



SANTA CRUZ ASSOCIATION OF REALTORS®
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inside REAL ESTATE

Santa Cruz County's Real Estate News Source

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Save the Date! January 8, 2010 for the 89th SCAOR Installation

Come and enjoy a beautiful luncheon by the Bay at the Santa Cruz Association of REALTORS® Installation of the 2010 Officers and Directors. The luncheon will be held January 8, 2010 from 11:30 AM – 2 PM at the Seascape Beach Resort in Aptos. This event will honor 2010 President Steve Allen and the incoming Officers and Directors with special guest Department of Real Estate Commissioner, Jeff Davi.

Purchase your tickets now to make sure you find out who will be awarded REALTOR® of the Year, Affiliate of the Year, Lifetime Achievement and Community Service, click [here](#) to register .

If you would like to nominate an extraordinary individual for our 2009 Awards (listed above), click [here](#).



Steve Allen
2010 SCAOR President

"Preserving the Past. Looking Toward the Future..."

Ring in the Holiday Season with SCAOR

The Holidays are coming and SCAOR would like to invite you to celebrate the season at our annual Holiday Open House on December 9th from 4 - 6 PM.

Appetizers, wine and soft drinks will be served for your enjoyment. We invite you to bring your favorite beverage to share and a canned good donation for the Second Harvest Food Bank barrel.

Begin the holiday season with a relaxing evening of fellowship and fun! Pre-register by calling 831-464-2000. We look forward to seeing you there!



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For advertising and deadline information, please contact SCAOR.

andrea@scaor.org

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

President's Message

Mountains of Thanks to the Entire Village



Lela Willet
2009 Association President
Unique Homes & Land
(831)425-7920
lela@thewilletway.com

This is my farewell letter as President of the Santa Cruz Association of REALTORS®. What a remarkable year it has been! In my installation speech one year ago, I asked the incredible Village of supporters who were in attendance to go out into their spheres and invite someone new to participate. The response was overwhelming. We had more new people than ever working on committees, volunteering at events, applying for Board of Directors, and for the Housing Foundation Board of Trustees. The list goes on. In the words of Vince Lombardi, "Individual commitment to a group effort: that is what makes a team work, a company work, a society work, a civilization work". The number of individuals committing their time has done much to enhance the rich fabric of SCAOR. Thank you each and every one. It takes a Village. Affiliates, REALTOR® members, staff and Association Executive working together.

You volunteers made a difference on a grand scale. The events held were too many to enumerate here. To mention a few, the Summit featuring speakers from NAR, CAR, DRE Commissioner and the County of Santa Cruz was widely acclaimed. The Housing Expo provided buyers with valuable tools. RSVP reached out to Seniors in the community and reminded them that REALTORS® really care. The Housing Foundation "A Taste of Santa Cruz" was better than ever. Spring Fling, Beer and Brats and a Sip of Summer, gave members the opportunity to net-

work and mingle. The Educational offerings here at the Board gave members cutting edge information. This year's all day Strategic Planning Session focused future efforts for the Association in a dynamic interchange. SCAOR provided CLARUS Marketing Tools free to all members. The Budget Committee has toiled to improve our financial situation this year. Local Government Affairs has continued to effectively monitor and participate in issues which affect private property rights and our industry. Board and Committee members traveled to Washington DC as well as to State meetings to participate in a manner which has made a profound difference in matters such as point of sale,

first time buyer tax credit, mortgage deductibility and the like. How satisfying to see so many of our members attend the CAR meetings in San Jose in October. The Board of Directors took on a tough series of agendas, always keeping an eye on the Mission Statement. Yes, the list of thanks goes on.

The 2009 leadership team has been extraordinary.

Steve Allen, President, Elect, Candace Bradfield, Secretary-Treasurer, Executive Committee members Sandy Kaplan and Bobbie Nelson are irreplaceable and precious assets promoting SCAOR.

Continued on page 4



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EQUAL HOUSING LENDER

President's Message

Continued



*Presidential Grandsons and Advisors
Rocklin & Oliver*

Together with all the Board of Directors and Committee members, they have focused on the growth and improvement of SCAOR. I cannot thank them all enough.

All of the beautiful volunteers mentioned above; the Affiliates, the REALTORS®, and above all myself, owe a debt which would be impossible to pay to our invaluable staff. Norma Milete, Karen Kirwan, Leslie Flint, Andrea Harbert, Linda Zoccoli and Dale Gray are our most treasured assets. And, last to be uttered, is the

enormous gratitude to Kathy Hartman, Association Executive. Kathy has won the respect, appreciation and affection of us all. She is a sharp cookie, a hard worker and a perpetual comrade who has helped us make the Association better.

My Grandson, Oliver is 18 months old. "Hoooo", he says after climbing up the hill to Grandpa's garden. As I look back on this year with my Village of support, I can't help but saying "Hoooo". Thanks again to one and all.

We Have A Dream

Dick Cornelsen, Affiliate Committee Chair

In the past few years we have organized the sponsorship of local families in need through Families In Transition (FIT) whose goal is to help prevent families from becoming homeless and assisting those who are. Our dream is to help two families secure short term housing for a period of time. We understand times are tight this year due to the whirlwind economic times and we also know there are always those that are less fortunate than ourselves, below are two such families. SCAOR invites you to share in the generosity of our Affiliates and consider contributing to help make this holiday season and seasons to come warm and safe for these families.

Our first family is a 29 year old single parent with three children, ages 9, 5 and 1. She is currently unemployed and is having trouble in this economy finding employment; therefore her income and resources are very limited. She currently attends Cabrillo College full time and hopes to become a drug and alcohol specialist to improve her situation for her and her family. The needs of this family are as follows:

Mom: House ware items such as pots, pans, blanket, queen bed sheets and towels

Daughter, age 9: school supplies, socks and tops, jacket size 13/14

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IF YOU WISH TO DONATE AN ITEM OR ITEMS

Please contact Norma Milete, nmilete@scaor.org or 831-464-2000. The deadline for accepting gifts is December 14th. Monetary donations are also very welcome and checks should be made payable to "Families In Transition" (Tax I.D. is 77-0327992) and mailed or dropped off at the SCAOR offices. Online donations can be made anytime of the year at: <http://www.fitsantacruz.org/index.php>.

Daughter, age 5: schools supplies, socks and tops, jacket size 7

Son, age 1: toys (car theme), blocks, diapers size 5, wipes, clothing size 3

Our second family is a 26 year old single mom of a 3 month old son and their pet Chihuahua. All three are homeless after getting away from an abusive situation and have been staying in their car and sometimes with friends or relatives. The mother will be going back to part time work soon and is currently living off

a small monthly assistance. While her situation is extremely hard she is determined to improve it. The needs of this family are as follows:

Mom: She would be very happy with everything for her son.

Son: blankets, burp rags, diapers, wipes, bibs, clothing size 3-6, pajamas with feet and hats (beanies). He also loves toys with lights and music and books so his mom can read to him.

Please Help if You Can

Please Greet Your 2010 Officers



Candace Bradfield
President Elect
2010
Premier Real Estate



Steve Allen
President
2010
Allen Property Group, Inc.



Barbara Palmer
Secretary Treasurer
2010
Bailey Properties, Inc.

Please Greet Your Newly Elected Directors for 2010



John Hickey
Monterey Bay Properties



Lauren Spencer
Coldwell Banker Residential



Anne Marie Sorcenelli
Bailey Properties, Inc.



Sharolynn Ullestad
Bailey Properties, Inc.



NAR Conference Update, San Diego

Steve Allen

President Elect

Santa Cruz Association of REALTORS®

Green shoots in the economy? Greening your Association? The energy level at the National Association of REALTORS® (NAR) Convention was high. All eyes were on predictions of a sustained recovery. The City of San Diego played host to over 30,000 REALTORS® and vendors. Much of the optimism flowed from the recent extension of the \$8,000 federal home buyer tax credit and approval of the new \$6,500 tax credit for current homeowners.

The real story of the recent stimulus bill can be read in between the lines. The bill-signing came a day after the House, displaying rare bipartisan agreement voted 403-12 to pass the measure. The Senate approved the bill unanimously. This was not even close folks. It is evident that legislators are hearing REALTORS® and

are firmly in support of a national real estate recovery. NAR is the largest trade organization in the nation. Consider this when deciding whether to contribute to the REALTOR® Action Fund (RAF)

In other events, Vicki Cox Golder, a land and ranch specialist from Tuscon, Arizona, was installed as the 2010 NAR President. She will surely focus her considerable energy on galvanizing members as seen in her progressive theme, "On the Rise". Golder was publically welcomed into office by all four of NAR's previous female presidents.

Chief Economist Lawrence Yun predicted that on a national level, home sales will increase 15 percent to about 5.7 million units and REALTOR® income will be up 20 percent in 2010. While the picture for California is not as bright, you can imagine what a \$8,000 tax credit does for

a market like Detroit that currently has a median value of around \$58,000. Yun estimates that 40,000 first time buyers will come into the market that would not have otherwise purchased without the tax credit. Supply of homes above \$500,000 will remain elevated in the near term, but that weakness will be offset by a hefty drop in starter-home inventories. "The key is stabilizing prices and preserving household wealth", Yun says. The tightening inventory at all price points will help improve market performance by bringing supply into better balance with demand. However, the added sales, particularly on the higher end, will also increase the number of quality of market comparables used by appraisers to assign valuations. Once appraisals improve, foreclosures will ease, blunting their drag on the market and making it less likely that Fannie Mae, Freddie Mac, and even FHA will need help from the taxpayer.

NAR has formed a new Federal Credit Union (NAR FCU) allowing REALTORS® and their immediate families to have a virtual (online) source for checking, savings and small personal loans. Much of the expenses of typical banks come from "brick and mortar" costs associated with maintaining branch offices. The fact that the NAR Credit Union is virtual will allow them to keep expenses down and hopefully pass on desirable interest rates to their customers. The Credit Union is growing at a blistering pace and already has millions of dollars in deposits since their inception in November of 2008. REALTORS® are encouraged to compare rates with their current banking institution. The NAR FCU is also offering a limited-time "Freedom Loan" for members during the holiday season – unsecured loan offers up to \$5,000. More information can be accessed [here](#).

Explore the world, a picture at a time

What do you get when you combine digital photography and GPS?

You get geotagging.

Geotagging embeds GPS coordinates in your photographs' metadata. That means you never need to guess where a photo was taken.

Geotagging really comes to life when used in tandem with a map. You can browse through photos based on location.

Earth Album is one site that combines geotagged photos and Google Maps. To get started, click an area on the map.

A roll of photos appears at the top of the screen. If you see an interesting thumbnail, just click it. A larger version of the photo will open.

Here's a hint. You can get more precise results by zooming in on the map. Just use the controls in the top-left corner of the page. Then click on the map.

Earth Album uses the top images from Flickr. That means the photos change regularly. So, check back periodically for new pictures!

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**Real Estate
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Let's Be Reasonable!

*Teresa V. Rein
Bosso Williams, APC*



In every contract there is an implied covenant of good faith and fair dealing that no party will do anything that will have the effect of impairing, destroying, or injuring the rights of the other party to receive the benefits of their agreement. The law implies a covenant in all contracts that each party will do all things reasonably contemplated by the terms of the contract to accomplish its purpose.

In *Peak-Las Positas Partners v. Bollag* 172 Cal.App.4th 101, 90 Cal.Rptr.3d 775 (Cal.App. 2 Dist.,2009), the Court of Appeal found that a seller acted unreasonably when he refused to extend escrow in a commercial transaction. At the outset of the decision the Court stated: *"Parties agree to act reasonably in their contractual relationship. This case demonstrates that when a party acts unreasonably, it is reasonably certain that no one prospers."*

The Buyer owned and wanted to develop a 10-acre parcel in Santa Barbara. In 1999 the Buyer entered into a Purchase and Sale Agreement and Joint Escrow Instructions ("Purchase Agreement") to buy 4.5 acres of an adjacent property from the Seller for \$475,000. The Buyer paid a \$150,000 nonrefundable deposit. The Purchase Agreement provided that escrow would close upon approval of a lot line adjustment and no later "than two years after the Opening of Escrow, unless extended by mutual consent of Buyer and Seller."

The lot line adjustment was delayed because the Buyer's prop-

erty had to be annexed into the City limits, and the County would not process the lot line adjustment until annexation had occurred. In 2001 the parties signed an amendment which extended escrow for five years. The amendment provided for future escrow extensions "by mutual consent of Buyer and Seller, which mutual consent shall not be unreasonably withheld or delayed." The Seller required that the Buyer pay \$315,000, to be credited towards the purchase price as an "incentive" to complete the transaction.

Although the Buyer went to great lengths to obtain City approval of the lot line adjustment and spent almost \$5 million in project costs, the City Council voted against the project in 2006. While the City was considering modifications to the project, the Buyer requested another extension of escrow. The Seller refused. Thereafter, the Buyer sued for specific performance and declaratory relief. Five months after the Seller denied the escrow extension, the City approved the annexation, the project, and the lot line adjustment.

The Court found that the Seller acted unreasonably in not consenting to the escrow extension and had breached the Purchase Agreement. The Court stated: "Where a contract confers on one party a discretionary power affecting the rights of the other, a duty is imposed to exercise that discretion in good faith and in accordance with fair dealing....Denying consent solely on the basis of personal

taste, convenience or sensibility is not commercially reasonable."

Good faith and objective reasonableness are questions of fact, based on all the circumstances. The Court emphasized that the Buyer would lose the \$465,000 already paid (98 percent of the purchase price) and about \$5 million in project costs. The Seller, on the other hand, would keep both the \$465,000 and the 4.5 acres. The Court agreed that the Buyer was entitled to a further extension of escrow, emphasizing the rule that "equity abhors a forfeiture". (Civ.Code, § 3275).

Ordinarily, parties to a contract are not obligated to negotiate a modification of an existing contract, but the Las Positas case reminds us that where a provision in a contract itself provides for a duty to consider a modification, the decision must be exercised reasonably and in accordance with the duty of good faith and fair dealing.





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From the desk of Dale Gray

Government Affairs Director

Your Investment Protects Your Local Business

This is the time of year that Associations all over America send out their membership renewal billing. This is also the time of year that members are asked to make contributions to support the political affairs of all of the various Associations.

REALTORS® are no exception!

As REALTORS®, yes I am one too, we invest in many things that insure that we are prepared and able to conduct our business and help our clients enjoy private property ownership. One is education and we spend considerable dollars on education alone. So I am asking that you contribute at least the minimum of \$49, that's \$49 for the whole year, to REALTOR® Action Fund ([RAF](#)).

Grassroots member involvement is key to the success of our legislative advocacy efforts. We strive to recruit, train and mobilize members that are inter-

ested in taking part in the legislative process at the grassroots level. We can help make a difference in the way laws are made locally, in California and in Washington D.C. I have been brought on board to assist with those efforts. If you are not one that is so inclined to participate, your \$49 or \$197 contribution would still be appreciated so we can do the work on your behalf.

I understand that we do not always agree when it comes to politics. I understand that there is more than one political party. I understand that not everything is "real estate related" although if we try hard enough we can make an issue seem so. However, I also understand that we do agree that it is our duty to protect private property rights and the ability to freely practice the profession of real estate. Your \$49 or \$197 contribution will ensure that in Santa Cruz County, California and America we

can continue our work through 2010.

IMPAC is an issues political action committee maintained by C.A.R. IMPAC is funded by a portion of the moneys you pay. IMPAC funds are used to support efforts that advance issues consistent with the REALTOR® public policy agenda and to support or oppose state and local ballot measures.

CREPAC and Local Candidate Recommendation Committee (LCRC) are state and local political action committees funded by voluntary contributions from REALTORS® to support candidates for public office who understand the importance of REALTOR® issues and who will take positions on those issues that help promote the cause of housing and private property rights, regardless of political party affiliation.

At the Santa Cruz Association of REALTORS®, we are in-

involved in both of these endeavors.

Thank you in advance for your commitment to organized real estate and the REALTOR® Action Fund! Our industry is changing more now than ever. The importance of your annual \$49 or \$197 investment for 2010 could not be more critical.

Here are two great links where you can sign up and stay informed!

[http://naractioncenter.com/
VirtualAdvocate](http://naractioncenter.com/VirtualAdvocate)

Happy Holidays!



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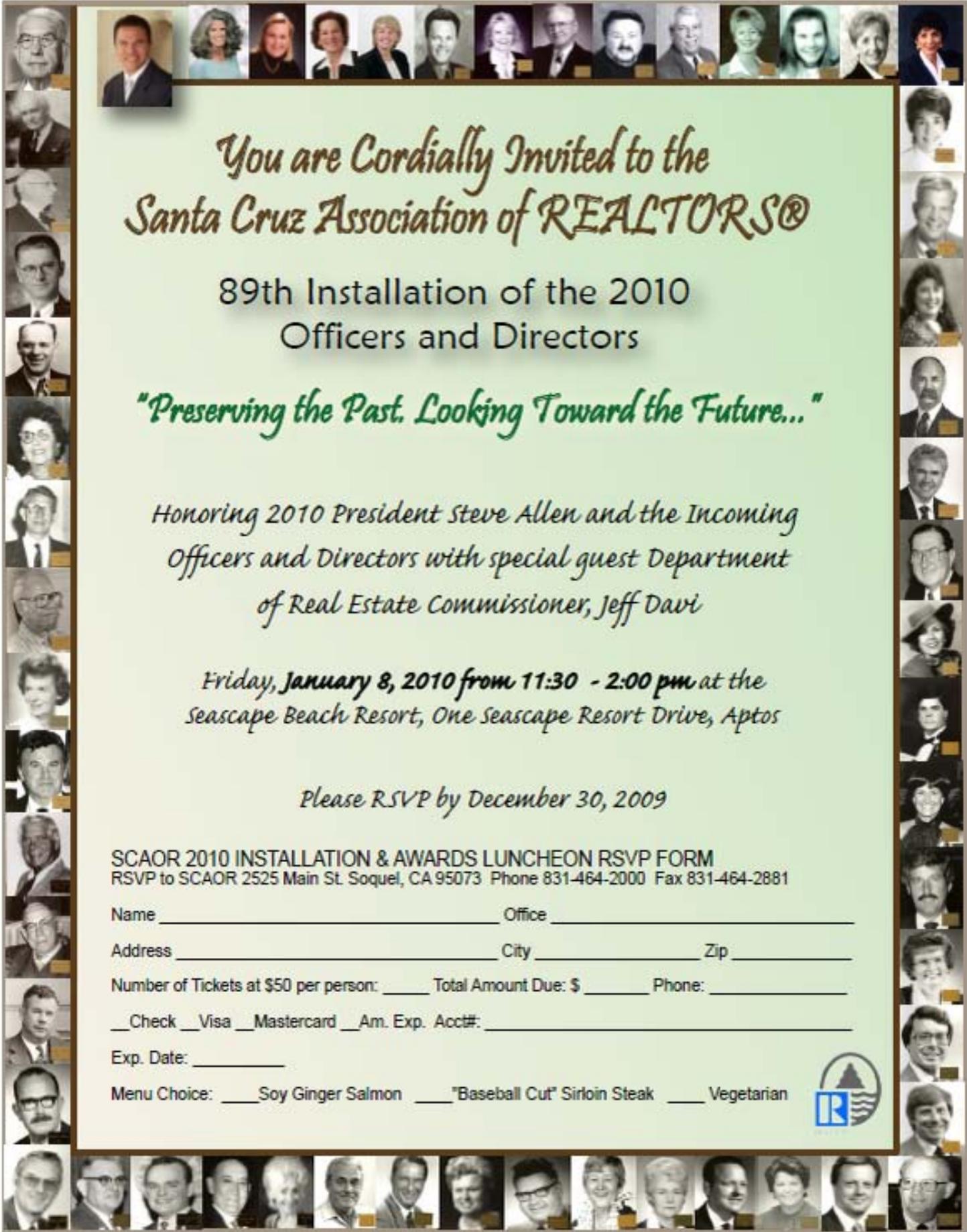
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*You are Cordially Invited to the
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89th Installation of the 2010
Officers and Directors

"Preserving the Past. Looking Toward the Future..."

*Honoring 2010 President Steve Allen and the Incoming
Officers and Directors with special guest Department
of Real Estate Commissioner, Jeff Davi*

*Friday, January 8, 2010 from 11:30 - 2:00 pm at the
Seascape Beach Resort, One Seascape Resort Drive, Aptos*

Please RSVP by December 30, 2009

SCAOR 2010 INSTALLATION & AWARDS LUNCHEON RSVP FORM

RSVP to SCAOR 2525 Main St. Soquel, CA 95073 Phone 831-464-2000 Fax 831-464-2881

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Number of Tickets at \$50 per person: _____ Total Amount Due: \$ _____ Phone: _____

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Menu Choice: ___ Soy Ginger Salmon ___ "Baseball Cut" Sirloin Steak ___ Vegetarian





Elaine Della-Santina,
Chair
SCAORHF



The Fifth "A Taste of Santa Cruz" Is Another Hit!

The Housing Foundation would like to thank all the booth sponsors, participating restaurants and wineries, event volunteers, and each of you who attended the VERY successful 5th Annual A Taste of Santa Cruz. Again this year, the event was sold out though it sure did not "feel" that way due in large part to the newly designed layout of booths

and silent auction tables. Due to this "Space to Taste" layout the silent auction items were a huge hit, with some fantastic deals on everything from personal training, food gift baskets, jewelry and private wine tastings. We would like to offer a special thanks to those of you who continue to donate your vacation homes to our live auction. This

year we had the most live auction items in the history of the event. Mike Mulhern, did an amazing job as our Auctioneer-exceeding everyone's expectations. Not only was this year's event a ton of fun, we managed to raise over \$30,000. All monies raised go to our Closing Cost Grant program that assists families and individuals become homeowners.

It is that time of year again, when I would like to ask each of you to consider volunteering with SCAORHF. There are many ways you can offer your time, by sitting on a sub-committee, or a specific fund raising event. You can contact either Andrea or myself.



'A Taste of Santa Cruz' Committee members: (l to r) Dimitri Timm, Loree Doan, Norma Milete, Andrea Harbert, Connie Landes, Inez Pandolfi, Jeanne Mulhern, Barbara Dimitruk, Jeff McCormac and Elaine Della-Santina (not shown)



First Time Homebuyer Programs Class a Huge Hit!

Genie Lawless, HF Fundraising Chair

With so many first-time homebuyers trying to take advantage of our current market, it can become overwhelming to try to understand the multiple programs available to them. With that in mind, the SCAOR Housing Foundation sponsored a class on November 16th with the intent to cover as many programs as possible for SCAOR

current members. Presenting that morning was Norm Daly from the City of Santa Cruz who discussed Measure O and the silent second program. Also presenting was Carlos Landaverry from the County of Santa Cruz who shared information on Measure J, the down payment assistance program, and updates and changes to current

programs. Additional information was given on tax credits, lending, and mortgage insurance.

The November 16th class had over 55 attendees! With some good feedback on what we should include in another class, the Housing Foundation will sponsor a class in the first quar-

ter of 2010. Check back to see the date for the next class. Thanks to Andrea Schenk, Blue Adobe Mortgage, Jeanne Mulhern, Keller-Williams Real Estate, Tina Dando, Bank of America, and Karen Schenk, Old Republic Title.

[Click here](#) to view the information provided in this class.

A Taste of Santa Cruz



A Full House with room to roam!



Loree Doan, Mike Mulhern and Barbara Dimitruk (not shown) worked an awesome Live Auction



More tasty treats.....



Jeanne Mulhern and friends happily winning the Winemaker Dinner



Shonelle Bellon and crew happy to be serving it up at 'A Taste'



Tina Dando and Mark Crampton, Bank of America, setting up for fun!

More of "A Taste of Santa Cruz"



Joe Ganeff, Connie Landes and Auctioneer, Mike Mulhern enjoying the evening



Honora Robertson and her 'Peachy' crew having a great time



Booth Sponsors serving up some tasty eats



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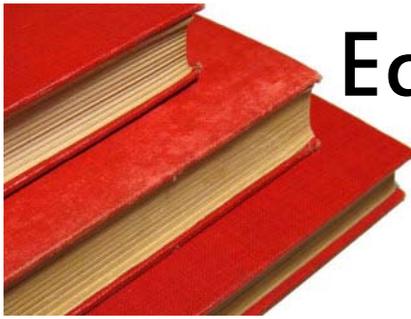
Vegas Fun comes to 'A Taste'



Desserts Galore!



A delicious combo - luscious desserts and tasty wines



Education and Professional Development



Enjoy the Holidays, Take Classes in January Sign up Early

MLS Training: Mastering Matrix

Fri. Jan. 15, 10:30am-11:30am
Instructor: MLSSListings, Inc.

This 60 minute 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

MLS Training: Realist

Fri. Jan. 15, 1:00pm-2:00pm
Instructor: MLSSListings, Inc.

This 60 minute course will provide you with the basic skill requirements for the Realist application. Upon completion you will have learned: Application Navigation; Inputting Search Queries; Map Search; Reporting & Results Options; Foreclosure Reports ; Map Labeling; Saving Searches; Data Exporting

New Lender Approved Guidelines for Short Sales

Tue. Jan. 19, 1:00pm-4:00pm
Instructor: Bob McManus

Get informed about these changes now! Learn the Techniques, Strategies and Rules; How to Get your Short Sales Closed; The Right Short Sales to pursue; How to Work with the Bank & Make it Happen; What the Banks are Looking For from You; How to have the bank Send you Referrals; How

to get People in Default to Talk to You.

Facing Facebook Head-on!

Fri. Jan 22. 9:00am-10:30am
Instructor: Bobbie Nelson

Learn how Facebook will increase your business

The New Zipform 6

Wed. Jan. 27, 9:30am-12:30pm
Instructor: Fatima Sogueco, California Association of REALTORS®

ZipForm® 6 is a high performance tool that simplifies the form completion process, keeps you up-to-date and helps you complete even the most complicated real estate forms in a matter of minutes. Join our training to learn more about: Working in forms without creating a transaction file; Applying forms templates at any time; the new Clause Manager and more!

Clarus Market Metrics

Fri. Jan. 29, 10:30am-11:30am
Instructor: Eric Sneed

Clarus *MarketMetrics*® is a easy-to-use, market-oriented tool designed specifically for the real estate professional to better understand the local market and communicate those insights to clients easily and effectively. Clarus *MarketMetrics*® provides real estate professionals with a powerful set of localized reports that contain market trend and pricing information in a highly visual format.

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- View quick market trends data for a 1 or 2 year time period
- Send reports directly to clients with a click of a button
- Add jpeg charts to your website, blog, or electronic newsletter with ease
- Data updated daily from your MLS

MLS Training: Realist

Fri. Jan. 29, 1:00pm-2:00pm
Instructor: MLSSListings, Inc.

This 60 minute course will provide you with the basic skill requirements for the Realist application. Upon completion you will have learned: Application Navigation; Inputting Search Queries; Map Search; Reporting & Results Options; Foreclosure Reports ; Map Labeling; Saving Searches; Data Exporting

We would like to thank the "A Taste of Santa Cruz" event committee

Barbara Dimitruk, First American Title
Loree Doan, Stewart Title
Jeanne Mulhern, Keller Williams Realty
Connie Landes, Coldwell Banker Residential Brokerage
Elaine Della-Santina, Main Street Realtors
Dimitri Timm, Princeton Capital
Joe Ganef, Xchange Solutions
Inez Pandolfi- Century 21 Lad Realty
Jeff McCormac- Wells Fargo Home Mortgage

Thank you to our Event & Booth Sponsors

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Kelly Trousdale
Vera Sarkissian, Advantage Staging by Vera (table designer)

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Santa Cruz County Bank
The Buckholdt Home Financing Team
Wells Fargo Home Mortgage
Xchange Solutions

Everyone involved with this event can feel great as your contribution helps individual and families achieve the dream of homeownership in Santa Cruz County. We should all be very proud of this achievement!

2010 Dues Renewal Contest



Renew your 2010 Association membership early and be entered into a drawing to win all of your dues back!

WIN ALL OF YOUR DUES BACK!!

One member will win their entire dues renewal back (this includes local, state and national dues).

If you pay your dues by December 31, 2009 and your check clears the bank or your credit card goes through the first time, you will be entered into the Dues Renewal Contest.

Drawing will be held on Friday, January 8, 2010 at the first Board of Directors meeting.



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4 9:00am Budget & Finance	5
6	7	8	9 10:30am SCAORHF Fundraising 4:00-6:00PM HOLIDAY OPEN HOUSE	10	11 9:00am Board of Directors	12
13	14 8:30am Affiliate Committee 9:30am Housing Expo Committee	15	16 1:00pm Education Committee	17 SCAOR Office Closed from 12:00pm-2:00pm	18	19
20	21 2:30pm SCAORHF Board of Directors	22	23	24 Christmas Eve SCAOR Office closed at noon	25 Christmas Day SCAOR Office Closed 	26
27	28	29	30	31 New Years Eve SCAOR Office closed at noon		

December Store Sale
EVERYTHING 5-15% OFF
 (Excluding Lockboxes)



New REALTOR®
Members
November 2009

Bailey Properties, Inc.
Regina Owens

Century 21 Lad Realty
Ken Walters

M & F Farming Corp.
Gabrielsen "Quinn" Cormier

Thunderbird Real Estate
Jennifer Robinson

Zip Realty
James Saville II

New Affiliate Members

Bay Area Floors
Frank Vickner