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**REALTOR®  
SAFETY  
MONTH**

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*knowledge awareness empowerment*

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***Make a Year-Round Commitment to Safety***



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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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**Message From The President**

***A Friendly Note From Your President***

**Candace Bradfield**  
**SCCAR President 2011**  
[bradfield@cruzio.com](mailto:bradfield@cruzio.com)

*Can you believe it...  
 Summer's out and fall is in the air  
 Every day is a gift and no more despair  
 Our strength unites us as we touch hand in hand  
 We are the lucky ones, who can proudly say this is our land.  
 I salute you today for all that you do  
 Thank you fellow REALTOR'S® from my heart times two.*

As summer comes to an end, Labor Day signifies a time of transition and the start of something new. A new school year begins, fall is in the air, and even a new TV season begins. In the spirit of new beginnings, let's make this the year that you get involved by joining us at the California Association of REALTORS® (C.A.R.) Business Meetings and Expo in San Jose, CA.

This year C.A.R. is in our backyard! This is a time to meet and greet your C.A.R. Leadership. The meetings are interesting and informative, and involve issues that affect your business. In addition, you can learn about current issues and laws before they happen; making you a more informed REALTOR® for yourself and your clientele.

The C.A.R. REALTOR® Expo will occur September 20<sup>th</sup> through September 22<sup>nd</sup> at the San Jose Convention Center. Complete details about the event can be found at <http://expo.car.org/>.

See you there!

**NOW IS THE TIME TO INVEST IN REAL ESTATE!**

Subscribe to the **INVESTORS EDGE** for information about current Foreclosures, Notices of Default, and Trustee Deeds (REOs) in your area of interest.

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P045151 4/04

# PROFESSIONAL/OFFICE BUILD TO SUIT

7941 SOQUEL DRIVE  
APTOS  
FOR LEASE



- ❖ Free Standing Building
- ❖ Total Building Size  
4,140 sf (estimate)
- ❖ Finished interior square  
footage to be determined
- ❖ Popular commercial  
center with more than  
20,000 vehicles per day  
(source: ESRI)



Steve Allen, CCIM  
831.688.5100  
Deborah Calloway, REALTOR®  
831.688.5104

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*Your Tasty Ticket is Ready!*

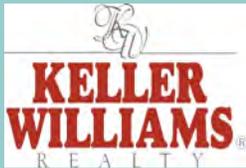
Tickets are now on sale for the 7<sup>th</sup> annual 'A Taste of Santa Cruz' being held on November 3rd at the Coconut Grove, 5:30 – 9 pm. This year's event will once again boast delicious tastes and sips from over 30 local restaurants, wineries and breweries. We have some new restaurants and wineries on board who will be showing off their best! This event continues to offer the same low ticket price of \$30 in advance. Visit [www.atosc.com](http://www.atosc.com) to purchase your ticket on line.

*Thank you to this year's generous sponsors!*

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### Property I.D.

Robertson Real Estate  
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### **This Year's Tasty Line Up!**

3 Steves Winery  
Bruno's Barbeque  
Bruzzone Family Vineyards  
Burger  
Chef Ray Ray  
Coconut Grove  
Coldwater Bar and Grill  
Cowboy Diner  
Dessert First  
Freedom Bakery & Confections  
Fresh Prep Kitchens  
Hollins House  
Jenna Sue's Café  
Johnny's Harborside  
Kianti's Pizza & Pasta Bar  
Kiss Catering  
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Miramar  
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Oak Tree Ristorante  
Original Sin Desserts  
Pono Hawaiian Grill  
Santa Cruz Mountain Brewing  
Scotts Valley Market/Crown Deli and Catering  
Seascape Foods  
Smoque  
Stagnaro Bros.  
Stockton Bridge Grille  
The True Olive Connection  
Vivas  
Zameen's



## *REALTOR® Safety: Knowledge Awareness Empowerment*

### **The 10-Second Rule**

One of the most common reasons that people find themselves in dangerous situations is that they weren't paying attention. Take a few precious seconds during the course of your day to assess your surroundings.

#### **Take 2 seconds** when you arrive at your destination.

- Is there any questionable activity in the area?
- Are you parked in a well-lit, visible location?
- Can you be blocked in the driveway by a prospect's vehicle?

#### **Take 2 seconds** after you step out of your car.

- Are there suspicious people around?
- Do you know exactly where you're going?

#### **Take 2 seconds** as you walk towards your destination.

- Are people coming and going or is the area unusually quiet?
- Do you observe any obstacles or hiding places in the parking lot or along the street?
- Is anyone loitering in the area?

#### **Take 2 seconds** at the door.

- Do you have an uneasy feeling as you're walking in?
- Is someone following you in?

#### **Take 2 seconds** as soon as you enter your destination.

- Does anything seem out of place?
- Is anyone present who shouldn't be there or who isn't expected?

### **Safety in Just 10 Seconds**

It takes just 10 seconds to scope out your surroundings and spot and avoid danger. Make this "ten-second scan" a habit in your everyday work as a Real Estate Professional Then share it with someone else.

(Source: "What You Can Do About Safety," REALTOR® Magazine, September 2000. Courtesy Night Owl/Vector Security, Landover, MD.)

This article is part of the NATIONAL ASSOCIATION OF REALTORS®' REALTOR® Safety Resources Kit.



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### **Jen Nobles**

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## *Showing Properties the Safe Way*

**When you are showing an empty property, you can take these simple steps to empower yourself against attack or theft.**

- Be sure to use the lockbox property-key procedure that has been established to improve real estate agent safety.
- Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights as you go through, and don't lower any shades or draw curtains or blinds.
- Try and call the office once an hour to let people know where you are.
- If you think it may be some time before a property sells (and you may, therefore, be showing it often), get acquainted with a few of the immediate neighbors. You will feel better knowing they know your vehicle, and they will feel better about the stranger (you) who frequently visits their neighborhood.
- Prepare a scenario so that you can leave, or encourage someone who makes you uncomfortable to leave. Examples: Your cell phone or beeper went off and you have to call your office, you left some important information in your car, or another agent with buyers is on his way.

- In showing a property, always leave the front door unlocked for a quick exit while you and the client are inside. As you enter each room, stand near the door.

- It is better to not display purses while at a property. Lock your purse in the car trunk before you arrive. Carry only non-valuable business items (except for your cell phone), and do not wear expensive jewelry or watches, or appear to be carrying large sums of money.

- Park at the curb in front of the property rather than in the driveway. You will attract much more attention running and screaming to the curb area. It is much easier to escape in your vehicle if you don't have to back out of a driveway. Besides, parked in a driveway, another vehicle could purposefully or accidentally trap you.

*(Sources: Louisiana REALTORS® Association; Washington Real Estate Safety Council; City of Albuquerque, NM; Nevada County Association of REALTORS®; City of Mesa, AZ)*

Visit NAR's REALTOR® Safety Web site at [www.REALTOR.org/Safety](http://www.REALTOR.org/Safety)

This article is part of the NATIONAL ASSOCIATION OF REALTORS® REALTOR® Safety Resources Kit.

## *Shop for Success and Get a Discount!*



**SCCAR members will now receive a discount on timely and relevant products from the NAR Store. Featured items this month**

**Print on Demand Program:** Gain a competitive edge by providing your clients with personalized, high quality professional printed brochures such as, 'Getting It sold' & 'It's a Great Time to Buy'.

**Social Media VIP 4 Pack:** Untangle the social media maze for less with this timely series. Now includes the new 'Facebook' guide joining '101 Dos and Don'ts' & 'Blogging' & 'eMarketing'.

Use your association discount code to receive 10% off your product purchases. Upon checkout, enter code: SCAOR2. To learn more about these and all the great products and valuable offers available, visit [www.realtor.org/ARTstore](http://www.realtor.org/ARTstore)



## Maintaining Sewer Lines Under a Condominium Unit

(Common Area vs. Exclusive Use Common Area Examined)

Terry Rein

Bosso Williams, APC

**Real Estate  
Legal  
Matters**

Generally, in a condominium project, the Homeowners Association ("Association") is responsible for the maintenance of the roof, exterior and common areas of the project. On the other hand, a condominium owner ("Owner") is responsible for the maintenance of the unit and the exclusive use common areas. Unfortunately, maintenance obligations can sometimes be uncertain.

In the case of *Dover Village Association v. Jennison (2010) 191 Cal.App.4th 123*, a dispute arose between an Owner and the Association over the maintenance of a leaky sewer pipe located two feet beneath the concrete slab underlying a condominium unit. The issue in this case turned on whether the leaky sewer pipe was "Exclusive Use Common Area" for which the Owner was responsible, or "Common Area" for which the Association was responsible.

A four-inch cast iron sewage pipe beneath the Owner's condominium had deteriorated over time, and eventually, the leak seeped up into the floors and carpet of the Owner's unit and the unit of another. The Association was notified, and it called out a plumber to make repairs. The repairs were extensive, costing about \$15,000. In order to make the repairs, the plumber needed to cut through the Owner's floor, jack hammer the concrete slab underneath, and trench out and replace approximately 50 feet of sewer pipe that connected the Owner's condominium with the main service line.

The Association sent a letter to the Owner stating that because the sewer pipe exclusively serviced the Owner's condominium, it was his responsibility to maintain and repair the sewer pipe. The letter directed the Owner to pay the \$15,000 plus additional repair costs. The Owner refused to pay, so the Association filed a lawsuit against the Owner.

Agreeing with the trial court, the Court of Appeal held that, as a matter of law under both the CC&Rs and the Davis-Stirling Common Interest Development Act (the "Davis-Stirling Act") (Civil Code Section 1350 et seq.), the sewer pipe under the condominium unit is "common area" to be maintained and repaired by the Association.

The Court first noted that only two exclusive use common areas are expressly mentioned in the CC&R's: Patio and garage areas. The court found that the most natural reading of the CC&R's is that sewer lines are not "exclusive use common areas appurtenant" because by expressly stating patio and garage areas come within the category, the CC&R's impliedly state that sewer lines do not.

Turning to the Davis-Stirling Act, the Court stated that an Association is normally responsible for repairs to "common area," but an Owner is responsible for repairs to any exclusive use common area appurtenant to the condominium unit (Civil Code Section 1364(a)). "Exclusive use common area" is defined as "a portion of the common areas designated by the declaration for the exclusive use

of one or more, but fewer than all, of the owners of the separate interests and which is or will be appurtenant to the unit (Civil Code section 1351(i)). **Except as provided in the CC&Rs**, shutters, awnings, window boxes, doorsteps, stoops, porches, balconies, patio, exterior doors, doorframes, and hardware incident thereto, screens and windows or "**other fixtures**" designed to serve a unit, but located outside the boundaries of the unit, are exclusive use common areas allocated exclusively to that unit. (Civil Code Section 1351(i)(1)).

The Association argued that under the Davis-Stirling Act, the pipes are exclusive use common area because they come within the definition of "**other fixtures**" designed to serve a unit in Civil Code Section 1351(i)(1). The Court rejected that argument. The Court stated that "interconnected sewer pipes cannot really be said to be the "fixtures" of any particular unit" because a sewer system is a series of interconnected pipes which ultimately feed into one common line.

As shown in the *Dover Village* case, when a condominium Owner and an Association are trying to determine maintenance responsibility, a careful examination of both the Association's governing documents and the Davis-Stirling Act is required.

## Deal of the Month!

# Shoe Covers

## Non-Skid Blue

100 Pieces per box

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**(Regularly \$18.00)**

## Great for Open Houses

# Legislative Watch



## La Bahia Project Update

Renee Mello

Local Government Relations Committee Chair

[renmello@aol.com](mailto:renmello@aol.com)

The last time I had been at a Coastal Commission Meeting was in the mid-90's when they were meeting in San Luis Obispo to review the sight for the new Pajaro Valley High School west of Highway 1. I was one of the many people who made the trip down there to support the approval of the site. I remember the buses from the Pajaro Valley pulling up to the meeting location and supporters streaming out of the bus hoping for a positive outcome. As we stood in the overflow room, testimony was given by both sides although the overwhelming majority was in support of the project. The decision was delayed for reasons I don't remember.

Obviously it was eventually approved and the school has been open for over five years. I tell this story to help you understand the trepidation I felt as I planned on attending the Coastal hearing on the La Bahia project. From my point of view this was a project that had huge support from the city of Santa Cruz and a vast majority of the citizens. Yet, I knew the Coastal Commission, and nothing was guaranteed.

I got there early and signed in to speak. I was given the honor of reading the letter our SCCAR Board of Directors had sent the Commission in support of the project. As I walked in to the meeting room (if you haven't been to the Council Chambers in the City of Watsonville, you really need to get there, it is incredible) I was surprised by the number of people I knew, the vast majority wearing a bright pink badge proclaiming their support of the La Bahia Project. I was offered a badge by Santa Cruz's former mayor, Cynthia Mathews, which I proudly wore.

It was 11:00 before the agenda item was called. I learned the definition of "ex parte" at that point. My only thought was why even meet with the Commissioners; just send them a summary of what you want them to know so they can read it into the record. There was a staff report, recommending approval of the variance (which would mean the project was approved). Mayor Coonerty was then given 30 minutes to present his case. He had the architect, the city planner and the builder all speak to the importance of the project. The opposing faction had the opportunity to present their case. They broke for lunch at 12:45 to return at 2:15 for public testimony.

We returned and waited for my name to be called so I could read the letter. The number of people who supported the project far outnumbered those who didn't. I was finally called up around 2:45 and read the letter, urged approval of staff recommendation and walked away feeling that it would be approved. How could it not, after 10 years of hard work that the developer and city had done and the overwhelming support demonstrated that day.

Imagine my surprise when I was told by Dale Gray that it wasn't approved. Not only that, the one Commissioner from Santa Cruz County voted against it. I don't know what to say. People I ran into the next day that had attended the hearings were still shaking their heads in disbelief of the outcome. Needless to say, this experience has only confirmed my current view of the Coastal Commission.



" I DON'T KNOW WHAT IT MEANS IN THE STOCK MARKET, BUT  
IN THE MEDICAL PROFESSION IT MEANS YOU'RE DEAD ! "

## Picasa

Keeping your photos organized is important. Picasa is organization software that helps you instantly find, edit and share all the pictures on your PC. Every time you open this program, it automatically locates all your pictures and sorts them into visual albums sorted by date.

You can drag and drop to arrange your albums and make labels to create new groups. The program also has basic photo editing features. You can even use it to upload photos to the Web.

<http://picasa.google.com/>



# Sip of Summer Event Funds Help First Time Homebuyers

The Santa Cruz Association of REALTORS® Housing Foundation's 4<sup>th</sup> annual Sip of Summer event, held at Bargetto Winery on August 2<sup>nd</sup>, proved once again that raising funds for those in need, sipping delicious wine, partaking in tasty appetizers and listening to great tunes is always a winning combination.

The focus of this yearly event is to raise funds for the Housing Foundation's Closing Cost Assistance Grant Program whose funds help low income first time homebuyers bridge the gap to homeownership. To date, over 110 families have received a Closing Cost Grant and been given the keys to their own homes.

This year's event featured sips of Bargetto's classic and new wines, the cool tunes of Mabie, Maybe Not and delicious appetizers. Attendees came from the real estate industry, the lending industry, and were joined by members of the public.

Thank you very much to all of our volunteers & Sponsors who made the event possible!

**Genie Lawless, David Lyng Real Estate**  
**Jeanne Mulhern, Keller Williams Realty**  
**Tina Dando, Bank of America Home Loans**  
**Andrea Schenk, Santa Cruz Home Finance**  
**Karen Schenk, Old Republic Title Company**  
**Terry Rein, Bosso, Williams, APC**  
**Woutje Swets, Vanguard Realtors**

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For more information about this event and the SCAOR Housing Foundation's Grant Programs visit [www.scaorhf.org](http://www.scaorhf.org) or call 831-464-2000. Find us on facebook at [www.facebook.com/scaor](http://www.facebook.com/scaor).



*Jeanne Mulhern and Genie Lawless*



*Paul Bailey and Kim Furman*



*Tina Dando and Andrea Schenk*



*Greg Webber and Ken Mabie, of the band Mabie, Maybe Not*



*Tyler Family, Maddie, Casey, Lee and Bettsy*

*More Pictures on Next Page*



*Lori West and Wende Fletcher*



*Kim Havbo, Connie Landes, Andrea Schenk and Jeanne Mulhern*



*Barbara Palmer, 2012 SCCAR President,  
April Hyde, Paul Bailey*



*Bobbie Nelson, Gail Mayo and Lisa Gerety*



*Jeff McCormac, Caroline Ke Liu and Pete Cullen*



*Dennis and Kori Spencer*

*More Pictures on Next Page*



*Tasty selection of Bargetto's finest!*



*A Sip of  
Summer  
Will Be  
Back in  
2012*



*Delicious homemade treats provided by  
Kori Spencer*



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# Education & Professional Development



Register Online by visiting our [Education Calendar](#) or our [Online Registration Center](#)

**Matrix Cutover is November 15th! Be prepared, sign up for a training session today!**

### [Matrix Essentials](#)

Friday, September 9, 10:30 - 12 pm  
Cost: Free to SCCAR Members with pre-registration  
Instructor(s): MLS Listings, Inc.

This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned: Application Navigation, Inputting Search Queries, Map Search, Reporting & Results Options, Driving Directions, Adding Search Fields, Saving Searches, Emailing & Printing.

### [Mastering Matrix](#)

Friday, September 9, 1 - 2:30 pm  
Cost: Free to SCCAR Members with pre-registration  
Instructor(s): MLSListings, Inc.

This course will provide you with advanced skill levels for the Matrix search application. Upon completion you will have learned: Sorting Results, Statistics from Results, CMA's from Results, Area Statistics, Customizing Results, Building Hotsheets, Emailing Results, Auto Emailing

### [Matrix Essentials](#)

Friday, October 14, 10:30 am - 12 pm  
Cost: Free to SCCAR Members with pre-registration  
Instructor(s): MLS Listings, Inc.

This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned: Application Navigation, Inputting Search Queries, Map Search, Reporting & Results Options, Driving Directions, Adding Search Fields, Saving Searches, Emailing & Printing

### [Mastering Matrix](#)

Friday, October 14, 1 - 2:30 pm  
Cost: Free to SCCAR Members with pre-registration  
Instructor(s): MLS Listings, Inc.

This course will provide you with advanced skill levels for the Matrix search application. Upon completion you will have learned: Sorting Results, Statistics from Results, CMA's from Results, Area Statistics, Customizing Results, Building Hotsheets, Emailing Results, Auto Emailing

### [Tune Up Tuesday: Deferred Trust](#)

Tuesday, September 13, 1 - 2:30 pm  
Cost: Free to SCCAR Members who pre-register, \$30 Non-members  
Instructor(s): Carl Worden, Xchange Solutions

### [Mortgage Loan Origination Course](#)

Wednesday, October 12, 8:30 am - 4:30 pm  
Cost: \$139 SCCAR Member, \$155 Non Member

8 Hour live continuing education comprehensive course for mortgage loan originators. Includes three hours federal law and regulations, two hours of ethics, two hours of lending standards of nontraditional mortgages and one elective hour to meet all National and State yearly renewal requirements

*Unless otherwise stated, all Education & Professional Development offerings are held at the SCCAR offices at 2525 Main Street, Soquel, CA 95073*



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## *From the desk of Dale Gray*

*Government Affairs Director*

### *Short Sale Senate Bill 458 Signed Into Law on July 15, 2011*

According to California Senate Bill 458 signed into law on July 15, 2011 and effective immediately, deficiencies in short sales are now illegal for lenders and lien holders. The law provides that junior lien holders no longer have any deficiency rights against the borrower after a short sale. Previously, a 2010 law banned senior lien holders from collecting deficiencies after short sales.

The new law prohibits deficiency judgments after a short sale and further prohibits lenders from requiring the debtor to pay any deficiency amounts. Although lenders are prohibited from requiring payment of additional compensation in exchange for a short sale approval, borrowers can still voluntarily offer a monetary contribution to the lender in hopes of obtaining a short sale approval.

The terms of the law also permit a lender to request or negotiate for a debtor to contribute or contributions from the parties other than the borrower in a transaction to contribute, such as lenders, agents, or other parties. This is what most in the industry have wanted and now hail as a victory for the consumer; because it removes the potential for the deficiency liability after the short sale is approved and completed, thus bringing more certainty to the short sale process for the debtor. Until now it has left a lot of sellers with the jitters not knowing what the final outcome would be. Additionally, by removing this impediment, the short sale process will be quicker and easier for the seller.

This law also applies to those short sales now pending, but not yet closed and there is an exception to the new law if the borrower

committed fraud related to the short sale. This could be in the form of the borrower lying in the short sale application about their income, assets, or hardship status at the time of the application. Additionally, there is an exception if the borrower causes intentional damage to the property or they are grossly negligent in their neglect of the property. Under these circumstances the lender would be allowed to seek appropriate damages from the borrower. All this said, it is possible that the new law will have a negative impact on short sales. Short sales will still require the approval of all lien holders on the property in order to close escrow. Junior lien holders may be less likely to approve a short sale now because of the new law. If the lien holder can no longer look forward to receiving future monies from the debtor, then they may be less likely to negotiate the approval of a short sale now.

Now because of the new law, some lien holders may decide a short sale is not to their benefit and decline approvals, believing they may recover more money from pursuing the deficiency against the borrower instead of accepting the small amount they would receive from the short sale. Thus, the new law may have the unintended negative impact of reducing the number of approved short sales, which would ultimately force more borrowers into foreclosure, the thing most of us are trying to lessen and avoid.

Dale Gray  
SCCAR Government Affairs Director  
[dale@mysccar.org](mailto:dale@mysccar.org)

### *Easily create panoramic photos*

There are times when a single photo is inadequate. I've had that feeling standing on the rim of the Grand Canyon. How do you capture it all?

Thank goodness for panoramic photography. You can shoot a wide vista or full interior of a building. Unfortunately, not every camera has a panorama mode.

That's where Dermandar comes in. It's a fast way to stitch photos together. You can have your panorama in no time. Start by choosing if you want a wide angle or 360-degree panorama. Then upload your photos. The site will stitch them together seamlessly.

You can then download the finished product. You can also save it to a free online account. Then you can share it with friends by email or social network. There is also a gallery of panoramas from other users you can browse.

[CLICK HERE TO VISIT: www.dermandar.com](http://www.dermandar.com)

### *Quick and easy charts*

Charts are handy things. You can use them to spice up a business presentation. Use them in school presentations. They're also convenient for tracking your savings account.

There are lots of programs for making charts. You might have Microsoft Office, for example. However, those tools aren't always easy to use.

That's where Google's Image Chart Editor enters the scene. It's incredibly easy to use. Just select the type of chart you want to make. Almost every chart type is available.

Entering the information is a cinch. All the settings are easy to find and change. Once you've created a chart, it's easy to share.

You get a link that you can send via email or social network. Plus, you can embed the chart in a Website.

[CLICK HERE TO VISIT: imagecharteditor.appspot.com](http://imagecharteditor.appspot.com)



## Affiliate News



## Affiliate Spotlight

**Dennis Spencer**  
**Affiliate Committee Chair**  
**WIN Home Inspection**  
**831-621-6303**  
[dspencer@wini.com](mailto:dspencer@wini.com)

**Walt Dennig**  
**Quality Handyman Services, &c**  
**Cell (831) 206-9021**  
[wrdennig@pacbell.net](mailto:wrdennig@pacbell.net)  
[WaltsWidgets.com](http://WaltsWidgets.com)

Well it's official, summer is drawing to a close. Families are sending their students back to school; traffic has switched from beachgoers to student car pools. The days are getting shorter, nights of course longer. The busiest home buying season would appear to have run its course. I can attest to a lot of activity during the summer months. As a home inspector I get to be involved in many more transactions than a REALTOR® typically is involved. Because of this I sometimes think I have a better vantage point to assess the vibrancy of our housing market. And, because I have relationships with other home inspectors in neighboring areas I get their input as well. When I'm asked about the "market" many are surprised to hear that I think it's great. Homes are selling, serious buyers are making great purchases, and REALTORS® are busy! To be certain it's not what it was is the past, but there are signs of life!

It was announced recently that mortgage rates have hit a record low rate not seen since 1971! To save you the mental mathematics I'll just tell you that this is a 40 year low. For REALTORS® and clients less than 40 years old this is the lowest interest rate of their lifetime. That's great news and it needs to be shared! Couple that with low prices and it's a Labor Day Sale that would make Macy's proud. So, all you REALTORS® out there, round up your clients, share the news, let them know now is the time to buy. And, they can't buy if no one sells, so tell your sellers as well. And then, my phone, and the phones of all of us who count on the housing industry, will ring as if summer never ended!

Also, I'd like to give credit where credit is due to the organizers of the Sip of Summer held this month at Bargetto Winery in Aptos. The volunteers of the SCAOR housing foundation and SCCAR put on a great event. The weather was perfect, the band was great, the food and wine were wonderful, and some money was raised to help those in Santa Cruz County afford a home. Good wine, good people, good cause....good time!

***Please Support Our Affiliate  
 Members  
 They Support Both The  
 Association and REALTORS®***



Walt was raised in Watsonville and Freedom, and has been a resident of Santa Cruz for 33 years. His work has been in residential construction, remodeling and repair for all of those 33 years. Although he has only built a few homes, they were all done single-handedly. Those clients wanted to build slowly, without the benefit of a construction loan. As a result of that experience, Walt has skills in most of the trades and allows him to be able to handle most home repairs.

Recently, his focus has been on repairs and small residential modifications. He enjoys getting a hit list from the property owner or manager that includes many small tasks. In that way, a lot of work can be accomplished without scheduling many different workers. A short list of his experience includes: carpentry, plumbing, electrical, tile, window and door replacement, cabinet installation - repair - construction, flooring repair, painting, and roofing repair.

Walt's work philosophy is that the project belongs to the owner or manager. His job is to offer as many options as he knows. Also, he is aware of what he is able to do and if he is not skilled in some task, he will refer the client to another professional. Having liability insurance allows property managers and home owners associations to use his services.

"I look forward to meeting you "all" (that's a lot of people!) at the marketing meetings", says Walt.

# SCCAR - September 2011

| SUN | MON   | TUE   | WED                                  | THU  | FRI   | SAT                              |
|-----|---|---|--------------------------------------|--|---|----------------------------------|
|     |   |   |                                      | 1<br><a href="#">Tour Marketing Mtg.</a><br>8:30 - 9 am                                | 2   | 3                                |
| 4   | 5<br>Labor Day<br>SCCAR Office<br>Closed                      | 6   | 7                                    | 8<br><a href="#">Tour Marketing Mtg.</a><br>8:30 - 9 am                                | 9<br><a href="#">Matrix Essentials</a><br>10:30 am - 12 pm<br><a href="#">Mastering Matrix</a><br>1 - 2:30 pm | 10                               |
| 11  | 12<br>Affiliate Meeting<br>8:30 am<br>Events Meeting<br>11 am | 13<br>SCAORHF Meeting<br>2:30 pm<br>Tune Up Tuesday:<br><a href="#">Deferred Sales Trust</a><br>1—2:30 pm | 14<br>Fundraising Meeting<br>1:15 pm | 15<br><a href="#">Tour Marketing Mtg.</a><br>8:30 - 9 am                               | 16<br>New Member<br>Orientation<br>8:30 am - 4:30 pm<br>BOD Meeting<br>8:30 am                                | 17                               |
| 18  | 19<br>Education Meeting<br>9:30 am                            | 20<br>CAR Meetings - San<br>Jose  | 21<br>CAR Meetings - San<br>Jose     | 22<br><a href="#">Tour Marketing Mtg.</a><br>8:30 - 9 am<br>CAR Meetings - San<br>Jose | 23<br>CAR Meetings - San<br>Jose  | 24<br>CAR Meetings - San<br>Jose |
| 25  | 26<br>Budget & Finance<br>8:30 am                             | 27  | 28                                   | 29<br><a href="#">Tour Marketing Mtg.</a><br>8:30 - 9 am                               | 30  |                                  |

## SCCAR Welcomes These New Members For August 2011

### REALTOR® Members

**Anderson Christie, Inc.**  
Jonathan J. Meyer

**Authentic Real Estate**  
Greg Flowers

**Coldwell Banker Carl Conelly REALTORS®**  
Elizabeth Selig  
Jennie Peterson

**Keller Williams Realty**  
Joan Pelletier  
Setsuke "Sue" Sinclair

### ReBroker

John Borgman

### Town & Country Real Estate

Claudia Knight

### Affiliate Members

**Walt Dennig, Handyman**  
Walt Dennig

**TreeHouse Mortgage**  
Deborah Logan