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# insideREAL ESTATE

*Santa Cruz County's Real Estate News Source*

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## A Taste of Excitement Is Coming!

### 4<sup>th</sup> Annual "A Taste of Santa Cruz"

Get ready to taste an array of delectable cuisine along with choice deep bodied cabernets and oaky chardonnays at the 4<sup>th</sup> Annual "A Taste of Santa Cruz". The event will be held on Thursday, November 13, 2008 from 5:30-9:00 pm at the Cocoanut Grove in Santa Cruz. Tickets are \$30 each in advance and \$35 at the door. 34 booth sponsors are pairing up with the best restaurants and wineries in Santa Cruz County to offer samplings of mouth watering food and exquisite wines. Consider doing your holiday shopping at our silent and live auction by purchasing one-of-a-kind items while you support homeownership in our community.

"A Taste of Santa Cruz" raises over \$50,000 each year with proceeds going to fund the Santa Cruz Association of REALTORS Housing Foundation's Closing Cost Assistance Grant Program. This program provides grants to first time, low income home buyers in Santa Cruz County.

"We have a number of new restaurants participating this year," said Barbara Dimitruk, Co-Chair for the fourth year of the event. "You can expect dozens of taste sensations along with a fantastic opportunity to support a great cause". Co-Chair, Loree Doan, agrees. "We have over one hundred silent auction items for

you to browse and purchase as well as some very exciting live auction packages".

"A Taste of Santa Cruz" was first implemented in the Fall of 2005, as a major fundraising event for the newly created SCAOR Housing Foundation. In the three years since this event has been held, \$172,000 has collectively been raised with 100% of the proceeds going toward the Closing Cost Assistance Grant Program. The program provides grants to low income, first time home buyers in Santa Cruz County to cover closing costs. Over 35 families have been given the keys to

their first homes due to the overwhelming financial success of "A Taste of Santa Cruz".

Over 800 people attend this culinary adventure, so purchasing your tickets in advance is recommended. SCAOR is now selling tickets to its members and the public. For information please call 831-464-2000. Thank you to our Major Event Sponsors, David Lyng Real Estate and MetLife Home Loans and to Keller Williams Realty for their Presenting Sponsorship, as well.



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## INSIDE REAL ESTATE Newsletter

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

Santa Cruz Association of REALTORS®  
2525 Main Street, Soquel, CA 95073  
(831) 464-2000  
(831) 464-2881 (fax)

[www.scaor.org](http://www.scaor.org)

**President's Message****Kudos, Changes and Involvement**

**Christa Shanaman**  
2008 Association President  
Coast Country Real Estate  
(831) 475-3525  
[christa@coastcountryhomes.com](mailto:christa@coastcountryhomes.com)

Dear Members and Friends,

I cannot believe how quickly time has passed this year! So much has happened since Kathy Hartman's arrival in March, and now here we are with "A Taste of Santa Cruz" right around the corner! Given all of that, I thought I would give you a brief update on what has been going on behind the scenes at your association that you may not know.

First, I would like to congratulate Barbara Palmer of Bailey Properties for being named to the California Association of REALTORS® Executive Committee, Bobbie Nelson for Vice-Chair of the President's Forum, Robert Bailey, Liaison for Legal Issues, and Sandy Kaplan as a member of CAR Housing Affordability Foundation. These appointments at the state level are very prestigious, and show the level of commitment to organized real estate that our association and leadership have. Congratulations to all!

Speaking of such things as volunteers, commitment and higher standards.....NOW is the time to volunteer for the 2009 association committees! The roster of committees is in the process of being put together, and we would really like to have your input! Look for the volunteer sign-up sheet

the first part of November in your dues billing. Some of the committees and task forces include, Budget and Finance, Grievance, MLS Task force, Professional Standards and Strategic Planning. We are also looking to possibly put together an Ethics and Professionalism group to help "raise the bar" in our local area.

If you have any thoughts or questions regarding volunteering opportunities, please contact Kathy Hartman or myself.

On another note.....lock box changes are in the works. Sometime in the spring of 2009, we will be switching to an all I-box environment (blue box). The KIM Users Group, a group of about 15 associations, has negotiated a trade

out of the old (grey) AEII boxes (1 for 1) for the more current technology. This DOES NOT mean a change of keys! However, agents that want to be able to use infrared (Palm, Treo and Blackberry) technology, or switch to the e-key to access and manage lock boxes, will have the opportunity to do so with an additional subscription. We see this as a winning solution for our members as well as a problem solver for a number of associations that border areas with conflicting systems. We will keep you posted!

Reminder check list:

- Get your tickets for Taste of Santa Cruz November 13th.
- Sign up to volunteer for committees at the Association.
- Vote! November 4<sup>th</sup>! If you don't you have no voice.

My best to all of you,

Christa

# Kathleen Richards

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Borrower must be at least 62 years old. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2007 Wells Fargo Bank, N.A. All rights reserved. #53796 12/07-03/08  
EQUAL HOUSING LENDER



## LEGISLATIVE WATCH

*Keeping you updated on local, state & national issues*

### The legislature has finally adjourned.

While the Governor is still considering whether or not to sign a significant number of proposals, here are a few of the real estate-related bills that were introduced and what happened to them. As you can see, there were a number of attempts to impose new point-of-sale requirement and to force new and unnecessary disclosures.

**AB 2678 (Nunez) Point-of-Sale Energy Audits** – As introduced, AB 2678 required the California Energy Commission to develop a program that would have required ALL homes and commercial properties in California to have an energy audit and mandatory energy efficiency upgrades when properties were sold. C.A.R. strongly OPPOSED the point-of-sale requirements in the bill because not only would a point-of-sale mandate have failed to achieve the state's greenhouse gas reduction objectives, it would have further weakened the housing market by adding thousands of dollars to the cost of purchasing a home. C.A.R. obtained amendments that removed the point-of-sale requirement for energy audits and added language to ensure that the audits or improvements were not required as a condition of sale. With these amendments, C.A.R. removed its opposition and supported AB 2678 because it would have created a comprehensive statewide campaign of flexible cost-effective energy efficiency improvements for existing buildings.

Ultimately, AB 2678 was abandoned and died in committee.

**SB 1386 (Lowenthal) Carbon Monoxide Detectors** - SB 1386 would require ALL existing homes to install a carbon monoxide (CO) detector by July 1, 2010, and new homes built after June 1, 2009 to have a CO detector. The measure would have originally required the recording of a separate disclosure of compliance, a point-of-sale mandate and would have effectively forced home sellers and their agents to certify CO alarm installation. C.A.R. successfully obtained amendments that removed the specified point-of-sale mandate. As amended, the bill provides for a statewide, date-certain mandate for CO detectors in all housing (not just those that transfer). The amendments also added CO detectors to the TDS, thus eliminating the need for separate certifications. The amendments also broadened the statutory protections for these disclosures providing better seller protection and increased liability protections for agents. SB 1386 was passed by the legislature and is now awaiting the Governor's signature.

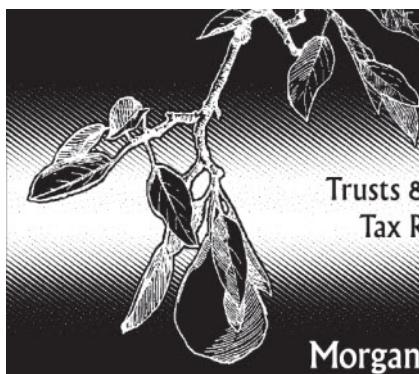
**AB 2204 (De La Torre) Real Property Discriminatory Restrictions** - Existing law voids any provision in a deed of real property that restricts the right of a person to sell, lease, rent, use, or occupy the property based on race, color, religion, sex, marital status, national origin, ancestry, familial status, disability, source of income,

or sexual orientation. This bill would have required county counsel to review any documents containing covenants and restrictions during the transfer of real property, and to strike any evidence of the aforementioned property restrictions from the deed or other instrument. AB 2204 was defeated in committee.

**AB 2733 (Brownley) Environmental Hazard Disclosure Report** - This measure would have required sellers or their agents to purchase a new disclosure report that identified all environmental hazard sites located within a one-quarter mile radius of a home's zip code or city upon transfer of the property. C.A.R. opposed AB 2733 because it would have required the purchase of an additional, and unnecessary, disclosure report and resulted in a dilution in the value of existing disclosures. The bill would have also added unknown costs to the transaction. As amended, AB 2733 no longer requires a new separate report but requires a developer

or professional natural hazard report provider to, in its existing report, disclose environmental hazard sites located within a one-quarter mile radius of the property to prospective buyers. AB 2733 was passed by the Legislature and awaits the Governor's signature.

**SB 127 (Kuehl) Property Transfer Disclosures** - As introduced, this bill would have required all transactional disclosure documents to be delivered within three days of the "execution" of an offer to purchase. As amended, SB 127 required a separate document when both parties to the contract negotiate for a disclosure delivery time longer than ten days and would not have allowed the agreement to be contained in a single contract or deposit receipt. C.A.R. opposed the bill because it would have created unnecessary compliance burdens. In the final weeks of session, amendments removed the separate document requirement, thus removing C.A.R.'s opposition to SB 127. This bill has passed the legislature and is waiting for the Governor's signature. *(continued on next page)*



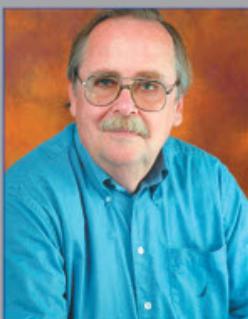
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## Santa Cruz's #1 Team of REALTORS® adds a new Team Player...



### JOHN SKINNER

John Skinner brings to Bailey Properties a real estate career reflecting a long involvement with the people and the industry of the Pajaro Valley and Santa Cruz County. He has also been active in the construction industry for many years. The dual familiarity with the area, its people, and construction of homes, gives him a great deal of insight into the inherent qualities of the homes and neighborhoods he presents to his clients. John's long involvement with the Rotary Club of Freedom keeps him actively involved in the community.

You will find John in the Watsonville office of Bailey Properties. Give him a call for all of your real estate needs.

### #1 in 2007 for Total Sales, Residential Sales and Sales Representing Buyers

(in Santa Cruz County as reported by MLS Listings Inc and Trendgraphix)

APTOPS  
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Bailey Property Management  
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Bailey Mortgage, a Chase Affiliate  
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 Bailey Properties

(continued from previous page)

**AB 2259 (Mullin) Ownership Rights in a Common Interest Development (CID) - Over the last few years, C.A.R. members noticed a trend among some homeowner associations to adopt restrictions that limit the ability of unit owners to rent their dwellings in CIDs. The imposition of rental restrictions diminishes an owner's property rights. C.A.R. argues that property owners should enjoy the right to rent or lease their unit as it existed at the time the CID unit was purchased. C.A.R. sponsored AB 2259 to protect this right, if it existed at the time the owner purchased the unit. AB 2259 was passed by the Legislature and is awaiting the Governor's signature.**

**SB 1737 (Machado) Mortgage Loan Broker Disclosures -**SB 1737 grants the DRE commissioner the authority to

license if the licensee generates an inaccurate broker price opinion for a short sale with the intent of manipulating the lienholder into rejecting the proposed sale so that the licensee may acquire a business advantage. More importantly, **SB 1737 contains C.A.R.-sponsored language that would require a prominent disclosure to all parties whenever a licensee represents a buyer and originates a loan in a "1-4" transaction. SB 1737 was passed by the Legislature and is awaiting the Governor's signature.**

**AB 1830 (Lieu) New Sub-Prime Broker Rules -**AB 1830 would impose new interest rate tests and definitions for "higher priced" loans in an effort to be consistent with the new federal "Reg. Z" law on subprime loans. The bill also allows California regulators to punish violations of federal lending law. C.A.R. opposed a previous version of

create a codified set of fiduciary duties for real estate licensees that would have caused needless compliance burdens, inappropriately restricted mortgage refinances, and worsened the current liquidity crisis that is making home loans so difficult to obtain. As amended in the Senate, C.A.R. renewed its opposition to AB 1830 because it restored previously opposed language and would create a new one-sided attorney fee rule that would only allow successful plaintiffs to collect attorney fees. AB 1830 will also create a double standard that does not hold ALL loan officers to the same rules and restrictions by only imposing new restrictions on mortgage brokers originating loans and not on residential mortgage lenders like Countrywide when they originate loans. The bill would restrict loans which will further restrict credit liquidity in California making home loans more difficult to obtain for legitimate, qualified, borrowers. **AB 1830 was**

**passed by the Legislature and is waiting for the Governor's signature. C.A.R. has requested a veto.**

**NAR Action Center**  
[www.realtoractioncenter.com](http://www.realtoractioncenter.com)

Please take the time to support pro-REALTOR® issues in the United States Congress. We encourage you to check out the National Association of REALTORS® Action Center website, read about issues affecting REALTORS® today, and learn what you can do to protect and promote favorable real estate legislation in Congress. When you register you will start to receive notices of important legislation that affects you and your business. Your involvement counts and helps to bring pressure on your Representatives and Senators. The do listen when they hear often enough from their constituents.



## Tax Strategies for the Self-Employed Real Estate Professional

Fri, Oct. 3rd. 9am-11am

Cost-\$10 SCAOR Members  
\$25 at the door & non-members anytime

You could have overpaid your taxes by \$11,438! Many of us assume our accountants take care of our taxes...but forget that WE are the ones giving them the numbers and records they are using to prepare our tax return. This seminar is guaranteed to identify between \$2500 and \$27,000 in NEW Deductions that can be used right away to pocket thousands in tax savings. These deductions are based in tax LAW, but presented in a way that all of us can easily understand.

## Myths & Misconceptions of Reverse Mortgages

Instructor: Richard Cornelisen

Mon. Oct. 6 11:30am-1:00pm  
Cost: \$5 SCAOR Members  
SCAOR Members \$15 at the door  
Non-members anytime \$25  
Cost includes lunch sponsored by  
**Old Republic Title Company**

A reverse mortgage can give you access to your home's equity without having to make monthly payments. Instead, you receive tax-free<sup>1</sup> loan proceeds that will not affect Social Security or Medicare Benefits<sup>2</sup>. By attending this seminar you will discover how your clients can not only stay in their homes but help their family get into a home as well!

## REO Sales! A Gold Mine or Only the Shaft?

Instructor: Guy Berry  
Wed Oct 8th 1:00pm-4:30pm  
Cost: \$35 SCAOR Members \$50  
at the door & non-members  
anytime

You will learn how to get listings from Banks REO departments; about Myths surrounding REO Sales; how Bank Owned properties are different; What the Bank expects their listing agent to do; how to write the offer so the Bank likes it; how banks feel about repairs and credit for repairs; about BPO's and other unique issues, and so much more!

## Creating Urgency to Buy

Module 4 of the "Shift Happens" Series  
Instructor: Linda Forester  
Wed, Oct 15, 10:am-12:pm  
Cost: \$15 SCAOR Members  
\$35 at the door & non-members  
anytime

Are you frustrated by home buyers who won't make a decision to buy? Do your buyers think it is a bad time because prices are dropping? Do your buyers expect every home to be a steal? Do your buyers think something better will come on the market next week? Would you like to work more effectively with buyers? If you answered "yes" to any of these questions, THEN THIS CLASS IS FOR YOU!

## MLS 201 – Hands-on

Instructor: MLSListings, Inc.  
Mon, Oct.20th 10am-11:30am  
Cost: FREE (Pre-registration is a must to secure a seat).

In this hands-on class you will learn: Quick Search; Hot Sheet; Printing & emailing; Adding a Client; Saving a Search; Creating Reports; Mapping & Driving Directions

## MLS 202 – Hands-on

Instructor: MLSListings, Inc.  
Mon, Oct 20 1:30pm-3:00pm  
Cost: FREE (Pre-registration is a must to secure a seat)

In this hands-on class you will learn: Customizing Quick Search vs. Advanced Search; Searching REO's & Short Sale Listings; Hot Sheet II-Analytics; Customizing List View; Statistics; Listing Management; Focused Q & A

## Bullet Proofing Transactions

Module 5 of the "Shift Happens" Series  
Instructor: Linda Forester  
Fri, Oct 24th 10:00am-12:00pm  
Cost: \$15 SCAOR Members  
\$35 at the door & non-members  
anytime.

In today's competitive market, it is becoming more common for real estate transactions to fall apart after a contract is signed.

This is due to the tension created when owners feel like they are selling to low and buyers feel like they are paying too much. When buyers and sellers have doubts (e.g., the price is not what they wanted), they are less likely to be agreeable in future negotiations. After all each party feels as if they have already made a concession and now it's time for the other to give up something of value. As we all know, agreeing to a sales price is only the first negotiation. There are many other issues to negotiate in the contract-to-close period. It's a sensitive time that requires you to be on the ball and use your best negotiation skills. Remember when the transaction falls apart, nobody wins.

## Coming Up in November

November 5<sup>th</sup> Boomers to  
Zoomers – Generational  
Differences & Real Estate

November 10<sup>th</sup> Street Smart  
Negotiation Skills

November 18<sup>th</sup> Guide to the  
California Residential Purchase  
Agreement

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***RE Legal Matters*****RECENT COURT DECISION RE COMMISSIONS**

An Appellate Court decision, published on September 4, 2008, addresses issues arising from use of a CAR form Buyer Broker Contract (Schaffter, et al. v. Creative Capital Leasing Group, LLC).

The Defendant/Appellant ("Buyer") entered into a Buyer Broker Contract whereby the Plaintiff ("Agent") was hired as the Buyer's exclusive agent regarding the purchase of condominium units in the downtown area of San Diego. The Contract provided that the commission, in each instance, was earned upon Buyer entering into a purchase agreement, and payable upon the close of escrow or the Buyer's default. The Contract did not contain a termination date for the Contract. The Buyer had no intention of purchasing any condominium units that did not increase in value during the pendency of the escrows, which was not disclosed to the Agent, nor was it a contingency in any of the purchase agreements signed by the Buyer.

The Buyer defaulted under most of the purchase agreements and, through negotiation with the sellers, was able to cancel the purchase agreements, although the sellers declared that the Buyer was in default under the purchase agreements. The Buyer asserted that it was not obligated to pay any commission otherwise owed under the Buyer Broker Contract, as the buyer and seller have the right to "unwind the transaction for their mutual benefit," and do

not have to complete a transaction for the purpose of ensuring that a broker receives a commission.

The Superior Court found the Buyer in breach of the Buyer Broker Contract, as the commission was payable upon the Buyer's default or the close of escrow. Since the Buyer defaulted under the purchase agreements, a commission was earned and payable at the time of each default. The Buyer asserted on appeal that the Buyer Broker Contract was void since it violated the Business and Professions Code statute that authorizes the Real Estate Commissioner to discipline a broker for, among other things, the failure to include a specific termination date in the Buyer Broker Contract. The Appellate Court held that this violation would not void the Buyer Broker Contract, given the facts of the case; in particular that the commission claimed was already earned at the time of the Buyer's default of each purchase agreement.

This decision points out the benefits of using a Buyer Broker Contract, as the terms and conditions of the agency relationship are in writing. Having the times stated when the commissions were earned made it much easier for the Court, in this case, as it did not have to rely upon conflicting testimony, but could look to the signed Buyer Broker Contract, the signed purchase agreements and subsequent nonperformance of the Buyer to find the Buyer in default.

The three forms published by CAR are:

1. BRNN - Buyer Representation Agreement  
-Non-Exclusive/Not for Compensation;
2. BRNE – Buyer Representation Agreement - Non-Exclusive; and
3. BRE – Buyer Representation Agreement – Exclusive.

Each of these forms defines the duties of both the buyer and the broker, contains buyer's consent to possible dual agency relationship and sets a two-year time period for the buyer to bring an action against the broker (not applicable to intentional or fraudulent acts).

The first form (BRNN) is non-exclusive and may be revoked by either party. The second form (BRNE) is also non-exclusive (similar to an open listing) but is non-revocable for the term of the Agreement. The third form (BRE) is exclusive and non-revocable. My experience is that brokers in our area normally do not use the second (BRNE) or third Agreements (BRE), unless they are buyer broker agents, only. Although the first form (BRNN) does not contain an obligation of the buyer to pay a commission to the broker, thus avoiding what may be a problem for some buyers, the form is not in common use. I recommend that these forms be used, when appropriate, as the above case demonstrates they can be very helpful in protecting the interests of the broker.



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## Affiliate Update

# Cooler heads prevail in a Cooler marketplace



**Joe Ganef**  
2008 Affiliate Cmte. Chair  
Xchange Solutions  
(831) 476-2506  
Jganef@103xsi.com

I heard an interesting discussion between two workmates today.

It started out quite trivial, and exploded into one of the most colorful displays of anger and loss of self control I have witnessed in 30 years of business. Each of these two was bent on imposing their will upon the other, at great expense to their relationship and the ability to work together in the future.

Given the current state of our industry, stress and emotions are running high, so while bad behavior is completely unacceptable, I guess its not altogether surprising either.

Depending on who you listen to and what you believe, we are currently wading through the middle of a down market, and have yet to see the worst of it, or, we are already through the worst if it and may see the beginning of normalcy next Spring, or maybe the Spring of 2010. The confusion itself is unnerving, so what do we actually know?

It is a tough market, more atomized than before, prices are down, and listings are flat, but inventory is also down and sales are creeping up. Meanwhile investment property continues to remain [relatively] steady, and activity in Santa Cruz County

Cruz County actually appears to be picking up. So what does it all mean? I like to think we have weathered the toughest part of it. We are dedicated professionals, we *will* make it through, and we need to support each other with as much understanding and patience as we can muster.

So to that end, allow me to contribute to the well-being and continued healthy attitude of all my friends in Santa Cruz County. I've found a couple of 'positively' interesting local events that sound like fun in October, plus one you can do right now for *fun, for free*:

A *fun* personality test  
<http://www.personalitytest.net/funtest/symbols.htm>

Honk - A new musical version of Hans Christian Andersen, great for both children and adults (October 1-5)!  
<http://www.santacruzca.org/things/evtDetail.cfm?eventID=4542>

Welcome Back Monarchs Day - Family/Kid Friendly, Outdoors at Natural Bridges  
<http://www.santacruzca.org/things/evtDetail.cfm?eventID=4158>

We are all in this together, so keep a level head, pleasant attitude, and pass the good karma!

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.



### ADVERTISE IN THE e-newsletter

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The Inside Real Estate e-newsletter is emailed at the beginning of each month to each of our members and is available online 24 hours a day on our website, [scaor.org](http://scaor.org)

#### advertising rates

| number of issues discount | member |            | non-member |            |
|---------------------------|--------|------------|------------|------------|
|                           | 1x     | 12x (-10%) | 1x         | 12x (-10%) |
| full page                 | \$150  | \$135      | \$225      | \$202      |
| half page                 | \$115  | \$103      | \$175      | \$157      |
| quarter page              | \$70   | \$63       | \$115      | \$103      |
| eighth page               | \$40   | \$36       | \$65       | \$58       |

Placement: Add 15% per issue. Rates listed are per issue. All ads are in color. Advertising space is limited, advertisements will be accepted on a first come first served basis.

**To reserve advertising space or for more information, please contact Amy Ferrascl-Harp at [amy@scaor.org](mailto:amy@scaor.org).**

## In Memoriam

**We extend our sincere condolences to the family and friends of Victor Ruiz who passed away in September.**

**Victor was a member of the Association for five years. We will miss his smiling face and wonderful ways.**



## "A Taste of Santa Cruz"

### Presenting Sponsors

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### Booth Sponsors

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DS Capital Mortgage  
Financial Strategies  
First American Title  
GL Crown Real Estate  
Intero Real Estate

McNair Real Properties/Ross Real Estate

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Old Republic Title  
Patelco Credit Union  
Santa Cruz Title

Wells Fargo Home Mortgage

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# MLS NEWS UPDATE



### STRONG AUTHENTICATION ROLLOUT DETAILS:

Starting October 6, 2008 the MLS will begin the strong authentication process. This process will be done in groups of 1000-1500 users at a time.

The user will be asked four (4) security type questions every time they log into the MLS using a different computer. If they only use one (1) computer then they will be asked the questions only once. If they use multiple computers then they will be asked these questions on all of those computers one time only. So the authentication is based on individual user and individual computers. The current ID and password will remain the same for now.

Passwords will probably not have to be changed but every two (2) years instead of every 3-6 months as it is now.

### TOWN HALL MEETING: FIND OUT WHAT IS GOING ON WITH THE MLS

When: Wednesday, October 22, 2008  
Where: Best Western Sea Cliff  
Time: 9:00 a.m. – 11:00 a.m.

Reservations are a must. Call the Association Office 464-2000 to make your reservation now.

### "SHORT SALES" CHANGE TO PENDING UPON SELLERS ACCEPTANCE:

MLS rules require that if a seller has signed acceptance of an offer, the listing status must be changed to pending. Lender approval of a "Short Sale" does not change the timing of the required change to pending status.

All listings with accepted offers must be reported to the MLS as Pending by the end of the next business day. The listing only remains active if there is no offer duly accepted by the seller.

## New Members

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

### REALTOR® MEMBERS

#### American Dream Realty

Larry Rock

#### Aimee Thayer-Garcia, Broker

Aimee Thayer-Garcia

#### Harris & Associates

Aaron Lubell

#### Keller Williams Realty

Robert Franks  
Kevin Koebel

### AFFILIATE MEMBERS

#### BWC Mortgage

Sue Bullock

# A HUGE "THANK YOU"

Please join us in thanking all of the hard working women and men of the:

### *2008 "A Taste of Santa Cruz" Committee*

Chair: Barbara Dimitruk-First American Title

Chair: Loree Doan-Santa Cruz Title

Connie Landes-Coldwell Banker

Dimitri Timm-Princeton Capital

Elaine Della Santina-Main Street REALTORS®

Inez Pandolfi-Century 21 Showcase

Janee DelColletti-Bailey Mortgage

Jeanne Mulhern-Keller Williams

Jeff McCormac-Wells Fargo Home Mortgage

Santa Cruz Association  
of REALTORS Inc.

# SCAOR Calendar

## October 2008

| Sun | Mon  | Tue | Wed   | Thu   | Fri   | Sat   |
|-----|--|-----|---|---|---|---|
|     |  |     | 1<br>1:30-4:30pm<br>License Renewal Review & Testing  | 2   | 3   | 4   |
| 5   | 6<br>11:30am-1:00pm<br>Reverse Mortgages (Includes Lunch)                | 7   | 8<br>8:30am<br>Affiliate Committee<br>1:00-4:30pm<br>REO Sales! A Gold Mine or only the Shaft   | 9   | 10<br>9:00am<br>Board of Directors  | 11  |
| 12  | 13   | 14  | 15<br>10:00am-12:00pm<br>Creating Urgency to Buy<br><br>C.A.R. Meetings in Long Beach 9/15-9/18 | 16<br><br>C.A.R. Meetings in Long Beach 9/15-9/18 | 17<br><br>C.A.R. Meetings in Long Beach 9/15-9/18                                   | 18<br><br>C.A.R. Meetings in Long Beach 9/15-9/18 |
| 19  | 20<br>10:00-11:30am<br>MLS Essentials<br><br>1:30-3:00pm<br>MLS Advanced | 21  | 22<br>9:00-11:00am<br>MLS Town hall Meeting at the Best Western Seaside                         | 23  | 24<br>8:30am<br>LGR Committee<br>10:00am-12:00pm<br>Bullet Proofing the Transaction | 25  |
| 26  | 27   | 28  | 29<br>8:30am-4:30pm<br>New Member Orientation<br>9:00am<br>Budget & Finance                     | 30  | 31<br>8:30am-1:30pm<br>New Member Orientation                                       |   |

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