

inside REAL ESTATE

Santa Cruz County's Real Estate News Source

A publication of the Santa Cruz County Association of REALTORS®

August 2010

2010

SUMMIT II



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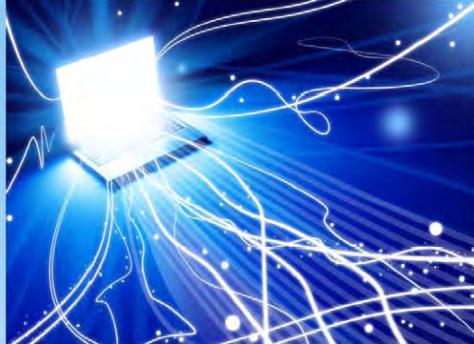
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August 25 10:00am-12:00pm
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September 8 10:00am-12:00pm
**Measuring Social Media &
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INSIDE REAL ESTATE Newsletter

Inside Real Estate is the official monthly newsletter of the Santa Cruz County 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 County Association of REALTORS®
2525 Main Street, Soquel, CA 95073
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(831) 464-2881 (fax)

President's Message**The More Things Change...**

Steve Allen
2010 Association President
Allen Property Group, Inc.
831- 688-5100
steven@allenpginc.com

While attending the mid-year business meetings of the National Association of REALTORS® in Washington DC, I was able to sneak away for a few hours and view some of the marvelous displays at the Smithsonian Museums. To my delight, I happened upon a multi-room display exhibiting Santa Cruz County history. Did the Smithsonian choose images of the Boardwalk, SS Palo Alto or the Capitola Esplanade? Ironically, the exhibit chronicled the long history of the rail system in our County. The display detailed the long standing opposition from residents of Watsonville questioning the business practices and taxpayer subsidies needed to construct the railroad: "In 1876, Santa Cruz businessmen and politicians fought to bring a railroad to town; dreaming of a boom in industry that would make their city the equal of San Francisco. Many local people invested in the proposed Santa Cruz Railroad and after years of politicking and financial maneuvers, a 15 mile line was completed in 1876. It connected Santa Cruz to the farming town of Watsonville which was served by California's principal railroad, the Southern Pacific."

So here we are in 2010 and it appears that much of this same line will now be purchased as part of the estimated \$23.5 million Santa Cruz Branch Line project which resolves to initiate recreational use. While it is disheartening to see many of the large industrial companies (Cemex, Lipton, Texas Instruments, Wrigley, Birds Eye, Borland, Seagate...) vacate our County, it is encouraging to see

intuitive minds transform vacant buildings and deserted rail lines into renewed centers of modern commerce and utility. Another shining example is the commercial complex housing Kelly's Bakery in West Santa Cruz, once the site of empty industrial buildings. I am reminded of Congressman Sam Farr's advice: Santa Cruz County should embrace eco-tourism as the new driver of our local economy.

For decades, our Association has debated as to the ability to call ourselves the Santa Cruz County Association of REALTORS®. Who would think that adding such a little word as, "County" could be so contentious and politically beguiling? While 90 years ago our Association was

primarily made up from a group in the City of Santa Cruz, we have evolved into a very different organization. The National Association of REALTORS® has approved our name change. We continue to support the Watsonville Association with the possibility of revising their name to the Pajaro Valley Association of REALTORS® and look forward to a mutually beneficial relationship going into the next century of our shared history.

Your Board of Directors has received countless e-mails, phone calls and letters regarding the proposed rental inspection ordinance attempting to be implemented by the City of Santa Cruz.

Continued on next page 6



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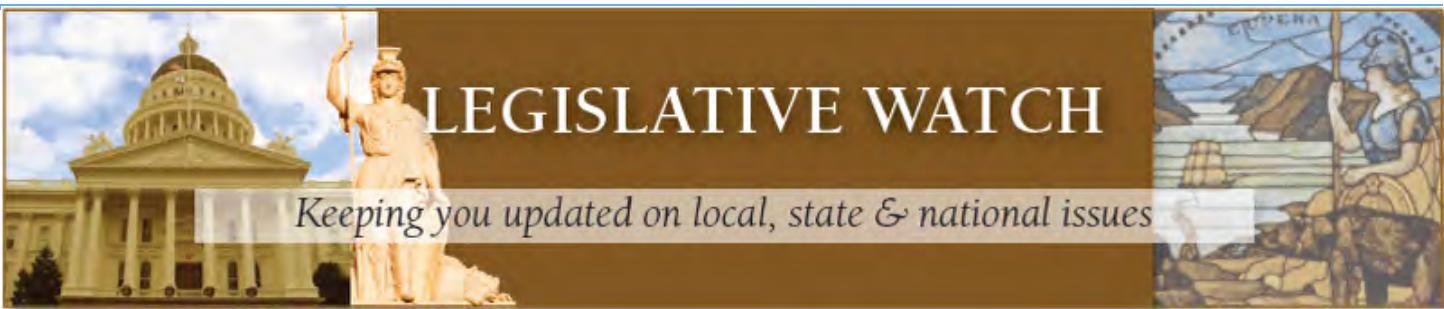


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LEGISLATIVE WATCH

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The Mayors' Breakfast: Be Involved

Candie Noel

*Local Government Relations Chair
Bailey Properties, Inc. 831- 688-7434*

cnoel@baileyproperties.com



Participate, be informed, become involved, speak up. This was a common theme conveyed to a packed room, by each Mayor at this year's Breakfast with the Mayors of Santa Cruz County. The event, sponsored by the Santa Cruz County Association of REALTORS® and the Local Government Relations Committee, was held July 14.

This year we were honored to have 3 Mayors with us; Mayor Jim Reed, City of Scotts Valley; Mayor Mike Rotkin, City of Santa Cruz; and Mayor Sam Storey, City of Capitola. Each Mayor started with an overview of the state of their City and then answered questions from the attendees.

The Mayors told us about fiscal restraints their cities are facing due to the current economic conditions. Scotts Valley is tapping into reserves to help with \$8mm in budgeted expenses. Santa Cruz will have a \$1.2mm deficit even after taking \$1mm from reserves. One half of that gap can be met by not filling positions. The other half is more difficult and will be met through layoffs. The problem, according to Rotkin, is the recession and a shrinking tax base. Both Scotts Valley and Santa Cruz have lost revenues with corporations such as Texas Instruments, Wrigley's Aviza, and now Seagate is moving the majority of their facility



out of the County. As Mayor Reed said, "the days of this being a manufacturing area are gone.....we have to look at small commercial development..." To compound the issue, the State is taking monies from the Cities to fix State's budget, with \$50mm being taken from the City of Santa Cruz during the last 10 years.

How are the cities planning to encourage new business and increase their tax base? Santa Cruz and Capitola are looking mostly at tourism opportunities, while Scotts Valley is eyeing the business community.

Building infrastructure to create new and expanded tourism opportunities is key for Santa Cruz and Capitola. Parking is a major

issue in Capitola Village and for any new or existing business; Mayor Storey says a Traffic and Parking Commission was established to help the planning process. There are currently free shuttles during the summer months to bring visitors to the Village and beach. Long term plans will take into consider-

ation the new rail-trail that cuts through the heart of Capitola, and use it to create future recreation opportunities that will encourage families to visit and live in Capitola. Mayor Rotkin, along the same theme, says a plan to transition away from cars and their necessary parking spaces and garages must be created.

Mayor Storey explained the proposal for the new library for Capitola which is planned to open in 2018. It will be a modern, state of the art library that will draw people from all over the County. In addition, it will "be part of whatever happens with the Rispin Mansion" i.e. park, interpretive center.

The City of Scotts Valley has an Economic Development Committee that meets several times a week. The Committee and the Mayor have been working with existing businesses

Continued on page 6

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P045151 4/04



Real Estate Legal Matters

Foreclosing Lenders and Promissory Estoppel

By: Terry Rein
Bosso Williams, APC



In Garcia v. World Savings, FSB, 183 Cal. App. 4th 1031 (2010), the appellate court decided that a lender's oral agreement with the borrower to postpone a foreclosure sale was enforceable under the theory of promissory estoppel.

In this case, Garcia ("Borrower") failed to make his mortgage payments to World Savings ("Lender"). The Lender commenced a non-judicial foreclosure by recording and serving its Notice of Default. After expiration of the statutory three-month notice period, the Lender recorded, served, and published its Notice of Trustee's Sale. The Lender voluntarily postponed the trustee's sale several times, including after the Borrower completed a refinancing application. When the Borrower asked for another extension on August 27, 2007, the Lender's loan officer assured the Borrower on the phone that he would extend the pending foreclosure sale a few more days. This was relied on by the Borrower.

The refinancing closing got delayed. The trustee's sale was completed on August 30, 2007. Not knowing about the foreclo-

sure sale, on September 7, 2007 the Borrower closed the refinancing of his other property and tendered a check to the Lender for the reinstatement amount. The Lender refused to cash the Borrower's reinstatement check.

Garcia filed a lawsuit against the Lender for "wrongful foreclosure," alleging violations of the statutory foreclosure procedure, breach of oral contract to postpone the sale and promissory estoppel. The trial court granted the Lender's motion for summary judgment. The trial court decided the foreclosure sale procedure was valid and said there was not enough consideration to support the alleged verbal contract to postpone the foreclosure sale.

On appeal, the appellate court found that the Borrower's actions in closing the costly refinancing was in reliance on the Lender's verbal promise to postpone the foreclosure sale. In general, the elements of promissory estoppel are:

- 1) a promise reasonably expected by the promisor to induce action or forbearance;

2) action or forbearance by the promisee in justifiable reliance on the promise (i.e., "detrimental reliance"); and
 3) injustice which can be avoided only through enforcement of the promise. The case was sent back to the trial court on the promissory estoppel claim. Under this case, depending on the facts, verbal assurances by a foreclosing lender, if relied on by borrowers to their detriment, can be as binding as a written contract. However, as a practical matter it is much better to obtain written extensions and avoid the burden of proving the elements of promissory estoppel.

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President's Message

Continued from Page 3

I would like to compliment Candie Noel, Committee Chair for Local Government Relations in an incredible job dissecting this complex issue. Ironically, Mayor Rotkin will be the first to admit that the values of his constituents are shifting from the density friendly Santa Cruz of the past, to those of the more elite, tourist destinations found up and down the coast of California. As the debate moves on, we currently have more questions than answers:

How do already struggling property owners pay their mortgage with additional expenses of this ordinance?

Is the economic timing for such an ordinance appropriate?

What happens to the displaced tenants who are only able to afford the non-conforming housing?

Is there a possible up-side to all of this with higher quality rental units and higher rents?

Will apartment owners go elsewhere to invest in areas without this type of regulation?

Time will tell, but as always what seems to hold true with immense change: we should be cautious of the unintended consequences.

Like so many things, the identity of our local real estate market is constantly in a state of flux. To paraphrase a favorite cache phrase from past CAR President, James Liptak, "change or die". Jim believed so much in this philosophy that he engraved it on pens given to his 2009 State Executive Board. I encourage us all to embrace change as we go out and collectively represent one of the best places to live in the world.

Sincerely,

Steven Allen
President
Santa Cruz County Association
of REALTORS®

Mayors Breakfast

Continued from Page 4

to address their needs, and looking nationwide to attract new businesses to come to Scotts Valley. Mayor Reed says they business attraction is the same as the homeowners attraction to the City, "the quality of life" that Scotts Valley offers.

As with the other 2 cities, traffic flow is also critical for growth in Scotts Valley. Mayor Reed spoke about the importance of good traffic flow along Mt. Hermon Road which is a main artery through town to and from San Lorenzo Valley, and a major business attraction. With the development of the new Town Center, good traffic flow and new business creation becomes more important. Mayor Reed says the traffic flow through the Town Center area will have a major emphasis on pedestrian and bike arteries. In addition, a new Highway 17 interchange is planned where Seagate is currently located. Work on this will not start until the State can

contribute monies needed for the project.

Mayor Rotkin sees big opportunities in the small start-ups created from inventions at UCSC. The goal, he says, is to keep the research and development, and start-up manufacturing in Santa Cruz until they get too big for a coastal town.

The last question asked was what REALTORS® and citizens could do to help their communities. "Be involved" was a unanimous answer. Mayor Rotkin reminded us that the City of Santa Cruz is the County Seat which makes all of us constituents. He wants us to "come to meetings", "call", especially with economic development and social problem issues. Mayor Reed said to "come to public meetings...speak up... participate. Mayor Storey's answer was to "be informed and be informed about processes....be involved early".



Garage Sale Hints

From Realty Times

Whether you are jump-starting a move, decluttering for a showing, or looking to make some extra cash, a garage sale can be a great way for a homeowner to declutter. Here are some helpful tips to make your next garage sale a success.

1. Plan Ahead: Some cities require that you have a permit or a license to hold a garage sale. These may be free, or they may cost a small fee. After you've gotten a permit, be sure to give yourself plenty of time to organize in preparation for the event. It can take more time than you'd expect to select items, price them, and then move them to your sale area.

2. Group Effort: Ask neighbors in your community if they'd be interested in having a sale the same day! This can be quite a draw to the garage sale crowd. Can't get the neighbors interested? Ask if any friends or family want to bring items over to have a combined sale. Simply use different colored price stickers to keep the profits separate. A block or "multi-family" sale is a great way to draw a crowd.

3. Advertise: There are a ton of great, and free, places to advertise your sale. Most of these are online. Be sure to mention in your add the following items: the neighborhood or area of town you are located in, especially if in a big city; your address; the date and run time; some of the items you are offering (appliances, women's clothing, baby items, etc.) The day of the sale be sure your home is easy to find. Use signs and balloons to direct traffic off of main roadways.

4. Price Items: When you price items, keep in mind that you are marketing to a customer that wants a deal. Be realistic about what an item is worth. Pricing items ahead of time can speed up the buying process.



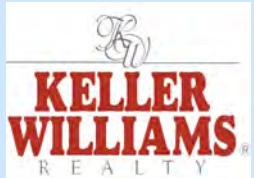
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Prizes include gift certificates from **Lillian's Italian Kitchen** and **The Crepe Place**.

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Tickets can be purchased online at <http://www.scaorhf.org/sipofsummer> or by calling SCAOR at 831-464-2000.

Thank you to our sponsors who will be providing some tasty treats!





From the desk of Dale Gray

Government Affairs Director

Old Rules & New Rules

The year 2010 is proving to be just as unsettled as the past few years. Just as soon as we think we know what the rules of the game are, the rules change. Or in some cases new rules are added. Ask yourself, is this really necessary in these already difficult times! Elsewhere in this newsletter, Local Government Relations Committee members have written about the local issues that we are vigilantly watching.

Also, after a few silent years, we have breathed some life back into our candidate interview process, now called, LCRC (Local Candidate Recommendation Committee). We have already made decisions in the Senate District 15 and the Board of Supervisors races. After the August filing deadline, we will

be holding interviews for the City Council races.

On the National front:

- * President signed flood insurance and tax credit processing extensions
- * Loans with tax credits must now be closed by September 30, 2010
- * Flood insurance extended until September 30, 2010. There was no lapse of authority. Coverage begins on date of application.

* USDA funding is still delayed. Unfortunately, the House did not finish debating the supplemental appropriations bill. The net result is that the USDA funding extension will be delayed at least a couple of weeks. Hopefully, the USDA provision can be attached to another bill if they delay in the passage of the supplemental ap-

propriations. Please remember that HR 4899 contains a number of different items that have nothing to do with the USDA program. If there is a disagreement between the House and Senate it will be over those items. The USDA revisions the Senate inserted, increasing the upfront fee to 3.5% and authorizing, but not requiring an annual fee of 0.5%, are expected to be the final changes.

Food for thought:

Credit score issues continue to plague homebuyers. As the required credit score for financing continues to increase and the actual scores of borrower decreases, it becomes more and more difficult to qualify buyers. What does this mean for the economy?

Well, it doesn't help, that's for sure. Added to that is the fact that every time a different lender pulls a borrowers credit report, there is potential for a score decrease. If a borrower is close to 660 already then it is not wise to pull reports too often. Without a high credit score, it is nearly impossible to qualify for a mortgage and having a low credit score can even jeopardize your chances of being hired for a job, since many employers require high credit scores. Without mortgages, people cannot purchase homes, which will slow down an already troubled housing market, arguably the most important part of the economy. There has to be middle ground and REALTORS® and lenders are beginning to push for fair legislation in this area.

Stay Tuned.....



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The Votes are in for 2011!

SCAOR members packed the room June 25th to attend the Annual Membership Meeting and Election. Members also received updates from our SCAOR CAR State Directors, an update on how the Association is performing and a Legal

update from Association legal council Lloyd Williams.

Under the direction of President Steve Allen, members completed the voting process to elect four new directors, the President-Elect and the Secretary/Treasurer for 2011.

SCAOR CAR State Directors Steve Allen, Candace Bradfield and Barbara Palmer reported on important issues that affect our real estate industry.

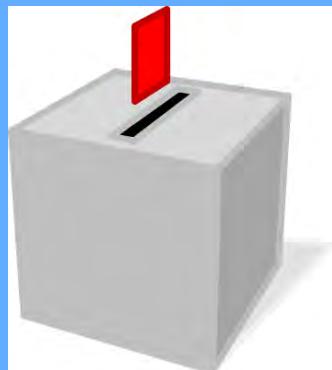
Association Council Lloyd Williams reviewed the legal challenges affecting our industry

along with changes in depth to the different forms used by members when conducting business.

Thanks to all who attended and participated in supporting our 2011 leadership!



Members ready for the next item on the agenda!



Robert Bailey, doing a great job as the event moderator



Sandi Garcia was the lucky winner of our 50/50 raffle!



Education and Professional Development



Tune-Up Tuesdays

Meets on the 2nd Tuesday of every month 1:00-2:30pm
Cost: Free to SCAOR Members
Pre-registration is a must!
Brought to you by the SCAOR Affiliate Committee
Coming up:
August 10th Fire Insurance
Sept. 14th Staging & Home Improvements
Oct. 12th Natural Hazard Disclosures

YouTube; 101 Series; Tips and tools to help manage your time effectively. Resources will be shared for those who want to expand their knowledge. This course is designed for the new or prospective social media user. In this clinic you will learn the basic principals of social media and information to help you set up your accounts correctly to maximize benefits of sites. For a complete list of workshops in this series click on the pdf link above.

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Strategic Social Marketing for REALTORS® - Social Media Bootcamp for REALTORS®

Wed. Aug 11, 10:00-12:00pm
Santa Cruz County Association of REALTORS®, 2525 Main St., Soquel, CA
Cost: \$20 SCAOR Members (\$30 at the door) \$40 Non Member (\$50 at the door)

Instructor: Social Marketing Guru Hilda Ramirez, Founder of Got 2B Social

Harness the Power of Online Business Development! This is a series of 8 workshops designed to help real estate professionals gain the knowledge they need to remain competitive in the market using new media technologies and online marketing tools. In *Social Media Bootcamp for REALTORS®.....
...Helping You Connect with Clients using New Technologies*, the 1st workshop in this series, we will cover the Internet Revolution; Introduction to Social Media; Review of top sites and account set ups; Twitter, Facebook, SEO, WordPress &

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Tuesday, AUG 24, 2010

10:30am-12:00pm

Santa Cruz County Association of REALTORS®, 2525 Main Street in Soquel, CA
Cost: FREE. RSVP's required. Send email to kkirwan@scaor.org or call the SCAOR office at 831-464-2000

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Santa Cruz County Association of REALTORS®, 2525 Main Street in Soquel, CA
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Wed. Aug 25, 10:00-12:00pm

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SCAOR Golf Tournament Proves to be a Hit!

The beautiful weather and location provided the perfect back drop for a fun filled day of golf, special events, and an awards banquet. SCAOR Members flocked the Seaside Golf Club July 16th for our Annual Golf Tournament and proved that they do indeed have game! Thank you to our sponsors, donors, players, volunteers and staff that made it all happen!

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 Brooke Johnson

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 Jen Nobles, Property I.D.
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 Candace Bradfield, Premier Real Estate
 Greg Turnquist, Looking Forward Mortgage

2010 SUMMIT III

Join us for an information packed afternoon with a panel of distinguished speakers who will update us on the challenges and changes happening in our state and local neighborhoods.



Commissioner Jeff Davi
California Department
of Real Estate



Susan Muriello
Santa Cruz County
Administrative Officer



Sheriff Phil Wowak
Santa Cruz County

August 23rd

11:30am-2:00pm

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SCAOR Cancellation Policy: Reservations for courses requiring payment will not be processed until payment is received. If you must cancel or reschedule your reservation, a full refund will be issued if notification is received, by email or in writing (not by telephone), 3 business days prior to class. SCAOR reserves the right to cancel or reschedule any course. If cancellation occurs, SCAOR will issue a full refund. In the event of rescheduling, SCAOR will send immediate notification and transfer all reservations (including payments) to the new date. To cancel/reschedule send email to karen@scaor.org.

I HAVE READ AND UNDERSTOOD THE SCAOR REFUND/CANCELLATION POLICY (Please check)

RED WHITE & BLUE FUNDRAISER BROUGHT FUN & FREEDOM!



SCAOR members heard 'Hawaiian' and 'flip flop' and turned out in full regalia at the Red, White & Blue Fundraiser on July 1st. Thank you to all who participated and contributed as those funds go toward keeping your voices heard in the legislature.



iPad Winners

Jose Mendoza, Meyer Mortgage, Robert Bailey, Bailey Properties, Inc., and Jennifer Watson, Lifestyles Real Estate, Inc.

Flip flop Contest Winner: Tim Sjobeck, Bellows Plumbing (Center Photo Above)





Affiliate News

Dimitri Timm
Affiliate Committee Chair
Princeton Capital
831- 662-6591
dimitri@princetoncap.com

Affiliate Membership is on the Rise!

Currently, the Santa Cruz County Association of REALTORS® has 98 Affiliate members representing many different types of businesses, such as home inspection, mortgage, pest control, title, insurance, and plumbing companies and more. Many of these businesses and their representatives join so they can keep up-to-date with the latest real estate information and also to take advantage of networking opportunities with REALTOR® members.

Recently Affiliate membership has increased and I asked Dennis Spencer of WIN Home Inspection (who joined as an Affiliate in 2010) what benefits he saw as being a member and he stated, "That he has been very pleased by being a part of this Association and what it has done for his business" Dennis also mentioned, "that it's really not just about signing up and paying the dues but actually getting involved in the events and taking advantage of the advertising opportunities".

Below is a list of additional benefits that you may take advantage of by becoming an Affiliate member:

Exposure

- *Expand your Networking Opportunities.
- *Educate your peers, through the Affiliated Tune up Tuesday Classes
- *Create relationships with REALTORS® and fellow Affiliates.
- *Get valuable face time with REALTORS® as a Sponsor.
- *Contribute your skills to our events as a volunteer.

*Provide information on services available to REALTORS®.

*Be heard politically through our Legislative Advocacy.

Marketing Opportunities

- *Advertise on the SCAOR Website.
- *Take advantage of Reduced Newsletter Advertising Rates.
- *Get exposure from the website Affiliate Roster.
- *Appear in the SCAOR Newsletter Affiliate Spotlight.
- *Purchase Mailing Labels at the member price.
- *Use the Affiliate Logo and Pin.

Information

- *Stay informed on market, legislative, and industry news.
- *Attend Affiliate Committee Meetings.
- *Take advantage of the educational offerings at member price.
- *Purchase forms and other resale items at member price.
- *Serve on Association Committees.

Affiliate Members are a vital part of the Santa Cruz County Association of REALTORS® who provide support and services to the real estate industry. They support the goals of the Association and abide by the same bylaws as the REALTOR® members. I think Dennis said it best, that the only way to take full advantage of your Affiliate membership and benefits is to get involved. We are always looking for additional Affiliate members.

For more information about becoming an Affiliate member please contact the Association at (831) 464-2000.



Affiliate Spotlight

Robin Parke
Mortgage Consultant
Wells Fargo Home Mortgage
831-234-9399
Robin.L.Parke@wellsfargo.com
www.wfhm.com/robin-parke

Robin has been in real estate and lending since 1987. She started her career in real estate in Sonora, CA after going through the complicated experience of purchasing her first home. That home purchase did not go very smoothly, so she decided she wanted to help others so they would not fall into the same awful experiences. That led Robin into obtaining her real estate license. After a few years in Sonora, she and her family moved to the Monterey peninsula where she worked for Coldwell Banker in beautiful Carmel.



Mortgage, Bay Federal Credit Union, and Met Life. Robin is currently employed with Wells Fargo Home Mortgage.

An opportunity presented itself in the lending field working for Fremont Bank in Monterey. Robin had to learn the lending business from the ground up. Duties included, processing, underwriting loans and all other associated tasks from a very experienced Senior Lending Consultant/ Underwriter.

More opportunities presented themselves in Monterey for Robin. She went to work for GMAC Mortgage in a retention program in telemarketing throughout the State of California. Robin consistently was the top producer, winning contests and various sales awards. The retail manager asked Robin to join the team as a loan officer, and that is when she began her new career as a Mortgage Lending Officer.

She has managed national lending teams when employed by Innovex Mortgage, originating and closing loans throughout the country. Over the next several years she has worked with banks as well as other mortgage bankers and brokers. These would include Norwest, Washington Mutual, Santa Cruz

Robin enjoys working with first time homebuyers and educating people on buying homes in the forever changing lending business.

Robin recently graduated in 2007 from Cabrillo College with High Honors and a degree in Human Services, Certificates in Communication Studies and majoring in counseling. These degrees and programs have better enabled her to work with potential borrowers and counsel them on credit issues, becoming a homeowner and the expectations of home ownership. She has helped established homeowners and buyers make the appropriate choices in matching their needs and goals. Robin is also a licensed REALTOR® and Licensed notary with the State of California. She is involved in community programs to help people buy homes and has worked with many of the County and City first time home buyer programs.

Working for Wells Fargo Home Mortgage has allowed Robin the opportunity to offer a wide variety of programs and competitive rates as well as share her expertise in the

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August 2010

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 Events Committee 11 AM ATOSC Meeting 10 AM	3	4 SC County Planning Event , 10 - 12 PM NAR Leadership Summit	5 NAR Leadership Summit	6 NAR Leadership Summit	7
8	9 Affiliate Committee Meeting 8:30 AM	10 Housing Foundation 2:30 PM Tune Up Tuesday 1 - 2:30 PM	11 Social Media Bootcamp 10 AM - 12 PM Fundraising Meeting 2:30 PM Broker Group 1 - 2:30 PM	12	13 Board of Directors 8:30 AM	14
15	16	17  Sip of Summer Bargetto Winery 5 - 7 PM	18 Blood Drive Holy Cross Church 11 - 4 PM Education Committee 10 -12 PM	19	20 LGR Committee 8:30 AM	21
22	23 Summit II—2010 11 AM - 2 PM	24 Matrix Essentials 10:30 AM - 12 PM Mastering Matrix 1 - 2 :30 PM	25 Budget & Finance 8:30 AM Social Media Bootcamp 10 AM - 12 PM	26 C.A.R. Leadership Summit	27 C.A.R. Leadership Summit	28
29	30	31				

NEW MEMBERS JULY 2010

REALTOR® Members

Advantage Properties

Jan Ames

Bailey Properties

Dora Dianne Hall

Nick Leyton

Elizabeth Nixon

Connect Realty

Jeanette Champagne

David Lyng RE

Francisco "Frank" Jerez

Intero Real Estate – SJ

Terry Meyer

Keller Williams SC

Michael Sibilia

Lifestyles Real Estate, Inc.

David Aronovici

Main Street REALTORS®

Crystal Noble

Rose Homes & Investments

Joshua Bacorn

Affiliate Members

American Financial Network, Inc

Jon Byler

Chick Donaldson

MetLife Home Loans

Kevin Mee

Karen Beeson

Guaranteed Rate Realty

Sue Kaufmann

Spotlight-Robin Parke Continued from Page 14

lending field with potential borrowers. She is an Affiliate member of the SCAOR and an active member of the Women's Council of REALTORS®. She is involved with various nonprofit organizations in the area, and participates in various educational and networking functions throughout the county.

She is the mother of three grown adult children and has lived in Santa Cruz and Monterey area for about thirty years. Robin spends her free time enjoying bike riding, traveling, and other outdoor activities and has recently acquired an interest in the wine making industry. Robin looks forward to meeting you and your clients in the near future.