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 publication, please call
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SANTA CRUZ AOR GOES "BLUE"



**The New Key Boxes are coming
 Monday May 11th and Tuesday May 12th.**

Look for instructions coming to your mailbox

See the schedule posted BELOW to determine the day and time of your appointment to make this trade. IF YOU ARE UNABLE TO KEEP THE APPOINTMENT, CONTACT THE ASSOCIATION IMMEDIATELY TO RESCHEDULE.

Supra will be at the Association offices on May 11 and 12 exchanging your old grey boxes for the new iBox. They will swap a new leased box for each of your old boxes that you bring to the event.

**IMPORTANT
 NOTICE**

After June 9, the gray boxes will be out of warranty and Supra will no longer support them

	Monday, May 11th	Tuesday, May 12th
9:00 AM	CLOSED	PRAT - ROBI
9:15 AM	CLOSED	ROCC - SAMU
9:30 AM	CLOSED	SAND - SHAR
10:00 AM	AAAA - ATKI	SHER - SPUR
10:15 AM	BADE - BERG	STAU - THAY
10:30 AM	BERK - BROS	THIE - UTIL
10:45 AM	BROW - CASS	VALL - WEIN
11:00 AM	CAST - COOK	WEST - WONG
11:15 AM	COOP - DAVI	WOOD - ZZZZ
11:30 AM	DAWS - DUNN	CLOSED
11:45 AM	CLOSED for LUNCH	CLOSED
1:00 PM	DUPR - FINC	CLOSED
1:15 PM	FISH - GIUF	CLOSED
1:30 PM	HARR - HOPK	CLOSED
1:45 PM	HORV - KAEM	CLOSED
2:00 PM	KAMB - KOSK	CLOSED
2:15 PM	KRAU - LERN	CLOSED
2:30 PM	LEST - MACK	CLOSED
2:45 PM	MACW - MCCU	CLOSED
3:00 PM	MCGI - MIRA	CLOSED
3:15 PM	MIRI - NIKO	CLOSED
3:30 PM	NILS - PANO	CLOSED
3:45 PM	PARK - POWE	CLOSED
4:00 PM	CLOSED	CLOSED

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New Law requires disclosure of license identification number

An important reminder to those who are not aware that as of **July 1, 2009** Senate Bill 1461 will require all real estate licensees to disclose their real estate license number on all point of first contact materials and purchase contracts.

This means that a licensee must disclose his or her license identification number on any or all of the following:

Purchase contracts
Business cards
Stationery
Advertising fliers

Plus any other materials designed to solicit the creation of a professional relationship between the licensee and a consumer.

The bill excludes an advertisement in print or electronic media and "For Sale" signs.

If you are ordering or about to order new letterhead, pads, business cards or any other promotional material, keep the new law in mind so that you do not get into trouble. The law also applies to reprints of existing material so you will be well advised to distribute old stock before the deadline of July 1.

For more information please go to the DEPARTMENT OF REAL ESTATE Web site.

[CLICK HERE](#)

There is a certain relief in change, even though it be from bad to worse.

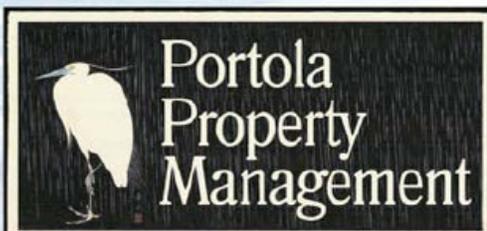
Washington Irving

Edit Your Photos Online With Pixlr.com

This online photo-editing program bears a striking resemblance to Photoshop Elements. You can work with layers, apply effects and so much more. Its Image Editor provides all the tools an intermediate user needs. Advanced options often

get in the way of simple tasks. So, for those times when you just want to resize images or make minor corrections, check out pixlr's Photo Express. It provides basic tools for quick editing!

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INSIDE REAL ESTATE Newsletter

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

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President's Message

Lockboxes, Finances & Young Professionals



Lela Willet
2009 Association President

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Lockbox Conversion to Blue I-Boxes May 11 & 12

1 for 1 lockbox swap for 30 days only.

The long overdue conversion from the gray A-2 lockboxes to the blue I-boxes will take place at the Association office May 11th and May 12th. The technology upgrades which the blue I-box offers make this an exciting opportunity. The lockbox purveyor, Supra, will supply employees on site to manage the conversion on May 11th and May 12th. There will be make-up dates by appointment with the Association after May 12th.

The old gray A-2 boxes will no longer be supported by Supra. Only the blue I-box will be maintained and supported. To that end, our Association already sells only blue I-boxes.

Beginning May 11 and continuing for only 30 days thereafter, there will be 1:1 exchange of old gray boxes for new blue I-boxes. Each gray box which an agent owns may be traded for a new blue I-Box. There will be no cost to the agent. The exchanged boxes will be "leased" from Supra, with no cost to the lease.

It is important to note that, after said 30 days, there will no longer be a 1:1 swap of the gray boxes for the blue I-boxes. Blue boxes will need to be purchased at that point. At the time of the lockbox exchange, the

agent will also have the option of upgrading to an E-key, or an E-key Professional rather than using the Display Key to access lockboxes. Information regarding the E keys will be available through the Association prior to the May 11th and May 12th swap dates.

SCAOR Financials Are Encouraging

Tough decisions to make cuts across every budget line item have made a positive impact on finances at your Association. Hard working committee volunteers have burned the night oil together with our diligent Association Executive, Kathy Hartman and incredible staff.

We are operating in the black.

Another bright spot is provided by our membership numbers, which are better than projected. On April 20th, your Association had 1229 REALTOR® members and 84 Affiliate Members.

YPG Young Professionals Group

A casual get together at the Association started the ball rolling for an exciting new group. The vision for a Young Professionals Group involves networking among Generation X and Y Affiliates and REALTORS®. Possibly meeting once per month on a topic of their choosing, inviting speakers and/or sharing presentations. The possibility of holding a few social gatherings per year was also discussed. There will be another informal information session in May... watch for it! Contact your Association.

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EQUAL HOUSING LENDER

Real Estate Legal Matters

DEEDS IN LIEU OF FORECLOSURE

By Lloyd Williams, Association Attorney



Recently, a client was negotiating with a prospective buyer for the sale of his property and was considering taking back a Note and Deed of Trust for approximately 90% of the purchase price. The buyer had a good job but not much cash and, to try and persuade my client to enter into the transaction, the buyer offered to sign a Quitclaim Deed in favor of my client, to be held by my client and recorded if the buyer defaulted under the Note and Deed of Trust, thus avoiding the time and cost of a foreclosure sale under the Deed of Trust. Due to the sharp decline in real property values, and the increase in mortgage defaults, I have also heard of other situations where the use of deeds in lieu of foreclosure have been discussed, if not actually used.

Some of the issues that arise when considering a deed in lieu are:

1. Lender's Perspective – Accepting a deed in lieu allows the lender to acquire title earlier than the time it would take to go through either a private or judicial foreclosure, with a savings

of foreclosure fees and costs. If the secured property were worth more than the loan amount (admittedly, an unlikely situation), the excess value would be the lender's, as opposed to a foreclosure sale where the bidding exceeds the credit bid of the lender, with the excess funds going to junior lienholders or to the trustor. The lender, however, may not be willing to accept a deed in lieu due to junior liens, recorded or not (e.g., unrecorded mechanic's liens), which the lender would take subject to through acceptance of the deed, but which would be cut off if foreclosure occurred. To protect against potential junior liens, the lender would want to obtain new title insurance, insuring the lender as the owner of the property. Another concern of a lender might be whether the deed in lieu may be held by a bankruptcy court to be invalid as a fraudulent conveyance or a preference.

2. Borrower's Perspective – If there is no equity and, more importantly, if the property is worth less than the debt to the lender, the borrower may want to execute a deed in lieu in con-

sideration of a complete cancellation of the Note, especially if there were the possibility of the lender obtaining a deficiency judgment against the borrower following a judicial foreclosure. There may also be some benefit to the borrower's credit due to not having a foreclosure sale, although it may not be much, if at all.

3. The Deed - Although the type of deed (e.g., grant or quitclaim) is not material, the content is. The borrower would want the deed to include the fact of the cancellation of the debt, for example. If the borrower executes and records a deed in lieu, the lender does not have to accept it and can record a notice of non-acceptance. The timing of delivery of the deed is also important. In the example at the top of this article, the buyer was willing to deliver the deed at the time of the sale to the buyer, to be recorded by the seller if the buyer defaulted. Such a deed is void under California law. Also, a deed delivered after the sale occurred will not be an effective transfer of title to the lender if it is not intended by the parties to be an actual transfer of

title as of the date of delivery to the lender. If it is intended to be effective at some later date, it would probably be considered a mortgage and subject to foreclosure for the lender to obtain title.

4. Taxes – A transfer by deed in lieu is a sale for tax purposes, thus the parties should seek advice from their tax accountants or consultants as to the tax impact on them if the transfer is through use of a deed in lieu versus a foreclosure sale.

5. Summary – There are other important issues regarding the drafting and use of deeds in lieu, and they should not be used unless and until there has been professional assistance to understand the potential risks and rewards by proceeding in this manner..



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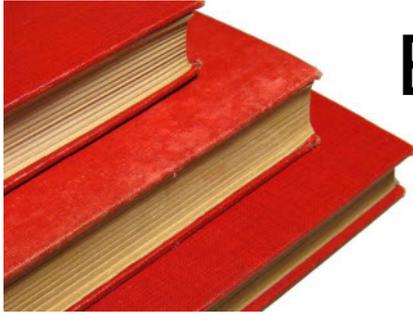
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P045151 4/04



Education and Professional Development



What Does the Contract Really Say?

Wed. May 20th 1:00-4:30pm
Instructor: Guy Berry
\$35 SCAOR Members registered before May 13, \$50 SCAOR Members who register after May 13 and Non-members anytime.

Learn how to identify those paragraphs that get agents and their clients into trouble; Explain the contract to your clients in a legally correct manner; Learn what the contract doesn't say that may need to be added; Learn how to understand the CAR contract or any contract; Demystifying Liquidated Damages, Mediation/Arbitration, Contingency removal, Breach of Contract and other contractual issues; Increase your business and client loyalty using legal and technical knowledge.

How to be a Successful REO Buyer's Agent

Mon. June 1st 9:00am-12:00pm
Instructor: Bob Barrie
\$25 SCAOR Members registered before May 19.
\$50 SCAOR Members registered after May 19.
\$55 Non-member anytime

Learn how to successfully represent your buyers, what forms to use, handling counter offers, and how to successfully sell more REO properties. In this class you will get to the heart of the REO business. Seminar Topics Include: Why Sell REO's?; Finding Buyers; What to consult with your Buyers; Showing Properties; Writing Contracts & Presenting Offers; Counter Offers &

agreements reached Inspections; Escrow; Sign Off and Closing

Charlie Krackeler's First Time & Subsequent License Renewal Review & Testing For Salesperson and Broker Renewal

Fri. June 5th 8:30am-12:30pm
\$65 SCAOR Members who register by May 22, 2009
\$85 SCAOR Member who register after May 22, 2009
\$90 Non-member anytime.

At this seminar you will complete exams for the five mandated courses* and receive a certificate for 15 credits. You will receive an access code to Charlie's website to complete the remaining 30 hours of testing over the course of two days.

*Ethics, Agency, Fair Housing, Trust Fund, and Risk Management. **If you prefer course material in book format there is an additional \$20 charge.

Please note: In order to start testing on 6/5/09 you will need to pick up the study material** (text CD) at least 7 days prior to start of class. All students who register after 5/22/09 will need to make special arrangements to test on the Mandated courses. Course material will be available to students at the Association office at time of registration. Sponsor #2617

GRI 108 Risk Management

Fri. June 12, 8:00am-5:00pm

Instructor: Suzanne Yost
To register go to www.edesignations.com or call 1888-785-4800

This mandated course covers topics to minimize the chance of having a claim or lawsuit filed against you! Learning Objectives: Upon completion of this course, the student will be able to explain how risk management can be applied to a wide range of functions and activities including: Negligence; Negligent and intentional misrepresentation; Fraud, Constructive fraud; Breach of fiduciary duty; Breach of contract; Violation of the Business & Professions Code 17200 et seq.; Students will learn that increased training in the area of risk management is a necessary function for improving the business practices of real estate licensees and consumer awareness.

Massive Abundance

Fri. June 19th 10:00-11:30am
\$5 SCAOR Members who register by June 12, 2009
\$15 SCAOR Members who register after June 12, 2009
\$20 Non-member Anytime.

Presented by Christopher Stafford and Deborah Jenkins, authors of the book *Massive Abundance* who will share their fifty years of experience in real estate and training to explain how to be unbelievably successful!

What is "MA"? It is a feeling, an experience, a vision. It is an outcome. It is working \$3,000,000 deals rather than \$300,000 deals; It is working fewer hours while getting better

results; It is improving the quality of your leads and contacts; It is making more money and getting what you want; It is about igniting the passion in all you do; It is about reaching your highest level of potential in a changing market.

Duane Gomer's Short Sale Update for 2009

Mon. June 22nd 1:30-4:30pm
\$35 SCAOR Members who register by 6/8/09, \$50 SCAOR Members who register after 6/8/09, \$70 Non-member.

What's Up in 2009?

Why or 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

Schedule Continued on next page in column 4.



May's Angel Investor, Sandy Kaplan

Elaine Della-Santina
Housing Foundation
Chair 2009



There are two types of investors: People who invest time and people who invest money. We are very fortunate to have our Angel Investor, Sandy Kaplan, because she invests both!

Sandy served as a Trustee of the Foundation for two years donating her time and expertise prior to and after serving in 2007 as the Santa Cruz Association of REALTORS® President. Sandy holds quite a few designations including the Certified Residential Specialist (CRS), E-Pro Real Estate Technology designation and Women's Council of Realtors® Leadership Training Graduate that she received prior to serving as the District Vice President of the Women's Council of Realtors®.

She has been a strong supporter of the Foundation since its inception in 2005 and has worked hard on the issue of affordable housing.

Sandy and her business partner Sandy Mason 'The Sandy Team' make regular donations to the Santa Cruz Association of REALTORS® Housing Foundation (SCAORHF) Closing Cost Grant Program via their closed escrows.

Serving as a Director of the California Association of REALTORS® since 2005 has afforded her the opportunity to make presentations for two consecutive years to the HAF (Housing Affordability Fund Committee) that allowed the local foundation to receive full funding for the requested grant amount.

These donations and grants are essential to the Housing Foundation as it provides us with the ability to help individuals and families obtain the dream of home ownership.

Sandy is currently serving a three year term on the CAR Housing Affordability Committee and continues her over 20 year career in real estate while providing inspirational leadership to her peers.

We are thankful to have Sandy's volunteer involvement, support and genuine spirit in contributing to housing affordability and the real estate industry.

Thank you Sandy!

If you would like to learn more about contributing to the SCAOR HF Closing Cost Grant Assistance program, please visit the SCAOR HF website at www.scaorhf.org.

EDUCATION SCHEDULE

e-Pro Workshop

Fri. June 26, 9:00-10:30am
FREE to all attendees
Pre-registration is a must to secure a seat
To register call 1-866-377-6627 or [click here](#).

Attend the upcoming FREE e-PRO Workshop to learn invaluable tech tips and how e-PRO will benefit you, plus receive a \$25 discount for your e-PRO course enrollment! Discover Hidden Secrets; Interact with the "Connected Customer"; Plug into an electronic community; Create a Web-based marketing strategy; Utilize the latest high-tech advances such as: Digital cameras, virtual tours, MLS systems. Don't miss NAR's free e-PRO Workshop, presented by Saul Klein. Selected as one of the 25 most influential people in the real estate industry by NAR in 2003, Saul will teach you technology tips that will immediately help differentiate you from your competition!

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MARKETING OUR LISTINGS

The placement of our For Sale, Directional, and Open House signs is regulated by the County and the Municipalities. The regulations are in place for visual safety and aesthetic purposes. Too many signs in one place are an aesthetic blight. Too many, or even one sign in the wrong place is a safety hazard for motorists. Throughout Santa Cruz County, including the Municipalities, we are allowed one "For Sale" sign that can be posted at the property only. Directional signs are not permitted. Open House signs are allowed, but placement and quantities vary in different communities.

A sign permit is issued to the Board by Santa Cruz County, and is renewable yearly. The County's decision on whether or not to renew our permit is based on how well we comply with the permit. The basis of the sign permit is:

- 1) A For Sale sign on the property is permitted
- 2) Directional signs are not permitted
- 3) Open house signs are permitted, but can be left up no more than 72 hours.

The Municipalities have similar regulations. For more details on the County Sign Permit and the Municipality's regulations go to the Members Only area of the Board web site at www.scaor.org/sign.

When signs are placed that do not comply with the County and Cities' regulations, they can be removed by that government agency. We can retrieve our signs, but at a hefty fee.

With signage being so critical to marketing a property, it is important that we are aware of what is expected of us, and follow the regulations. Thank you to all who are following the sign regulations. Keep up the good work for your community!!

THE WATER DILEMMA

With a second winter of insufficient rainfall, a timely event has occurred here in Santa Cruz concerning our most precious commodity. Seawater has been transformed into water fresh enough to drink. Blind taste tests have shown little difference. About one year ago the Soquel Creek Water District and the City of Santa Cruz Water Department began a joint pilot program of seawater reverse osmosis at a temporary desalination plant at UCSC's Long Marine Lab. The year long project successfully transformed up to 72,000 gallons of seawater a day.

The desalination of seawater is not expected to replace fresh water, but to supplement the water supply in times of drought. Approximately 2.5 million gallons a day or 20% of the County's water needs could be met with desalination.

Planned completion for a desalination plant is for 2012.

Of course an Environmental Impact Report must be filed, and Coastal Commission approval obtained. Water conservation and water management is becoming our next critical, controversial and political subject.

WATSONVILLE COUNCIL CHANGES

The Watsonville City Council appointed Nancy Bili-

cich, a lifelong Watsonville resident and Director of the Watsonville/Aptos Adult School to represent the Council representing District 7. The City Council appointed Luis Alejo to the vacant Vice Mayor position. Both vacancies were due to the unexpected death of Dale Skillicorn in March.





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Washington Report: Appraisals to Change

by Kenneth R. Harney
Realty Times

Home mortgage and appraisal groups in Washington are in countdown mode: On May 1 the national rules for real estate appraisals will change dramatically -- at least for lenders who want to sell their loans to Fannie Mae and Freddie Mac.

Lenders will have to adopt what's known as the "HVCC" - the home valuation code of conduct - and guarantee that every loan they sell to Fannie or Freddie complies with the code completely.

So what's the big deal in that?

Well, among other changes, the new code will ban mortgage brokers from ordering appraisals, and will push much of the business to third-party appraisal management companies.

Those management firms, in turn, select appraisers from their own networks, leaving many of the appraisers who now do valuations for home purchases and refinancings out of the loop.

Management companies generally only deal with appraisers who'll work for much lower fees than they'd normally charge. Instead of earning \$325 or \$350, an appraiser working for a management company might only get \$175. The management company pockets the rest.

In some cases, the new code might even raise the cost of appraisals to the consumer -- and change the timing of when consumers pay for them.

For example, Jeff Lipes, president of Family Choice Mortgage in Hartford, Connecticut, says one of his major wholesale lender clients has instructed him that because of the May 1 changeover, all "good faith estimates" provided to loan applicants must indicate a flat \$455 fee for appraisals through its

designated appraisal management company.

Also, borrowers will need to pay for them up front, before the work is performed, by credit card, debit card or electronic fund transfer. Lipes, a veteran mortgage broker, said up until now the standard fee was \$325, and could be paid for by the consumer at closing.

Since Lipes will not be able to select from his long-established group of local appraisers as of May 1, if the management company's appraiser is unfamiliar with local market conditions and comes in with a value too low to support the home purchase or refi program the consumer needs, a new appraisal will need to be ordered -- and a second fee charged.

Mortgage groups are not enthusiastic about the May 1 changeover either, and the Appraisal Institute has been scathingly critical of the mandatory push to low-pay management companies.

But there's still one way to avoid the hassles associated with the May 1 changes: Switch to FHA financing, rather than conventional. FHA has its own long-standing appraisal rules, and doesn't plan to adopt Fannie's or Freddie's code.

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SEEKING DIRECTORS FOR 2010

An Important Message to All SCAOR Members from Kathy Hartman, CEO

The 2010 Election process has begun and we look forward to electing leaders with the vision, foresight and enthusiasm to keep the vision and goals of the Santa Cruz Association of REALTORS® alive and flourishing into the future.

If you are interested in making a difference, then please complete an application to run for the Board of Directors and return it to Kathy Hartman, by Friday, May 15, 2009.

The Nominating Committee will then meet with each can-

didate and make a selection for each position to be filled. There are four (4) Director openings for a three (3) year term and one (1) opening for 2010 Treasurer.

Anyone who is a member in good standing with SCAOR may run for the Board of Directors.

Please contact either Kathy Hartman or Norma Milete if you would like further information and an application.

No personal consideration should stand in the way of performing a public duty.

*Ulysses S. Grant
18th President of the United States*



Legislative Update

What's Happening in Sacramento?



There is a lot of activity in the state legislature that directly affects REALTORS®. It is important that you are aware as these bills may impact your bottom line, increase your liability, or affect your clients. As each piece of legislation winds its way through the legislature, you may be called upon to communicate with your state representatives through a C.A.R. Call to Action. Here is a summary:

Assembly Bill 33

AB 33 was introduced by Assemblyman Nava. This bill would abolish the Department of Real Estate, the Department of Corporations, the Department of Financial Institutions, and the Office of Real Estate Appraisers. These departments would be consolidated into the Department of Financial Services, a newly created overarching department. C.A.R. is opposed to this bill because it conflates the provision of financial services with the duties of a real estate licensee, such as listing and

showing houses for sale, selling or managing investment properties and raw land, and managing or overseeing residential rental properties. This bill was approved on April 14th in the Assembly Banking Committee.

Assembly Bill 226

AB 226, introduced by Assemblyman Ruskin, seeks to expand the enforcement power of the California Coastal Commission (CCC). Currently, the CCC must use the judicial process to impose civil fines and penalties. If passed, AB 226 would allow the CCC to impose fines or penalties ranging from \$5000 to \$50,000 – without utilizing the judicial process. This bill is particularly troublesome because the CCC would be allowed to retain these fines and penalties to augment its own operating budget. This could serve as an incentive to the CCC to impose greater or more consistent fines. C.A.R. is opposed to this bill, and has joined in a coalition

with other stakeholders to defeat its passage.

Assembly Bill 457

AB 457 was drafted and introduced by our newly elected Assemblyman, Bill Monning. This bill would require improved notice to property owners about their rights in regard to mechanics liens. C.A.R. supports this bill because it provides property owners, bona fide purchasers and potential lenders the notice each deserves. This bill was recently approved by the Judiciary Committee and will soon come before the entire Assembly for a vote.

Senate Bill 407

SB 407, introduced by Senator Padilla, would impose a point-of-sale retrofit mandate to require that all residential and commercial properties be updated with low-flush toilets, and low-flow toilets, showerheads and faucets. C.A.R. opposes this bill unless it is amended by re-

moving the point-of-sale language.

State Water Plan Update

The State of California is in the process of update its water plan, with a focus on ensuring the best water efficiency and conservation practices are put into effect. The last time the plan was updated was in 2005. C.A.R. has participated in various subcommittees during the review process, and is concerned that point-of-sale is proposed as a trigger for enforcement. By C.A.R. estimates, it would take approximately 40 years to affect only 59.9% of the housing stock, if point-of-sale is used. C.A.R. asks that REALTORS® register their concern by attending some of the stakeholder meetings being held throughout the state. Currently, there are no hearings scheduled in the immediate vicinity of Santa Cruz County. Please look for notice of upcoming hearings that may be scheduled in this area.

Top Ten Dos and Don'ts for Using Facebook

by Arnie Goldberg

Arnie Goldberg, founder of MKTGUSA.com, is an author, speaker, consultant, trainer and entrepreneur.

DO

1. Do create relationships by adding friends both personal and business
2. Do update your profile daily
3. Do have a personal aspect to your social identity
4. Do join groups, selectively
5. Do go on the offensive
6. Do engage in discussion board and wall conversations in groups
7. Do become a fan of Nutella if you truly are a fan of Nutella
8. Do immediately change your security settings to fit your preference
9. Do create a fan page
10. Do create a group for your office, other groups or neighborhood

DON'T

1. Don't boast about your numbers, or add just for the sake of adding
2. Don't forget others can see your friends, groups and content
3. Don't SPAM other users' walls
4. Don't release personal or confidential information
5. Don't submit and run
6. Don't alter your social identity with inappropriate pictures
7. Don't talk to masses when you're intending to talk to just one
8. Don't take open source, open identity, open Web to mean unfiltered tone
9. Don't send automated messages, ever
10. Don't assume everyone cares about real estate

Association Store May Sale Specials

Week of May 4th – St. Joseph Statues \$7.00 (Regularly \$10.00)

Week of May 11th – All C.A.R. Forms 10% Off

Week of May 18th – Sign Riders \$5.00 (Regularly \$6.00)

Week of May 25th – Flags (including poles) \$10 (Regularly \$12)

Featured Forms Available

SF0AVID

AVID-11 Agent Visual Inspection Disclosure

(Sold in Packs of 10 @ \$16.00)

This form is used to document the results of an agent's required visual inspection of residential property. It can be used as an attachment to the agent's section of the Transfer Disclosure Statement or as a stand-alone when no TDS is required.

SF0SBSA

SBSA-11 Statewide Buyer and Seller Advisory

(Sold in Packs of 10 @ \$40.00)

This document advises both buyer and seller of various factors that may affect the decision to buy, different types of inspections that can be obtained and questions to ask about or research and information to be disclosed. Buyer is advised in each particular section to contact appropriate professionals for concerns. Designed to work in conjunction with local disclosure addenda. This form is not mandated by statute or contract. Each form is a 10-page, 30-part set.

BETTER NEWS FROM C.A.R.

Statewide, the 10 cities with the highest median home prices in California during March 2009 were: Santa Monica, \$755,000; Danville, \$738,500; Santa Barbara, \$735,000; Mountain View, \$700,000; Redondo Beach, \$630,000; San Ramon, \$621,000; San Clemente, \$620,000; San Francisco, \$617,000; **Santa Cruz, \$610,000**; and Yorba Linda, \$561,500.

Existing, single-family home sales increased 63.8 percent in March to a seasonally adjusted

rate of 522,980 on an annualized basis.

The statewide median price of an existing single-family home increased 2.2 percent in March to \$253,040 compared with February 2009.

C.A.R.'s Unsold Inventory Index fell to 5 months in March, compared with 12.2 months in March 2008.

The median number of days it took to sell a single-family home declined to 48.3 days in

March 2009, compared with 56.8 days in March 2008

While we still face continued weakness in the general economy and expect continued foreclosures, the increased incidence of multiple offers indicates that first-time home buyers and investors are responding to dramatically improved housing affordability. Low mortgage rates and house prices, coupled with the federal first-time home buyer tax credit, is having a definite impact on the California housing market.

Tracking the swine flu

Swine flu is nothing new. It has long affected pigs. Human cases have been much rarer. And deaths from the virus have been uncommon.

But we have heard a lot about swine flu recently. The World Health Organization has even considered raising its pandemic threat level.

Protect yourself. I've pulled together some sites to help. First, visit the CDC's site. You'll learn more about the swine flu. Tips will help you avoid contracting the illness. There's also help in identifying symptoms.

Next, map the outbreaks. You'll see if you need to take extra precautions, such as a face mask.

At Google Maps, you'll see a swine flu map. Cases are plotted on the map. Clicking one of the stories reveals specifics about the case.

There's also HealthMap. It plots disease outbreaks from the past 30 days. By default, it shows a variety of different diseases. You can use the controls to restrict the results to swine flu. Or, you can see where other diseases are arising across the world.

Here are the links to the three sites:

HealthMap
www.healthmap.org

Swine Flu Maps (Google)
maps.google.com

Center for Disease Control
www.cdc.gov/swineflu





SCAOR Calendar May 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 GRI 107 8:00am-5:00pm Technology Applications in Real Estate	2
3	4 Real Estate Service Reflector Program	5	6 <i>Spring Fling BBC and Baking Contest 11:30am-2:00pm</i>	7	8 9:00am Board of Directors WCR Fashion Show Cocoanut Grove 6pm	9
10	11 10:00am-4:00pm Lockbox Exchange	12 9:00am-11:30am Lockbox Exchange	13	14	15 11:00am ATOSC Meeting	16
17	18 2:30pm SCAORHF Trustees	19	20 1:00pm Education Committee 1:00pm-4:30pm What Does the Contract Really Say?	21	22 8:30am LGR Committee	23
24	25 SCAOR OFFICE CLOSED FOR MEMORIAL DAY	26	27 9:00am Budget & Finance	28	29 8:30am Affiliate Committee	30
31						

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.

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

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New REALTOR® Members

April 2009

<p><u>American Dream Realty</u></p> <p>Ashley York</p> <p><u>Bailey Properties</u></p> <p>Connie Neumann</p> <p>Valerie Brand</p> <p><u>Coldwell Banker Residential Brokerage –Aptos</u></p> <p>David Maley</p> <p><u>Coldwell Banker Residential Brokerage – LG</u></p> <p>Monica Lussier</p>	<p><u>The Office of Jon Lee, Broker</u></p> <p>Jon Lee</p> <p><u>David Lyng Real Estate</u></p> <p>Greg Weber</p> <p><u>Intero Santa Cruz Harbor Beach</u></p> <p>Jesse Collins</p> <p><u>The Office of Judith Miller</u></p> <p>Judith Miller</p> <p><u>Vanguard REALTORS</u></p> <p>Robert Rauh</p>
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