



SANTA CRUZ ASSOCIATION OF REALTORS®  
Creating Better REALTORS™

JUNE 2007 • SCAOR.ORG

# inside REAL ESTATE

Santa Cruz County's Real Estate News Source

## 2007 GOLF TOURNEY



The SCAOR Annual Charity Golf Tournament will be held on Friday, July 20th at the De Laveaga Golf Course. See page 7 for details!

## Inside this issue

### NEWS

Spring Fling was Fun! ..... 8-9  
Tons of photos!

### DEPARTMENTS

President's Message ..... 3  
Kaplan and SCAOR leaders in D.C.

Education ..... 5  
WINFORMS® for desktop and online

LGR..... 5  
Help your homebuyers register to vote!

Affiliate News ..... 7  
Dimitri Timm tells about the upcoming Annual Charity Golf Tourney (July) & Affiliate Kulvinder Hummel is highlighted

Foundation News ..... 10  
Barbara Townend makes a difference and 3rd Annual "Taste of Santa Cruz" booth kick-off!

Legislative Watch ..... 12  
New brochure from NAR about avoiding foreclosure; A summary of the latest C.A.R. forms changes



Where's the Beef? "Here it is!" Dee Buckelew says.



"Chili Anyone?" Sue Meachan serves with a smile.



President Elect, Christa Shanaman, enthusiastically serves the members.

# Spring Fling was a good thing! Over 400 members attended!

By Dimitri Timm, Affiliate Committee Chair

**H**ave you ever heard the expression "Success is in the numbers?" That proved to be true with the 2007 Spring Fling! We had a record attendance of close to 400 attendees. Despite the early morning rain and rumors of cancellation, the weather cleared just in time for the 11:30 kick-off of the 10th Annual Spring Fling.

Once again the BBQ was outstanding! Many thanks go out to BBQ Chef Bob DeAngelo and the DeAngelo Crew from DeAngelo Pest Control. Bob

DeAngelo has been a member of the Santa Cruz Association for over 30 years and his dedication and involvement as a member is truly admirable. Bob is also the brain child behind the "Buy a Brick, Build a Dream" program where the goal is to finish the patio area with engraved bricks while also helping out the Housing Foundation. Regular bricks are \$100 and the "gold" bricks are \$250. We got a successful start to this program during the Spring Fling by raising over \$2,000 for the Housing Foundation through the sales of the bricks. If you would like to purchase an

engraved brick or find out more information call Julie Ziemelis at 464-2000.

The DeAngelo Crew created tasty morsels of various types of Corralitos sausages spread among the tables for appetizers. The main course included marinated skirt steak and BBQ chicken from Freedom Meat Locker with sides of: regular or vegetarian chili, garlic bread and salad. For those who had enough room in their stomachs, the doors opened from the baking contest

Continued page 8



REIL COO, Naomi Shibata and CEO, Jim Harrison join SCAOR President, Sandy Kaplan and SCAOR CEO, Philip Tedesco, at the Spring Fling.



SANTA CRUZ ASSOCIATION OF REALTORS®  
2525 MAIN STREET  
SOQUEL, CA 95073

PRSR STD  
US POSTAGE PAID  
CAPITOLA, CA  
PERMIT NO. 59

# COAST 1031

*Qualified Exchange Intermediary Services*

- **Absolute Security of Exchange Funds**
- **Simultaneous, Delayed, Construction and Reverse Exchanges**
- **Same Day Exchange Documents**
- **11 Years in the Exchange Industry**
- **Member** Federation of Exchange Accommodators  
California State Bar  
Santa Cruz County Association of Realtors  
Santa Cruz County Bar Association



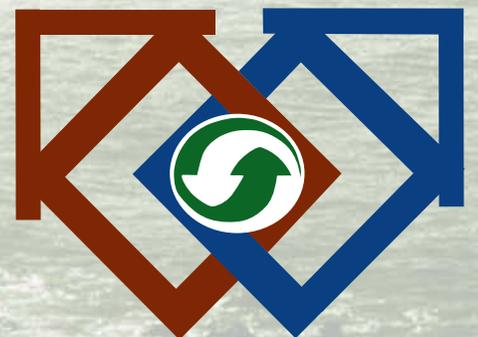
Thomas Foster, Esq.  
President

4200 Scotts Valley Drive, Suite E  
Scotts Valley, CA 95066

**(831) 464-1031**

*email: tom@coast1031.com*

*www.coast1031.com*



**COAST 1031**



Santa Cruz County Association of REALTORS®



## 2007 BOARD OF DIRECTORS

**President**

Sandy Kaplan

**President-Elect**

Christa Shanaman

**Secretary/Treasurer**

Lela Willet

**Immediate Past President**

Bobbie Nelson

**Directors**

Steve Allen

Candace Bradfield

Debra Frey

Frank O. May

Inez Pandolfi

Katie Smith

Lauren Spencer

Sharolynn Ullestad

**RE InfoLink Director**

Suzanne Yost • syost@baileyproperties.com

**Chief Executive Officer**

Philip B. Tedesco, RCE, CAE

Phil@scaor.org

**Member Services Director**

Norma I. Milete • Norma@scaor.org

**Director of Education  
& Professional Services**

Karen Kirwan • Karen@scaor.org

**Director of Marketing  
& Communications**

Julie Ziemelis • Julie@scaor.org

**Membership Coordinator  
& Advertising Manager**

Amy Ferrasci-Harp • Amy@scaor.org

**Administrative Assistant**

Leslie Flint • Leslie@scaor.org

**Bookkeeper**

Jennifer Shaw • Jennifer@scaor.org

## ADVERTISING INFORMATION

For advertising and deadline information, please contact Amy Ferrasci-Harp (831) 464-2000 • amy@scaor.org

## INSIDE REAL ESTATE

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.

Santa Cruz Association of REALTORS®

2525 Main St., Soquel, CA 95073  
(831) 464-2000 • (831) 464-2881 (fax)  
www.scaor.org

Design and production: Sandra Dixon  
Dixon Design • DixonGraphics.com

## President's Message

## SCAOR leaders head to D.C.

**Sandy Kaplan**

2007 Association President  
Santa Cruz Properties  
(831) 588-8855  
kaplan@santacruzproperties.com

As I am writing this article, I am in Washington, D.C. attending the NAR Midyear Meetings. It is very inspiring to see so many REALTORS® meeting together and working so hard on behalf of private property rights, affordable housing and consumer protection.

There are several key issues that NAR focuses on each year. We get educated about them, and then we go and meet with our Representatives of Congress, where we lobby for these issues.

An example of one of the current issues is a bill called The Mortgage Cancellation Tax Relief Act (H.R.1876). If passed by Congress, this bill would assure that borrowers will incur no income tax liability when lenders forgive some portion of a mortgage in a short sale or in a foreclosure.

Current law treats the cancellation of any debt as a taxable event, even though the borrower receives no cash. Thus, the seller, who has experienced a true economic loss, is required to pay tax on this phantom income, even though no cash has changed hands and the seller has experienced a loss.

As drafted, this legislation would apply to a primary residence and include either a purchase loan or a refinance up to the amount of the original purchase price (plus the cost of any improvements).

As you know, in today's real estate market, some borrowers are unable to pay the full balance on their mortgages at the time of sale because the value of homes in their market has declined. In other cases, borrowers who had sub prime or interest-only mortgages (or similar products) find themselves in foreclosure when they are unable to meet their payments at the time the mortgage payment adjusts upward.

Families who have mortgage debts

that cannot be paid in full have suffered monumental economic losses and should not face a tax liability, as well.

So, please be aware that this issue is only in the form of a bill that is currently in the Assembly. If passed, it still must be approved by the Senate. So, as reasonable as this issue may sound, there is no guarantee this will be passed. It is for this reason that we must be informed and aware of what real estate related bills come up for discussion and be able to give our input to our legislators.

**Annual election of Officers and Directors**

I encourage you to register to vote if you haven't already done so. I encourage you to pay your political action contribution and I encourage you to become involved and informed on the issues that affect our industry.

## 2008 Officers & Directors Meeting & Election

Wednesday, June 13th • 9:00am • Free Continental Breakfast  
2007 Legal update with Lloyd Williams, Real Estate Attorney

Every member will receive a memo from 2007 SCAOR President Sandy Kaplan regarding the annual election and including a *Report of the Nominating Committee*, a flyer with event details, and a reservation form.

**THE SLATE OF OFFICERS:**

**OFFICERS:** President-Elect (1 year; automatically ascends to President): Lela Willet, Unique Homes & Land, Secretary/Treasurer: Steve Allen, Coldwell Banker Residential Brokerage.

**DIRECTORS:**

**Three-year Directors:** Debra Frey, RE/MAX Real Estate Services, Marjorie Vickner, Century 21 Showcase

**Two-year Directors:** Candace Bradfield, Premier Real Estate; Inez Pandolfi, Century 21 Arrowhead; Katie Smith, David Lyng Real Estate; and Sharolynn Ullestad, Bailey Properties, Inc.

## Quality Design &amp; Build

# LANDRY & FOY BUILDERS

"I highly recommend Landry & Foy for remodels and new construction."  
Deborah Powers,  
David Lyng Real Estate



831.479.9306  
www.landryandfoybuilders.com

And speaking of voting, please remember to attend the SCAOR annual election of our 2008 Officers and Directors on June 13th at 9:00 am. **Free breakfast** will be served and real estate attorney, **Lloyd Williams** will be providing a legal update.

Thanks to everyone who attended the Spring Fling, it was great fun and absolutely wonderful to see almost 400 members there!

Other Officers and Directors elected previously who will be serving in 2008 are as follows: **President:** Christa Shanaman, Coast Country Real Estate **Ex-Officio:** Sandy Kaplan, Santa Cruz Properties.

**One Year Directors:** Frank May, Frank May and Associates and Lauren Spencer, Coldwell Banker Residential Brokerage.

Additional candidates for the offices to be filled may be placed in nomination by petition signed by at least two percent (2%) of the REALTOR® Members eligible to vote. The petition shall be filed with the Association Executive before the election. Additional candidates may also be placed in nomination by any REALTOR® Member present at the meeting.

If you are unable to attend this election meeting, you may designate a REALTOR® member to vote on your behalf by filing a PROXY form with the Association BEFORE THE ELECTION. A proxy form is included in the membership mailing.

## Santa Cruz County Market Statistics

Single Family Residences					
	CURRENT INVENTORY	NEW	SOLD	AVERAGE	MEDIAN
FEB. 2007	817	254	130	\$872,820	\$720,000
MAR. 2007	988	338	148	\$823,336	\$751,000
APR. 2007	1,130	354	136	\$949,652	\$777,500

Condos/Townhouses					
	CURRENT INVENTORY	NEW	SOLD	AVERAGE	MEDIAN
FEB. 2007	214	56	32	\$550,234	\$520,000
MAR. 2007	243	85	44	\$538,313	\$499,000
APR. 2007	263	91	43	\$514,959	\$503,000

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

## Want a local mortgage? Ask a local lender.

Serving the community for nearly 50 years has taught us you want an easy process, competitive rates, and people you can trust.

Our team becomes your team at  
831.479.6000, ext.304

- Fixed-Rate Mortgages
- Adjustable-Rate Mortgages
- Jumbo or Conforming
- Mobile/Manufactured Home Loans
- Home Equity Lines of Credit



831.479.6000 • www.bayfed.com • 888.4BAYFED

## LIKE A GOOD NEIGHBOR, STATE FARM IS THERE.®

For your insurance and financial needs, see State Farm Agent:



LIKE A GOOD NEIGHBOR



STATE FARM IS THERE.®

**Lauren Yungmeyer, Agent, ChFC**  
Insurance Lic. #: 0B10216  
718 Water Street  
Santa Cruz, CA 95060-4117  
Bus: 831-423-4700

Providing Insurance and Financial Services

statefarm.com®

PO26038

State Farm Insurance Companies • Home Offices: Bloomington, Illinois

9/05

- We print 27,100 Magazines every 4 weeks.
- We distribute 7000 magazines to prime locations outside of Santa Cruz county: Los Gatos, Saratoga, Santa Clara, Hollister, Gilroy, Salinas and Moss Landing.
- We stock over 350 inside and outside racks in quality high-traffic areas of Santa Cruz County.
- www.HomesMagazine.com is the the most popular real estate property search website in Northern California with 10,000 or more unique visitors a day viewing an average of 67 listings per visit! Our featured agent advertising program gets these

customers to your website! Ask us how.

- We direct mail each issue to professional offices in Santa Cruz county.



# HOMES

*Santa Cruz County*  
Magazine.com

*Do you REALLY know  
about your distribution?*

*Want Results?  
Market your properties  
in Homes Magazine.*



**Stevie Harvie • 831 688-6701**

Fax 831 688-6209 • stevie@homesmagazine.com • www.HomesMagazine.com  
9515 Soquel Dr Suite 204 • Aptos, CA 95003

## Education

# Upcoming Classes

### INTRODUCTION TO COMMERCIAL INVESTMENT REAL ESTATE ANALYSIS

Presented by the Institute of Real Estate Management (IREM)

Course outline: Overview of commercial investment; Increase your income & skills; Understand commercial leases; Learn the basics of investment analysis; Mortgage loans; Discounted cash flows; Internal rate of return; Comprehensive case studies; improve your HP-10B11 calculator skills; Review core principals, and more

June 20th & 21st  
8:00am – 5:30pm

Hilton Scotts Valley  
6001 La Madrona Drive, Santa Cruz

Special SCAOR Member Tuitions available until June 10th

Course approved for 17 hrs of DRE continuing education credit in consumer protection and one elective course credit toward CCIM Designation

### ADVANCED WINFORMS® FOR DESKTOP

Instructor, Jenny Cox, C.A.R.  
Coordinator/Trainer

This course is designed for those who have been working with WINForms® Desktop for awhile and would like to increase their skill set. In this class you will learn to work with the Clause Manager; Advanced tool bar features; Importing and Exporting between WINForms® Desktop and WINForms® Online; Emailing transactions; Creating templates; and using E-Signatures.

Wednesday, June 20  
10:00–11:30am

SCAOR Office  
2525 Main Street, Soquel, CA 95073

Cost: \$10 for SCAOR Members  
\$20 for C.A.R. Members  
\$30 Non Members

20% Discount when you register for both the Desktop & Online Class

### WINFORMS® ONLINE & RELAY™

Instructor, Jenny Cox, C.A.R.  
Coordinator/Trainer

In this class you will learn to work with WINForms® Online, which is a web-based version of the forms desktop software and is designed to make real estate professionals more efficient by automating the forms process and allowing you to quickly and easily create, edit, and complete forms required for any transaction.

Wednesday, June 20  
1:00–4:00pm

SCAOR Office

\$10 for SCAOR Members  
\$20 for C.A.R. Members  
\$30 Non-Members

20% Discount when you register for both the Desktop & Online Class

For registration or for further information, please contact Karen Kirwan, Director of Education & Professional Services, at (831) 464-2000 or Karen@scaor.org.

Pre-registration is required for all courses and seating is limited, so register early!

### CONTINUING EDUCATION REMINDER

The Department of Real Estate now requires all licensees who have a license expiration date of June 30, 2007 or later, or who file renewal application on a late basis after that date, to complete a DRE approved 3-hour course in Risk Management as part of their mandatory continuing education requirement. The continuing education requirement for salespersons who are completing their first renewal on and after July 1, 2007, will increase from 12 hours to 15 hours with the addition of Risk Management course. All other salespersons and all brokers with a license expiration date of June 20, 2007, or later, or who renew on a late basis after that date, will be required to complete a course in Risk Management as part of their 45-hour continuing education requirement.

## Local Government Relations Update

Voter registration drive is on...  
Help your homebuyers register to vote!



President Sandy Kaplan, past-president Bobbie Nelson and LGR Chair, Barbara Palmer, explain the registration process to REALTORS at the Spring Fling.



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

On May 2nd, the LGR Committee kicked off a REALTOR® Voter Registration drive at the Spring Fling.

The LGR Committee has worked diligently to create good working relationships with elected officials. Our mission is to protect private property rights and protect the REALTORS® ability to conduct business. Members of LGR meet regularly with elected officials, and attend public meetings that deal with such issues as water, energy, and land use. One of the easiest ways to support our effort is by registering to vote!

It is now time to gain clout with our elected officials. Elected officials respect voters.

An important part in being successful at our mission, is to register our members and affiliates to vote as these are the people who care about private property rights and our ability to conduct business. The voter registration forms that we are using are numbered and tracked by the Santa Cruz County Elections Department. We have forms

assigned to the LGR Committee and are available at the Association offices. Please drop by and pick up forms for you, your family members and friends, fellow REALTORS®, and to those who have purchased a home.

Registration forms are for first time registrants, as well as for those who want to change their address, register for absentee voting, or change their party affiliation.

LGR committee works on your behalf and can make a difference in your life by protecting your ability to conduct your business. Beginning in the fourth quarter of this year, we plan to publish in our Association's newsletter and on our website, the voting record concerning property issues for each of our County Supervisors. By seeing how they vote on important issues, you can then make an informed decision when the 2008 elections are held.

Stand with us! Register to vote! Help us protect your rights!

Please use the voter registration forms available at the Santa Cruz Association of REALTORS® offices.

**The next LGR Committee meeting is June 15th at the SCAOR office at 8:30 am. All members are welcome.**

# JUNE 2007

SUN.	MON.	TUES.	WED.	THURS.	FRI.	SAT.
<b>Coming in July...</b> The SCAOR Annual Charity <b>GOLF TOURNAMENT!</b> Friday, July 20					<b>1</b> CRS 202 8:00am <hr/> Board of Directors 8:45am	<b>2</b>
<b>3</b>	<b>4</b> Grievance 2:30pm <hr/> R.E. Infolink Classes	<b>5</b>	<b>6</b> Legislative Day/California REALTORS® Showcase in Sacramento	<b>7</b>	<b>8</b> GRI 108 8:00am	<b>9</b>
<b>C.A.R. Meeting — Sacramento June 6–9</b>						
<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b> Annual Election of Officers and Directors • 8:30am <hr/> Housing Opps Cmte. • 3:00pm	<b>14</b>	<b>15</b> LGR Committee 8:30 am	<b>16</b>
<b>17</b>	<b>18</b> Booth Selection for "A Taste of Santa Cruz" • 10am <hr/> Office Liaison Cmte. 2:00pm <hr/> Housing Found. 3:00pm	<b>19</b>	<b>20</b> Affiliate Cmte. Mtg. • 8:30am <hr/> WinForms Classes 10am & 1pm CCIM Offsite Mtg. 8:00 am–5:30 pm	<b>21</b>	<b>22</b>	<b>23</b>
<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>

regularly  
recurring  
events:

monthly

Board of Directors 1st Friday, 8:45am  
 LGR 3rd Friday, 8:30am  
 Affiliates 2nd Wed., 8:30am  
 Grievance As needed  
 Prof. Standards As needed  
 Housing Foundation 3rd Mon., 3:00pm

every-other-month

Budget & Finance 3rd Wed., 8:30am

## New Members

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

### REALTOR® MEMBERS

**American Dream Realty**  
Kurt Useldinger

**Bailey Properties**  
Jill Lindsay

**Century 21 Showcase REALTORS®**  
Gregg Neal

**Coastlands Real Estate**  
Milburn "Don" Schaaf

**Monterey Bay Properties**  
Meredith "Tootsie" Torres

**The Office of Martha Lopez Chubb, Broker**  
Martha Lopez Chubb  
Jeanine Sande

**The Office of Patricia Camarillo**  
Patricia Camarillo

**The Office of Richard Martin**  
Richard Martin

**Sherman and Boone Associates**  
Deidra Ostendorf

**Thunderbird Real Estate**  
Sarah Catizone

### AFFILIATE MEMBERS

**Trec Investment Realty**  
Ron Richardson

**First Horizon Home Loans – Additional Representative – Mario Luis**

**Blue Water Property Inspections – William Gibson**

**American General Financial Services – Stephen Zulim**

**Equitas Capital**  
Drew Oliveras

**Princeton Capital – Jonathan Palmer**

**Karen Cogswell's Network Mortgage – Additional Representative**  
Jennifer Walker

Comments about an applicant's admittance should be submitted in writing to SCAOR • 2525 Main St., Soquel, CA 95073

**Cyndy Wilson**  
REALTOR® and Mortgage Broker



Now in San Diego  
Your Satisfaction is My Success!

GRI, ePRO, CSA  
General Manager, REALTOR®  
Mortgage Broker, Notary



cell: 831.594.2514 Refer your San Diego area clients to me and receive a 20% Referral Fee

www.QQmortgage.com  
4info@QQmortgage.com

# REALTORS...

are your clients looking for Property Management Services?

I pay a REFERRAL FEE and ALL referrals go directly back to YOU.



**Kathleen Richards**  
Property Manager  
REALTOR®, MBA  
(831) 464 - 5079  
www.KRrentals.com



## Affiliate Update

AFFILIATE

# Hit the Links for Charity!



**Dimitri Timm**  
2007 Affiliate Committee Chair  
First Net Mortgage  
(831) 239-4163  
dimitri@firstnetmortgage.com

The 2007 Annual Charity Golf Tournament is quickly approaching! The annual Santa Cruz Association of REALTORS® Golf Tournament is scheduled for Friday, July 20th, 2007 at De Laveaga Golf Course. The fee per golfer is \$140 which includes: 18 holes of golf, golf cart, putting contest, lunch, and awards dinner.

The day begins with 11:30 am registration, Shotgun Start at 1:00 pm, with an awards dinner at 6:30 pm. For those who would just like to partake in the dinner, additional dinners will be available for \$30 per person. For more information or to register for the tournament, please contact SCAOR at (831) 464-2000.

We are now accepting applications for hole sponsorships and raffle prizes. Hole sponsorships are available for \$225 and are available on a first come, first served basis. Only REALTOR® and Affiliate members may sponsor a hole. Please sign up for your hole sponsorship by calling SCAOR at (831) 464-2000 or bring raffle prizes to the SCAOR offices located at 2525 Main St, Soquel, or feel free to contact me directly at (831) 239-4163. This year we will continue the "Best on the Hole" winner to receive the "Perpetual Plaque." We are expecting another year of full sponsorship and a full field of golfers, so reserve your spot as a golfer or sponsor today!

### Spring Fling Kudos!

I also wanted to give thanks to all who participated and helped out with the Spring Fling! The food from the DeAngelo Termite crew was excellent, the margaritas were a hit as usual and bartending skills were provided by Nanci Ledig and Linda Amador. A big thank

you to Karl Ledig and Don Hastings for their help with set-up and clean up. Thanks to Donna Moon for the festive decorations, Lori West for helping with registration and to the SCAOR staff for all your hard work. I can't forget to thank our baking contest judges, Jennifer Aronovici, Michael Clark and Chef Luke from "Michael's on Main".

The Affiliate Committee meets the second Wednesday of every month at 8:30 am, at the Santa Cruz Association of REALTORS®, if you would like to find out more about becoming a member please feel free to contact me at (831) 239-4163 or contact Norma at SCAOR at (831) 464-2000.

*Dimitri Timm is a Mortgage Consultant with First Net Mortgage in Capitola.*

# FORE!

## SCAOR Golf Tournament July 20th!



Kelley Trousdale drives one down the fairway hoping for a hole-in-one!

## Affiliate Spotlight

AFFILIATE



**Kulvinder Hummel**  
(831) 466-2838  
KulvinderHummel@bankofamerica.com

Energy, intelligence, integrity, and compassion. These words describe Kulvinder Hummel, a Mortgage Loan Officer from Bank of America Mortgage in downtown Santa Cruz who has been an active volunteer with the Association for the past year. Kulvinder has been an affiliate member with SCAOR since 2005 when she also joined the Bank of America Mortgage team.

Kulvinder began her mortgage career working in Sacramento in 1993 at Capitol City Mortgage. She moved to Santa Cruz in 1997 and worked for North American Mortgage. She continued working in the mortgage industry in the area until she landed

at Bank of America Mortgage in 2005. She has become an active volunteer with SCAOR by becoming a Trustee on the Housing Foundation in 2006, the first sponsor and active member of the 2007 Santa Cruz County Housing Expo, as well as helping to create a new Housing Opportunities Committee at SCAOR.

Kulvinder is an expert on the ACORN program, one of the most innovative loan programs for home buyers with little or no down payment, and is well versed in the various housing assistance programs available in the county. She is also excited to service her Realtors and clients by means of Bank of America's various loan programs. She also is a stickler for details and has extensive processor/underwriting experience which serves her well in obtaining financing for her clients.

Living in Scotts Valley with her husband of 10 years and their adopted dog, Sheba, Kulvinder enjoys working and living in Santa Cruz County.

**CHARTER FUNDING**  
Home Loan Center

*Navigating your way to home ownership...*

- 100% financing available
- Home loans in 50 states
- Debt consolidation
- Residential and commercial loans

Contact our office to find out how we can serve you on evenings and weekends.



740 Front St., Ste. 250, Downtown Santa Cruz  
ph: 831.824.9300 charterfunding.com

# Fling was fun!

Continued from cover

to show a room filled with over 15 different types of desserts, breads, and cookies ranging from Pumpkin Bread to Organic Vanilla Ice Cream. Congratulations go out to the 2007 First Place overall winner Jessica Seibel of Starker Services with her Chocolate Chunk Cookies. Thanks again, to all bakers who participated in this years baking contest.

Much gratitude is also to Anthony Jones of DS Capital Mortgage along with his band "The Original Wiseguys." People were raving about the fun and energy of this multi-piece band. They are a wonderful old school funk and R&B band that plays in the Bay Area for public or private events. To contact Anthony, call (831) 227-9137.

Special thanks go out to the Major Sponsor of the event, Wachovia Home Loans. Without the help of the Affiliate Committee, Board of Directors and SCAOR staff, the Spring Fling would not be possible. From set-up to clean-up, these members worked hard to provide another successful event. As I mentioned, "success is in the numbers". This applies not only to the number of attendees, but also to the volunteers who donated their time, effort, and energy to make this event a success. Their commitment is highly appreciated and cannot be expressed enough. The Annual Spring Fling is a great opportunity to enjoy a free lunch and mix and mingle with your fellow REALTORS® and Affiliate members. Thanks again for all who participated in this year's event!



Loree Doan is surrounded by the cooking masters of Bob DeAngelo's crew.



"Cheers" says Alan Behrens.



Carol Van Ausdale, Janet Romanowski, and Jessica Seibel enjoy the tasty BBQ fare.



Jeff McCormac and Greg Turnquist share a laugh with Karen Kirwan



"Nothing's like a cold margarita" says Norma Milete.



Jeanne Collins, Debra Frey and Sandy Kaplan oversee the festivities.



Donna Moon and Lori West greet the members during registration.



Sbarolyn Ullestad, SCAOR Board of Director, serves up salad to hungry party-goers.

# Baking Contest Winners

## Best Overall

1st  
Jessica Seibel, Starker Services

2nd  
Molly Lusk, Old Republic Title

3rd  
Cindy DePremio, Signs Services

## Cakes & Tortes

1st  
Molly Lusk, Old Republic Title

2nd  
Donna Teale, Sherman & Boone

3rd  
Donna Teale, Sherman & Boone

## Individual Cookies

1st  
Jessica Seibel, Starker Services

2nd  
Kay Dexel, Alain Pinel Realtors

3rd  
Isabel Alvarado, Help-U-Sell,  
Santa Cruz Properties

## Breads

1st  
Cindy DePremio, Signs Services

2nd  
Mimi Gregg  
First American Title Company

3rd  
John Nink  
Bank of America Mortgage



Chef Luke, Norma Milete and Michael Clark, owner of Michael's on Main, survey the desserts to be judged.



Cynthia Killian shows off the wonderful food.



Ester Morlos, GoForth Productions, presents her dessert entry.



Emily Gbio-Cato and Lela Willet serve up chili and good humor.



Lori and Bob epitomize hard-working volunteers.



Donna Moon, Bruce Southstone and Donna Teale get ready to enjoy the desserts.



## Message from the Chair



**Janeé Del Colletti**  
2007 SCAORHF Chair  
Santa Cruz Mortgage  
(831) 462-5575  
jdelcolletti@santacruz  
mortgage.com

Summer is here and the SCAOR Housing Foundation is *sizzling*! I am so proud of what the wonderful volunteers from the Housing Foundation are accomplishing.

First of all, **Elaine Della-Santina**, 2007 Fundraising Committee Chair, along with **Barbara Townend** and other volunteers have hit the pavement running to promote our Escrow Contribution Program. Thanks to their efforts, we have had more and more real estate professionals beginning to make it a habit to contribute! Call Elaine or Barbara to schedule your office presentation on how YOU can make a difference!

Secondly, **Amba Kumar**, 2007 Marketing and PR Committee Chair, has made wonderful changes to our website [www.scaorhf.org](http://www.scaorhf.org). The changes have made the information for real estate professionals as well as applicants clearer and easily accessible. Great work, Amba!

**Jeff McCormac**, 2007 Programs Chair, along with the committee members including **Tom Karn** of Karn Mortgage and **Mark Junod** of First Horizon Home Loans, have done an outstanding job with the Closing Cost Assistance Grant Program. They have spent many hours working to simplify the process and assist the buyers applying for the grant. We disbursed two additional grants up to \$5000 towards closing costs this last month. Congratulations to the **Manier** and the **Mendelsohn** families!

Also, through the Programs Committee we have developed contacts with all of the Housing Agencies throughout Santa Cruz County. On May 16th we had a very successful and informative seminar held for real estate professionals to get educated on the programs that are available to their clients. Knowledge is POWER and we truly believe if we educate the professionals we can be more

prepared to help more people purchase homes in Santa Cruz County.

**Mark Millenacker**, 2007 Planned Giving Chair, has had two very successful Planned Giving seminars educating real estate professionals on Charitable Remainder Trusts. This class is held quarterly at the SCAOR office. Please contact Karen Kirwan (831) 464-2000 to sign up for an office presentation or the next class which is now DRE credit approved!

It is our goal to assist low-income community members in realizing the dream and to bridge the gap to homeownership! How do we do that?

- Closing Cost Assistance Grant Program
- Community Outreach (Santa Cruz County Housing Expo)
- Real Estate Professional Outreach

How can you help? We would love to have you get involved!

—Volunteer for one of our great committees!

—Donate through the Escrow Contribution Program!

—Participate in our fundraisers!

I would like to end with a huge “Thank You” to **Bob DeAngelo** and the affiliate committee who started the “Buy a Brick” fundraiser that kicked off at the Spring Fling event. What a great success! Thank you!

Also, to **Barbara Dimitruk**, First American Title Company and **Loree Doan**, Santa Cruz Title Company, for chairing the biggest SCAOR Housing Foundation fundraiser, the “A Taste of Santa Cruz” event which will be held on November 8th. We greatly appreciate all their efforts, as well as all the event committee members, for initiating and creating such a wonderful, fun, and rewarding event!

Please don’t hesitate to contact me to find out more about the SCAOR Housing Foundation!

Please visit [www.scaorhf.org](http://www.scaorhf.org) for more information.



## Barbara Townend Making a Difference!

Sometimes giving can be habit forming and we are pleased to highlight Barbara Townend, Monterey Bay Properties, for donating funds at the close of every escrow during the past six months! She has donated over \$500 thus far by contributing when she finalizes a transaction. Janeé Del Colletti says of Barbara, “She is an incredible real estate agent, SCAOR Housing Foundation Trustee, and wonderful person “making a difference”.

Since the Housing Foundation Escrow Contribution program was created last fall, Barbara has embraced the program by helping to promote it in real estate offices and she has made it a personal habit to donate part of her commission with every closed transaction. Her commitment and dedication has not gone unnoticed and we truly appreciate Barbara for her amazing contributions to the SCAOR Housing Foundation and to our community. *Thank you, Barbara!*

## June 18th • 10am • SCAOR

### The Third Annual “A Taste of Santa Cruz” Booth Kick-Off!



**Be a part of the Santa Cruz Association of REALTORS®  
Housing Foundation's biggest fundraising event!**

Pick your booth now for the “A Taste of Santa Cruz” event which will be held on November 8th from 5:30–9:00 pm at the Coconut Grove in Santa Cruz.

Booth choice is based on a “first-come, first-served” basis, so get to the SCAOR offices early to choose your booth!

Booth sponsorship is \$200 and includes an 8x10' booth. 800 attendees are expected this year!

Go to [www.scaorhf.org](http://www.scaorhf.org) and click on “A Taste of Santa Cruz” for more information about the event, or email Julie Ziemelis at [Julie@scaor.org](mailto:Julie@scaor.org) for a sponsor packet.

If you come to choose your booth, please come with payment and paperwork completed.

*Thank you for supporting your Santa Cruz Association of REALTORS® Housing Foundation Closing Cost Assistance Grant Program. The program, with your help, has already helped 16 families into homes within the past two years!*

# GET PAID MORE for doing the same job!

## 100% COMMISSIONS

\$85/month  
(or free!)

### Best Commission Rates

**100% Commissions** — Only \$85/mo. (or free!)

Only Quid Quo offers this incredible opportunity to **make more money** and build your business.

In addition, **commissions are paid at closing**, so there is never any waiting for your check!

Only Quid Quo offers agents this unbelievable commission rate.

### Quid Quo Mortgage

**Make Even More Money...**

By working with our lending team, you will earn 50% of the mortgage commission and get your next **12 months of realtor fees for FREE!**

Only Quid Quo makes it this easy to get paid more for doing the same job!

**Call us today at 866-FOR-QUID (866-367-7843).**

**QuidQuo**  
REALTY

## Legislative Watch

# NAR offers more advice to keep families in their homes

*New brochure, "Learn How to Avoid Foreclosure and Keep Your Home" available*

The Center for Responsible Lending estimates 2.2 million American households have lost or will lose their homes as monthly payments rise on high-risk mortgages in the next few years. REALTORS® are concerned about the rise in the number of default notices nationwide and want to help families avoid foreclosure and keep their homes.

Non-traditional and other new types of mortgages that opened doors to homeownership or refinancing just a few years ago might soon be showing some borrowers the door, as interest rates reset, payments adjust and monthly payments become unaffordable for families at greatest risk. The National Association of REALTORS® (NAR) wants to help families maintain homeownership.

"Foreclosures threaten the very communities that REALTORS® work to build," said NAR President Pat V. Combs. "REALTORS® care as much about keeping families in their homes as we do about helping them find the home of their dreams, which is why NAR has partnered with the Center for Responsible Lending and NeighborWorks America to give our REALTOR® members tools to help clients and customers at risk and educate homeowners about their options if they're facing foreclosure."

In recent years, people with imperfect credit or minimal cash reserves who may have previously been unable to qualify for a mortgage were able to become homeowners because lenders began offering new types of mortgage products in the subprime market. Many of these new mortgages kept initial payments down by offering a very low 'teaser rate,' interest-only period, or the option to pay varying amounts each month. When the initial period ends, the monthly payment increases, often by a significant amount. Compounding the problem, subprime borrowers are often the people least able to afford these

large increases, given their limited cash flow and past credit problems.

"We estimate that families will lose as much as \$164 billion in home equity due to foreclosures in the subprime mortgage market," said Mike Calhoun, president of the Center for Responsible Lending. "Government agencies, lenders, nonprofit organizations, REALTORS® and homeowners must all work together to minimize foreclosures and foster responsible lending practices to help ensure the stability of these families, their communities, and the entire mortgage financing system."

NAR, in partnership with the Center for Responsible Lending and NeighborWorks America, has introduced a new brochure entitled "Learn How to Avoid Foreclosure and Keep Your Home," the fifth mortgage-related brochure in NAR's consumer education series. Visit [www.realtor.org/home\\_buyers\\_and\\_sellers/protect\\_your\\_home.html](http://www.realtor.org/home_buyers_and_sellers/protect_your_home.html)

The new brochure illustrates examples of mortgages that can put certain borrowers in danger, cautions consumers about predatory lending practices, identifies housing counseling organizations and other resources, and suggests steps homeowners should take as soon as they think they might not be able to make a monthly mortgage payment. Homeowners in this situation may have more options than they think they have, including:

**Forbearance** — Lenders may let a borrower pay less than the full amount of the mortgage, or skip a few payments, if there is a reasonable plan to become current on the loan.

**Reinstatement** — A homeowner may be able to make a payment that covers all of the previous late payments, usually at the end of a forbearance period.

**Repayment plan** — Lenders may allow a borrower who has fallen behind to make additional payments each month until the amount past due is paid.

**Loan modification** — Lenders will sometimes change the terms of a mortgage to help homeowners avoid foreclosure.

REALTORS® should encourage homeowners to call the Homeownership

Preservation Foundation at (888) 995-HOPE to speak to a counselor about their financial situation if they feel they may start falling behind on payments. Financial counselors are available, free of charge, to address their financial situation and understand their options.

## Review this summary for the latest C.A.R. forms changes

### April 2007 Form Release Quick Summary

This chart is a quick summary of the new and revised standard forms scheduled for release the week of April 23<sup>rd</sup> 2007. For further information, please refer to the C.A.R. web page at <http://www.car.org/index.php?id=MzcxMzA=>.

Form Code	Form Name	Releases	Brief description of how the form was revised	OK to use prior version?
AVID	Agent Visual Inspection Disclosure	NEW FORM	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.	N/A
MHA	Manufactured Home Advisory Addendum and Release	NEW FORM	This form is used as an addendum to the Manufactured Home Purchase Agreement. It informs a buyer that although a manufactured home may be sold in an as-is condition, occupancy by the buyer may be restricted if the property is not in compliance with certain government standards.	N/A
MHDA	Manufactured Home Dealer Addendum	NEW FORM	This form is used as an addendum to the MHPA only when a buyer or seller is represented by a mobile or manufactured home dealer. The added contract terms satisfy dealer obligations under the law.	N/A
BRE	Buyer Representation Agreement Exclusive	(BBE ) 4/06	The title of this form was changed from Buyer Broker to Buyer Representation.	Yes
BRNE	Buyer Representation Agreement Non-Exclusive	(BBNE ) 4/06	The title of this form was changed from Buyer Broker to Buyer Representation.	Yes
BRNN	Buyer Representation Agreement (Non-Exclusive/Not for Compensation)	(BBNN ) 4/06	The title of this form was changed from Buyer Broker to Buyer Representation.	Yes
ICA	Independent Contractor Agreement	(ICA ) 10/04	Paragraph 3F was modified to remind users that associate licensees who perform loan broker services may be treated as employees rather than independent contractors.	Yes
RLA	Residential Listing Agreement - Exclusive	(RLA ) 4/06	The compensation paragraph (4D(1)) was revised so that now the listing broker must specifically identify the amount offered to MLS cooperating brokers.	Yes
SBSA	Statewide Buyer and Seller Advisory	(SBSA ) 4/06	Language was added to reference the Williamson Act and the possibility that the property may be subject to a private transfer tax.	Yes
VP	Verification of Property Condition	(VP ) 4/02	Language was added to document those instances when a buyer decides not to conduct a final inspection.	Yes
WHSD	Water Heater & Smoke Detector Statement of Compliance	(WHS ) 04/05 (SDS ) 4/05	Combined the Water Heater Statement of Compliance and Smoke Detector Statement of Compliance into one form.	Yes

C.A.R. no longer monitors the legal validity of any prior form version and the C.A.R. User Protection Agreement only applies to the most current version of a form. See <http://www.car.org/index.php?id=OTQ1> for full text of the User Protection Agreement.

## Legislative Watch, cont'd.

# SCAOR goes to Washington, D.C. to lobby Congress

During the week of May 14–18th, the National Association of REALTORS® Midyear meetings took place in Washington, D.C. Each May, hundreds of REALTORS® from across the country travel to the nation's Capitol to speak with Members of Congress on real estate issues that affect REALTORS® nationwide.

SCAOR's leadership were among the many REALTOR® groups that met with their respective legislators to discuss issues of concern.

NAR and C.A.R. set forth a full legislative agenda for our visit to Capitol Hill. Issues included the following:

**1) Conforming loan limits:** C.A.R. and NAR are in support of H.R. 1427, that will raise the conforming loan limit in high-cost areas for Fannie Mae and Freddie Mac so that low and moderate income homebuyers and first-time homebuyers may benefit from access to lower interest rate conforming loans.

**2) FHA Reform:** C.A.R. is asking for Congress to pass H.R. 1852, which would trigger FHA reform that includes: increasing the FHA loan limits to 100% of the conforming loan limit, allowing FHA to set their insurance premiums using risk-based pricing, treating all condo units as single-family units, insuring zero-down mortgages, and insuring 40-year mortgages.

**3) Natural Disaster Insurance:** C.A.R. and NAR support the passage of comprehensive legislation that includes a federal reinsurance program, creates incentives for homeowners to take steps to mitigate the effects of a natural disaster on their property, and updates

insurance regulations and the tax code to encourage more participation by insurance companies in the homeowner's insurance market.

**4) Responsible lending:** NAR supports the passage of legislation to protect all Americans from predatory lenders and preserve access to credit for future homebuyers, but C.A.R. would like to recognize that many states, like California, have strong laws concerning predatory lending and that the regulation of the property lending market is best done at the state level. Any federal legislation concerning predatory lending should not preempt state laws.

**5) Mortgage cancellation:** NAR and C.A.R. are in support of H.R. 1876, a bill that would ensure borrowers will incur no income tax liability when lenders forgive some portion of a mortgage in a "short" sale or in a foreclosure.

**6) An ongoing issue is preventing banks from entering into the business of real estate.** H.R. 111 would make clear that banks are NOT allowed to engage in real estate related activities. C.A.R. and NAR are supporting this bill because home sellers and homebuyers need to be protected from a consolidation of the real estate brokerage and property management markets by a few national banks. Congress should continue to support small business by preventing the unwarranted consolidation of two vastly different industries, banking and real estate.

If you have any questions about the legislative agenda or other legislation, please contact your Government Relations Committee at (831) 464-2000.

*More Legislative Watch on page 12*

## "REALTOR® Action Fund" ensures political support



*Bobbie Nelson  
Longacre Real Estate  
C.A.R. Political Activities,  
Vice-Chair*

This annual contribution with your membership dues is your insurance policy to protect the way we do business and our livelihood.

### What is the REALTOR® ACTION FUND?

REALTOR® Action Fund is the \$197 contribution that appears on your membership dues billing statement. Every REALTOR® is asked to make this voluntary contribution when paying their local Board, C.A.R. and NAR dues. Funds raised through REALTOR® Action Fund are used to support candidates who are sympathetic to REALTOR® issues and toward supporting or opposing issues that impact REALTORS®.

As a REALTOR®, you have a vested interest in the government under which you live and work. C.A.R. supports the people who make policy on matters affecting your business, which is why we need your help! Believe it or not, only three REALTORS® out of ten do their part to make the REALTOR® voice heard... this must change!

There is no way to know for certain what challenges lie ahead, but one thing is clear, we must remain vigilant against potential threats to our industry. And while these dangers are limitless, our financial resources are not!

*You fight for your clients. We fight for you.*

### Contribute to C.A.R.'s REALTOR® ACTION FUND!

Did you know that over 35% of all proposed legislation introduced in Sacramento each year impacts REALTORS®? That amounts to approximately two thousand bills every year, most of which affect REALTOR® liability. Your contribution to C.A.R.'s PAC programs goes to support local, state and federal candidates who represent YOUR rights and support YOUR issues.

### THE GOOD NEWS...

It's not too late to do your FAIR SHARE contribution — contact Norma Milete at our Association and contribute your balance.

Join us in the fight for personal property rights and the rights we enjoy everyday as REALTORS®.

*Make A Choice, Make A Difference*

*A Big "Thank You!" to the following members of SCAOR for doing their FAIR SHARE contribution to the REALTOR® ACTION FUND.*

Steven D. Allen	Bruce Kennedy	Kathy Runyon
Paul Bailey	Neal Langholz	Jessica Schattenburg
Robert Bailey	Zel Longacre	Rachel Shaffer
Julie Barnes	David Lyng	Christa Shanaman
L. Carl Blanke	Diana Magor	Peggy L. Sharp
Joan Bodeman	Sandy Mason	Karen Summerfeld
Judy M. Brose	Carrie McCoid	Bruce Southstone
Gina Carling	RoseMarie McNair	Dennis Stewart
Lois Smith Chance	Daniel W. Miles	Lori Strusis
Frank Claiborne	Chris A. Mitchell	Audrey Tennant
Lorraine Donner	Grace Mundy	Pamela J. Tomaselli
Debra Frey	Bobbie Nelson	Robert W. Tomaselli
Arnoldo Gil-Osorio	Jill R. Newgren	Barbara Townend
Linda Jean Golling	Wade Nittler	Kelley Trousdale
William C. Goodyear	Candie Noel	Norman Turner
Linda Grande	Barbara J. Palmer	Michael R. Wade
Russell E. Gross	Vikas Patel	Michael Walsh
James Hassett	David Pera	Lela A. Willet
Mark P. Holcomb	Ann Portale	Lynn Yoder
Julie Jones	Honora Robertson	Suzanne Yost
Sandy Kaplan	Anthony Rocca	Randy D. Ziganti
Stephen A Karon	Janet Romanowski	

*"These mid-year meetings have been the most effective legislative visit to D.C. we have had in the past few years. Congressman Farr and Congresswoman Esboo continue to be receptive to our positions and supportive of our agenda.*

*—Philip Tedesco, SCAOR CEO*

## Legislative Watch, cont'd.

### Earthquake, homeowner's insurance need to be more affordable, says California's insurance commissioner

---

*"We do not have affordable choices for earthquake insurance," Poizner said. He would like to change this.*

---

Steve Poizner, California's newly elected state insurance commissioner, recently gave Bay Area REALTORS® his take on problems the state is facing and how he can help get California back on track. He also wants to make earthquake insurance and homeowners insurance more affordable for all residents.

In his first 100 days in the state insurance commissioner post, Poizner has been responsible for a \$200 million dollar budget and 1,300 employees, of whom 1,290 are civil servants; he has had to deal with the biggest insurance scam involving accident claims, a crop freeze that resulted in over a billion dollars of crop damage; and he has had to face a state fund meltdown with regard to workers' compensation.

As state insurance commissioner, Poizner has judicial, legislative and executive power to regulate the insurance industry — from workers compensation to health care.

Poizner would like to help bring the state back to a competitive level. He thinks California is in poor shape, that the state has gone from best to worst, or near worst in important areas like education, investment in infrastructure and venture capital. He said a new entrepreneurship has been unleashed in China, Russia and India, with exponential changes, forcing California to be more competitive.

"I feel our state is off track and our long-term health and prosperity is in

jeopardy," he said. "I'd like to be able to give back and make a difference."

While in office, Poizner said he aims to drive the cost of insurance down. He noted that medical insurance and worker's compensation are two things driving people out of the state. He wants to aggressively attack insurance fraud, which would bring down insurance costs.

The Los Gatos resident said he wants to prepare the state for the next natural disaster. He indicated studies show that California is even less prepared than New Orleans was for a natural disaster. Only one in eight homeowners buys earthquake insurance today, as opposed to one in three homeowners a few years ago.

"We do not have affordable choices for earthquake insurance," Poizner said. He would like to change this.

Last but not least, Poizner said he would like to drive down the cost of homeowner's insurance by stimulating competition, again pointing out that homeowner's insurance has also become almost unaffordable in this state.

The state insurance commissioner recalled U.S. President Theodore Roosevelt's words: "Do what you can with what you have, with where you are."

"As insurance commissioner, I am now in a position in my life where I can give back and get the economy back on track," said Poizner.

**WEDNESDAY, JUNE 6**

### 2007 Legislative Day/California REALTORS® Showcase in Sacramento

C.A.R.'s Annual Legislative Day will take place Wednesday, June 6, 2007, at the Sacramento Convention Center. Legislative Day is an opportunity for REALTORS® from across California to meet with their state legislators to discuss the issues that affect the real estate industry the most.

C.A.R. also will present the California REALTOR® Showcase on Wednesday and Thursday, June 6th and 7th, during the 2007 business meetings in Sacramento. Taking place at the Sacramento Convention Center, the Showcase will feature more than 100 exhibit booths

to help REALTORS® stay informed about the latest real estate products and services.



## Homeownership Preservation Foundation

REALTORS® should encourage homeowners to call the Homeownership Preservation Foundation at **(888) 995-HOPE** to speak to a counselor about their financial situation if they feel they may start falling behind on payments. Here are other options homeowners have, as well.

**Forbearance** — Lenders may let a borrower pay less than the full amount of the mortgage, or skip a few payments, if there is a reasonable plan to become current on the loan.

**Reinstatement** — A homeowner may be able to make a payment that covers all of the previous late payments, usually at the end of a forbearance period.

**Repayment plan** — Lenders may allow a borrower who has fallen behind to make additional payments each month until the amount past due is paid.

**Loan modification** — Lenders will sometimes change the terms of a mortgage to help homeowners avoid foreclosure.

# Buy A Brick Build the Dream

*Buy a brick and give the gift of homeownership  
to low income families in Santa Cruz!*



Purchase a "Commemorative Brick" for the patio area of SCAOR and benefit the SCAOR Housing Foundation's Closing Cost Assistance Grant program.

Red bricks are \$100 and special gold bricks are \$250.

All donations are tax deductible! Let your fellow real estate professionals know every year at the Spring Fling that you and/or your company support homeownership.



Santa Cruz Association of REALTORS® 2525 Main St. Soquel, CA 95073 831-464-2000 ph 831-464-2881 fax

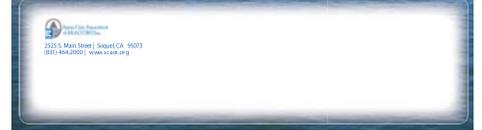
Coming Soon...  
to a mailbox near you!!

Santa Cruz Association of REALTORS®

## Affiliate resource guide



A Directory of Affiliate Members & Services  
spring 2007



Keep an eye out!!

The Spring/Summer Edition of the popular Affiliate Resource Guide is coming in June.

*The Resource Guide will be direct mailed to all of our members and will also be available online and in our office.*



# De Angelo

## PEST CONTROL & CONSTRUCTION

(800)698-6982 (831)475-5544

EVENING AND WEEKEND APPOINTMENTS AVAILABLE

Serving the Area for over 30 Years

### PEST CONTROL

- Insects (Ants, Spiders, Fleas, Etc...)
- Rodents
- Competitive Bids (Free with reports)
- Home, Garden - Yard, Trees and Ornamental Spraying

### TERMITE CONTROL

- Inspections for refinancing & Escrows
- All Phases of Structural & Termite Repairs
- High Tech Video Scope For Hidden Areas

### FUMIGATIONS & ALTERNATIVE METHODS

- Foam Guard
- Microwave
- Heat
- Localized Treatments
- Free Fumigation Estimates

ECOLOGY  
MINDED

### GENERAL CONTRACTOR & REMODELING CONSTRUCTION

- Seismic Retrofitting Lic #672872
- Interior & Exterior Remodeling

### SPECIALIZING IN CONTROLLING

- Carpenter Ants
- Bees
- Birds

*Considering Electro Gun?  
Ask for something better.*



Se Habla Español

*"Our Quality Makes the Difference"*



No Moving Out Required  
Prompt, Professional Service

# WELCOME TO THE TEAM



## ELISE McCANDLESS

I am proud to be joining Bailey Properties, where I can integrate my years of experience in marketing, public relations, and project management with my desire to help people and my passion for living in Santa Cruz County.

I'm dedicated to helping my clients fulfill their real estate dreams in the time frame that is comfortable for them. I am committed to providing excellent service and making sure my clients have an outstanding real estate experience.

I graduated from UCSC and Stanford University with a background in foreign languages, literature and education. I'm an elected member of the Santa Cruz Sister Cities Committee, and also participate in our community through volunteering, singing and playing beach volleyball.



## ERIKA RIVERA

I am very excited and happy to say that I am now a member of Team Bailey. With the great status that they have earned in this county, I know I couldn't have chosen better. As a homeowner, I have experienced some of the ups and downs of purchasing and selling a home. Sometimes transactions can be very smooth and sometimes not. That is why I will commit to providing you with quality service, integrity, and the utmost respect of your needs in accomplishing your real estate goals. Whether it is buying a first home, selling a current home, or buying investment property, my goal is to help you in making a well-informed and educated decision in regards to your real estate needs.

I was born and raised here in Santa Cruz, where I live with my husband and two children, a boy and a girl.