



SANTA CRUZ ASSOCIATION OF REALTORS®
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AUGUST 2008 • SCAOR.ORG

inside REAL ESTATE

Santa Cruz County's Real Estate News Source

Come to SCAORHF's
Sip of Summer!

Tues., August 19, 4:30-7:30 pm
Bargetto Winery

By Elaine Della Santina

The SCAOR Housing Foundation Fundraising Committee has been very busy working to find new and exciting ways to provide the funding for the Closing Cost Assistance Grants. To date there have been 40 families enjoying their new homes with the help of the SCAORHF and the support of the real estate community.

The Fundraising committee has much planned and is going full steam ahead to ensure that qualified grant applicants will not be turned down for a closing cost grant.

Genie Lawless, C21 Award had been working tirelessly organizing the new-

Continued page 11

Inside this issue

Survey Says 3

Christa gives us a behind-the-scenes snapshot of SCAOR

Education 4

MLS class, Aug. 8

Legislative Watch 5

Get the 411 on 9-1-1- emergency call service.

Affiliate Update 7

Filling the fall calendar with fun!

Who's Jay Talking now?.....7

Check Affiliate Spotlight to see!

Golf Tourney scores again! 8

Tons of photos and fun!

Housing Foundation 10

McCormac: Grant amount dips; Updates on upcoming events; It takes the whole Gilbert family to hold up giant check!

HFAngels, grandbabies; saying "goodbye" to a friend..... 11



Dennis McKenzie with Karen Kirwan of SCAOR

Kleinhenz speaks; Longacre awarded at luncheon 13

Marketing Corner..... 14

Ziemelis: Soft skills, hard work & attitude needed in a tough market

Past-Presidents Luncheon 15

Photo spread

Newsletter goes green

By Kathy Hartman, CEO, SCAOR

In recent months since my arrival, I have had two online surveys sent out to the membership asking for input on the Association's education programs and the Inside Real Estate newsletter. Many of you participated with comments and great feedback and I thank you for your time and candor.

As a result of reviewing those comments regarding the newsletter, looking at the increasing costs, both monetary and ecological, in providing a printed copy of the newsletter, the SCAOR leadership voted to have the Association do its part in *going green* effective September 1, 2008 by discontinuing the printed version of the newsletter. This decision was aided by the fact that the majority of those who participated in the newsletter survey wanted to see it online rather than a paper format.

The increasing costs of postage and paper as well as the staff time and outside vendors to put together a printed issue was just not cost effective. The newsletter will remain, but members will be able to view it on the Association website at www.scaor.org. As a matter of fact, it has always been on the website and viewed by many online.

The Association is working to better communicate with our members and as you might have noticed, we now send weekly notices of classes, events and information through the e-Scoop, SCAOR's newest communication ve-

hicle, saving members time looking at daily email blasts that were done in the past.

Finally, I would like to thank all of the anonymous members who took the time to complete the six page paper survey and sent it back to me. All of the information gathered will help the Strategic Planning Committee in reviewing the objective and goals for the Association.



Congratulations to our first-place winners are Stephen Pearson, John Maciel, Jonathan Maciel and Santiago Penteria.



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For advertising and deadline information, please contact SCAOR.

INSIDE REAL ESTATE Newsletter

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

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President's Message

Behind the scenes snapshot



Christa Shanaman
2008 Association President
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Dear Members and friends,

It amazes me that over half of my year as president has passed! Just a blink of an eye! So many things have been accomplished this year so far, and I thought that I would try and give you a snap-shot of some of the "goings-on."

At the top of the list is the arrival of **Kathy Hartman** as our new CEO. Kathy has done an amazing job of assessing where we are, and how to best maximize our potential as an association in a very challenging market. She and our tremendous staff have been evaluating all aspects of the Association from accounting to membership and everything in between, all in an effort to streamline some of our processes and bring greater benefit to the membership.

The Strategic Planning Committee, headed by **Lela Willet**, has been hard at work evaluating our strategic plan, and making sure that it still represents our priorities and goals. The committee will be holding focus groups in order to interview a broad sample of our membership and gain their input for review in regards to the plan. If you receive a call from one of the members, please help us out. We want to know what you think!

SURVEY SAYS...

And speaking of wanting to know what you think... a full membership survey was mailed the second week of July. I hope that all of you were able to take the time to respond and send it back. It really is a valuable tool in helping us steer a course for the future.

As a direct result of an online survey conducted in May, where a large number of responses suggested changing the newsletter format to a more eco-friendly version, the SCAOR news letter will be "going green" starting with the September issue! A SCAOR "flash" will be

sent to your e-mail with a direct link to the newsletter. You will be able to read it online or print it at your choice.

LGR—A VOICE WITH GOV'T.

One of the most dynamic committees I have ever seen in any organization, is our Local Government Relations Committee. From the co-chairs of **Barbara Palmer** and **Bobbie Nelson** to every member of the committee, the energy with which they pursue issues is amazing. They have been instrumental in getting a number of "point-of-sale" issues removed from legislation that would have greatly impacted our ability to do business, as well as maintaining a very viable presence at our city and county levels. Because of this committee, the powers that be listen to us, and are interested in working with us as an organization. Case in point... the democratic heir-apparent to **John Laird**, **Bill Monning** came and met with the committee and a number of our members the other day at the Association. The meeting was a chance for all of us

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Deborah Powers,
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to get to know him, as well as for him to get a feel about who we are. It was a great success, and we look forward to more opportunities with Bill Monning and other legislative representatives in the future.

This article has been a small snap-shot of what has been going on at your association in the last several months. So much happens behind the scenes, and at the committee level, it would be difficult to re-count it all. Just suffice it to say that there are a lot of "goings on 'round here," and we invite all of you to help make a difference! Besides, what a fun group of people!

Help With Retirement Planning Is Right Around The Corner.

Retirement may be closer than it seems. So get started planning for it today by paying me a visit.



Laureen Yungmeyer ChFC, Agent
Registered Representative
Bus: 831-423-4700



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Education and Professional Development

MLS ESSENTIALS HANDS-ON TRAINING

Instructor: MLSListings, Inc.

Two sessions available on Friday, August 8th 10:00am-12:00pm & 1:30pm-3:30pm
Seating is limited

Pre-registration is a must!
Laptops will be available onsite
Cost: FREE

RISKS, PITFALLS & RESOLUTION IN SELLING A CONDOMINIUM

Instructor: Jacquie Berry

Friday, August 15th 1:00pm-3:00pm
Cost: \$10 SCAOR Members

\$25 at the door & non-members

If you are listing or selling homes in condominium, planned developments, or any type of common interest development (CID) or interested in selling or listing the above and do not understand the risks and pitfalls associated with requesting, receiving, and reviewing the required disclosure documents then this is the class for you !

GAINING MIND OVER MARKET— LEARN TECHNIQUES TO THRIVE IN A SHIFTING MARKET

Instructor: Linda Forester

Wednesday, August 20th
10:00am-12:00pm

Cost: \$25 SCAOR Members
\$50 at the door &
non-members anytime

Buyers' Market, Sellers' Market or somewhere in between... it doesn't matter, because it is the market you're in, and you've got to make the best of it. The news is that there is a market. People will always need to buy or sell due to certain life-changing events: new job, new baby, death in the family, children moving out, and so on. Real Estate con-

tinues to be a solid investment and home ownership is still an important goal for individuals and families. It's important to remember, Shift Happens! This kind of market shift may seem difficult, especially if you've never been through one before. However, as Albert Einstein says, "In the middle of every difficulty lies opportunity." In this course you have the opportunity to find a silver lining to this potentially dark cloud.

CCIMCI101: FINANCIAL ANALYSIS FOR COMMERCIAL INVESTMENT REAL ESTATE

*Instructors: Mark Van Ark,
CCIM Bill Mohr, CCIM*

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For more information or to register for this course call (800) 621-7027 or register online at CCIMInstitute.com.

MS OUTLOOK BROWN BAG LUNCH SEMINAR SERIES FINAL CLASS

Aug. 27 Class 5 **Setting Up the
Outlook Dashboard**

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

Don't forget to bring your lunch!

This class is based on the recognition that task management is a complex activity about which many schools of thought exist. In the context of Outlook and the approach this course takes focusing on "next actions", the emphasis will be on generating tasks from incoming e-mail, understanding how to use Outlook categories and contacts as a filtering mechanism. The use of dated and undated tasks to achieve focus on the most important thing that needs to be done to move a particular project forward will be emphasized.

After completing this class, students will be able to:

- Describe the difference between a task and a project.
- Define and use custom views.
- Assign categories to tasks and attach contacts.

—Create task actions by including necessary information.

—Understand when to use dated and undated tasks.

—Create tasks.

—Describe how e-mail messages, calendar items, and tasks flow together in a time & task-management system

Coming up in Sept. . .

Sept. 10th Radiant Floor Heating—A SCAOR Green Bag Lunch

Sept. 12th Fiscal Fitness: A class about mortgages

Sept. 15th Upshifting Your Lead Generation

Sept. 19th Natural Hazard Disclosures in Real Property Transactions

Sept. 26th Seller Pricing Strategies
—Pricing Your Listings to Sell

Make your listing presentations POP!

Take the MLSListings class on Friday, August 8th

On August 8th, Jan Burnett, Regional Outreach Representative for MLSListings, will be teaching "MLSListings Essentials" from 10 am-12 pm and 1:30-3:30 pm. REALTORS® can pick either class as the material presented is the same.

You will learn all the essentials of navigating through the MLS Listings site and become proficient in using the MLS Listings website to easily gather local statistical information that will graphically

show your sellers and buyers what is happening in your market area.

If you promote yourself as a neighborhood specialist, Jan will show you how to actually cut and paste statistical charts and information about that neighborhood so you can use it in a power point presentation or your CMA.

Sign up now by calling SCAOR at (831) 464-2000. Space is limited so call for reservations as this is a "hands-on" class.



Measure T for 9-1-1- Service

Santa Cruz City special mail-in ballot election

In an emergency, every single second counts

When you place a call to a 9-1-1 emergency call center, you expect an operator to answer immediately and help to arrive within minutes. When someone's life or health is at stake, the first few minutes are the ones that matter most. We all depend on 9-1-1 call centers for immediate response in the event of medical emergency, threat to public safety, fire or natural disaster.

Santa Cruz City Council has decided to hold a special mail-in election on August 26th to reinstate the revenue. If approved it would add \$3.49 cents back into city residents monthly phone bills, including cell phones. It will be passed with a simple majority vote. The revenue from Measure T will go into the City's general fund, where it will cover the City's obligation for both 9-1-1 ongoing operational costs and federally mandated equipment upgrades in the near future (estimated at \$20 million) that will improve both capacity and communication between the various emergency response. The ballot will arrive in the mail starting July 29th and unregistered voters who wish to weigh in on this measure have til August 11th to register to vote.

Measure T would restore funding for Santa Cruz 9-1-1 emergency response that was put in place in 2003, at the same rate that was established in 2003, at that point in time it only charged land line. The cell phones were added in January of this year and the rate was then reduced to \$1.81. With uncertainty as to how the rest of the cities (Watsonville on ballot in November and Capitola no reaction to-date) and County will

proceed they have asked for the \$3.49 fee. Measure T approval would also protect against possible cuts in other critical City services for public safety and emergency response, including fire and police.

Q & A FROM THE WEBSITE FOR MEASURE T YES-ON-T.COM

What's the idea behind 9-1-1 phone fees?

In recent years, faced with severe budget constraints affecting all areas of public service, many California jurisdictions assessed phone-based fees to support their 9-1-1 services. The City of Santa Cruz and other local jurisdictions* have used such fees to fund the Santa Cruz Consolidated Emergency Dispatch Center (the 9-1-1 Center) since 2003. For the City of Santa Cruz, this fee generated approximately \$1.3 million annually to cover its share of the 9-1-1 center budget.

*(The County of Santa Cruz and City of Watsonville, which have similar 9-1-1 fees, are in the process of assessing their response to the recent court ruling. Measure T affects the City of Santa Cruz only.)

Why do we have to vote on this issue now?

These fees were recently invalidated by a State appellate court ruling. To comply with this court ruling the City rescinded its monthly fee on phone services in May 2008.

The City is faced with ongoing revenue shortfalls and increased costs; it must address a multi-million dollar deficit for the coming year alone. Rescinding the 9-1-1 fee means the City is now also losing over \$100,000 in revenue each month. When confronted with this additional loss, the City Council declared a financial emergency and took action to restore that revenue through a special election.

What would Measure T do?

Measure T would establish a \$3.49 monthly assessment on phone services—the same rate established in 2003. Under Measure T this fee would be assessed on each land line and cell phone whose billing address is in the City. Lifeline customers and public institutions like schools would be exempted.

*Thank you to our
LGR Committee*

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Housing stimulus bill signed

The U.S. House of Representatives passed legislation in late July designed to help bolster the floundering housing market using the promise of financial backstops for Fannie Mae and Freddie Mac, home-buyer tax credits, grants for municipalities to buy foreclosed properties, and more. The bill is known as the American Housing Rescue and Foreclosure Prevention Act (HR 3221). President Bush signed the bill at the end of July, after reversing his earlier promise to veto the bill.

An important component to the bill for Bay Area residents is that it will create

a permanent increase in the so-called "agency jumbo" or "jumbo-conforming" loan limits in expensive markets like ours (and Southern California, metro New York, etc.) It's just that the increase will feel a bit like a decrease here in California. The economic stimulus bill passed in February raised our conforming loan limit from \$417,000 to \$729,750, but the increase was to expire at the end of 2008. The new bill, HR 3221, will take our jumbo-conforming loan limit back down to \$625,500, permanently. (Or until another superceding law gets passed.) An update of this bill is posted on the REALTOR.com website.

Mortgage Watch

Moving beyond the “Great Credit Crunch”



Tai Boutell
Certified Mortgage
Planning Specialist
Santa Cruz Home
Finance

As the Great Credit Crunch of 2007 continues to unfold, professionals in the real estate industry must continue to evolve with the changes. The first part of August of last year brought the mortgage industry, and real estate industry, to a stand still. But after clarifying what happened (and why) and going back to the basics, the market realized that lending would go on, and that real estate would survive.

Loose underwriting guidelines came to a screeching halt, and the easy rules were replaced with strict standards. But just what does that mean? It is important to understand what it is that makes a mortgage fly in today's lending environment. While higher standards in loan underwriting are a good thing, it is important to understand just how that affects our buyers and sellers.

Is stated income a thing of the past? Maybe not. Is qualifying for a mortgage more difficult today? Not always. Is 100% financing gone for good? Not yet. Here's a closer look.

The Fed announced new mortgage rules on July 14. The intent behind this 417 page publication was to provide some guidance to lenders as they struggle to provide loans to consumers while protecting the investments of banks and borrowers alike.

While true stated income loans are out, the Fed encouraged lenders to look to alternative forms of income documentation, beyond the standard of federal tax returns. That might include bank statements or a letter from the borrower's employer to support income rather than just a statement of income.

Qualifying for a mortgage should include evidence of the borrower's repayment ability for up to 7 years. That means the highest possible payment should be used for qualifying purposes.

Though that seems unrealistic, it really protects the consumer from a short term loan, and encourages lenders to offer loans with fixed rates longer than 7 years. Most loans in this market are 30-year fixed-rate mortgages, and most lenders already require the full payment to be used to qualify, not just the teaser rate or the interest only payment.

Speaking of qualifying, some AUS (automated underwriting system) approvals allow unlimited debt to income ratios! Approvals with a DTI of well over 75% are not uncommon, while a more conservative DTI ratio of 65% is the norm for conforming loans. The agency-jumbos (loans up to \$729,750) still hold a strict ratio limit of 45% and as a result, these loans are not very effective.

Federal Housing Administration loans are the hot topic today, and, at least for the moment, allow the seller to provide funds for the down payment. A seller concession of 6% is allowed and that can cover all closing costs as well as the down payment. Look for this program to get the ax as Congress looks to protect the default rate on FHA loans.

Lenders have tightened guidelines for mortgages, in part, due to the fact that they didn't know what the new rules would be. The Fed's guidelines are likely to encourage innovation once again for new mortgages. This time, however, the more creative loan programs are likely to be a bit safer than those of years past. The 100% financing loan with no income documentation is very likely to be a program of the past.

The Great Credit Crunch of 2007–2008 will create folklore with headlines not unlike the 1930's—a run on banks with lines stretching around the block with customers waiting for hours, hoping to withdraw their savings—major investment banks closing their doors—mortgage giants Freddie and Fannie using the word insolvency—federal mortgage bailout programs, etc.

Greed drove the market last year, fear is driving the market today, and experienced, dedicated real estate professionals will drive the market tomorrow. Embrace these changes to strengthen the very fabric of our profession.

Santa Cruz County Market Statistics

Single Family Residences					
	CURRENT INVENTORY	NEW	SOLD	AVERAGE	MEDIAN
APRIL	1,189	318	107	\$746,403	\$682,000
MAY	1,252	321	124	\$731,311	\$625,000
JUNE	1,275	327	153	\$684,996	\$610,000

Condos/Townhouses					
	CURRENT INVENTORY	NEW	SOLD	AVERAGE	MEDIAN
APRIL	284	57	20	\$396,750	\$369,500
MAY	284	62	27	\$450,638	\$430,000
JUNE	290	77	34	\$429,446	\$381,950

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



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A *Affiliate Update*
AFFILIATE

Long, dry road just got shorter—and not-so-dry



Joe Ganeff
2008 Affiliate Cmte. Chair
XChange Solutions
(831) 476-2506
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By Joe Ganeff

Now that this Summer's main Association event, the SCAOR Golf Tournament, has passed, many of us may be experiencing feelings of 'post-party' depression as we await the arrival of our next sanctioned social gathering several long months away.

Fear not! Your Affiliate committee has sensed this void as well, and we have acted quickly to fill this empty calendar space and commissioned the founding of an end-of-summer get together, sort of like a 'Fall Fling', or how about, Oktoberfest!

Look for details next month and be prepared to join the first SCAOR Oktoberfest, where we'll enjoy the nearly 200-year-old tradition of networking mit dem Bavarian beer und brats!

GOLF TOURNAMENT APPRECIATION

I would like to take a moment to thank **Norma Milete** for all of her help in making the SCAOR Golf Tournament a success. She was instrumental in obtaining golfers and raffle prizes. I would also like to thank the golf tournament sponsors and raffle prize contributors for helping us raise funds for very worthwhile local charities. Without the support of the entire real estate community, this event just would not be the continual success it is.

The Affiliate Committee meets the second Wednesday of every month at 8:30 am at the SCAOR offices, with many opportunities to participate.

To become a member please contact Norma at SCAOR at (831) 464-2000.

Many thanks to our Golf Raffle Prize donors

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A *Affiliate Spotlight*
AFFILIATE

Facilitate sales by great staging

Vera Sarkissian is one of the newest SCAOR affiliate members, and is owner of "Advantage Staging by Vera." Vera's name might be familiar to those of you who heard her anchor the afternoon news on KSCO Radio, over the last 7 years. She says that part of the fun was interviewing celebrities such as Jay Leno (as in photo). Vera now works full time using her experience and university degree to help realtors experience her company motto: "You Get Top Dollar Through Our Smart Redesign."



Caught Jay-Talking: Vera turns the tables and interviews Jay Leno for her radio program.

Vera's new company specializes in "Green Staging." She says, "I use living green plants to give a house the freshest feeling. As part of the green staging choice, I will care for staged plants and water them weekly, as well as reduce, reuse, and recycle wherever aesthetically possible, with earth-friendly materials."

Vera has traveled and worked throughout the U.S. and internationally teaching housing and design, creating thousands of retail displays, decorating for weddings, banquets and church functions, creating model apartments, and staging homes. Vera stated, "Recently, I completely rearranged a seller's furniture and added accessories to show off a home's best features. The home can be viewed at www.100parkplace.com/1549. That property sold for over the asking price getting 4 offers, and the REALTOR® said her staging generated tremendous traffic, selling the property in a difficult market."

Vera says, "Sellers are often faced with two choices in a slower market. Either, reduce the selling price, or make the home more attractive to buyers. Real estate professionals know that staging costs less than most price reductions, pays for itself and then some, and also sells the property faster. On HGTV's "The 25 Biggest Real Estate Mistakes," the top mistake listed was not staging the property." She also said, "I can keep an agent's client rapport intact by making the staging suggestions needed

to facilitate a sale."

"Advantage Staging by Vera" offers a wide variety of staging options for properties from the size of a small cottage to a mansion. The company can completely stage an empty home, or use the client's furnishings to create a selling atmosphere. She offers professional guidance in a detailed room-by-room written plan, or a verbal walk-through by the hour. "I'll include furniture and accessory placement to create a good flow for buyers. Senior citizens in transition can also benefit from my hands on staging for relocation."

Vera is now in the process of setting up a web site, and developing "before and after" pictures. She says, "I am offering my service temporarily free of charge, for qualifying projects. If you have a project that might work please call, I'd love to hear from you!"

You might meet Vera as she circulates during the Broker's Open House Tours on Thursdays. As a 10-year resident of Aptos, she has long-term plans and says, "I look forward to the future, and working with members of the SCAOR."

STAGING BY VERA
(831) 331-3980 (CELL)
(831) 685-1555 (HOME)

2008 Golf Tourney... an "Ace-in-the-Hole"

By Joe Ganeff

The SCAOR golf tourney on July 18th was once again held under perfect weather conditions at De Laveaga Golf Course in Santa Cruz, where twenty foursomes vied for the coveted title of '1st Place.' Congratulations to Stephen Pearson, John Maciel, Jonathan Maciel and Santiago Renteria who claimed that fame with a net score of 53.

While the player and sponsorship rosters had larger handicaps than recent years, the camaraderie and zeal were as lofty as ever. Special thanks to our sponsors for providing the fun tournament atmosphere!

The buffet dinner was a great ending to a great day of golf, and an excellent time was had by everyone, especially those lucky few to be counted among the eighteen raffle prize winners.

Thank you to all those who contributed their time and efforts to make this years SCAOR Charity Golf Tournament the latest in a long line of successful affairs providing donations to the SCAOR Housing Foundation and other local charities.

fabULOUS foursomes!



Elaine Della Santina and Greg Turnquist enjoy the day on the Foundation hole



Norma Milete and daughter, Anissa Attard patrol the golf course ensuring fun was being had by all!



Dimitri Timm tries to shake Joe Ganeff's focus!

SCAOR President, Christa Shanaman and CEO, Kathy Hartman share in the success of the golf tournament.



Karen Schenk (ORTC), Andrea Schenk (Blue Adobe), Brigid Heath (ORTC), and Wendy Taylor (Blue Adobe). Old Republic Title Company and Blue Adobe Mortgage were two of the Golf Tournament sponsors.



Two golfers enjoy libations and games at the Blue Adobe Mortgage hole.



Coming in at a respectable Last Place was Nick Lomoro, Eric Sneed, Robert Bustamante and Jeff Lambrechts.



Another foursome has a ball on the course!

And the winners are!...

First Place Team

- Stephen Pearson
- John Maciel
- Jonathan Maciel
- Santiago Penteria

Last Place Team

- Nick Lomoro
- Eric Sneed
- Robert Bustamante
- Jeff Lambrechts

Second Place Team

- Keith Henderson
- Steve Byrd
- Bruce Rettig
- Sean O'Carroll

Long Drive Hole #9

- Men
- Steve Byrd

Long Drive Hole #9

- Women
- Dawn Iuliano

Best On Hole

- Blue Adobe Mortgage

Closest to the Pin

- Jeff Peters

You are cordially invited to attend
The SCAOR Housing Foundation's

"Sip of Summer"

Tuesday, August 19th from 4:30pm-7:30pm

All Proceeds benefit the SCAOR Housing Foundation's Closing Cost Assistance Program

Bargetto Winery 3535 North Main Street, Soquel

Tickets are only \$15!

Ticket price includes: 3 Samples of Wine/Appetizers/Live Music
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Call Julie Ziemelis at 464-2000

Or Elaine Della Santina at 462-4000 ext 216 to register!



Record amount of grant requests causes grant amounts to dip to \$3,500



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

Success has its price. With the drop in housing prices and the rise in the median income, we have received a record number of grant requests year to date and have yet to turn down a qualified first time homebuyer as we approach \$50,000 given out year

to date! However, with that said, the Programs Committee has recommended and the Housing Foundation Trustee's have passed a \$3,500 cap on all future grants. We deem this to be the responsible and necessary way to help keep the Closing Cost Assistance Grant Program funded for future homeowners.

So, on that note, I want to thank the generous companies that have stepped up as booth sponsors for the 4th Annual "A Taste of Santa Cruz", our annual fundraising event on November 13th at the Cocoanut Grove. To date, 18 companies have purchased booths with

three more pending. Please consider getting involved as a sponsor or a volunteer! Call SCAOR if you would like be part of "A Taste of Santa Cruz"!

We also invite everyone to come out to Bargetto Winery on Tuesday, August 19th from 5pm to 8pm for "A Sip of Summer" our newest fundraiser celebrating the wine of the Santa Cruz Mountains. Tickets are only \$15. We are thrilled to have **Jim Rosenberg**, Janet Rosenberg, Broker of Intero Real Estate Service's husband, play guitar at the event. Jim is a fantastic musician and not only will be providing enter-

tainment for the event, he will also be encouraging folks to participate in some sing-alongs! Tasty appetizers will be served and there will be a raffle, too. All proceeds will benefit the Closing Cost Program. Come out, drink some wine, meet some new people, chat with old friends, enjoy live music and support a great cause. See you there!

Thank you to the following "A Taste of Santa Cruz" booth sponsors! We THANK YOU very much for your support of the Housing Foundation's Closing Cost Program!



Congratulations to the Gilbert Family on their new home!

Colin and Katy Gilbert are the proud new owners of a home in Watsonville thanks to the Housing Foundation's Closing Cost Grant Program! Colin is a school teacher in Watsonville and Kathleen is a self-employed hair dresser. They recently had their first child and are now on their way to living the American Dream. The Gilbert family is shown here with their lender, Phil Lewis.



Thank you to our 2008 "A Taste of Santa Cruz" Sponsors

Event Sponsors:

David Lyng Real Estate
First Horizon Home Loans
Pacific Publishing

Booth Sponsors:

Bailey Mortgage
Bailey Properties
Blue Adobe Mortgage
Buckholdt Home Financing Team
Century 21 Showcase REALTORS®
Countryside Financial

Countrywide Home Loans
Coldwell Banker
Financial Strategies
First American Title
GL Crown Real Estate
Keller Williams
McNair Real Properties/
Ross R.E.
Monterey Bay Properties
Old Republic Title
Princeton Capital
Santa Cruz County Bank
Santa Cruz Title
Old Republic Title

Welcome to the World!



Loree Doan, Santa Cruz Title Company, is proud to announce the birth of her first grandchild, a girl, **Cali Ann Doan**, weighing in at 7 lbs. 3 oz., 20" long. She was born on July 9 in Santa Cruz to Kate & Nick Doan.



Barbara Dimitruk, First American Title Company, also welcomed a new granddaughter, **Safaa Nohara**, weighing 8 lbs. 10 1/5 oz., 21" long born on July 18 in Coos Bay, Oregon.

In Memoriam

DENNIS MCKENZIE



One of real estate's most beloved and respected teachers has recently passed away. Dennis J. McKenzie, born April 22, 1940, in Niles, Calif., passed away on June 13, 2008, in Temecula, Calif., due to complications following surgery. Dennis was a unique and gifted lecturer, author, and consultant in the real estate industry. His students held him in high-

est esteem, and his seminars remained in demand.

Dennis graduated from Humboldt State University with a degree in Business and attained two Masters Degrees in Business and in Economics. He began his teaching career at College of the Redwoods in 1970, taught Real Estate seminars through USC during his sabbatical, and retired from teaching in 2008. During his teaching career he continued to lecture throughout California and authored many books on the subjects of real estate and economics.

As one of SCAOR's most respected instructors, Dennis brought so much knowledge and experience to our members which will remain with them for the rest of their careers. He made sure that everyone who attended one of his courses walked away with a clear understanding of the subject. "Save your questions until the end of the class", Dennis would always say, "because I'm probably going to cover it anyway", and he did. I know I will miss him terribly. Rest in peace Dennis.

Sip of Summer

from cover

.....
est and most exciting event, the "Sip of Summer" planned for August 19th at Bargetto Winery's creek side venue. Tickets are being sold for \$15 each, which will provide three samples of fabulous Bargetto Wine, light appetizers provided by local restaurants and catering companies. Additional pours of wine can be purchased for \$7 each or four glasses for \$20. (This encourages you to bring your friends and share!)

The highlight of the evening will be music by the well-known guitarist, Jim Rosenberg, (husband of Janet Rosenberg, Broker of Intero Real Estate) along with some fun raffle prizes. This event will be a great meet and mingle gathering, with many of the attendees coming from outside the real estate community.

We are planning to make this an annual end of summer experience, and we would hate for anyone to miss our Inaugural event! Tickets will be limited and can be purchased by calling SCAOR at (831) 464-2000.

SCAORHF

Angels of the Month!

Thank you to Housing Foundation volunteers, Genie Lawless, C21 Award, Sean Pate, David Lyng Watsonville, and Elaine Della Santina and Wendy Spagnola, both of Main Street REALTORS® who donated their time to raise over \$500 at the SCAOR Golf Tournament at their "Beer and Sausage" hole.



Housing Foundation Trustee, Sean Pate, serves up a batch of hot-off-the-grill Corralitos sausages!

Thank you to Mark Junod, First Horizon Home Loans and Foundation Trustee, for his generous donation of the hole sponsorship so that the Foundation could hold a fundraiser at that hole! The beer was donated by Seabright Brewery and the sausages were provided by Corralitos Market. Thank you to all who purchased raffle tickets, as well. Proceeds will be

split between the Foundation and Dee Buckelew to assist her in her recovery from a serious illness.

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August 2008

SUN.	MON.	TUES.	WED.	THURS.	FRI.	SAT.
					1 9:00 am Board of Directors	2
3	4	5	6	7	8 MLS Essentials class 10-12 and 1:30-3:30	9
10	11	12	13 Affiliate mtg 8:30 am HF Fundraising mtg 10 am	14	15 LGR mtg 8:30 am HOA/Condo class 1-3 pm	16
17	18	19 <i>Sip of Summer</i> See our ad on page 9 and front page write-up for more details!	20 Mind Over Market class 10-12	21	22 CCIMCI101 Offsite class • 8/21-22	23
24	25	26	27 Budget & Finance 9 am Outlook Class 12-1 pm	28	29	30
31	CCIMCI101 Offsite class • 8/25-27					

New Members

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

REALTOR® MEMBERS

Bailey Properties, Inc
Katherine Bretl

Coldwell Banker Residential Brokerage
Larry Herbert
Ken Lauderbach

Russell E. Gross Real Estate
Felisberto DeGuzman

Intero RE Services, Carmel
James Hodge

Looking Forward Real Estate
Ken Pittman

AFFILIATE MEMBERS

Doors, Windows & More
Bruce Kishler

Green Team Environmental Group
Donald Stanfield

Morgan Taylor
Attorney at Law

Comments about an applicant's admittance as a new member or Affiliate member should be submitted in writing to SCAOR, 2525 Main St., Soquel, CA 95073

SAVE THESE DATES!

Housing Foundation's **SIP OF SUMMER**
Tues., August 19th 4:30-7:30pm
See ad on page 10 for more details!

Register now for the **NAR Conference**,
to be held Nov. 7-10 in Orlando

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SCAOR Treasurer, Steve Allen (left) and SCAOR CEO, Kathy Hartman (right) present Zel Longacre with the REALTOR® Emeritus award.



Robert Kleinbenz, Deputy Chief Economist for C.A.R. was the speaker and guest of honor at the SCAOR luncheon. He is pictured here with Kathy Hartman.



Kleinbenz presents the Economic and Housing Market Outlook to over 60 SCAOR members.



Patty Amarante, Adele Saville, and Mike Boerlin proudly represent Blue Adobe Mortgage who sponsored the luncheon.

SCAOR members gather to hear market update

There was a full-house at the Seacliff Inn on June 27th as REALTORS® and other real estate professionals gathered to hear from **Robert Kleinbenz**, Deputy Chief Economist for C.A.R. as he presented a Housing Market Outlook for 2008. After enjoying a great lunch buffet, those in attendance sat enraptured as Robert shared his experience,

knowledge and wisdom to bring us up to date on the state of the real estate market.

Also in the program was the REALTOR® Emeritus award presented to **Zel Longacre**, broker/owner of Longacre Real Estate.* Congratulations Zel and thank you for your longtime support of the REALTOR® community!

We'd also like to give a BIG thank you to **Blue Adobe Mortgage** for sponsoring and supporting this event!

*REALTOR® Emeritus status is awarded to any person who has held membership in NAR as a REALTOR® or REALTOR® Associate, or a combination of both, for a cumulative period of 40 years in one or more associations of REALTORS® is eligible for the REALTOR® Emeritus status.

Marketing Corner

Soft skills, hard work and attitude needed in today's tough market



Julie Ziemelis
SCAOR Marketing
Director
julie@scaor.org

Is there truly a silver bullet to marketing yourself to get more business, especially in this market? No. Unless you advertise your services for free, you are going to have to get out there and do a variety of techniques to get listings and buyers headed your way. There are books, lectures, podcasts, blogs, articles and more out there to teach you how to be a better REALTOR®, so spend time researching all the techniques you need to be a great salesperson. Here are three of my quick takes:

- **Soft Skills:** Interpersonal opportunities
- **Creative Marketing:** Becoming internet and social media savvy
- **Positive Attitude:** It's all about your perception

SOFT SKILLS

I have learned a great lesson about Santa Cruz after working at SCAOR for two years and living in Santa Clara County. It's all about relationships on this side of the hill. It's who you know, who your family knows, what teams and organizations you belong to and people knowing your reputation. I spoke to Chris Rebele, REALTOR® at Bailey Properties. His family has a strong reputation in the community because of their volunteer involvement. I asked him for some insights into the soft skills of real estate and here are some of the advice he graciously gave me:

— **Hold open houses.** Your target market keeps walking through the door.

— **Join a club, organization, team, volunteer** It's important to meet more people. Nobody is going to employ you if they don't know you. You *have* to meet people. On average, you have to meet 40 new people to get a strong lead.

— **Do more than just advertise** Advertising by itself does not do much if its not backed up with face to face contact.

CREATIVE MARKETING— SOCIAL MEDIA

Beyond meeting face-to-face, you can meet in cyberspace! Facebook is currently rolling out an even easier to use version of its fast growing social networking site. A high-powered public relations colleague of mine said recently, if you are not on Facebook, you are missing out on a powerful marketing tool. Create a page and put yourself out there to reestablish old connections and make new ones. This is a great way to cultivate new business connections. For an example of a real estate-related Facebook page, check out C.A.R.'s Facebook page.

POSITIVE OUTLOOK

I've said it here before. Its all about your attitude. If you truly believe now is a great time to buy, then your client will catch your enthusiasm, too. Of course, its good to have some money in the bank along with a REALTOR® with a positive attitude if you are trying to buy a home in this market, too! Point out the drop in housing prices and know your stats on which neighborhoods have bottomed out and which neighborhoods are already starting creep back up to show your buyers the market in that area is on the upswing, which is a great indicator to buy now. It *is* a tough market, but grousing about it and finding ways *not* to get out there are the quickest way to snuff out a positive outlook. So, read the "Power of Positive Thinking", believe it and get out there!

It pays to advertise in a recession!

American Business Media (ABM) published a summary of a range of studies examining if advertising truly pays in a recession. ABM listed the following points, where each individual point had been proven by research:

- If a company fails to maintain its 'Share of Mind' during an economic downturn, current and future sales are jeopardized. Maintaining 'Share of Mind' costs much less than rebuilding it later on.
- If during an economic downturn you maintain a strong advertising presence while your competitor cuts his budget, you will automatically increase your 'Share of Mind.'

• Advertising through both boom and down times sustains the necessary brand recognition.

• Maintaining a company's advertising during an economic downturn will give the image of corporate stability within a chaotic business environment, and give the advertiser the chance to dominate the advertising media.

• Economic downturns reward the aggressive advertiser and penalize the timid one.

• During an economic downturn, a strong advertising/marketing effort enables a firm to solidify its customer base, take business away from less aggressive competitors, and position itself for future growth during the recovery.

• Maintaining or increasing advertising budget levels during economic downturns may be necessary in terms of protecting market position vis-à-vis forward looking competitors.

• When times are good, you should advertise. When times are bad, you must advertise.

• Advertising in an economic downturn should be regarded not as a drain on profits, but as a contributor to profits.

Now, keeping this in mind, it also is wise to use the internet to advertise your properties and thus, yourself, to potential homebuyers. Following is a list of internet sites to utilize in listing your properties:

- | | |
|--------------------|-----------------|
| —Google Base | —Zillow.com |
| —Yahoo Real Estate | —Trulia.com |
| —AOL Real Estate | —Yuvie.com |
| —Homescape | —Cyberhomes.com |

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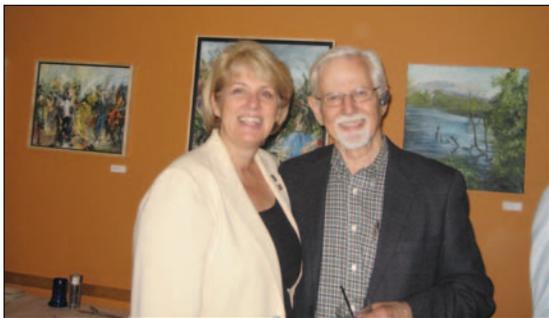
SCAOR's Past-Presidents Luncheon



Buzz Rogers, David Lyng, and Sharon Lake



Harry & Sharon Lake



Bobbi Nelson & Bruce Southstone



Attendees enjoyed their lunch at Michael's on Main.

On July 17th, 15 Past presidents of SCAOR, along with Association Legal Counsel, Lloyd Williams, Bosso/Williams, SCAOR Office Manager, Norma Milete and CEO Kathy Hartman celebrated the Annual Past President's Luncheon at Michael's on Main. Immediate Past President, Sandy Kaplan gave a report to the Past Presidents on the Association which included membership totals for SCAOR which currently stands at 1319 REALTORS® with 130 Affiliate members. Also discussed was that SCAOR is going through some changes along with its membership in regards to the current market and delivering services and benefits. The Past Presidents enjoyed catching up with one another and we thank them all for coming and continuing their support of SCAOR.

Past Presidents in attendance include:

- | | | |
|--------------|------------------|--|
| Howard Allen | David Lyng | Other guests in attendance included Lloyd Williams, Harry Lake, Kathy Hartman, and Norma Milete. |
| Walt Hickey | Bobbie Nelson | |
| Geary Jones | Buzz Rogers | |
| Sandy Kaplan | Dan Sedenquist | |
| Sharon Lake | Bruce Southstone | |

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JORGE ALVAREZ

We are excited to announce that Jorge Alvarez has re-joined Bailey Properties.

Jorge is a life long resident of Santa Cruz County. He graduated from San Jose State University with a degree in Business and an emphasis on finance and accounting; prior to that he attended Aptos High School and Cabrillo College. Jorge is bilingual and currently resides in South County.

Jorge specializes in all types of residential real estate and is also well on his way to receiving his CCIM®, Certified Commercial Investment Manager, designation.

The awards Jorge earned during his former tenure with Bailey Properties included both the Circle of Champions and Silver Circle, and his first year he was recipient of the "Rookie of the Year" award. He has re-joined Team Bailey as of July 2008 after an absence of one year.

"We sincerely welcome back old friends, and are especially glad to have Jorge return to our Aptos office."

— Paul and Robert Bailey

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