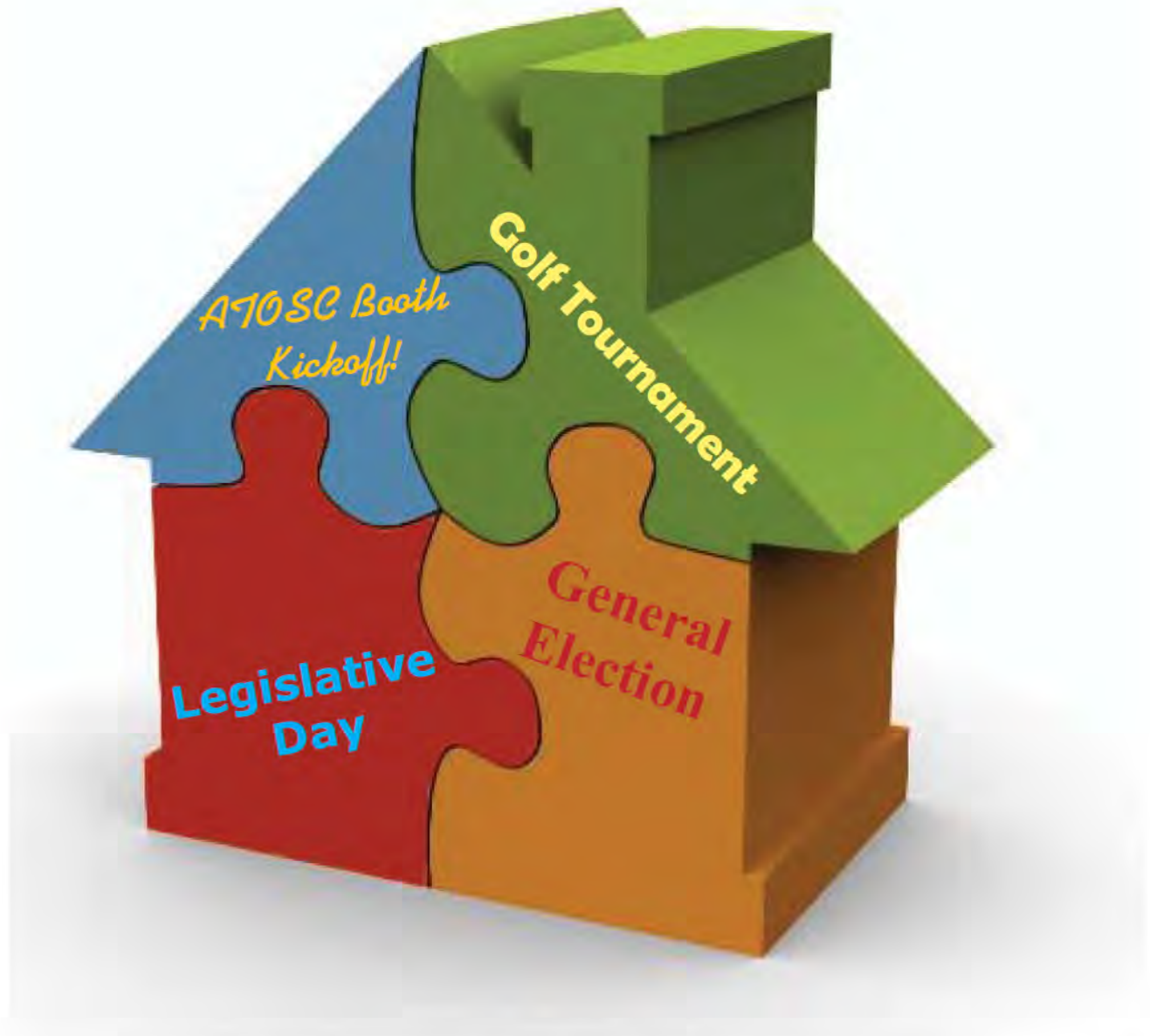


inside REAL ESTATE

Santa Cruz County's Real Estate News Source

A publication of the Santa Cruz Association of REALTORS®

June 2010



SCAOR Membership

Providing the Pieces to Help
Build Your Business Opportunities

RECOGNIZE RESISTANCE IN ALL ITS FORMS

by Dianna Booher

Some people voice resistance openly: "I'm not interested." "I don't think the idea will fly." "I can't give it my full attention until next year." Others gesture their resistance: clock watching, foot or finger tapping, playing with objects within reach, doodling on paper, staring out the window or door.

Others look for distractions to take them away: phone calls and fires to put out. Some try to make a game of it: They ask unrelated, distracting questions, nit-pick your data, and toss out silly comments.

Some are openly rude and grow irritable. Some withhold key information and observations so you have to guess what they know. Others just sit patiently and wait for you to "get it over with" so they can politely say no.

Recognize all these signs of resistance so you know how far you are from agreement and can deal with their concerns early – while there's still time to resolve them and rally their support.

How? Engage the other person early. Make the interaction a dialogue, not a monologue. People believe their *own* data. They decide things for *their* reasons – not yours.

So what that means for you and me ... is when trying to persuade, engage others in the conversation sooner rather than later.

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In Memoriam
Our sincere condolences to the family and friends of
Greg Smith
Broker/Owner
Century 21 Lad Realty
and a SCAOR member for 32 years.

Greg passed away on Friday, May 21 after a lengthy illness. His gentle ways will be missed by all who knew him.

Services were held on Tuesday, May 25 at Santa Cruz Memorial Park.

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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.

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(831) 464-2000
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www.scaor.org

President's Message

Our Collective Voice is Being Heard Nationally



Steve Allen
2010 Association President

Allen Property Group, Inc.
831- 688-5100
steven@allenpginc.com

As your Leadership Team returns from the week long NAR Meetings in Washington DC, you, Santa Cruz County, should know that you are well represented. From the lobbyists constantly monitoring all issues real estate, to the State Senate and Assembly Members representing the interests of the Central Coast; sleep well knowing your best interests are being protected. I can't tell you how much I respect the group of seasoned veterans, current leadership and self sponsored SCAOR members who traveled all the way across the continental United States to represent the interests of organized real estate in Santa Cruz County. From point of sale defense to championing increased liquidity in the lending markets, your Regional Team was there to represent you in full force. Your best interests are represented on a national venue. The brokerage community is currently challenged and we are working to improve your means of doing business. THE MARKET IS IMPROVING. OUR COLLECTIVE VOICE IS BEING HEARD!

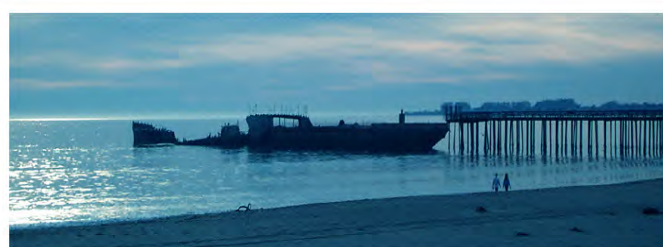
The theme voiced throughout the various meetings and seminars was one of recovery and preparation for future stabilization. Strategic loan defaults appear to be the next hurdle in the path to recovery. Expert panelists all seemed to stress the importance of the cooperative short sale concept in which an "underwater" seller, REALTOR® and bank are in agreement upon acceptable terms and pricing PRIOR to bringing a property to market.

Another point of interest was our Region's meetings with Congressman Sam Farr. To his credit, Congressman Farr spent a good amount of time discussing ways in which real estate markets on the Central Coast could be improved. Our Regional Representatives stressed the importance of specific legislation and the impact each would have on our local market; now is the time to increase buyer's available liquidity and avoid additional "point of sale" requirements. Congressman Farr went on to tell us how much he believed in the long term stability of our area and that he expects continued growth in the ecological and agricultural tourism industries. He encouraged our members to embrace the natural resources

found in Santa Cruz County, take a candid acceptance of the cost of doing business in the Monterey Bay Area and focus on the region's "quality of life" attributes.

In summary, you should know that you have a wonderful and committed team of legislators, local leadership and fellow REALTOR® volunteers. I encourage you all to get more involved with the process that shapes our respective means of doing business. I hope to see you on June 9th when we pick up the cause at our State Association Legislative Day in Sacramento. (Click [here](#) for more details)

Sincerely,
Steve Allen
2010 President



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Steve Allen, CCIM Principal Broker/President
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Reverse Mortgages



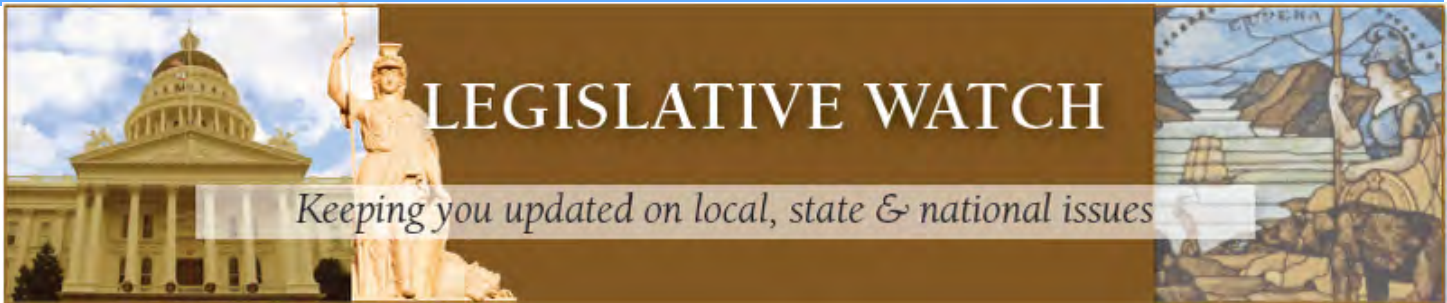
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EQUAL HOUSING LENDER



Your REALTOR® Action Funds at Work

Candie Noel
Local Government Relations Chair
 Bailey Properties, Inc. 831- 688-7434
cnoel@baileyproperties.com



The National Association of REALTORS® Midyear Legislative Meetings were held the week of May 12th in Washington D.C. If you have never been, you are missing an opportunity to experience how our Association and your Political Action Funds work for you, and work to preserve home ownership rights.

The event is held each year in our Nation's Capital to provide REALTORS® from all 50 states the opportunity to meet with our Congressional leaders on Capitol Hill. We express our concerns about major issues impacting REALTORS®, our community, homeowners, and property values. The issues are identified, consolidated and affirmed through the process. The issues presented came from the grass roots up; our clients, families and neighbors, to our local board SCAOR, to C.A.R., to NAR.

When we meet with our State Representatives we are all on the same page with the same message, and we provide a powerful front.

Fourteen of us from the Santa Cruz, Watsonville and Monterey Associations were honored to meet with our Representative Sam Farr to present the four identified issues that most affect the real estate industry and our ability to do business.

1. Affordable and available property insurance.

- Reauthorize the National Flood Insurance Program (NFIP) and natural disaster coverage long term.
- Approve legislation that improves the availability and affordability of property insurance (includes HR 2555)

2. Protect affordable, safe financing

- Pass HR 5072 to strengthen FHA yet allow access to affordable financing by responsible borrowers
- Pass HR 2483 to make current loan limits permanent

3. GSE reform and GSE loan limits

- The federal government must continue to play a key role in the secondary market to ensure mortgage lending is available
- Support HR 2483 the make the current loan limits permanent

4. Commercial Mortgage Market Liquidity

- Cosponsor HR 3380 increasing cap on credit union lending.
- Support efforts to hold a House hearing solely focused on commercial real estate.
- Urge the Federal Reserve and Treasury to encourage banks to

provide term extensions for performing properties

At the end of our meeting with Mr. Farr we were able to personally thank him for his support and continual support to REALTORS® and property rights.

If you have not contributed to your Political Action Fund this year, there is still time. It is through your support and contributions to this fund that makes this process possible, provides opportunities to meet with our leaders and present your concerns, and provides a vehicle that can help insure your business.

Click the button to contribute to REALTOR® Action Fund



Congratulations

We send our congratulations to

Bobbie Nelson
 Longacre Real Estate

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P045151 4/04

Free Legal Update & General Election June 25

You are invited to come to SCAOR offices on June 25th at 9am to receive a legal update from SCAOR Attorney, Lloyd Williams, of Bosso Williams Law Firm and a C.A.R. Director report. During this time, we will also be holding our SCAOR annual election of the 2011 Officers and Directors. Come cast your ballot and show your support for the next group of leaders for SCAOR!

Slate of Nominees

President Elect 2011 (1 year)

**Barbara Palmer
Bailey Properties, Inc.**

Secretary Treasurer (1 Year)

**John Hickey Monterey Bay
Properties.**

Director (2 Years)

**Sandy Kaplan,
Santa Cruz Properties**

Directors (3 Years)

**Renee Mello,
Keller Williams Realty - SC
Bettsy Tyler
Coast Real Estate**

A continental breakfast will be provided. Reservations must be received by June 18th.

To register email Leslie Flint, lfint@scaor.org or Norma Milete, nmilete@scaor.org the following information:

Name, office name, telephone and number of attendees or view our flyer by clicking [here](#)



CANDACE BRADFIELD
Premier Real Estate
SCAOR President, 2011

From the moment you first meet Candace Bradfield, you get an overwhelming sense of being in good hands. Candace comes from a real estate background. Her father was a real estate broker and attorney in Los Angeles. Candace was "raised" in real estate, and to this day attributes her many successes in business to the exposure she received growing up in her father's real estate office.

Candace has been selling real estate locally since 1998, and is the owner of Premier Real

Estate in Santa Cruz. As the company's top producer, Candace delights in helping buyers find the perfect home, and she is wholly committed to every detail when selling a home. Candace has extensive experience, superior negotiating skills and a powerful confidence that are key to her success.

Candace's business is generated primarily by referrals from satisfied and repeat clients. Her clients describe her as an impressive negotiator who expends an endless amount of energy and support on their behalf. Her knowledge of the intricacies of real estate transactions, personal attention, selfless counseling, and love of the profession ensure her clients unparalleled satisfaction in their home selling or buying experience.

Leadership & Community Service

State Director, California Association of REALTORS®, 2010
Board of Directors, Santa Cruz Association of REALTORS®, 2007-2008

Secretary/Treasurer, SCAOR 2009

President Elect, Santa Cruz Association of REALTORS® 2010

Professional Association & Designations

National Association of REALTORS®

California Association of REALTORS®, Equal Opportunity, Region 10 representative, Standard Forms Committee

MLS Listings Pro, 5 County MLS

Women's Council of REALTORS®

Santa Cruz Association of REALTORS®, Strategic Planning Committee, Grievance Committee, Housing Foundation, Local Government Relations

REALTORS® Legislative network

Senior Real Estate Specialist, SRES®



BARBARA J. PALMER
Bailey Properties, Inc.
President Elect 2011 Candidate

Barbara Palmer has been a resident of Aptos since 1978, with her husband Bob and sons Grant and Brad.

She has been the Business Manager for Bailey Properties Inc. since 1979, at which time the company has grown from one small office to three offices with over 100 agents and supporting staff. In 2002 Bailey Properties achieved the goal of being the top producing real estate company in the county, by closing the highest number of escrows of all real estate companies in Santa Cruz County.

Continued on Page 6

Election

Continued from Page 5

Barbara serves as Director and Corporate Secretary of the Aptos High School Sports Foundation and has since 1989, which through its annual golf tournament has contributed over \$2 Million to youth sports programs at Aptos High School.

She has served as the Federal District Coordinator for the tri-county area that includes Santa Cruz, Monterey, and San Benito Counties, representing the California Association of REALTORS® and the National Association of REALTORS® with Congressman Sam Farr. In addition, Barbara has served as the key contact for the California Association of REALTORS® for Assemblyman Pro Tem Fred Keeley and California State Senator Bruce McPherson.

Barbara has numerous leadership and community recognitions to her name including:

2009: Secretary/Treasurer of the Santa Cruz Association of REALTORS®

2008: Awarded the REALTOR® of the Year award from the Santa Cruz Association of REALTORS®.

2005 -2007: Served as Chair of the Local Government Relations Committee of the Santa Cruz Association of REALTORS®.

1999: Awarded Woman of the Millennium by the Aptos Chamber of Commerce. Recognized as being a major contributor in attempting to improve the quality of life in Aptos with particular attention to public education and, as a result, has been catalyst in bringing the topic of public education to a higher level of awareness to people in our area, county, and state.

1999-2000: Served on the Pajaro Valley Unified School District Committee to promote the new high school site for the district.

1998 Co-Chair, Bond Committee for the Pajaro Valley Unified School District. An educational facilities bond for the entire Pajaro Valley Unified School District.

She has worked on community projects and fundraisers throughout the years for various organizations including the Monte Foundation, , Valencia School, Aptos Little League, Aptos High School Baseball, and the Aptos High School Beautification Projects, Aptos High School Renaissance Program, and creating, writing & publishing the AHS Mariner Football Newsletter 1991-1994



JOHN HICKEY
Secretary/Treasurer 2011

John Hickey was born and raised in Santa Cruz County, growing up in the wonderful communities of Corralitos and La Selva Beach. After graduating Aptos High he obtained a Bachelor of Science degree in Agricultural Business with a concentration in Marketing from the California Polytechnic State University in San Luis Obispo. Afterwards John worked in the financial industry in San Francisco, for both Franklin-Templeton Mutual Funds and Charles Schwab &

Co, while attending night school to obtain a Master of Business Administration degree from San Francisco State University. John now resides in Rio Del Mar with his wife and three young sons. John is the broker/owner of Monterey Bay Properties which was founded by his father Walter Hickey in 1980.

DIRECTOR CANDIDATES



Sandy Kaplan
Santa Cruz Properties



Renee Mello
Keller Williams Realty - SC



Betsy Tyler
Coast Country Real Estate



Start Working on Your Swing!

SCAOR Brings Back the Annual Golf Tournament

This year's event will be held Friday, July 16th at the beautiful Seascape Golf Club in Aptos. Enjoy a complete program of special events, 18 holes of golf (including cart), lunch, raffle & tee prizes and an exciting Awards Banquet!

[Click here](#) for complete details and to register. Deadline to register is July 13th.

For hole sponsor inquires please contact
Norma Milete
831-464-2000
norma@scaor.org



Real Estate Legal Matters

Tenancy in Common Partition Available Unless Expressly Waived

By Lloyd Williams
Association Attorney
Bosso Williams, APC



The recent California Court of Appeal decision, *LEG Investments v. Boxler* (April 1, 2010), reminds us of some of the problems arising from joint ownership and Tenancy in Common (TIC) agreements.

In 1976, two couples purchased a vacation home in Lake Tahoe, with each couple receiving a 50% undivided interest in the property. Seventeen years later, one of the couples transferred their interest to another couple. A new TIC agreement was prepared, which gave the co-owners a right of first refusal to purchase the other 50% interest in the property if one couple ever wanted to sell.

In 1998, one of the couples sold their interest to LEG, and the relationship between the two co-owners, the Boxlers and LEG, quickly became strained. The Boxlers often failed to clean the property after using it, and they refused to pay for reasonable costs of maintenance. In 2003, LEG offered to sell its interest in the property or buy the Boxlers' interest for \$750,000. The Boxlers declined both alternatives.

Two years later, a real estate investor offered to purchase LEG's interest in the vacation home for \$1.4 million, subject to the approval of the Boxlers as co-owners. The Boxlers did not exercise their right of first refusal, and the potential buyer backed out after he met the Boxlers and determined that they were unwilling to contribute to renovations and repairs.

In 2006, LEG demanded that the Boxlers agree to either list the Property for sale or purchase LEG's interest. The Boxlers did neither, and LEG brought an action to partition the property.

In a partition action, a court can order the physical division of the property (if practical) or, as in this case, a court can order the parties to sell the property and divide the proceeds in accordance with their interests. Under California law, real property co-owners have an absolute right to partition, unless that right is waived by contract. The Boxlers argued, and the Superior Court agreed that the TIC agreement's right of first refusal provision impliedly

waived LEG's right to partition the property. The Court of Appeal disagreed and found that partition is available to co-owners unless that right is expressly waived, and that the right of first refusal contained in the TIC agreement did not impliedly waive the right to partition.

The LEG case serves as a reminder that joint ownership arrangements through TIC Agreements can be complex from a legal standpoint. If one co-owner fails to live up to his/her responsibilities or refuses to cooperate, the only solution may be to seek legal relief through a partition action, unless the right to partition has

been expressly waived. If this right is waived, the owner wanting to sell his/her interest may not be able to find a buyer for his/her interest and may be limited to keeping his/her interest and periodically seeking reimbursement from the other owner(s) for the costs of maintenance or other costs that are the responsibility of the defaulting co-owner. Parties should be mindful of the risks associated with joint ownership through TIC agreements, and understand the consequences of a waiver of the right to partition.



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From the desk of Dale Gray

Government Affairs Director

It's The Time of Year For Politics!

Elections!

The Primary is just around the corner and the General Election is in November. And I am sure you are tired of the ads already! The Trustees of the SCAOR Local Candidate Recommendation Committee (LCRC; formerly BOPAC) have reviewed Board of Supervisors candidate questionnaire replies that we sent to them and have had the opportunity to meet with some of them personally. In addition, they met with John Laird and Sam Blakeslee, both candidates for the vacated 15th Senate District seat held by now Lieutenant Governor Abel Maldonado. The process helps to solidify REALTOR® relationship with potentially key legislators.

Make sure you VOTE!!

Legislative Day 2010

Legislative Day, the annual event in which REALTORS® from all over California come to Sacramento and meet with their elected officials to discuss critical legislation that can affect REALTORS®, homeowners and private property rights, is slated for Wednesday, June 9. SCAOR members are encouraged to participate in this one-day event in Sacramento.

The cost is FREE to SCAOR Members who contributed \$197 or \$49 to the REALTOR® Action Fund (RAF). First priority will be given to SCAOR \$197 contributors and then to \$49 contributors. Cost for non RAF participants is \$49. Reservations made that do not attend will be charged \$49. Seating is limited!

Be sure to register by June 2nd.

Once members arrive in Sacramento they will receive a special briefing from California Association of REALTORS® lobbyists and REALTOR® leadership, and receive legislative updates from State Assembly Speaker John Perez and Senate Minority Leader Dennis Hollingsworth. Following the briefing will be a joint luncheon with the Watsonville, San Benito County, and Monterey County Associations of REALTORS®, along with special guest speaker Real Estate Commissioner Jeff Davi!

After lunch there will be a group picture in front of the Capitol and select visits with some of our legislators for our \$197 RAF contributors. There is also the

C.A.R. Member and Director Forum where you will hear important real estate issues, such as private property rights, legal reforms and housing opportunity policies. Following the meetings is the annual Capitol Reception. Open only to REALTOR® Action Fund \$197 contributors, the Capitol Reception allows REALTORS® and elected officials to interact on a more personal level. Cocktails and Hors d'oeuvres are provided.

There is limited space, which will be available on a first-come first-served basis. REALTORS® who plan to attend Legislative Day should register for the event by calling SCAOR at (831) 464-2000.

Click [here to register](#) and for more details.



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Bathroom Staging Tips

Grimy bathroom walls are a major red flag to buyers.

Here is an easy way to get rid of surface mold: Mix a spray bottle with one part water and one part bleach. Just spray it on the wall, and watch the mold disappear. Give it a fresh coat of paint, and your grimy bathroom will go from red-flag to red-hot.

Don't replace a yucky shower door -- just scour it.

A grimy glass shower door can really wash out your sale. Instead of replacing it, clean it with a mixture of one part muriatic acid and about 10 parts water. Scrub with steel wool. After wiping it down, reinstall the door, and you'll have a shower that'll help you clean up at the open house.

Over 200 SCAOR Members Celebrated Cinco de Mayo Style at the 13th Annual Spring Fling

What a perfect way to celebrate Cinco de Mayo! The margaritas were flowing, live mariachi music was playing, and of course the most delicious BBQ in town provided great eating! Thank you Bob DeAngelo and crew for doing a superb job once again with the BBQ. Bob and crew were also responsible for constructing the new benches in the backyard and finishing up the bricklaying, making the event look and feel great. A generous thanks to our sponsors MLS Listings, Inc., Property I.D., Bosso Williams and Bay Area Floors for helping make this event such a great success.

In addition, we would also like to thank SCAOR's Board of Directors for graciously serving food; the Affiliate Committee for setting up, cleaning up, registering, bartending, Julie Rumsey and Lori West for selling raffle tickets and to the SCAOR staff for all their help, hard work and support.

Each year during the Spring Fling we also have a baking contest and a special thanks to Michael Clark,

Chef/Owner of *Michael's on Main* and SCAOR's own personal baking judge.

Thanks again to Leanna Vasquez of Stewart Title who helped organize the baked goods and to the following bakers who brought in luscious desserts...

Dale Gray
SCAOR

Bobbie Herteman
Real Options Realty

Connie Landes
Coldwell Banker RB

Rod Quartararo
Bay Federal Credit Union

Shawna Spaulding
Coldwell Banker RB

Donna Teale
Lifestyles RE

Teresa Volpe
Old Republic Title

We look forward to doing it all again next year!



Our strolling Mariachis



Monterey Bay Properties crew was on hand for the festivities, Amber Hughes, Carole Connolly and Barbara Townend.

Congratulations to the Baking Contest Winners

Overall

1st – Pina Colada Cheesecake
Carole Connolly, Monterey Bay Properties

2nd – Almond Crunch
Chris Evans, Bailey Properties, Inc.

3rd – Potato Chip Cookies
Kay Dexel, Alain Pinel REALTORS®

Cakes

1st – Pine Colada Cheesecake
Monterey Bay Properties

2nd – Lemonicious
Chris Evans, Bailey Properties, Inc.

3rd – Red Velvet Cupcakes
Celeste Faraola Perie

Cookies

1st- Almond Crunch
Chris Evans, Bailey Properties, Inc.

2nd - Potato Chip Cookies
Kay Dexel, Alain Pinel REALTORS®

3rd - Orange-Ginger Spice Cookies
Elizabeth Duncan, Main Street REALTORS®

Surprise Us!

1st - Lemon Granita
Elizabeth Duncan., Main Street REALTORS®

2nd - Pumpkin Sage Bread
Elizabeth Duncan, Main Street REALTORS®

3rd - Raspberry Dessert
Kay Dexel, Alain Pinel REALTORS®



The Bond Girls, Debra Frey, Interro Real Estate Services and Elaine Della-Santina, Keller Williams Realty – SC

13th Annual Spring Fling More Pictures & Personalities



Lela Willet, 2009 SCAOR President serves up Bob's homemade Chili.



Fun networking was had!



Bobbie Nelson, Longacre Real Estate, enjoying helping out



Just a few of the tempting desserts that were entered into the Baking Contest



Marjorie Vickner, Century 21 Showcase Realtors and Bob DeAngelo, DeAngelo Pest Control servin' up chili



Anne Marie Sorcenelli, Bailey Properties, Inc. serves up some delicious BBQ



Drink hostesses Loree Doan, Stewart Title and Barbara Dimitruk, First American Title Co.



Three amigos, Dimitri Timm, Princeton Capital, Steve Allen, 2010 SCAOR President and Noel McCord, MetLife Home Loans enjoy the event



Karen Beeson, MetLife Home Loans wins the big bucks at our Raffle!

NAR Conference Worth the Trip!



Marilyn Johnson
Bailey Properties, Inc
831.688.7434 x 227

www.marilynandleland.com

After many years of being a REALTOR®, this year I decided to get more involved with our local association as well as the National Association of REALTORS®. I was lucky enough to attend the NAR conference that was held in Washington D.C. last week. Year after year, I have heard other attendees return from the conference sharing what a wonderful experience it was! The burning question for me was: "Would it be worth the money I had to spend since I would be paying for the entire trip out of my own funds?" I had been to D.C. several times before; but now I was not going as a tourist but as a conference attendee. If you think going to this conference is all about the food, sightseeing and getting together with old friends, please think again; the schedule was hectic, the weather unpredictable and I wore the wrong shoes for all the walking I needed to do! But, what an experience!

There were many informative panelists, and at each session attendees were provided a Q&A time. As each attendee came to the microphone and ask their question to the panelist I felt a strong kinship to that person. I understood with each question how they felt because I had encountered similar situations. I also heard attendees from other parts of the country talk of situations that were far worse than what we are experiencing in Santa Cruz County. Issues regarding FHA, appraisers, failure of communications with banks and how what is being done for the self employed were just a few of the topics discussed.

One of my favorite events was a scheduled meeting with Congressman Sam Farr. The meeting was held at his office, which was orchestrated by Barbara Palmer of Bailey Properties. At the meeting real estate issues were presented by several people from our group, and Congressman Farr addressed each of them. Later, we all had the opportunity to have dinner with Congressman Farr and just talk about politics in general. With all the beautiful buildings and being in a place so rich in history, I came home feeling very patriotic. I also feel that the representations we have at these conferences are totally underplayed and that we should applaud all of the conference participants for the hours, passion and commitment they make to our local, state and national association.



Rose Marie McNair, Watsonville AOR President Elect, Steve Allen, SCAOR President, Arlene Hardenstein, Monterey County AOR LGR Chair and Carla Denny, Watsonville AOR President



*Back Row l-r Stephen Pearson, Sam Farr, Kevin Stone, Steve Allen, Bobbie Nelson, Candie Noel,
Front l-r Kim Segura, Carla Denny, Arlene Hardenstein, Kathy Hartman, Marilyn Johnson, Barbara Palmer, Sandy Kaplan, Rose Marie McNair*



RSVP Crew gears up to help local seniors!

Providing a Helping Hand



How many REALTORS® does it take to change a light bulb? Two, Betty Danner, Coldwell Banker Residential Br. and Gloria Behman, Bailey Properties, Inc.



Dick Cornelsen, Wells Fargo Reverse Mortgage trimming a bush

It was a beautiful day for our generous REALTOR® Service Program Volunteers (RSVP) to hit the streets and help out our local seniors! The Third annual RSVP was held during Seniors Week on May 3rd. The RSVP group went armed with supplies to wash windows, trim bushes, clean bathrooms, pull weeds, and even trim trees!

The homeowners were very appreciative of the tasks that were done and the volunteers felt that their time spent was very worthwhile. We have already received positive feedback from homeowners, *"I think it is wonderful and I appreciate it so very much. Thank you again."* Mary Chikis, homeowner.

The program assists the homebound and elderly by doing tasks and chores that they are unable to do themselves. This year RSVP had 10 senior homes and 22 volunteers.

A very special thank you to all of our volunteers who selflessly donated their time and supplies, RSVP Chair, Linda Darrigo, Andrea Schenk, Linda Darrigo, Andrea Schenk, Anne Marie Sorcenelli, Barbara Palmer, Bernie Alioto, Bettsy Tyler, Betty Danner, Candace Bradford, Carla Richmond, Cici Stebbins, Dennis Spencer, Dick Cornelsen, Don Skinner, Gloria Behman, Inez Pandolfi, Jennifer Sullivan, Karen Kirwan, Lori Strusis, Marjorie Vickner, Susie Stelle and Tracy McAvery

We look forward to next years RSVP and helping even more homeowners! Please visit www.scaor.org/rsvp for more information and photos!

If you would like more information on this program please contact Andrea Harbert at 831-464-2000 or e-mail her andrea@scaor.org



Marjorie Vickner, Century 21 Showcase Realtors helping her team



Inez Pandolfi, Century 21 Lad Realty cleaning a kitchen in great need



Karen Kirwan, SCAOR and Dennis Spencer, Win Home Inspection making a back yard beautiful



Lori Strusis shows off the RSVP tote to a grateful homeowner



Linda Darrigo, Coast Country Real Estate, Inez Pandolfi, Century 21 Lad Realty and Karen Kirwan of SCAOR



Carla Richmond and Susie Stelle working hard!



Housing Expo 2010

Thank you to all who sponsored and participated!

2010 Seminar Speakers

Ruth Bates,
Thunderbird Real Estate
Kathleen Richards,
Portola Property Mgmt., Inc.
Fred Antaki,
Main Street Realtors
Bobbie Nelson,
Longacre Real Estate
Noel McCord
MetLife Home Loans
Andrea Schenk,
Santa Cruz Home Finance
Molly Ellis,
CalHFA
Lisa Mazzei,
Blue Adobe Mortgage
Jose Mendoza,
Meyer Mortgage
Betsy Tyler,
Coast Country Real Estate
Eric Lamascus,
Elite Construction
Kim Furman,
Key Impressions
Dennis Spencer,
WIN Inspection
Micah Fox & Panel,
Keller Williams Realty - SC
Dick Cornelsen,
Wells Fargo Home Mortgage
Mike Young,
Thunderbird Real Estate

Genie Lawless,
David Lyng Real Estate
Karen Kirwan,
Santa Cruz Association of
REALTORS®

[Click for all
event photos](#)

Great information was to be had at this year's 4th Annual Housing Expo. Attendees were grateful with the amount of useful and valuable information provided by our exhibitors and speakers. The day ran smoothly with back to back seminars, great food provided by Chef Andrea C.-Waters of Lifestyle Culinary Arts and a perfect venue. Many, many thanks to our Sponsors, Exhibitors, Speakers, Committee Members and Event Volunteers, whose participation brought this event to the public!

Sponsors:

SCAOR Housing Foundation
www.scaorhf.org
Good Times
www.gtweekly.com
Santa Cruz Sentinel
www.santacruzsentinel.com
Coastal Homes Magazine
www.homesandlandssantacruz.com

Exhibitors

AAA
Bay Area Floors
CalHFA
De Angelo Pest Control
Elite Construction
Farmers Insurance
Intero Real Estate Services
Meyer Mortgage
MLS Listings, Inc.
Network Mortgage
Santa Cruz Buyers Brokerage
Santa Cruz Home Finance
Santa Cruz Association of REALTORS® Housing Foundation
Short Sales Results Team
Wells Fargo Reverse Mortgage
Women Homeowner's Network
Xchange Solutions

Housing Opportunities Committee

Joe Ganeff,
Intero Real Estate
Linda Darrigo,
Coast Country Real Estate
Andrea Schenk,
Santa Cruz Home Finance
Woutje Swets,
Vanguard REALTORS
Janna Clark,
Farmers Insurance
Jose Mendoza
Meyer Mortgage
Elaine Della-Santina,
Keller Williams Realty – SC

Event Volunteers

Sandy Kaplan,
Santa Cruz Properties





Take Advantage of Our Grant Assistance Program

What is the Closing Cost Assistance Grant Program?

SCAORHF provides funds to be used towards closing cost fees for qualifying individuals or families.

Who is eligible?

Low income, first time home buyers purchasing a home in Santa Cruz County who meet the program requirements.

Please visit www.scaorhf.org for complete eligibility requirements.

Does the Closing Cost Assistance Grant need to be repaid?

No, the buyer is not required to pay back the grant amount at any time.

Two Easy Ways To Donate

[300 x 100 Campaign](#)

[Escrow Contributions](#)

Save With Government Auctions

You've seen ads on television for government auctions. Save big! Buy a car for \$50! Houses start at \$100!

But there's a catch. These advertisers want to sell you information on government auctions.

You don't need to pay for this information. You can find government auctions on your own.

The Department of the Treasury has a site that lists government auctions. It covers both in-person and online auctions.

You can buy real estate and cars, of course. But you'll find so much more. Just look at the seized or forfeited items. There are also surplus goods.

This site does not put all the auctions in one place. Rather, it helps you find auctions across government agencies. You'll have to do some clicking!

www.ustreas.gov

Confusing Transaction

My niece and I went through the McDonald's take-out window and I gave the clerk a \$5 bill. Our total was \$4.25, so I also handed her a quarter.

She said, 'You gave me too much money.' I said, 'Yes I know, but this way you can just give me a dollar bill back.'

She sighed and went to get the manager who asked me to repeat my request. I did so, and he handed me back the quarter, and said, 'We're sorry but they could not do that kind of thing.'

The clerk then proceeded to give me back \$1 and 75 cents in change.

'A Taste of Santa Cruz' Booth Sponsor Kickoff is Coming!



Get involved with one of the most successful (and fun!) community fundraisers in Santa Cruz County! The 6th Annual 'A Taste of Santa Cruz' is slated for November 4th at the Cocoanut Grove and we are seeking booth sponsors. The Booth Kickoff Event is Wednesday June 16th at 9 AM. You are invited to come that day and pick your booth from the show floor (our new layout is a hit!).

Payment for your booth must be received at that time.

This event draws nearly 800 attendees every year and exposes you and your company to the Santa Cruz community. Contact SCAOR for more information at:

andrea@scaor.org
or 831-464-2000.

Last year we nearly sold out at the kickoff! Be sure you're not left out this year.

[Click here for pricing and details](#)



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Education and Professional Development



Tune-Up Tuesdays

Meets on the 2nd Tuesday of every month 1:00-2:30pm Free to SCAOR Members. Pre-registration is a must! Brought to you by the SCAOR Affiliate Committee
Coming up:
June 8th RLA Form 1003
July 13th Title A-Z
August 10th Fire Insurance

Essentials of Matrix

Mon. June 14 10:30-12:00pm
Instructor: MLSListings, 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 Results; Driving Directions; Adding Search Fields; Map Search; Saving Searches; Reporting & Results Options; Emailing & Printing.

Mastering Matrix & Realist

Mon. June 14 1:00-2:30pm
Instructor: MLSListings, Inc.

This 90 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; Customizing Results; Building Hotsheets; CMATMs from Results; Emailing Results; Auto Emailing; Area Statistics.

ePro Workshop

Mon. June 21 9:00am-10:30am

Instructor: Jerry Kidd,
Internet Crusade

Attend the upcoming FREE e-PRO Workshop to learn invaluable tech tips and how e-PRO will benefit you! Discover Hidden Secrets; Interact with the Connected Customer; Plug into an electronic community; Create a Web-based marketing strategy; Utilize the latest high-tech advances such as: Digital cameras, virtual tours, MLS systems Don't miss NAR's FREE e-PRO Workshop presented by Certified e-PRO Trainer Jerry Kidd. Jerry is a proven professional with more than 21 years of Real Estate experience. As a California State Certified Instructor for the GRI program, Jerry presents courses on technology and advanced technology applications. At this workshop, he will give you a number of technology tips you can put to use right away to help differentiate yourself from the competition.

Differed Sales Trust

Tues. June 22nd 12:00-1:30pm

Cost: FREE – Includes lunch. Pre-registration is a must! Presented by Mark Williams, NCW Group Wealth Management

Missing out on highly appreciated property listings because your clients don't want to pay capital gains? Come find out why the Deferred Sales TrustTM can offer greater flexibility to your clients and more profitability to your bottom line.

The Ever Changing Mortgage Industry

NEW DATE!

Wed. June 23rd 2:00-4:00pm

Cost: \$10 Early Bird SCAOR Member (until 6/11/10), \$20 Regular SCAOR Member (after 6/11/10), \$40 Non SCAOR Member. Member pricing extends to brokerage firm staff too!

Join us for a discussion on the ever changing mortgage industry. Have all your questions answered and concerns addressed by a panel of top local mortgage professionals. The changes in the mortgage industry affect all aspects of your business. Staying on top of these changes will help position you as a trusted advisor in real estate.

Panelists include:

Tai Boutell,
Santa Cruz Home Finance
Jennifer Walker,
Karen Cogswell Network Mortgage
Kelly Christensen,
Bank of America
Dwayne Dawson,
Wells Fargo Home Mortgage
Ryan Buckholdt,
MetLife Home Loans
Rod Quartararo,
Bay Federal Credit Union

First Time & Subsequent License Renewal & Review

Mon. June 28th 1:00-4:00pm

Cost: \$79 REALTOR[®] Member, \$89 Non Realtor
Instructor: REVEI
Course Outline:
12:30 Registration Begins

1:00 – 2:30 Optional Review (for all 45 hours)
2:45 Exams Begin (125 min for mandatory course testing)

Quickest & Easiest Renewal! Course includes an Optional Review of Materials to prepare you for your open book True/False exams! We offer a “No-Pass, No-Pay GUARANTEE!” It's Fun Stress-free and most importantly, INFORMATIVE ON ALL SUBJECTS!

Topics

Ethics, Agency, Fair Housing, Trust Fund Handling, Risk Mgmt., Legal & Marketing Update.

In Accordance with new DRE regulations, no licensee will be allowed to TEST for more than 15 hours of credit in one (1) day. Therefore, we have set up a special ONLINE testing site for those licensees needing to test for the other 30 hours of credit. You may also test the 30 credit hours with a proctor. This service is provided to you FREE. Details will be given during the seminar. Receive your certificates of completion for the five (5) mandatory courses upon completion of exams. Important: The Continuing Education Laws will be changing by July 1, 2010. It will be harder to complete your education. Do it now and get it done before the change.



ARTIE.COM



Affiliate News

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

Tune Up Tuesday Up and Running

The first "Tune-Up Tuesday" class was held on May 11th. We had an all-star appraisal panel with Mary-Lee Wilkes of Wilkes appraisal, Frank O. May of May Appraisals and Steve McElyea from Monterey Bay Appraisal. Together they have over sixty six years of appraisal experience. The panel had great information on how to avoid appraisal issues for both listings and buyers.

For many REALTOR® attendees it was the first time they could ask appraiser questions in that type of setting. We hope to bring this class back in the near future, I think this is good information that all REALTORS® should know.

Look for future classes on the second Tuesday of every month. The Affiliate members will be hosting a variety of educational classes to all SCAOR members.

If you are a member and would like to recommend a topic or perhaps be one of our scheduled speakers, feel free to contact



Dimitri Timm

Dimitri Timm the 2010 Affiliate Committee Chair or Karen Kirwan at the Santa Cruz Association of REALTORS®.

Currently we are looking at the following topics: 1031 Exchanges, Title and Escrow classes, Reverse Mortgages, Staging & Home improvements, and Insurance.

Don't forget, we are always looking to expand our Affiliate membership so if you know someone who would like to become a member please have them contact Norma Milete at the Santa Cruz Association of REALTORS®

CONSUMER ALERT FROM THE F.B.I.

Online Rental Ads Could be Phony

You can't believe your good fortune—you find a rental home in a nice area at an unbelievably low rate. The landlord—who had to leave the country and travel to Nigeria—asks that you wire him two months' worth of rent. You arrive at the home on the agreed-upon date, but there's just one small problem—the house is not actually for rent and its owners know nothing about your agreement.

This latest scam being perpetrated by Nigerian criminals located halfway around the world has been seen in a number of U.S. states, perhaps in response to the current housing market—with fewer people buying, more people are renting.

But it's not really a new scam, just a variation of an old one.

The scheme has been around since the early 1980s. The common thread running through these kinds of scams? The victims are solicited by Nigerian criminals to transfer money out of the U.S. and into the criminals' pockets...usually by being promised something in return. And these schemes *are* profitable, costing victims millions of dollars annually.

In South Carolina, the rental scam problem has become so prevalent that Columbia FBI Special Agent in Charge David Thomas recently warned homeowners and prospective renters, particularly in the Charleston, Columbia, and Hilton Head areas. The scam has also ensnared victims in Rhode Island, Illinois, Colorado, and California, among other states.

How exactly does the rental housing scam work?

The criminals search websites that list homes for sale. They take the information in those ads—lock, stock, and barrel—and post it, with their own e-mail address, in an ad on Craigslist (without Craigslist's consent or knowledge) under the housing rentals category. To sweeten the pot, the houses are almost always listed with below-market rental rates.

An interested party will contact the "homeowner" via e-mail, who usually explains that he or she had to leave the U.S. quickly because of some missionary or contract work in Africa. Victims are usually instructed to send money overseas—enough to cover the first and last month's rent—via a wire transfer service (because the crooks know it can't be traced once it gets picked up on the other end).

Renters might sometimes be asked to fill out credit applications asking for personal information like credit history, social security numbers, and work history. The Nigerian crooks can then use this info to commit identity fraud and steal even more money from their victims.

How to avoid being victimized:

Only deal with landlords or renters who are local; Be suspicious if you're asked to only use a wire transfer service; Beware of e-mail correspondence from the "landlord" that's written in poor or broken English; Research the average rental rates in that area and be suspicious if the rate is significantly lower; Don't give out personal information, like social security, bank account, or credit card numbers.

If you suspect a scam, have already been victimized, or know someone who has fallen victim to a scam, **please** report it to the F.B.I Internet Crime Complaint Center to help them determine the extent of the problem.

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Kim Furman, Principal
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key-impressions.com



June 2010



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2 12:00pm Executive Committee 1:00pm Broker Group	3 8:30-9:00am Tour Marketing Meeting	4 8:30am Board of Directors 8:30am-4:30pm Orientation	5
6	7 10:00am ATOSC Committee 11:00am Events Committee	8 1:00-2:30pm Tune-Up Tuesday RLA 1003 Form	9 12:00pm Fundraising Committee Legislative Day in Sacramento	10 8:30-9:00am Tour Marketing Meeting	11	12
13	14 8:30am Affiliate Comm. 10:30am-12:00pm Essentials of Matrix 1:00-3:30pm Mastering Matrix	15	16 9:00am A Taste of Santa Cruz Booth Kickoff! 	17 8:30-9:00am Tour Marketing Meeting	18 8:30am LGR Committee	19
20 	21 1st Day of Summer	22 12:00-1:30pm Deferred Sales Trust Seminar-FREE Lunch!	23 NEW DATE 2:00-4:00pm The Ever Changing Mortgage Industry Lender's Panel	24 8:30-9:00am Tour Marketing Meeting	25 8:30-11:00am SCAOR Election Breakfast 	26
27	28 1:00-4:00pm License Renewal "Live" Review & Testing	29	30 8:30am Budget & Finance Committee			

NEW MEMBERS MAY 2010

REALTOR® Members

Blackhorse Real Estate

Leo Lambert

Family Ties Real Estate

Kiersten Wall

Fireside Realty

Brian Chester
Mark Folden

Keller Williams Realty

Stacy Nevin

Real Options Realty

Deann Kinnerson

Ross Real Estate

Catherine Ballesta

Zip Realty

Bapcha Murty

Affiliate Members

Gutter Patrol and Window Shine

Eric Branecki

Stewart Title

Leanna Vazquez

Wells Fargo

Robin Parke

OREXCO

Sarah Malone

Pet Travel Made Easy

Taking a vacation but wanting to pack-up the pet along with the rest of the family? Here's a site that made The Top 20 Dog Sites of 2009:

GoPetFriendly.com

You can find pet-friendly vacation spots, including hotels, motels and campgrounds, as well as pet-friendly activities and travel tips. Even better, there's a road-trip planner.

This site gets 4 paws UP!

