



SANTA CRUZ ASSOCIATION OF REALTORS®  
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# inside REAL ESTATE

*Santa Cruz County's Real Estate News Source*

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### *Breakfast with the Mayors of Santa Cruz County*

**Join SCAOR and the Mayors of Santa Cruz County for our first ever Breakfast with the Mayors!**

Our local mayors will be discussing what is happening in their cities, updating you on local issues and events and discussing how you can be involved.

The breakfast meeting will be held on Wednesday, July 22, 2009 from 9 – 11 AM at the SCAOR office at 2525 Main St., Soquel, CA.

This event is FREE to members who contributed to Political Survival in their 2009 renewal remittance, \$20 for SCAOR Member before the event and \$40 for SCAOR Members at the door. Please call or see our flier for non member pricing.

To register, please contact SCAOR at 831-464-2000 or [click here](#) for a flier

Seating is very limited, reserve your spot today!

### *General Membership & Election Meeting*

**The SCAOR Annual Election of the 2010 Officers and Directors and General Membership Meeting is taking place on July 15, 2009 at 12 PM at the SCAOR office.**

Registration check in will begin at 11:30 and lunch will be provided.

All members are welcome to attend the General Membership meeting. This meeting will cover: General Membership Report, C.A.R. Director Report and 2009 Legal Updates by SCAOR Attorney Lloyd Williams of Bosso Williams Law Firm.

REALTOR® members will be voting on the slate of nominees below:

#### **President Elect (1 Year Term)**

Candace Bradfield,  
Premier Real Estate

#### **Secretary Treasurer (1 Year Term)**

Barbara Palmer,  
Bailey Properties, Inc.

#### **Directors (3 Year Term)**

John Hickey,  
Monterey Bay Properties

Lauren Spencer,  
Coldwell Banker Residential

Anne Marie Sorcenelli,  
Bailey Properties, Inc.

Sharolynn Ullestad,  
Bailey Properties, Inc.

Reservations must be received by July 10, 2009.

To register, email [Leslie Flint](#), or [Norma Milete](#), the following information:

**name, office name, phone and number of attendees**

or view our flier by clicking [here](#)

For Biographies/Photographs of the candidates please go to pages 4 & 5.

### **SCAOR Now on Facebook and Twitter!**

SCAOR has joined the social networking world to keep our members further up to date on SCAOR happenings and issues that affect you and the real estate industry. Become a fan on Facebook or check us out on Twitter.

Click on the icons below to see what we are up to or you can visit our homepage at [www.scaor.org](http://www.scaor.org).



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### **WELCOME!**

*A joyous congratulation to SCAOR President Lela Willet on her new grandson! Baby boy **Rocklin Willet Paco** was born on June 9, 2009 at 2 pm and is a healthy 8 pounds 2 ounces and 21" long.*

Santa Cruz Association of REALTORS®



2009 BOARD OF DIRECTORS

**President**  
Lela Willet

**President-Elect**  
Steve Allen

**Secretary/Treasurer**  
Candace Bradfield

**Immediate Past President**  
Christa Shanaman

**Directors**

- Debra Frey
- Frank O. May
- Bobbie Nelson
- Inez Pandolfi
- Katie Smith
- Woutje Swets
- Sharolynn Ullestad
- Marjorie Vickner

**Chief Executive Officer, SCAOR & Executive Director, SCAORHF**  
Kathy Hartman, RCE

**Member Services Director**  
Norma I. Milete

**Director of Education & Professional Services**  
Karen Kirwan

**Advertising & Marketing Director**  
Andrea Harbert

**Administrative Assistant**  
Leslie Flint

**Bookkeeper**  
Linda Zoccoli

ADVERTISING INFORMATION

For advertising and deadline information, please contact SCAOR.

[andrea@scaor.org](mailto: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.

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(831) 464- 2881 (fax)

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**President's Message**

**Clarus™ Housing Market Products Free to Members**



**Lela Willet**  
2009 Association President  
Unique Homes & Land  
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lela@thewilletway.com

Starting July 1, 2009, the members of the Santa Cruz Association of REALTORS® will be offered a new free member benefit, Clarus™ Market Metrics and Clarus™ Investor.

**Clarus™ Market Metrics** is a series of detailed reports agents can use in client presentations. The reports provide quantitative data for establishing local market-appropriate listings and offer prices. Clarus™ Market-Metrics™ provides the REALTOR® with a set of six reports and one easy-to-understand translation of what the data set means that can be customized with the REALTOR®'s name and logo. The monthly subscription pricing for unlimited reports is being paid by the Santa Cruz Association as a service for its members for the entire first year.

Powered by Terradatum, Inc., a feed is taken from our MLS daily. Imagine, on the first day of each month, you will get the prior month's statistics to create market and price point analysis charts to share with your clients. Clarus™ MarketMetrics™ benefits include:

- Data updated daily.
- Easy-to-use highly visual interface.
- Quick market trends data for a 12 or 24 month period of time.
- Produce reports anytime from anywhere in less than 5 minutes, 24/7.
- Send reports to your clients with a click of a button.
- Add jpeg charts to your website, blog or electronic newsletter with ease.

**Eight Market Reports to Analyze Price and Sales Trends:**

- Supply & Demand by Month.
- Median Sold by Month.
- Number of Sold Properties by Month.
- Number of For Sale Properties by Month.
- Number of Pending Properties by Month.
- Number of New Properties Listed by Month.
- Months of Supply of Inventory.

**Clarus™ Investor™** enables agents to engage clients in a healthy discussion about adding real estate to their investment portfolio. This property analysis tool allows agents to help buyers interested in investment real estate obtain a quick picture of the property's value and profit potential. REALTORS® can expand their market and profits

with the power of Clarus™ Investor™.  
Clarus™ Investor Benefits:

- Generate professional charts to quickly identify Return On Investment (ROI).
- Execute different "what if" scenarios.
- Quickly email pdf reports to clients.
- Safe and secure access 24/7 from the convenience of your computer via the Internet.
- Easily view and interpret investment projections.

**Training and Support** There will be live trainings at the Santa Cruz Association of REALTORS® that will be announced soon.

Your Association is committed to the success of its members and is proud to offer the Clarus® marketing products as a benefit.

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## STEVE ALLEN SCAOR PRESIDENT, 2010



national top producing agent and received his California Broker's License. He specialized in office investment sales near the city's financial district.

Steven joined the offices of Coldwell Banker Jackson & Mann (a.k.a. Kendall, Potter & Mann Realtors, Inc.) in 1998. The firm was purchased by Coldwell Banker NRT in 2004. He was consistently a top-producing agent during his 10 year association with Coldwell Banker.

Steven Allen was born and raised in Santa Cruz County. After attending Aptos High School, he received an Associates Degree from Cabrillo College and a Bachelors Degree in Business Administration in Finance/Marketing from Cal Poly in San Luis Obispo.

Steven comes from a family of real estate brokers. His mother, Betty, was originally licensed in 1966 and operated Key Realty Inc. from 1970 - 1995. His father, Chuck, originally licensed since 1969 spent the majority of his career as President of Landmark Real Estate Company and Heritage Development. Chuck is also past President of the Watsonville Association of REALTORS® and past Director for the California Association of REALTORS® (CAR). Steven's father-in-law, Lou Bartfield, was originally licensed in 1969. Mr. Bartfield operated an industrial real estate brokerage in Los Angeles from 1969 through 1979 and currently manages a private investment corporation based in Aptos that operates five central coast hotels.

Steven began his real estate career with the Grubb & Ellis Corporation in San Francisco. While there he performed an internship under the company's

Steven started Allen Property Group, Inc. in 2008. The company specializes in commercial sales, leasing and management. They currently manage over 300,000 square feet of rental space consisting of over 200 rental units.

Steven is a firm believer in continuing education and community involvement. He holds the Certified Commercial Investment Member (CCIM), Certified Residential Specialist (CRS), and Graduate of the Real Estate Institute (GRI) Designations and is also e-Pro certified through the National Association of REALTORS®. He has served on the RE InfoLink MLS Operations Committee, multiple committees within the Santa Cruz Association of REALTORS® and has been a CAR Director since 2008. He is a member of the International Council of Shopping Centers (ICSC), Santa Cruz Business Council, Aptos Chamber of Commerce and Aptos/Capitola Rotary.

Steven and his wife Amanda make their home in Aptos. They have three children; Sophia age 6, Gavin age 5 and Derek who was born last August.

## CANDACE BRADFIELD PRESIDENT ELECT 2010 CANDIDATE



fession ensure her clients unparalleled satisfaction in their home selling or buying experience.

### Leadership & Community Service:

State Director, California Association of REALTORS®, 2009

Secretary – Treasurer, Santa Cruz Association of REALTORS®, 2009

Board of Directors, Santa Cruz Association of REALTORS®, 2007-2008

### 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®

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 pro-



# BARBARA J. PALMER

## SECRETARY/TREASURER 2010 CANDIDATE



Assemblyman Pro Tem Fred Keeley and California State Senator Bruce McPherson.

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

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 SCAOR.

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.

Barbara 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.

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.

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 CAR for

# CANDIDATES FOR DIRECTOR

## FOR A THREE YEAR TERM



John Hickey



Lauren Spencer



Anne Marie Sorcenelli



Sharolynn Ullestad

# Real Estate Legal Matters

## Broker's License Requirement for Collection of Compensation

By Lloyd Williams, Association Attorney



An Appellate Court case published in April addressed whether one who is not a licensed real estate broker may recover compensation for services that involve seeking financing for development of a resort in the Bahamas. In *Venturi & Company ("Venturi") v. Pacific Malibu Development Company ("Pacific")*, Pacific contracted with Venturi to give financial advice and seek financing for the development. Venturi was to be paid 5% of funds raised if it introduced or negotiated with the party providing the funding, or 1% if it was not involved in securing the funding. Although Venturi actively sought financing, it was unsuccessful and, during the

term of the agreement with Venturi, Pacific located financing from another source. Pacific refused to pay Venturi the 1% fee, Venturi sued and the trial court granted summary judgment to Pacific, holding that Venturi was not entitled to compensation since it did not have a real estate broker's license. The Appellate Court, while agreeing that negotiating on Pacific's behalf would require a broker's license, giving financial advice, e.g., reviewing project costs and financial requirements, preparing information materials related to the financing, and formulating market strategies to secure financing, may not require such a license. The Court


remanded the case to the trial court for further proceedings.

California law provides that an unlicensed agent who performs services requiring a real estate broker's license cannot recover compensation even if the services performed were competently handled and the principal benefited from the services. This case, however, points out that it is possible for an unlicensed agent to collect compensation for the portion of the services rendered that did not require a broker's license. Splitting the services between those requiring a license and those services that do not, may not be that easy. At what point is preparation of


financial information just part of initiating solicitation of potential lenders, instead of a compensable product in and of itself?

Venturi claimed that it was properly licensed because one of its managers held a real estate sales license with a real estate broker not related to the transaction between Pacific and Venturi. The Appellate Court held that holding a real estate sales license is not sufficient, as the law requires the compensation to be paid to the broker and that the broker must be a party to the real estate contract, which it was not in this case.

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## LEGISLATIVE DAY 2009

On Tuesday, June 2 approximately 1500 REALTORS® converged on Capitol Hill in Sacramento for our yearly Legislative Day. This year was the 39<sup>th</sup>, and the Santa Cruz Association of REALTORS® was a part of it. We set out in the early morning, and rode a special bus that took us to the Capitol. The bus was provided by the Santa Cruz and Watsonville Boards and was free to those who paid their political action fund monies. Those of us who were lucky enough to reserve a seat rode in luxury relaxing and enjoying the scenery, while having our coffee and breakfast on the way.

We arrived in Sacramento in time for the 9 a.m. CAR morning briefing at the Convention Hall. Jim Liptak informed us about the progress made so far that week with our political leaders and CAR's stand on several Assembly Bills. We were also briefed on the two assembly bills we were to discuss at the meetings with our State representatives. Senator George Runner (R-Palmdale) spoke to us about issues affecting the State real estate industry. Then we were honored with an appearance by Jerry Brown, the California Attorney General who spoke to us about the current real estate market, the State's financial predicament, and various legal issues pertaining to real estate and foreclosures.

The next event was a photo op at the West Steps of the Capitol. All 1500 of us walked to the

Capitol for the group photo. With that number of people a parade permit had to be obtained. Traffic was stopped for the 20-30 minutes it took to get everyone from the Convention Hall to the West Steps. It was quite impressive.

All of the Region 10 contingent met for lunch at the Sheraton Grand Hotel. Jeff Davi, California Department of Real Estate Commissioner joined us for lunch, bringing us up to date on potential new regulations, and foreclosure and mortgage information.

The afternoon was filled with meeting our elected officials. Appointments had been made to meet with Assembly Representative Bill Monning, and State Senator Abel Maldonado to discuss key legislation of importance to the real estate industry, property owners, sellers, and buyers. Due to the State's financial crisis and the on-going budget sessions, our legislators were not able to meet with us. However, they did arrange for key staff to meet with us. We asked for their special attention on two pieces of legislation, SB 407 Point of Sale Plumbing Fixture Replacement for water conservation, and AB 827 Recording Fees to Fund Historical County Records. Both bills are opposed by C.A.R.

After a very eventful day we got back on our special, luxury bus. Heading home we discussed the day's events and the impact we made, while enjoying pizza and

wine. We all learned a lot, had a lot of fun, and vowed to do it again next year. We hope you will mark your calendars for 2010 Legislative Day and join us on the next year's bus ride to Sacramento. Remember, it is a free day full of fun, new friends, camaraderie and learning experiences to those who pay their Political Action Fund.

And a special thanks to our generous sponsors listed in the next column:

**Surf City Coffee**

**Blue Adobe Mortgage,  
Lisa Silva-Mazzei**

**Farmers Insurance,  
Rodney Brooks**

**Santa Cruz Association of  
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## ON THE WAY BACK FROM SACRAMENTO!



*(l to r) Lorraine Donner, Lori Strusis, Dee Buckelew, Peg Popken,  
Honora Robertson, Jan La Fever, Lori West*



*Honora Robertson and Sharolynn Ullestad*

### C.A.R. Meeting Report *Barbara Palmer*

**Real Estate Commissioner Jeff Davi**, along with members of his staff, gave a report concerning companies and people offering to perform loan modifications and other practices related to foreclosures in an illegal manner. Many television and radio ads have been taken off the airwaves after the DRE issued restraining orders. To legally be in the loan modification business one needs to be a licensed real estate agent, or a licensed attorney. Up front fees cannot be collected without a letter of approval from the Department of Real Estate. If you have a client who needs help with a loan modification have them contact HUD who will help your client decide the best alternative for them – at no cost. This is a free service that HUD offers. Commissioner Davi would like us to send his department copies of flyers or emails from people that we suspect are illegally charging clients for loan modification help. At [dre.gov](http://dre.gov) in the consumers section you will find a lengthy list of those people and companies who have restraining orders filed against them, and the list is growing daily.

**REALTORS® can register their clients for a Mortgage Protection Plan, at no cost.** If your client is a W-2 employee, a first time home buyer, and loses their job in 2009, or their ability to pay their mortgage is hindered by a qualified reason, 6 months of mortgage payments up to \$1,500 per month may be made on their behalf. The application will be on WINforms®. The money comes from the Housing Affordability Fund of the California Association of REALTORS®. Learn more about this program on the [car.org](http://car.org) website.

**October 6 – 9<sup>th</sup> CAR** will come to San Jose for Director meetings, classes and expo. Save the date!

# How Do You Get to Carnegie Hall?

## Practice, Practice, Practice

by Julie Escobar, Contributing Writer for Property I.D.

I know it's an old line, but it bears repeating. **How do you get to the top of your game? How do you take your place center stage in any profession or life's ambition? Practice, practice, practice.** Like all of those who have graced the stage of the historical center for performing arts, you must fine-tune your techniques, hone your skills, master your talents and study the subtle nuances to ensure that you not only succeed, but you also stand out for your commitment to excellence.

It's a turbulent time to earn a living. How will you let that affect you? Will you take the path of least resistance and simply leave the industry to find a "real" job? Or will you reignite your passion for a business that you love and customers who trust you and, like a true Maestro, raise your standards and perform to your highest ability?

**Make this your year to get to the Carnegie Hall of your profession by implementing these five principals for greatness:**

**1. Practice.** What do great surgeons, craftsmen, musicians and--by the way--salespeople have in common? They practice their skills every day. They build on their strengths, quietly perfecting each one. They overcome their weaknesses by seeking new tools and techniques, learning from mentors and teachers along the way and truly studying their craft so that they can maintain a system of constant and never-ending improvement.

**2. Passion.** Rarely will you find successful people in any field

who don't fuel their lives or business with passion. They fall in love with what they do each day and seek out ways to better serve their customers, streamline their systems and bring their best selves to the table. A key ingredient in feeding your passion is to count your blessings daily. Another is to keep a crystal-clear vision of your goals in front of you. What do you truly want? Having a mental and physical picture of that goal can help you through a tough day.

**3. Persistence.** "Nothing in the world can take the place of Persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent. The slogan 'Press On' has solved and always will solve the problems of the human race." Strong but true words left to us by our 30th president, Calvin Coolidge. How many of your counterparts have already given up? How many people do you know who have been in a "state of quit" for years? The races in life are won by those willing to stay in them--those who do not let fear, exhaustion, uncertainty or distance paralyze them. Go after your dreams with true grit and persistence!

**4. Perspective.** How you view your days, yourself and your job can have everything to do with your success or failure. Do you live abundantly; with the knowledge that you deserve the very best that life has to offer? Do you seek first to solve problems

as they present themselves, or do you wallow in the dilemma at hand? Are you caught up in the "bad market" speak that is so prevalent around the water cooler, or do you view this market as an opportunity to capture lost market share, share valuable insight with clients and develop the skills necessary to weather ANY market?

**5. Patience.** Oh, my... this is a tough one. I laugh with my youngest daughter when I tell her that patience is a virtue--it's just not one that she has! It is easy in our world that is set at a quicker-than-lightning pace most days to lose patience with the people in our lives, the plan we designed to get us to our goals and even our own abilities. Those are the times when it is vital to slow things down, take a deep breath and remember that nothing lasts--not the good or the bad. Tomorrow will come right on schedule, and the events of today don't necessarily

have to bind us for life. Be patient... your turn will come.

If you truly wish this to be your year and want to live an exceptional life on your terms and in your time, mastering these five principles will help you go the distance. From practice, you learn to develop good habits and strong skills that make you a fierce competitor. From passion, you find yourself living and working with purpose, joy and a love for what you do that brings you both momentum and longevity. Persistence ensures that you are still in the race long after the going gets tough and the weak get going. Perspective allows you to look at each challenge and see opportunity. It allows you to find the good in each day, each thing and each person and stay firmly on your path to success. Patience gives you peace of mind and enables you to better wait out the storms that inevitably move in from time to time.

### July Store-Wide Sale

Discounts of 5%-15% Off Your Purchase!!!\*



\* Sale excludes lockboxes

### Quote For The Month

I want a house that has got over all of its troubles;  
I don't want to spend the rest of my life bringing up a  
young and inexperienced house

Jerome K. Jerome  
*They and I* (1909)



# The Booth Kick-Off For The 5<sup>th</sup> Annual

## 'A Taste of Santa Cruz'

### A Huge Success!



Loree Doan and Barbara Dimitruk

Thanks in large part to the efforts of Barbara Dimitruk and Loree Doan, who continue to volunteer their time as committee members for this fantastic fundraiser for the Housing Foundation.

Those of you who attended the kick-off party on June 15th got an early look at the new layout for this year's event. There will be 31 sponsored booths, and 12 silent auction tables interspersed throughout the Cocoon Grove which will provide plenty of room for everyone to roam, snack, shop and socialize all while supporting the Housing Foundation. That's right, no more being squished! Additionally you will be delighted

with this year's well known, much loved SCAOR member, Mike Van Mulhern, whose skill as an auctioneer is unsurpassed, plus he is a nice guy too.

This year's sponsors thus far are: Bank of America, Platinum Sponsor and Keller Williams, Gold Sponsor. There are still 3 levels of sponsorship available. Over two thirds of the attendees are the general public which makes ATOSC a terrific marketing opportunity for your business.

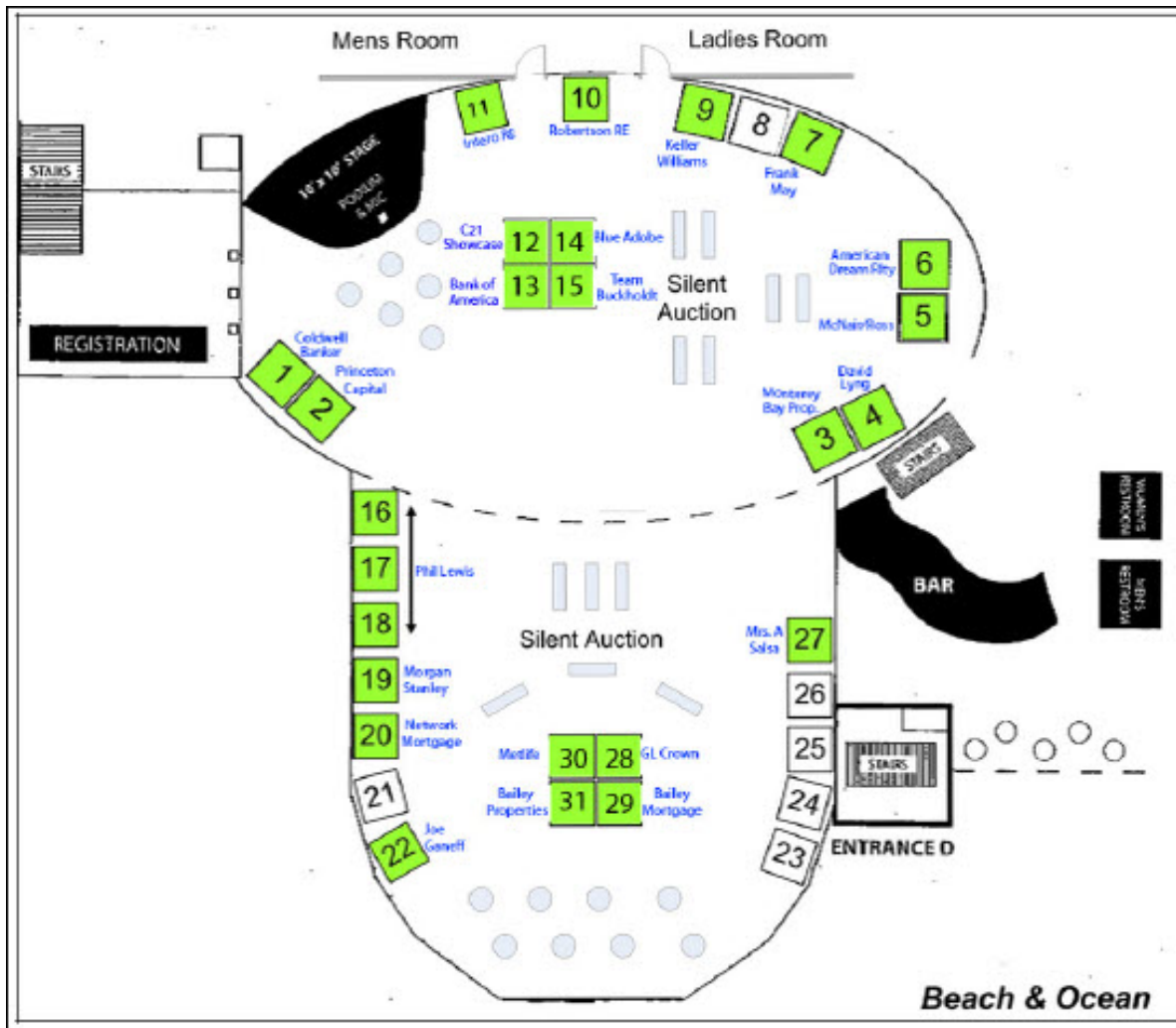
There are only 6 booth spaces left for those of you interested in participating! This event sells out every year so don't miss this opportunity. To reserve your booth contact the association TODAY or [click here](#) for a Booth/Sponsorship form.

### Sip of Summer

Eager to meet and mingle while enjoying some tasty wines? Then plan to attend the 2nd Annual

Sip of Summer at the Bargetto Winery on August 11th. Tickets are only \$10.00 and you will receive one full pour of Bargetto's best. Additional pours can also be purchased. This is a great after work meet and greet. For any of you who did not attend last year, you can plan on enjoying light appetizers, music and a raffle along with a beautiful creek side venue.

Tickets for both Sip of Summer and ATOSC will be available soon.



**Save both of these dates:**

**'A Taste of Santa Cruz'**  
November 5, 2009

**Sip of Summer**  
August 11, 2009



# Education and Professional Development



## The Ever Changing Mortgage Industry

Wed. July 8th 10:00-11:30am  
FREE to SCAOR Members (if registered by 7/7/09 & must reserve a seat with a credit card). \$15 SCAOR Member after 7/7/09. \$25 non-member anytime

Panelists include: Tai Boutell, Santa Cruz Home Finance; Mark Junod, Met Life Home Loans; Sue Bullock, BWC Mortgage Services; Dwayne Dawson, Wells Fargo Home Mortgage; Dimitri Timm, Princeton Capital and Forrest Cambell, Monterey Bay Mortgage

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. By attending you will gain insight and knowledge into the current market that will put you ahead of the rest! Topics of discussion will include the state of lending; hot points of FHA; new legislation, and more.

## GRI #109 Residential Real Estate Finance

Fri. July 10, 8:00am-5:00pm  
Instructor: TBD

Call the Professional Realty Institute at 1888-785-4800 to register and for cost.

Course Description: 8 hours continuing education course details practical techniques for financing single-family homes and condominiums. Gain an understanding of financing programs to assist clients in

obtaining financing. Learn creative financing alternatives.

## Common Interest Developments - Singing the Homeowners Association Blues

Wednesday, July 15<sup>th</sup> 10:00am-11:30am

Instructor: Attorney Terry Rein, Bosso Williams Law Firm

\$10 Members who register by July 14th. \$25 Members who register after July 14th. \$50 non-member anytime.

There are many questions that homeowners face when planning to purchase a home in a common interest development. Attorney Terry Rein will answer a number of these questions and provide you with a general understanding regarding issues related to a CID.

Topics Covered: HOA's; Davis-Stirling Common Interest Development Act; Governing Documents and CC&R's; Financial requirements; Assessments; Insurance; Maintenance obligations. Improvements/Alterations; Use Restrictions; Rent Restrictions And Dispute Resolution

## MLS Training

### Mon. July 27<sup>th</sup> 10am-12pm Listing Management

This 2 hour course focuses on adding and editing a listing.

### 1:00pm-3:00pm Listing Lifecycle

This 90 minute course focuses on effective Listing Management techniques, and how the rules of the MLS apply when inputting and maintaining your listing throughout its lifecycle.

## REPORT OF THE SACRAMENTO LEGISLATIVE MEETINGS

*Steve Allen, President Elect, Santa Cruz Association of REALTORS®*

Prior to reading this report; please recite to yourself, "Real estate is cyclical by nature. Over time, values will rise and have proven historically to be one of the soundest investments a person can make". With that thought in mind I can now tell you of what I learned during the recent California Association of REALTORS® mid-year meeting in Sacramento.

As expected, Joel Singer, C.A.R. Executive Vice President's report on the state of the current market was both widely anticipated and highly informative. According to Mr. Singer, while median values

have dropped pretty much across the board, we are seeing a higher number of sales. Many indications are that the low end, single family homes have come close to bottoming out in terms of price. There is a concern that government's early year foreclosure moratorium may create a glut of R.E.O homes hitting the market prior to the end of the summer season, but for the most part, sales are up and entry level homes are finally showing some stability. Higher end residential and commercial properties are a different story. Mr. Singer predicts that there is a bit more pain to be felt in these market segments. The overall message re-

ceived from his speech: **Practicing REALTORS® have on average suffered a 50% decline in revenue since 2005 (decreased values and decreased number of sales). If you are still in the industry, we are not quite out of the recession; if you have made it this far, then you will surely make it in the long run and choosing a career in the California real estate industry will eventually be one of the most rewarding occupations a person could choose.**

Two other brief notes from the C.A.R. Commercial and Property Management Committees:

California will now comply with Federal guidelines requiring a tenant in a foreclosure situation to receive ninety (90) days notice to vacate.

C.A.R. has finalized the partnership with the American Industrial Real Estate (A.I.R.) Association to offer forms reduced pricing. A.I.R. forms are very detailed for specific commercial transactions. Keep your eyes open for A.I.R. training sessions being offered in the near future.

Stay positive and have a relaxing and enjoyable summer.

*Steve*



**Don't take a chance on having a STROKE or a HEART ATTACK!**

If you have a family history of STROKE, CANCER, or HEART ATTACK, Precision Ultrasound could save your life. Call TOLL FREE for an appointment today.

Precision Ultrasound is giving away \$300 grocery vouchers to celebrate our return to the Santa Cruz Association of Realtors!

**NEW**

**ULTRASOUND (Imag[ing]) SCREENINGS**

- \*IMT - Intima/Media Thickness** (Measuring the carotid intima-media thickness (IMT) has been shown to add a powerful piece of supplemental information in assessing a patient's CV / heart attack risk... A 2-page computer generated report will be provided.)
- Carotid (STROKE) Arteries** (These arteries are checked for fatty or calcified plaque.)
- Uterus and Ovaries** (Imaged for fibroids, cysts, enlargement, etc.)
- Liver** (Check the liver for cysts, hemangiomas, masses, etc.)
- Gall Bladder** (Gallbladder is checked for gallstones, sludge, etc.)
- Pancreas** (Pancreas is imaged for abnormalities, pancreatitis, etc.)
- Spleen** (Checked for calcifications, enlargement, cysts, etc.)
- Thyroid** (Check the thyroid for nodules, calcifications, cysts, etc.)
- Aortic (RUPTURE) Artery** (Checking for aneurysm and plaque.)
- Kidneys** (Checked for stones, hydronephrosis, enlargement, cysts, etc.)

Get a "Full Package" and receive a **FREE \$300 grocery voucher!**

**NON-IMAGING ULTRASOUND**

- Osteoporosis - bone loss** (Ultrasound machine is used to check for bone loss)
- ABI - Ankle-Brachial Index** (Ankle & arm blood pressures are compared to detect blocked leg arteries.)

**LAB SCREENINGS**

- Full Panel Cholesterol / Glucose** (Total cholesterol, HDL, LDL, triglycerides, etc.)
- Liver Function - ALT** (Screening liver for basic function)
- EKG -12-lead electrocardiogram** (To detect arrhythmias, past heart attacks, etc.)
- Urinalysis** (Urine is checked for pH, blood, glucose, protein, etc.)
- \*PSA - Prostate Cancer** (Checks for a specific antigen associated with prostate cancer.)

All of the health screenings will be performed by friendly, informative professionals, the results are CONFIDENTIAL, and will be given to you the SAME DAY. Take advantage of these life-saving, preventive health screenings that would cost thousands of dollars if done in a hospital.

**Remember...EARLY DETECTION = LONGER LIFE!**

Above screenings are only \$45 each or 3 for \$125. Additional screenings just \$40 each. \*IMT measurement is only \$95 and PSA is just \$60.

**FULL PACKAGE**

- Carotid Arteries • Liver US
  - Kidneys US • Gall Bladder US
  - Spleen US • Aorta US • Thyroid
  - ALT(liver function) • Osteoporosis
  - Pancreas • EKG • Urinalysis
  - Full Panel Cholesterol
- \$355\*\***

**ABDOMINAL PACKAGE**

- Liver US • Kidneys US
  - Gall Bladder US • Spleen US
  - Aorta US • Pancreas
  - Liver Function • Urinalysis
- \$265**

**VASCULAR PACKAGE**

- Carotid (STROKE) Arteries
  - Full Panel Cholesterol • EKG
  - ABI (leg artery circulation)
  - Aortic (RUPTURE) Artery
- \$265**

**Thursday - July 23rd 2009**  
**Santa Cruz Assn. of Realtors®**  
 2525 S. Main St. - Soquel, CA  
 Appointments start at 9:00 am



**Precision Ultrasound**  
 Accurate Health & Wellness Screening  
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## Affiliate Spotlight

### A Unique Vision, a Unique Approach... Alternative Investment Strategies

Alternative Investment Strategies has been in the financial services industry since 1989 and has learned to change our strategies to be more in line with the ever-changing economic conditions. The appeal to our clients has been that we are always striving to find and target new and emerging investment strategies and ideas designed to help our clients increase their returns, increase their passive income, and grow multiple streams of income, while at the same time helping them lower their risk exposure and investment related taxes. In short, we feel our creative thinking, strategies, focus and investment options make us unique and much more desirable to work with than anyone else in the brokerage community.

Our mission statement is: To achieve a distinctive appeal in

the industry...to alter the brokerage experience with very creative and efficient investment strategies that are designed to preserve and build wealth, while at the same time placing emphasis on customer service.

Those of you in the real estate business will be hearing from Carl Worden soon. He is working very hard to make the real estate brokers and agents in the community aware of a recent "Private Letter Ruling" that will allow clients to avoid the 1031 exchange process and yet still capture and defer paying capital gains and depreciation taxes on the sale of real estate. This new ruling applies not only to income property, but now also, your primary residence. This should be a huge boon in the real estate brokerage community.

### Young Professional Spotlight

SCAOR recently embarked on creating a Young Professionals Group. The vision for this group is to bring young real estate professionals together for networking opportunities and utilizing the latest and greatest in technology to assist in that endeavor.

One attendee of that group was Ryan Buckholdt, a successful young professional in the financing field.

Ryan Buckholdt, leader of The Buckholdt Home Financing Team, has been an active member of the real estate community for over 11 years. Ryan's hard work and determination has landed him in the President's Circle of MetLife Home Loans every year since 2001. A graduate of the Business Professionals Course, Ryan has been



recognized for being in the top 1% of Loan Producers with MetLife nation wide in past years. In 2008 Ryan's loan production ranked 3rd in California, among all of MetLife's Loan Officers.

Thank you to Ryan and all who attended our first get together last May. Keep your eyes out for our next event.

For more information about this group please contact SCAOR at 831-464-2000 or e-mail [Andrea](mailto:Andrea)



## Affiliate Update

### Welcome New Affiliate Members

Welcome to our new Affiliate members: Alternative Investment Strategies – Carl Worden (See Affiliate Spotlight) and Blue Adobe Mortgage, Andrea Schenk.

They join our current Affiliate members who are out there ready to help your clients make the best decisions to purchase, move or improve their real-estate assets.

### Benefits of Affiliate Membership

For those who are considering joining as an Affiliate member it is a great place to network and promote better relations among the affiliate companies who support the real estate industry. Also to be a source of information for real estate professionals regarding industry services, sponsor educational programs and events.

### Special Events you may want to attend or be a part of:

2nd Annual Sip of Summer  
"A Taste of Santa Cruz"  
SCAOR Foundation Fundraiser

Holiday Open House  
Installation and Awards Luncheon  
Educational Seminars  
General Membership Meetings

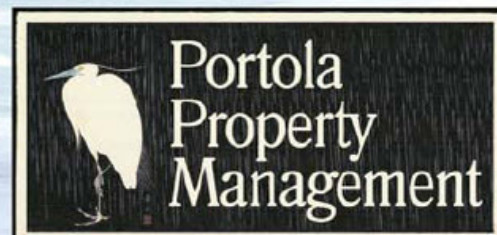
### For additional information contact:

*Norma Milete at SCAOR - 831-464-2000*

*Dick Cornelsen at Wellsfargo Reverse Mortgages - 831-320-8143*

### Our Mission Statement

The purpose of the Santa Cruz Association of REALTORS® Affiliate Committee is to provide a channel of communication to enhance and maintain good working relationships among the REALTORS® and Affiliates, to support Affiliate and REALTOR® members through the programs and services that promote the professionalism and common goals of Association membership, to assist and participate in special events and activities of the Association, and lend their knowledge, expertise and experience in the real estate industry.



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The Santa Cruz Association of REALTORS® Invites you to attend

# Summit 2009

*With Guest Speakers*

*Lawrence Yun*

Senior Vice President and Chief Economist  
National Association of REALTORS®

*Joel Singer*

Executive Vice President  
California Association of REALTORS®

*Jeff Davi*

Commissioner California Department of Real Estate

*Fred Keeley*

Santa Cruz County Treasurer

## Monday, August 17th

**11:30am to 2:00pm**

Program will start at 11:45am

*This event will be held at the  
Seascope Golf Club  
610 Clubhouse Drive Aptos, CA*

**\$20 SCAOR Member**

**\$40 SCAOR Member at the door**

**\$50 Non SCAOR Member**

**\$75 Non SCAOR Member at the door**

*Price includes full buffet lunch*

*To register: Mail completed form along w/payment to  
SCAOR 2525 Main St., Soquel, CA 95073; Fax to  
831-464-2881; email to [kkirwan@scaor.org](mailto:kkirwan@scaor.org) or call  
831-464-2000. Payment is due in full at time of  
reservation to secure your seat.*

**Includes Full  
Buffet Lunch**



# SCAOR Calendar July 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3 SCAOR Office Closed	4 Independence Day 
5	6	7	8 10-11:30am Lender's Panel  10:30am SCAORHF Fundraising Committee	9	10 9:00am Board of Directors  8:00am-5:00pm GRI	11
12	13 8:30am Affiliate Committee	14	15 10:00am-11:30am Common Interest Developments 12:00am Election & General Member Meeting	16	17 8:30am LGR Committee	18
19	20 2:30 SCAORHF Trustees	21	22 9:00am Breakfast with the Mayors of Santa Cruz County	23 8:00am-5:00pm Preventive Health Screenings	24	25
26	27 10:00am-12:00pm Listing Management 1:00pm-3:00pm Listing Lifecycle	28	29 9:00am Budget & Finance  8:30am New Member Orientation-Day One	30	31 8:30am New Member Orientation-Day Two	

ADVERTISE

**NOW IS THE TIME**

With all the changes in the Real Estate market, it is more important than ever to solidify your place in the market, retaining or even increasing your market share.

The SCAOR Newsletter is the *only* local publication that is specifically aimed at Real Estate Industry professionals in Santa Cruz County.

Additionally we offer the some of the most economical advertising opportunities out there!

Start planning your advertising now for 2009

**SPECIAL PRICE**  
Sign an agreement to run 4 or more ads in the Newsletter and pay only \$70 for color.

**CALL ANDREA TODAY at 831.464.2000 to reserve your advertising space in the SCAOR Newsletter.**

Keep an eye out for our new web advertising opportunities!

**NEW MEMBERS - JUNE 2009**

<p><b><u>REALTORS®</u></b></p> <p><b><u>New.</u></b></p> <p><i>Bailey Properties</i> Patti Mitchell</p> <p><i>David Lyng Real Estate</i> Shanne Carvalho</p> <p><i>The Pinkston Group</i> Susan Pinkston</p> <p><b><u>Reinstated.</u></b></p> <p><i>Coastlands Real Estate</i> Joanna Greene</p> <p><i>Cypress Realty</i> Stephanie Monroe</p> <p><i>Monterey Bay Resources</i> Sam Augusta</p>	<p><i>Plus Property Management</i> Phyllis Wagner</p> <p><i>The Office of Jose Rodriguez</i> Jose Rodriguez</p> <p><i>Surf City Real Estate</i> Kathleen Solomito</p> <p style="text-align: center;"><b><u>AFFILIATES</u></b></p> <p><i>Alternative Investment</i> <i>Investment Strategies</i> Carl Worden</p> <p><i>Blue Adobe Mortgage</i> Andrea Schenk</p> <p><i>METLife Home Loans</i> Ryan Buckholdt</p>
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