, on your ABR designation!

Zack Silva, Broker, Silva Properties has just received his Accredited Buyer Representative (ABR) designation, a designation held by only 50,000 REALTORS® in the country. We congratulate Zack for putting in all the time and dedication to earn this prestigious designation!



Education and Professional Standards Dir., Karen Kirwan, presents Zack with his certificate.



The SCAOR e-Scoop

You may already have received a few issues of our new weekly email, the SCAOR e-Scoop. This weekly email will feature timely information regarding Association news and educational opportunities. We welcome your comments and feedback. Send comments to the e-Scoop editor, Karen Kirwan. We are consistently striving to improve our communications with our members. Please let us know how we are doing!

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Legislative Watch

Keeping you updated on Local, State and National Issues

REALTORS® travel to D.C. for NAR midyear meetings

Beginning May 12th, REALTORS® from across the country will travel to our nation's capitol to convene the National Association of REALTOR®'s governance meetings. However, a critical component of NAR's yearly Midyear Meetings is legislative advocacy. NAR strongly encourages its members to participate in the efforts to promote the association's legislative agenda. From individual meetings with key Members of Congress and government officials to specialized briefings and electronic communications, there is a way for every REALTOR® to participate.

On Wednesday, May 14th and Thursday, May 15th, REALTOR® members will visit Capitol Hill to meet personally with their members of Congress. Some of the important legislative issues that NAR will ask members to address include:

—Creating affordable housing opportunities

—Fannie Mae/Freddie Mac reform

The Association will work closely with the United States Senate when the Senate considers H.R. 1427, a measure to strengthen the regulatory oversight of Fannie Mae and Freddie Mac.

NAR will also advocate an increase in the GSE conforming loan limit to better serve homebuyers in all regions of the country.

FHA REFORM

NAR will work closely with the House-Senate conference committee on FHA reform to ensure that FHA loans are once again a viable product in all mortgage markets nationwide.

—Protecting consumers in the real estate transaction

BANKS IN REAL ESTATE

NAR will again press Congress to en-

act H.R. 111/S. 413, "the Community Choice in Real Estate Act," a bill to permanently ban national banks from engaging in real estate brokerage and property management.

APPRAISAL AND MORTGAGE REFORM

NAR will participate in the Senate's upcoming debate of legislation to reform appraisal, mortgage and anti-predatory lending practices and work to ensure that persons engaged in real estate brokerage and sales activities only are exempt from any proposed mortgage professional registration requirements.

FLOOD INSURANCE

NAR will advocate for Senate passage of legislation to reform the National Flood Insurance Program (NFIP) and continue to press for the financial resources needed for FEMA's Floodplain Map Modernization Program.

NATURAL DISASTER

Building on House passage of legislation to address the related problems of a lack of available and affordable property insurance in disaster-prone areas available and affordable property insurance in disaster-prone areas, NAR will continue to press for Senate consideration of legislation designed to deal with these insurance market failures.

ENACTING HEALTH CARE INSURANCE LEGISLATION

NAR will continue to raise the importance of passage of legislation to correct the inequities in the nation's health insurance delivery system and work with the House and Senate to introduce legislation for consideration.

REALTORS® are well known on Capitol Hill, particularly during the month of May. Thousands of members converge upon the Hill and make the REALTOR® voice heard. If you are interested

in learning more about the Midyear meetings, or about NAR's 2008 legislative agenda, please contact SCAOR for information.

As the largest professional trade association in the United States, NAR represents more than 1.3 million residential and commercial REALTORS® involved in all facets of the industry as brokers, salespeople, property managers, appraisers and counselors. NAR advocates policy initiatives that will result in the continued creation of a fundamentally sound and dynamic U.S. real

estate market fostering vibrant communities in which to live and work.

It should also be noted that this year is particularly significant for NAR, as we will celebrate its Centennial Anniversary. Since 1908, the National Association and its members have been instrumental in establishing home ownership as a cornerstone of the American Dream and advocating private property rights as one of the fundamental principles that unite us as Americans. Congratulations and kudos to NAR!

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Expo Wrap-Up

Continued from Cover

no surprise the most heavily attended speaking sessions revolved around the buying and lending process for resale, foreclosure, and investment properties. We all know this is a reflection of the current market: The buyers are here, they're loading their [figurative] guns, but still waiting to fire! It was yet another chance to reinforce the message, 'This is a GREAT time to buy!' " Joe Ganeff, Expo volunteer, stated.

Congrats and thank you to our exhibitors who made connections...

Many exhibitors were able to make appointments with interested attendees and all were thrilled that SCAOR implemented this event. We thank them and our sponsors for making this event possible!

Big thanks to our media sponsors

Thanks also goes to our Exclusive Media Sponsors, the **Santa Cruz Sentinel**, which provided over \$30,000 in advertising to the event, and **Clear Channel Radio**.

Many thanks to our Event Sponsors & Co-Sponsors:

EVENT SPONSORS: Wells Fargo Home Mortgage and Quality Homes; CO-SPONSORS, Bay Federal Credit Union, Bailey Mortgage, CalHFA, 2030 N. Pacific, State Farm-Lauren Yungmeyer, and Washington Mutual for their participation and financial support. And a special thanks to **Andrea Waters, Lifestyle Catering**, for providing food service!

Thanks to our dedicated and invaluable volunteers!

The people who dedicated themselves to providing educational information to the public to assist them with home-buying, renovating green, investing and foreclosure are:

Housing Opportunity Chair, **Sandy Kaplan**, Housing Expo Chair, **Janeé DelColletti, Dimitri Timm, Fred Antaki, Joe Ganeff, Jose Mendoza, Loree Doan, Margie Kiedrowski, Rick Williams, Tai Boutell, and Woutje Swets**. Many of these volunteers also were involved in the 2007 Expo and we hope to have their energy and expertise for 2009, as well!



Bill Shady (right) of Pacific Solar Radiant explains his product to a guest.



Representatives of Bailey Mortgage are ready to greet attendees with helpful mortgage information.

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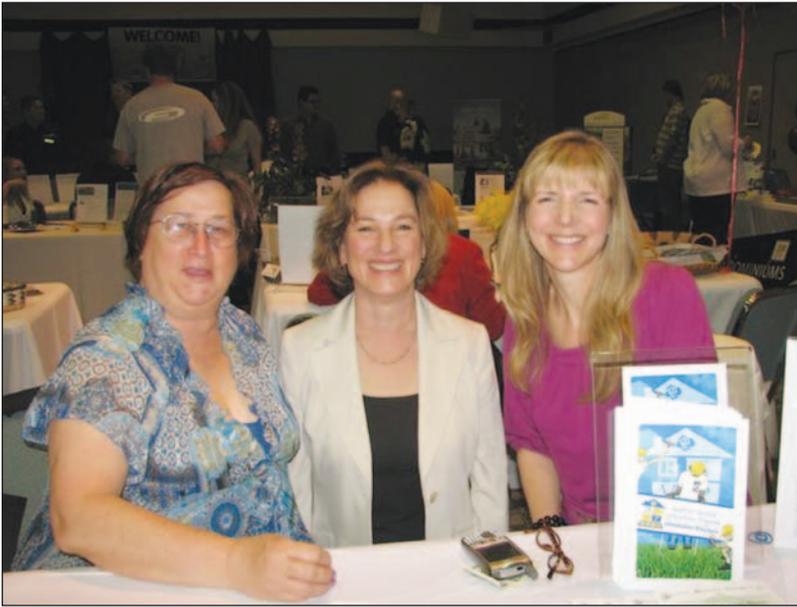


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*Escrow must close within 12 months of date of purchase OAC



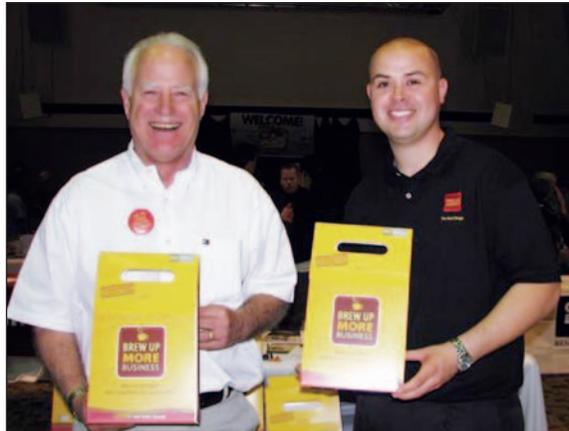
SCAOR CEO, Kathy Hartman, Housing Opps Chair, Sandy Kaplan, and Advertising Manager, Amy Ferrasci-Harp greet guests at the Housing Expo.



The educational classes were successful and well-attended!



Co-sponsor, Bay Fed, had plenty of information about their programs.



Dick Cornelsen and associate find ways to brew up more business at the Wells Fargo table.



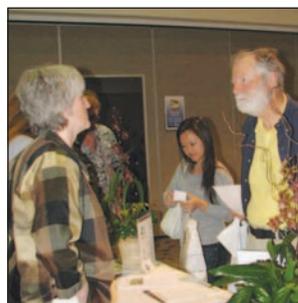
Shelly Lawrie, Tai Boutell and Bobbie Nelson spoke to first-time homebuyers about the ins and outs of the process.



Housing Expo Committee Chair, Janeé DelColletti and volunteer and Affiliate Chair, Joe Ganeff were on hand to greet guests.



Consumer Credit Counseling was on hand to disseminate important information about cleaning up credit.



Laura Grenyo, Coldwell Banker, chats with an attendee.



Amy Ferrasci-Harp, along with event organizer, Julie Ziemelis and volunteer and Fundraising Chair, Elaine Della Santina celebrate the success of the event.

Affiliate Update

BBQ, Bricks & Baking



Joe Ganeff
2008 Affiliate Cmte. Chair
XChange Solutions
(831) 476-2506
jganeff@1031xsi.com

I am happy to report that SCAOR and Housing Foundation can proudly place yet another feather of success in their cap, with the completion of the Housing Expo! My personal “Thank you and congratulations” goes out to each of the Affiliate and Housing Foundation Committee members who dedicated their time and efforts to bring this well received event to the public. A perfect balance of sponsors, speakers, and food created a professional exhibition, as is evidenced by the review of attendee comments.

If you have the opportunity, please congratulate and thank the Expo Committee members for bringing this kind of real estate education to Santa Cruz County. And what better place to find these very committee members than at the 11th Annual Spring Fling on May 7 at the Association office!

This gathering is an opportunity for you, the REALTOR® and Affiliate members of SCAOR to enjoy the company of your friends and peers. We are in for a real treat with the line-up of food, beverage, and entertainment scheduled this year! Seriously, how often are you going to share a margarita with the **Mighty Mike Schermer** in the middle of your work week with all your friends!

But wait, there's more...!

ONE BRICK AT A TIME

Why not savor your fabulous BBQ lunch while envious guests admire *your* very *name, immortalized* in a solid-brick tribute to the Housing Foundation? When you buy a brick, you not only support the Foundation, your community, and complete the BBQ area, but you leave an attractive legacy for all REALTORS® and Affiliates too.

Purchasing your brick is easy: simply ask one of the Association Staff members at the Buy-A-Brick booth, con-

veniently located near the margarita machine! You won't find any other advertising medium for the price that will last as long, or get the number of views as a gold brick at SCAOR over time.

Tickets are \$10 per person, parking is limited—and not allowed at Little Tam-pico! RSVP required by May 2nd. Baking entries due at the Association by 11am the morning of the Fling.

I look forward to enjoying the pleasure of your company on May 7th!

As always, if you know of someone who would be a good addition to our affiliate membership, please refer them to myself at (831) 476-2506 or contact Norma at SCAOR at (831) 464-2000.

The Affiliate Committee meets the second Wednesday of every month at 8:30am at the SCAOR office, and all are welcome to attend.

Affiliate Spotlight

Dynamic mortgage broker focuses on helping clients achieve financial goals



Sue Ginsberg
Capitol Trust Mortgage
suzyloans@hotmail.com
(831) 818-4084

Sue Ginsberg prides herself on being very committed to helping her clients achieve a successful transaction and meeting their financial needs. She stays focused on improving her knowledge and education. Working as a team with her daughter, Shereen at Capitol Trust Mortgage, both Shereen and Sue are designated Certified Mortgage Planner Specialists. This designation incorporates the essential skills related to integrating the client's mortgage, debt and home equity strategy into their overall financial plan. “We love what we do, helping people struc-

ture their mortgage to create and preserve wealth for themselves and their family. We focus on our client's goals,” Sue says.

“I feel it is very important to support our local community and have been involved with many non-profits. Phil Tedesco, past CEO of the Santa Cruz Association of REALTORS® and I chaired a Holiday event for CAMB and SCAOR. This event netted approximately \$15,000 for Above the Line, a non-profit for at-risk teens. I am currently involved with the WCR Fashion Show as a volunteer and a model. I have also donated my condo in Maui for “A Taste of Santa Cruz” and other local events. I am a current graduate of the Sanctuary Steward Volunteer program for “Save our Shores.” I have a passion for the environment and educating as many people as possible to bring about respect for our beaches and our oceans. Knowledge is power and together we can make a difference to our planet. Anyone interested in a beach clean up event?,” states Ms. Ginsberg.

Sue has been in the real estate industry for over 30 years. She started selling real estate in Southern California, took the Brokers exam and became a co-owner of a real estate office. In 1982, her family moved to Santa Cruz County. She remembers, “This was a very difficult period to sell homes because prime was at 20% and loans were quite difficult to obtain. That was a period where anyone in the real estate profession learned a lot about creative financing. Fortunately, that period passed and financing became easier in a few years.”

In the mid 1980's mortgage brokers were created and she went to work for a branch office of a large mortgage broker in San Jose and managed S & L Home Loans office in Capitola for 5 years. She later worked for mortgage bankers, which added to her experience in the lending industry. Sue has been very involved with the California Association of Mortgage Brokers and past President of the Santa Cruz, Monterey Bay Chapter. She also served on the state Board of Directors, which gave her the opportunity to meet government officials in Washington, DC and Sacramento.

Phillip Frandler

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May 2008

SUN.	MON.	TUES.	WED.	THURS.	FRI.	SAT.
				1	2 9am Board of Directors	3
4	5	6 2:30pm Nominating Committee	7 <i>Spring Fling!</i> 11:30am-1:30pm	8	9 RSVP Day	10
11	12 8:30am Affiliate mtg 10am-12pm MLS Advanced CMA	13 10am-12pm Housing Assistance Programs class	14 10:30-11:30am Housing Found subcommittee	15	16 11:30-1:30 Fiscal Fitness Class	17
NAR MID YEAR MEETINGS						
18	19 3pm Housing Foundation meeting	20	21	22 8am-5pm RSPS Designation class	23 8am-5pm RSPS 8:30am LGR	24
25	26 Memorial Day Closed	27	28 12-1pm MSOutlook Class 9:00 am Budget & Finance	29	30 9am-12:30pm Upside Down Transaction class 1-4:30pm How to Price Rental class	31

SAVE THESE DATES!	June 11 Legal Update with Lloyd Williams at Annual Election	June 27 Economic Update with Robert Kleinheitz, C.A.R. Economist	July 18 SCAOR Golf Tournament
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New Members

SCAOR welcomes the following new members and wishes them the best of luck!

REALTOR® MEMBERS

American Dream Realty
Miles Redman

Bailey Properties, Inc
Haley Pierson
Billie Jo Raabe

Keller Williams
Linda Forester
Rosalin Kochaly

Longacre Real Estate
Tom Mattinson

Main Street REALTORS®
Leslie Pederson

Zip Realty
Aaron Lieben

AFFILIATE MEMBERS

Bank of the West
Nick Torres
Jason Carver

Pacific Inland
James Chubb

Ceboa
Ron Franke

Washington Mutual
Robin Ronzano

Pacific Solar Radiant
William Shady

Quality Homes
Christine Thorne

Comments about an applicant's admittance as a new member or Affiliate member should be submitted in writing to

SCAOR
2525 Main St.
Soquel, CA 95073

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 Santa Cruz, CA 95060-4117
 Bus: 831-423-4700 Fax: 831-426-0524



Consult your tax or legal advisor for specific advice.
State Farm • Home Offices: Bloomington, IL

P036328 07/05

Education and Professional Development

May

MLS TRAINING— ADVANCED CMA

Instructor: MLSListings, Inc.

Monday, May 12th
10:00am–12:00pm
Cost: FREE

Learn how to conduct powerful CMA searches; View how to compare a Quick Search CMA and Advanced CMA; Print and email CMA reports; Customize an Advanced CMA

FIRST-TIME HOMEBUYER SEMINAR FOR REALTORS® AND LENDERS

Speakers: County of Santa Cruz; City of Santa Cruz, County of Santa Cruz Planning Dept.; City of Capitola; SCAOR Housing Foundation

Come learn about Housing Assistance and First-time homebuyer programs from City, County, and SCAORHF representatives.

Fri., May 16
10:00am–12:00pm
FREE!

Pre-registration is required. Seating is limited.

FISCAL FITNESS: HOW TO PREVENT MORTGAGE- TRANSMITTED DISEASES

Fri., May 16 • 11:30am–1:00pm
\$10 SCAOR members
\$20 at the door and non-members
Cost includes lunch

This seminar is designed for both the real estate professional and their clients. By attending, agents will learn how they can help their clients avoid contracting a serious MTD. Proper mortgage planning can help you and your client make informed decisions that fit your goals. Whether you're ready to jump into the housing market now or later, Fiscal Fitness will help get your client on their way.

INTRODUCTION TO PROPERTY MANAGEMENT PART 2

Wed., July 2 • 9:00am–12:30pm
\$20 SCAOR members
\$40 at the door and non-members

This class is designed for owners and managers of small residential properties. Part two will cover; Payment of rent; Noise, neighbor, and drug issues; Unauthorized guests; Maintenance & damages; Entry & inspections; Confidentiality & record keeping; Terminating Tenancy; Change of possession; Move out inspections and keys; Post Tenancy; Security deposit refunds, and more!

RESORT AND SECOND HOME MARKETS—RSPS CERTIFICATION CORE COURSE

Thurs., May 22 & Fri., May 23
8:30am–4:00pm
\$295 SCAOR members
\$345 non-members

Second homes made up 33 percent of all home sales in 2007, according to the National Association of REALTORS® Investment and Vacation Home Buyers Survey, conducted in March 2008. Twenty-four percent of vacation homes and 21 percent of investment homes were purchased in the West in 2007. Eight in ten second-home buyers consider it a good time to invest in real estate. Forty-four percent of vacation-home buyers and 57 percent of investment buyers said they were likely to purchase another property within two years. As a Certified Resort and Second Home Market Specialist you will be recognized worldwide as having the experience and the expertise in this field.

This course is designed to teach the essentials of buying, selling, or managing resort properties and second homes for recreation, investment, and development by U.S. and international clients and customers in the United States. By attending you will develop the skills required to be successful in the second-home vacation & investment market; Determine your market and client profile; Working with affluent or international buyers and sellers; Building your business; Tax and investments; Regulatory matters, and more!

INTRODUCTION TO MS OUTLOOK BROWN BAG LUNCH SEMINAR SERIES

- 5/28 Class 2 Effective Use of E-Mail
6/25 Class 3 Managing Your Calendar
7/30 Class 4 Effective Use of Tasks
8/27 Class 5 Setting Up the Outlook Dashboard

Upon completion students will be able to know how to use Outlook as an information processor; Navigate Outlook quickly and easily; Understand the purpose of each Outlook tool, and Customize Outlook for everyday use.

\$20 per class SCAOR members
\$25 at the door & non-members
\$69 Series discount
(SCAOR members only)

Don't forget to bring your lunch!

DENNIS MCKENZIE'S SHORT SALE SEMINAR: HOW TO HANDLE AN UPSIDE DOWN / UNDERWATER SALE

Fri., May 30 • 9:00 am–12:30 pm
\$49 SCAOR Members

*Sponsored by Santa Cruz
Title Company*

*This course is DRE approved for
3 hrs of CE in Consumer Protection*

If a seller owes more than what the home is worth, what's the best way to go? Add cash? Short sale? Foreclosure?

Attend this seminar to learn the pros and cons of each; Learn about recourse vs. non-recourse loans... major personal liability issues; Impact on credit scores and debt forgiveness; Income tax considerations; Hardship issues the lender will want to review; Special disclosures to insert in the listing agreement; MLS, and purchase contract when a short sale is needed to close escrow; Negotiating strategies and tactics to successfully complete a short sale.

HOW TO ANALYZE AND PRICE SMALL RENTAL PROPERTIES— A DENNIS MCKENZIE SEMINAR

Fri., May 30 • 1:00 pm–4:30 pm
MAY MADNESS DISCOUNT
\$35 SCAOR Members
(register before May 15)
\$49 May 15–May 29; \$69 at the door

*Sponsored by Santa Cruz
Title Company*

*This course is DRE approved for
3 hrs of CE in Consumer Protection.*

Have you been asked to list or sell a 1 to 4-unit rental property? Looking for a rental property for a buyer? Don't have a clue how the numbers really work? Then attend this seminar to learn how to verify rents, vacancies, and expenses; How to do a first year cash flow analysis; Basic income tax aspects of small rentals; How to price small rental properties; How to compute first year rates of returns to see if the property makes economic sense. Class includes several practice problems and case studies and a handy workbook. Bring a calculator—any will do!

Unless otherwise specified, all classes are held at the SCAOR Main Office 2525 South Main Street • Soquel, California 95073 • (831) 464-2000 Pre-registration is always required and seating is limited, so contact us soon!

Comments or suggestions?



Contact **Karen Kirwan**,
Education and Professional Standards
Director, at Karen@scaor.org
or (831) 464-2000

Go to
scaor.org
**for more details, continual
updates and added classes!**



\$25,500 given to low-income homebuyers!



Jeff McCormac
Housing Foundation Chair
(831) 465-4007 Tel
(831) 479-6901 Fax
jeff.mccormac@wellsfargo.com

A big congrats to Richard Brabo, the newest grant recipient and first time home owner of a new condo in the Swan Lake Gardens complex. Richard is a sales person in Santa Cruz working at Ocean Honda and SCAORHF's sixth grant recipient this year. As of April 15th, the SCAORHF has given five \$5,000 closing cost assistance grants and one mobile home grant (with one pending) for a total of \$25,515. Thanks to your support and funding through events and programs such as the annual "A Taste of Santa Cruz," Buy a Brick, and Escrow Contribution, the Housing Foundation has been able to help over 39 individuals and families into homes in our County. These grant recipients include teachers, single parents and county employee's all realizing their dream of home ownership with your help. Also don't forget that we still have eleven more grants for \$2,000 apiece available to your low-income homebuyers purchasing a mobile home in a mobile home park. Simply go to the Housing Foundation's website at www.scaorhf.org to download and print out an application. If you need any further information contact me (info by my photo) or the **Programs Chair, Dave Deteso** at (831) 234-1045.

HOUSING FOUNDATION ACHIEVED GREAT OUTREACH AT HOUSING EXPO

Another goal of the Housing Foundation is to provide homeownership education. Particularly with today's volatile and changing market, the need for information is critical. The Housing Foundation sponsored a table at the Santa Cruz County Housing Expo on April 12th and thanks to Trustees Sean Pate and Elaine Della Santina, handed

out numerous grant applications. I'd like to thank the Santa Cruz Association of REALTOR®'s Housing Expo Committee who did a fantastic job with the Expo at Twin Lakes Church on April 12. This year's venue worked much better than last year and the information was greatly appreciated by those who attended. In particular, a big thank you to **Janeé Del Colletti, Sandy Kaplan** and **Julie Ziemelis**, who without their help, this wonderful event would not have been possible.

We will continue to sell the engraved bricks for the **Buy-A-Brick** campaign at the **Spring Fling** this year. For those of you who purchased the bricks last year, you will be able to see the bricks at the event! We hope others will be inspired and will consider purchasing a brick, as well.

Spreading the word at the Expo!



Sean Pate and Elaine Della Santina both volunteered at the 2008 Santa Cruz County Housing Expo to share information about the Housing Foundation's Closing Cost Assistance Grant program.

SCAOR' HOUSING FOUNDATION'S

Angel Investor

LELA WILLET



Lela Willet, Unique Homes and Land, is a person who puts her money where her mouth is. She donates part of her commission check for every closed transaction to the Housing Foundation's Close of Escrow program to help fund the \$5,000 Closing Cost Assistance Grant program. She speaks about the program during her office meetings and encourages her fellow REALTORS® to submit grant applications if they have a qualified buyer.

We are fortunate and grateful to have Lela as an "Angel Investor" for the Foundation. Her efforts and funds have directly benefitted the Housing Foundation's Grant program that has helped almost 30 families purchase homes in Santa Cruz County during the past three years. Thank you, Lela!

We invite you to be an "Angel Investor" by donating funds at the close of each of your real estate transactions. For a Close of Escrow form, please email Julie Ziemelis at julie@scaor.org or go to www.scaor.org/hf/pdf/demandform.pdf.

Help for your troubled clients

NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities. If you are interested in learning more check out their website at www.NW.org. **NeighborWorks** also works with **HOPE NOW** in foreclosure prevention. HOPE NOW is a cooperative effort between counselors, investors, and lenders to maximize outreach efforts to homeowners in distress. With foreclosures at an all-time high and **Project**

Lifeline recently approved, it is critical that your clients get the education and information available to them. Project Lifeline is a targeted outreach program for seriously delinquent homeowners who currently face the risk of losing their home. This is the first effort to directly "pause" the foreclosure process while working with the homeowner on a case by-case basis to work out a solution. If you have a client in need of help, they can contact Hope Now directly at 888-995-HOPE or go to HopeNow.com.

Marketing Corner

Gaylord's top ten tips for a tough market



Julie Ziemelis
SCAOR Marketing
Director
julie@scaor.org

10 Tips list and video through the NAR website. It has a lot of helpful information about surviving in this market and includes helpful links to statistics, market resources, and more. I have summarized a few of the points he made, but invite you to check it out yourself.

We asked Christa to share with us her tips as well for a local angle. We hope you will find something that you can incorporate into your business today to make sure your business continues into the future!

Dick Gaylord, 2008 NAR President and Christa Shanaman, 2008 SCAOR President, both know this is a tough market for our members. Dick recently released a Top

Top Ten Tips:

1) Become an Expert

Know your local market. Use local statistics and trends.

2) Prospecting is Gold

Don't forget... everyone is a prospective client.

3) Price to Sell

Understand the current environment. Use local statistics to encourage sellers to price the house for the current market conditions. Don't waste your time or theirs with an incorrect price.

4) Play Psychologist

Address homeowners' concerns and do more business.

5) Push Buyer's Hot Buttons

Learn what attracts buyers to a home in your area. Utilize NAR's market survey to help!

6) Upgrade Your Technology

Switch to better technologies for superior customer service.

7) Expand Your Horizons

Keep learning new skills. Enroll in continuing education classes. Go to conferences to meet other REALTORS® for possible referral business.

8) Get More Involved

The more people know you, the more you become their trusted advisor.

9) Stay Positive

Keep inspired and get more business.

10) Find and Be a Mentor

Learn from an experienced REALTOR® or help someone just starting out.

Shanaman's five things you can do now to help your business tomorrow:

EXTEND the hours of your open houses. Greater exposure for the property, and an opportunity to meet potential buyers.

ATTEND educational opportunities, specific information classes, designations, legal updates.

REVIEW where your marketing/advertising dollars have the greatest impact, and play on it.

RE-CHARGE your sphere of influence. Most often our clients come from the areas of activities that we participate in, in our personal lives. School, church, clubs, sports.

PARTNER WITH a good lender and hold buyer information gatherings.

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WELCOME TO THE TEAM



EDDIE MUÑOZ

Eddie Muñoz has joined Bailey Properties in their Watsonville office. He was born in San Francisco and raised in Watsonville from the age of three, graduating from Watsonville High School. Eddie is fluent in both Spanish and English and is a full time, second generation REALTOR®. He has over twelve years of real estate experience with ERA Ponderosa and Kane Hall Palmtag and has been a licensed real estate broker for more than seven years. He's also earned his Graduate Realtor Institute, Certified Residential Specialist and Accredited Buyer's Representative designations.

Eddie services Santa Cruz, Monterey, San Benito and Santa Clara Counties and looks forward to working with you. Give him a call for help with all of your real estate needs.



BILLIE JO RAABE

Billie Jo comes to Bailey Properties with a background in selling vacation homes in Santa Clara Valley. She has been a resident of Santa Cruz County for over ten years and looks forward to expanding her real estate career with Team Bailey.

Billie Jo lives in Scotts Valley and has three children who attend local schools there. Prior to her real estate career she spent twelve years in the healthcare field as a licensed vocational nurse.



RAY SCHNEIDER

Twenty five years ago when it was time to start a family, my wife and I chose Santa Cruz. Having been raised in the San Jose area, we vacationed here as kids with our families. During our first few years together we traveled around most of the U.S. and then returned home to settle in the Summit Road area. When it came time to start our family and it was time to buy, we had a choice to make. With our commitment to family and finding the perfect place to raise our kids, Santa Cruz seemed the natural choice. What a great choice it has been.

With a major life transition and my commitment to family; real estate too, seemed the natural choice. That was 6 years ago, and I now find myself with the Bailey Properties family, and that has also turned out to be a great choice. With the strong commitment to their "family" I feel right at home; right where I should be. I welcome the opportunity to share the pleasures of homeownership here, in what I feel is truly a special place in the world.



MOSHE VILOZNY

As a lifetime Santa Cruz resident you will appreciate my superior knowledge of the area, as well as my ability, integrity, and commitment to your individual needs. I am a proven negotiator for both buyers and sellers and I am experienced in today's market having successfully closed short sales and foreclosures. I am fully bilingual in both English and Spanish, which is vital in Santa Cruz County.

Along with being a dedicated REALTOR®, I am also a dedicated husband and father. My life time as a Santa Cruz resident, and my role as a parent, means that community awareness and school involvement are very important to me. I am familiar with all of the neighborhoods, schools and parks in the county and I look forward to finding the right community to fit your lifestyle. Supported by a full-time professional staff at Bailey Properties, I offer you a variety of services customized to fit your individual needs.

I look forward to working together to help you fulfill your goals and dreams. Call me today and let's look at your options without any pressure or obligations.

BUILDING CAREERS & SERVING OUR CLIENTS

