



# SACRAMENTO REALTOR®

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AUGUST 2009

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

## SIGNS SIGNS SIGNS....

It is important to be a good steward when it comes to real estate sign placement, using discretion and common sense when putting signs up. Following current ordinances helps avoid restrictions on where and when signs can be placed. However, many of our local ordinances have small variations. It can be difficult to keep track, so we have put together a refresher course. One good rule to always follow: keep signs out of the public right of way. This includes sidewalks.

California Civil Code Section 713 sets the legal ground work for real estate signs. This section states that an owner of a property, or their agent, is allowed to advertise the sale or lease of that property on site in plain view of the public. This advertisement may include directions to the property, the owner or agent's name, address, and telephone number. Local governments are permitted to regulate the display or placement of these signs on public and private rights of way.

The **City of Citrus Heights** requires that real estate signs be no more than five square feet, and set back from the public right of way ten feet. Freestanding directional signs should be limited to one per driveway, less than four square feet and thirty inches tall. These signs need to be set back at least five feet from the public right of way.

The **City of Elk Grove** requires on site real estate signs to be set back five feet from the public right of way, and out of any required "clear vision triangle" (typically a corner lot where two streets converge). Residential property signs can not be more than six square feet, and are limited to three riders per sign. Directional open house signs are allowed on weekends and holidays. One sign may be placed for each change in direction, to a maximum of five signs. The open house signs may not be more than six square feet. For commercial property, one on site sign per street frontage is allowed. Commercial parcels less than one acre may have a 32

square foot sign and parcels larger than one acre may have a 48 square foot sign no more than eight feet tall. All signs must be removed no later than close of escrow.

In the **City of Folsom**, signs must be set back five feet from the public right of way, and remain out of the vision triangle. For residential property these signs need to be under six square feet, and no more than three riders per sign.

Section 713. No more than five open house directional signs are allowed. These signs must be less than nine square feet total. The face of these signs should be less than four square feet and no more than four feet tall. These signs need to be set back five feet from the public right of way. Open house signs can be placed at noon on Friday, and should be removed no later than noon the following Monday.

The **City of West Sacramento** allows one sign per property, but it must remain entirely on the property it applies to, be smaller than six square feet, and can not be directly illuminated. This sign must be removed within seven days of sale, rental, or lease of the property. Portable off site open house signs are allowed, and need to be smaller than four square feet. Open house signs can not be placed more than two days per week. Commercial parcels may use one sign per parcel, no larger than 32 square feet and ten feet tall. A multi-lot commercial development less than 40 acres may use two signs, less than 100 square feet per sign, and no more than 10 feet tall. A commercial multiple lot more than 40 acres may use up to four signs, no more than 200 square feet per sign, and less than 20 feet tall.

The **County of Sacramento** allows one sign per property, unless the property is bounded by more than one street. Signs for residential property should be less than five square feet, and set back 10 feet from the public right of way. Commercial properties may have a 32 foot sign if it is set back 25 feet, 24 square foot sign if the set back is 15 feet, or a 16 square foot sign if the set back is 10 feet. Permanent agricultural land may use a 24 square foot sign set back 25 feet, and residential agricultural land may use a 16 square foot sign set back 20 feet. These signs may not be illuminated, and must be permanently affixed to a structure or the ground. If the sign is attached to a building, it may not exceed the roof line. Free standing signs need to be less than six feet tall. All signs must be removed within 30 days of sale or immediately upon lease. Directional open house signs are allowed, so long as they do not exceed nine square feet including supports, and are not more than two and a half feet tall. These directional signs should only be up during the open house, and should never be placed in the public right of way.



Open house signs are allowed on weekends and holidays, one sign for every change in direction, with a maximum of five signs. Open house signs may not be larger than six square feet. Commercial property is permitted to use one sign per street frontage. For property less than one acre these signs must be no more than 32 square feet. Parcels larger than one acre may use a 48 square foot sign, with an eight foot height limit.

The **City of Rancho Cordova** allows real estate signs per California Civil Code

In the **City of Sacramento**, one sign per parcel is allowed, but can not be directly illuminated or exceed six square feet. The sign must be removed within seven days of sale, rental or lease. Signs should use black ink on a white board. Any nonconforming signs will be removed at no cost to the city, including a real estate sign that remains up after the expired time, is in the public right of way, or on public property without a valid revocable encroachment permit.

## The Fall Conference Prepares REALTORS® for the Next Generation

continued from cover page

Real Estate, the Next Generation is a hard-hitting, fact-filled program that leverages humor to confront brokers with reality in a way they can learn without any sales pitch or agenda. For twenty years we've charted the course of real estate successes – and helped companies avoid disasters. Now we have put all of that experience and research into a powerful program to motivate brokers and help them prepare for the challenges – and opportunities – of Real Estate, the Next Generation.

Please visit our website at <http://www.sacrealtor.org/events/fall-conference.html> for the full conference schedule. Register online today!

If you are interested in having a booth in our exhibit hall, please contact Deborah Grinnell at 916-437-1209 or [dgrinnell@sacrealtor.org](mailto:dgrinnell@sacrealtor.org).

Article printed from Matthew Ferrara & Company: <http://www.matthewferrara.com>

**2009 SAR FALL CONFERENCE**

Friday, September 18, 2009  
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## Sacramento Association of REALTORS®

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*The mission of the Sacramento Association of REALTORS® is to enhance the ability of its Members to practice their profession ethically and effectively, to serve the community and to protect private property rights.*

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CHARLENE SINGLEY



During the first half of 2009, we have experienced change in our industry at a breathtaking pace. In reviewing the first half of my term as SAR President, however, I am struck by the value of those things that are our rock-solid foundation.

For example, our volunteer and leader support are so rewarding. How do we find volunteers? Ask. Just ask. I have made a lot of phone calls and am delighted that we have so many new faces on our committees this year. Of course, I am not the only one. New participants are bringing more energy to many of our committees, thanks to those of you who invite them.

Please consider inviting someone from your office to the next Main Meeting, someone who's an SAR Member but perhaps not as involved as you are. Better yet, find out if there is room for more (there usually is) on any committees you serve on.

Do you know about our Leadership Development Academy? Nine completed the program in 2008, its first year. Our second class has seven students. Some are experienced SAR volunteers; for others, this is all new. They are a dynamite group whose participation will benefit SAR for many years.

It's no accident that many in the leadership of the Young Professional Council (YPC) are Leadership Academy graduates. Our YPC steps up to the plate time and again.

Through their Vendor Fair and bar-

becue, the YPC raised money for the SAR Scholarship Trust. Later this year, they will again lead "Bowling for the American Dream" to raise money for the C.A.R. Housing Affordability Fund. By the way, Bowling for the American Dream is an excellent way to involve more people in SAR. The YPC and the Housing Opportunities Committee could use help with sponsorships and the event itself, September 12, is just a hoot. I promise you, you do not need to know how to bowl to have a great time at this one.

Another example of the depth of leadership at SAR is this year's election for the Board of Directors. A great group of people is running – both "tried and true" and some new faces. They can't all be elected, but I congratulate them on stepping up.

Earlier this year, it looked like the scholarship program was in trouble. When scholarships were handed out in June, \$44,500 was awarded to 36 students. We had the most applicants ever in the 48 years of the program. Economic conditions are probably a factor in the number of applications. I believe word is also getting out that SAR is helping to make a difference in our community by helping our promising young people so that they might go on and make a difference. Given the condition of the economy, this achievement is all the more amazing and says so much about our Scholarship Trust leaders.

I have to mention a few more highlights so far:

- I'm thrilled we have started loaning money through the Homebuyers Equity Leveraging Program (H.E.L.P.), our down payment assistance program.
- The new website, [www.sacrealtor.org](http://www.sacrealtor.org), looks terrific. The blog and the ability to search for REALTORS® by language

are two noteworthy additions. The language search function is an excellent example of another way SAR serves the entire community. Whoever is looking for a home in Sacramento, an SAR Member probably speaks their language.

- The strategic planning retreat held in June will provide a blueprint for the coming years.
- Although Membership is down, as expected, people continue to join SAR. Welcome!

The theme for this year is "Connecting the Community." With so many wonderful volunteers, we are doing just that.

## News to Use on the Web

Curious about real estate news throughout California? Too pressed for time to search on your own? Check out the news clippings on the SAR website. Each day, SAR reviews news articles from around California for items of value or interest to our Members. Newspapers, radio and TV stories are included. Of the hundreds of stories published each day, 5-10 are posted to the website, saving Members' valuable time. The latest news is under Public Affairs/News at [www.sacrealtor.org](http://www.sacrealtor.org). The clipping service will help keep you informed and provide useful information for your clients, too.





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#### Sacramento REALTOR® Newsletter

**Editor:** Judy Wegener  
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#### Editorial Policy

The Sacramento Association of REALTORS® (SAR) welcomes articles of educational interest to its Members. Published articles will feature the author's name, title and company; however, no direct compensation will be paid to the author. SAR reserves the right to edit submitted articles for length, grammar and appropriateness.

Articles will be printed in SAR's publications on a space available basis. Attempt will be made to publish submitted articles in a timely manner; however, submission of an article does not guarantee when, or if, it will be published.

## Planning Ahead

Carefully considered plans are taking shape for SAR in 2010 and beyond.

SAR volunteers gave two days to the Association for a Strategic Planning retreat in late June facilitated by Gar Anderson, NAR's Vice President for Leadership Development.

Prior to the retreat, the SAR Staff took a day to review the existing plan, noting that all of its goals had been accomplished. They then made recommendations going forward, which were sent to Anderson for his consideration.

The plan features prioritized goals for the Association, to provide the programs and services that will keep Members ahead of their industry.

## Volunteer Spotlight – Education Committee

As the economy has prompted many REALTORS® to turn towards education, it seemed logical to highlight the group responsible for a majority of the classes offered here at SAR. The SAR Education Committee collaborates on ideas, researches SAR Members' needs and wants and finds instructors who are knowledgeable and engaging. Education Committee Members are led by 2009 Chair Jeff Jurach and Co-Chair Deniece Ross-Francom. The Education Committee is always looking for innovative methods and topics. Here are some new ideas for 2009 that are quickly gaining popularity:

### Lunch and Learn

To bring Members up-to-speed on the latest relevant topics, the SAR Education Committee introduced a 90-minute recurring and worthwhile seminar that includes lunch. To keep the setting on the intimate side, Lunch and Learn is limited to 25 attendees each month. Topics are delivered by informative speakers and have ranged from "Get on the Social Networking Bandwagon" with Erin Attardi to "Write Successful Offers for REO Listings" with Ted Russert. You can look forward to the August 27th Lunch and Learn "Buying and Selling Old Homes in Downtown/Midtown" with SAR President-Elect Barbara Harsch. These seminars cost \$10 if you pay during the early-bird period. So far, the Lunch and Learn seminars have been sold out. Be sure to attend the next session.

### Broker Tuition Card

SAR's Education Committee is seeking new ways to make quality education more accessible to Members. Because 60% of SAR Member offices are small, with fewer than five REALTORS®, many brokers find it economically impractical to offer comprehensive training. SAR's tuition card eases the financial burden by supplying brokers with access to 12-months worth of excellent training for a mere \$200. The broker can supply one agent with a card or allow different agents to use. The only classes that are excluded are video seminars, home studies and designation/certification courses. SAR's renown programs like the Real Estate Training Institute and the Broker Training Institute are part of the Broker Tuition Card package.

The Education Committee is striving to keep classes current and relevant to all SAR Members. If you have suggestions for a future SAR class/topic, please contact Education Assistant Chris Ly at [cly@sa Realtor.org](mailto:cly@sa Realtor.org).

**Communications:** First on the list was improved communications with our Members and a dozen strategies were developed to make that happen.

**Satellite office:** While a survey indicated that the Association office is centrally located, the plan proposed investigating the creation of a satellite office in the county to make programs and services even more convenient to Members.

**Technology:** Continuing to improve technology used by the Association and available to Members was also given priority and specific steps were outlined.

**Leadership development:** Strategies to enhance leadership development, extol the personal and business benefits of Member involvement in Association

work, and restructuring New Member Orientation were all included in the plan.

**Marketing:** Planners also want to help Members in their marketing by creating a local tie-in with the public awareness campaigns of the National and State Associations that differentiate the REALTOR® from a licensee.

These strategies will now be developed into a business plan for 2010, complete with actions tied to deadlines and those accountable identified for its implementation.

A program-based budget will then be developed based on the Business Plan so that as many Member programs and services will be funded as possible.

Serving on the Strategic Planning



NELSON JANES

Committee this year were: Ed Anderson, Erin Attardi, Lorin Brown, Doug Covill, Judy Covington, Kathy Fox, Ron Greenwood, Jim Hanson, Barbara Harsch, Jeff Jurach, Michelle Lehman, Chris Little, Brian McMartin, Rob McQuade, Deniece Ross-Francom, Leigh Rutledge, Charlene Singley, Cathryn Snow, Dave Tanner, Andy Thielen, Alan Wagner, Stephen T. Webb, Mary Willett and Linda Wood.

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CODE OF ETHICS ARTICLE 7

*In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure to all parties and the informed consent of the REALTOR®'s client or clients.*

**CASE INTERPRETATION: Case #7-1: Acceptance of Compensation from Buyer and Seller**

(Adopted as Case #8-3 May, 1988. Transferred to Article 7 November 1994.) (Copyright National Association of REALTORS®; reprinted from www.realtor.org with permission).

Buyer A engaged REALTOR® B to locate a small commercial property. Buyer A explained his exact specifications indicating that he did not wish to compromise. They agreed that if REALTOR® B could locate such a property within Buyer A's price range, he—the buyer—would pay a finder's fee to REALTOR® B.

Two weeks later, REALTOR® B called Buyer A to advise that Seller C had just listed a property with him that met all of Buyer A's specifications except that the listed price was a bit higher than Buyer A wanted to pay. Buyer A inspected the property and liked it, but said he would adhere to his original price range. REALTOR® B called Buyer A three days

later to say that Seller C had agreed to sell at Buyer A's price. The sale was made and REALTOR® B collected a commission from Seller C and a finder's fee from Buyer A, which was not disclosed to Seller C, REALTOR® B's client.

Several weeks later, Seller C learned about the finder's fee that REALTOR® B had collected from Buyer A and filed a complaint with the Board of REALTORS® charging REALTOR® B with duplicity and unprofessional conduct. The complaint specified that when REALTOR® B had presented Buyer A's offer at less than the listed price, he, the seller, was reluctant to accept it, but REALTOR® B had convinced him that the offer was a fair one

and not likely to be improved upon in the current market; and that REALTOR® B had dwelt at length on certain disadvantageous features of the property in an attempt to promote acceptance of the offer. The complaint charged that REALTOR® B had actually been the agent of the buyer while holding himself out as the agent of the seller. Further, Seller C asserted that REALTOR® B had never mentioned that he was representing the buyer or intended to be compensated by the buyer.

At the hearing, REALTOR® B's defense was that he had served both buyer and seller faithfully; that he had not accepted Seller C's listing until after he

had agreed to assist Buyer A in locating a property; and that in his judgment the listed price was excessive and the price actually paid was a fair price.

A Hearing Panel of the Board's Professional Standards Committee, which heard the complaint, concluded that REALTOR® B had acted in violation of Article 7 of the Code of Ethics. His efforts to represent the buyer and the seller at the same time, and the fact that he intended to be compensated by both parties, should have been fully disclosed to all parties in advance.

## SALES VOLUME CONSTANT, MEDIAN SALES PRICE UNMOVING, AFFORDABILITY CLIMBS

Sacramento home sales activity has remained relatively consistent for the past few months, showing slight increases in sales volume. After a significant increase from April to May (7.7%), the median sales price made no movement for the current month. Distressed properties still account for a large number of transactions and make up a majority of

the listing inventory. New this month is the comparison between REO sales, short sales and equity sales.

There were 1,744 single family home sales in June, a 0.6% increase from the 1,733 sales of May. Year-to-year, there is a 7.4% decrease from the 1,883 sales recorded last June. REO sales decreased 10.4% month-to-month, from 1,050 in

May to 940 in June. These 940 REO sales made up 54% of June sales. Short sales, on the other hand, have been on the rise. In May, short sales made up 14.5% of all sales with 251. Short sales accounted for 16.6% (290) of the 1,744 sales this month. Comparing the two months, there is a 15.5% increase from 251 to 290 short sales.

After a significant jump from April to May, the median sales price stayed at \$180,000 from May to June. Compared year-to-year, the \$180,000 median sales price is 18.2% below the \$220,000 median price of June 2008. The Total Listing Inventory increased from 5,063

*continued on page 8*



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<sup>1</sup> The summary is provided as a convenience, does not serve as a substitute for a borrower's actual loan documents, and is not a commitment to lend.

Borrowers should become fully informed by reviewing all of the loan and disclosure documentation provided.

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**Long Paul Xiong**  
Elite Realty Services

**Chou Yang**  
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**Tyrone Zanders**  
Avalar R.E. & Mortgage Network

**Naeem U. Syed**  
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Adams Real Estate Services

**Mario Aguilar**  
MWAG, Inc.

**Thomas K. Angel**  
Thomas Angel

**Luke M. Beard**  
Luke Michael Beard Broker

**Brian J. Burnap**  
Burnap Realty

**Keith J Caldwell**  
Alpha 2 Omega

**Patric J. Cuspard**  
Bayside Real Estate and Invest

**Joseph Enos**  
Enos, Joe & Associates

**Kirk L. Gregor**  
Siow and Associates

**Shannon B. Jones**  
Shannon B. Jones Law Group

**Grissi Kolto-Merchant**  
Merchant Investments

**Aruna A. Kotwal**  
Everest Realtors

**Rodney D. Luman**  
Rodney Luman Broker

**Theodore T. Martin**  
First Security Financial

**BC Risi**  
Future Homes

**Reyna E. Rodriguez**  
Dreams2Reality Real Estate

**Jose A. Santos**  
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**David A. Snodderly**  
Snodderly Commercial

**Kevin Temby**  
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# SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
August 19	8:30am – 12:30pm	<b>Escrow Coordination Secrets</b>	\$70	Locate the “meat and potatoes” of contracts, title, tax and termite reports • Identify and prevent deal-killer issues • Organize terms in an easy-to-understand format • Understand who your team is and effectively participate in problem solving • Create bullet-proof systems that ensure each transaction is smooth and hassle-free	Diana Turnbloom
August 27	12:00noon – 1:30pm	<b>Lunch &amp; Learn – Selling Old Homes in Downtown/Midtown</b>	\$10	Join us for another great topic in our Lunch & Learn series. Barbara Harsch gives you all the information you need to sell older homes in Downtown/Midtown Sacramento. Seating limited to 25, seats go fast! Includes: 6” Subway® sandwich, chips and drink	Barbara Harsch
September 9	8:00am – 10:00am	<b>Real Estate Exit Strategies</b>	\$15	Benefits and drawbacks of installment sales and self-cancelling notes • The 1031 exchange and common difficulties • Using a 1042 exchange to sell a property • Estate planning for property owners • Possibly avoid tax with a charitable trust 1 CE Credit	Christian Ramsey
September 14	1:00pm – 4:00pm	<b>REO’s = Real Estate Opportunity</b>	\$40	Upsides and downsides of REOs • What to expect from listing REOs, how to get started and what is required • Identifying cash-for-keys • The characteristics of a REO transaction	Duane Gomer
Every Monday from Sept. 14 – Nov. 9	9:00am – 12:00pm	<b>Broker Training Institute</b>	\$199	Class topics include: insurance requirements, writing a business plan and budget requirements, running a Brokerage from a legal perspective, sales and marketing, office logistics, creating a manageable filing system, how to run a stimulating office meeting, training and retaining high producing and ethical agents.	seasoned SAR Members
September 16	9:00am – 12:00pm	<b>The Power of Analysis: How to Analyze and Sell Investment Properties</b>	\$10	The benefits of real estate compared to other investments • Calculate before-tax and after-tax cash flow • Use cap rate, GRM, cash-on-cash returns to evaluate sales prices • Calculate debt coverage ratio (DCR) and other financial indicators	Bill Angove
September 21-22	1:00 – 4:00pm	<b>Senior Real Estate Specialist</b>	\$399	SRES® is the only designation and marketing program specifically designed to serve senior property owners. SRES® designees demonstrate requisite knowledge and expertise to counsel senior clients through the major financial and lifestyle transitions involved in relocation, refinancing, or selling a home.	Joanna Phillips
September 24	1:00 – 4:00pm	<b>C.A.R. Residential Purchase Agreement</b>	\$49	Become familiar with the basic structure of the agreement • Learn how to create, modify, cancel or close a transaction • Identify, explain, understand and remove contingencies • Complete all mandatory and recommended disclosures	Gov Hutchinson

All classes listed above are held at SAR’s Mack Powell Auditorium. To register online, visit [ims.sacrealtor.org](http://ims.sacrealtor.org). Questions - contact **Chris Ly** or call 916.437.1210. (Please contact us for non-Member pricing.) *Prices listed reflect early-bird fees.*

*Cancellation policy: If you cannot attend a seminar for which you have registered, you may send a substitute. You will receive a full refund when cancelling 24 hours in advance. If you cancel less than 24 hours in advance, your registration fee will be forfeited.*

\*This course is approved for continuing education credit by the California Department of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, authors or lecturers. You must attend **90%** of the class, pass a written exam and have **proof of identification** to qualify for DRE Credits.

**All costs listed are based on SAR’s early bird fee**



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 <b>Steve Gerroles</b> Certified Mortgage Planner (916) 977-1232	 <b>Doug Hallstrom</b> Certified Mortgage Planner (916) 977-1236	 <b>Kevin Nunn</b> Senior Loan Officer (916) 977-1246	 <b>Roy Macy</b> Mortgage Consultant (916) 977-1223	 <b>Terry Moore</b> Mortgage Consultant (916) 977-1287	 <b>John Foderaro</b> Mortgage Consultant (916) 486-6512	 <b>Gina Bojko</b> Mortgage Consultant (916) 486-6522	 <b>Pete Jensen</b> Senior Loan Officer (916) 977-1221	 <b>Lisa Schmid</b> Loan Consultant (916) 224-5050

### ROSEVILLE BRANCH 3001 Lava Ridge Ct. #140, Roseville, CA 95661

 <b>Dave Waldschmidt</b> Roseville Branch Manager (916) 367-7123	 <b>Jeff Tarbell</b> Broker (916) 367-7148	 <b>Jeff Compton</b> Senior Loan Consultant (916) 367-7135	 <b>Kevin Kirk</b> Loan Consultant (916) 367-7128	 <b>Dennis Graves</b> Mortgage Consultant (916) 367-7125	 <b>Gregory Ward</b> Loan Officer (916) 716-6343
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### EL DORADO HILLS BRANCH

3840 El Dorado Hills Blvd. #101, El Dorado Hills, CA 95762

 <b>Teresa Tares</b> El Dorado Hills Manager (916) 247-6586	 <b>Rick Johnson</b> Senior Loan Officer (916) 367-3738	 <b>Hélène Cornevin</b> Broker Associate/Loan Consultant (916) 941-6868
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### ELK GROVE BRANCH

8827 Elk Grove Blvd., Elk Grove, CA 95624

 <b>Donald Menasco</b> Mortgage Consultant (916) 685-2595	 <b>Jim Hanson</b> Certified Mortgage Planner (916) 226-6866
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# SEPTEMBER CALENDAR OF EVENTS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	MAIN MEETING SCHEDULE September - December
	<b>Main Meeting (A)</b> 1 9:00-10:30pm <b>Video Seminar (T)</b> 9:30am-12:30pm <b>Community Outreach Committee (B)</b> 10:30-11:30am	<b>New Member Orientation (U)</b> 8:30am - 12:30pm	<b>Real Estate Finance Forum (A)</b> 3 9:00-10:30am <b>CanTree Committee (B)</b> 10:15-11:30am <b>Video Seminar (T)</b> 12:30 - 3:30pm	<b>RETI (A)</b> 9:00am-12noon	<b>1</b> 9:00-10:30am SAR Mack Powell Auditorium  <b>Protect Yourself from Crime and Fraud Sheriff John McGinness - Tells You How &amp; The Christmas CanTree Kick Off</b>
<b>SAR Closed - Labor Day</b> 7	Regional Meetings* cancelled this week <b>Video Seminar (T)</b> 9:30am - 12:30pm	<b>Real Estate Exit Strategies (A)</b> 8:00 - 10:00am <b>IREM (B)</b> 8:00-9:30am	<b>GRI (A)</b> 8:00am-5:00pm <b>Realist (A)</b> 9:00-11:00am <b>Masters Club Steering Committee (B)</b> 9:30-11:00am <b>Equal Opportunity/Cultural Diversity Committee Meeting (B)</b> 11:15am-12:30pm <b>Video Seminar (T)</b> 12:30-3:30pm	<b>Staff Meeting (B)</b> 7:30 - 8:30am <b>RETI (A)</b> 9:00am-12noon	
<b>BTI (A)</b> 14 9:00am - 12noon <b>Education Committee (B)</b> 9:00 - 10:30am <b>REOs = Real Estate Opportunities (A)</b> 1:00 - 4:00pm	<b>Regional Meeting*</b> 15 8:30-9:30am <b>Video Seminar (T)</b> 9:30am - 12:30pm <b>Fall Conference Committee (B)</b> 2:00-4:00pm	<b>Power of Analysis-How to Analyze &amp; Sell Small Investment Properties (A)</b> 8:00 - 10:00am <b>C.A.R. RPA (A)</b> 9:00am - 12:30pm	<b>YPC/Public Issues Forum (A)</b> 9:00 - 10:00am <b>WCR Luncheon (A)</b> 11:00am - 2:00pm <b>Video Seminar (T)</b> 12:30 - 3:30pm	<b>Fall Conference at Radisson Hotel</b> 18	<b>3</b> Current Risk Management Issues Affecting Real Estate Professionals Speaker: Shannon P. Jones, Esq.
<b>BTI (A)</b> 21 9:00am - 12noon <b>MetroList Prospector Session 1 (B)</b> 9:00am - 12noon <b>New Member Orientation (U)</b> 12:30 - 4:30pm <b>MetroList Prospector Session 2 (B)</b> 1:00 - 4:00pm	<b>Regional Meeting*</b> 22 8:30-9:30am <b>WINForms Desktop (A)</b> 9:00 - 12noon <b>Video Seminar (T)</b> 9:30am - 12:30pm <b>Commercial Orientation (B)</b> 10:00 - 11:00am <b>WINForms Online w/Relay (A)</b> 1:00 - 4:00pm	<b>Housing Opportunity Committee (B)</b> 2:30-4:30pm	<b>Board of Directors (B)</b> 9:00 - 11:00am <b>Video Seminar (T)</b> 12:30 - 3:30pm	<b>RETI (A)</b> 9:00am-12noon <b>Industry Update Forum (B)</b> 9:00-10:00am	<b>1</b> CanTree Dedication
<b>BTI (A)</b> 28 9:00am - 12noon	<b>SRES (A)</b> 29 8:30am-4:30pm <b>Regional Meeting*</b> 8:30-9:30am <b>Video Seminar (T)</b> 9:30am-12:30pm <b>How to Become a Successful Buyer's Agent for REOs (A)</b> 12:30-4:00pm	<b>SRES (A)</b> 30 8:30am - 4:30pm <b>Short Sales/Short Payoffs (A)</b> 9:00am - 12:30pm <b>Office Closed - Staff Development Training (A)</b> 1:00 - 2:00pm			

\*For Regional Meeting locations and times, visit [www.sarcaravans.org](http://www.sarcaravans.org) or contact Tony Vicari at [tvicari@sacrealtor.org](mailto:tvicari@sacrealtor.org) or 437-1205.

(A) Mack Powell Auditorium (B) Board Room, 2nd Floor (T) Training Room, 2nd Floor (U) Upstairs

Meetings subject to change.



September 13-19 is National Association of REALTORS® Safety week – and September has been declared by the National Association of REALTORS® as “Safety Month for REALTORS®.” Therefore, it is only fitting to have Sheriff John McGinness speak at the

September Main Membership Meeting to not only give us personal safety tips, but also keep us up to date with the latest fraud protection information. Be sure to join us on Tuesday, September 1st at the Sacramento Association of REALTORS® (2003 Howe Ave) for this

important and timely program.

The September Main Meeting is also the opportunity to recognize your newly elected SAR Officers and Directors, as well as kickoff the Christmas CanTree season.

## GOOD VIBRATIONS AT THE “ENDLESS SUMMER” 2009 MASTERS CLUB GOLF TOURNAMENT

Dust off your Beach Boys albums, mark your calendar for Monday, October 12, and get ready to have Fun, Fun, Fun at the Masters Club 30th Annual Golf Tournament. We invite you to come out for a relaxing day of challenging golf, great food and the opportunity to network with individuals from the real estate industry.

Supporting the Annual Masters Club Golf Tournament is not only fun, but contributes to the health and well-being of our community. Last year we donated nearly \$10,000 to our beneficiaries **Breaking Barriers, Mustard Seed School, Sacramento Crisis Nursery, Stanford Settlement and Wellspring Women’s Center.** We hope to meet or beat that number this year, and your participation and support will make that possible!

Our **Endless Summer Golf Tournament** will feature a pre-tournament continental breakfast and putting contest, with a shotgun start at 11:00 am. Our Affiliates will woo you by providing beach or tropical themed food, beverages, goodies and entertainment at the tees and holes, as well as circling the course in the beverage carts to help you wet your whistle. The **Polynesian Pavilion** will feature Mai Tai Gardens and Beach Music, as well as our ever popular cigar lounge and orange freeze booth and a few other fun surprises.

Bragging rights will be determined

during the awards presentation immediately following our Hawaiian Luau awards dinner. Don’t forget the shopping. Our silent auction always features some great buys.

So come out in your Little Deuce Coupe or T-Bird, bring your best guy

or gal and have a terrific time supporting our community. For information on being a sponsor, donating items for the auction or registration please contact Deborah Grinnell at 916-437-1209 or [dgrinnell@sacrealtor.org](mailto:dgrinnell@sacrealtor.org). Hope to see you there!



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"Mortgage Disclosure Improvement Act of 2008." As many of you may already know, the Federal Reserve is implementing the new disclosure guidelines effective July 30, 2009. The changes directly impact the Truth in Lending Act requirements surrounding early and final disclosures to home buyers. This act affects the following:

1. The timing of when fees can be charged or collected from the borrower;
2. Specific waiting periods that must be adhered to after initial loan application;
3. Specific waiting periods that must be adhered to after required re-disclosures to the home buyer that must occur prior to closing.

All of us in the mortgage origination industry are digesting the new guidelines and we are implementing new procedures of our own, mostly to ensure we are in compliance with the law. This will certainly affect the way loan officers and real estate agents communicate regarding purchase contract time lines. It will be uncomfortable at first, but with well-defined expectations communicated up front, we should be able to iron out any wrinkles that develop during this learning process.

This is huge and the impact to your transaction could be devastating if you are not prepared. I would suggest every REALTORS® take the initiative and get educated about this process. If you want to get plugged into upcoming training workshops please get in touch with me.

You can hear live updates from FHA, CalHFA, CalVet, VA, Fannie and Freddie, SHRA, CAMB, the appraisal industry, title industry and much more if you attend our next meeting on September 3, 2009. The Real Estate Finance Forum meets regularly the first Thursday of every month at 9:00 A.M. in the SAR auditorium. Please contact me for suggestions at Comstock Mortgage, [jhanson@comstockmortgage.com](mailto:jhanson@comstockmortgage.com) or you can call me at 916.226.6866.

Change is inevitable. It pays to embrace change with a positive attitude. Those of us in the mortgage industry have had to adapt to many changes over the last two or three years. Some of it has been for the better, like having to verify employment, income and assets. And some of it has been difficult for us to understand, like the HVCC requirements. Either way, we have had to adapt.

The newest change affecting the entire mortgage industry and essentially the real estate industry as a whole is the

## Sales volume constant, median sales price unmoving, affordability climbs

*continued from page 4*

to 5,339 listings, a 5.5% change. The current inventory, however, is still down 36.5% from the 8,414 listings of last June. This increase in inventory also increased the Housing Market Supply figure 6.9% from 2.9 months in May to the current 3.1 months. Compared with last year, this figure is down 31.1% from the 4.5 months of inventory in June 2008. This figure represents the amount of time – in months – it would take to deplete the total listing inventory given the current rate of sales. According to MetroList® MLS Data, the average home spent 50 days on market before selling and was 1,677 square feet.

Last month focused on the increase of cash-only purchases and how they, along with REO properties, have increased in the last year. This is likely due both to the investors in the market purchasing at historically low prices and the difficulty to obtain conventional credit. There has also been a steady increase in FHA and VA backed loans. While FHA and VA backed loans are sometimes seen as a harbinger of neighborhood stabilization, the increase may be due to the lower down payment requirements relative to conventional loans in light of stricter underwriting guidelines. A graph representing the different types of financing used in June sales can be found at <http://www.sacrealtor.org/public-affairs/statistics.html>. You will notice a large decrease of conventional financing and the steady rise in FHA and VA backed loans. For a complete table of this data, please contact Tony Vicari at [tvicari@sacrealtor.org](mailto:tvicari@sacrealtor.org) or 437-1205.

## Condominium Resale Market

Sacramento condominium sales have decreased, down 10.8% from 130 in May to 116 this month. Compared with the previous year, sales are up 14.9% from the 101 units sold then. REO properties made up 44% (51) of all sales and short sales accounted for 18.1% (21) of the sales. Equity sales represented 37.9% (44) of the monthly sales. The condominium median sales price increased 6% month to month from \$104,450 to \$110,750. This current price is still down 19% from the \$137,200 median sales price of June 2008.

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## JUNE DATA FOR SACRAMENTO COUNTY AND THE CITY OF WEST SACRAMENTO

### MLS STATISTICS for June 2009 Data for Sacramento County and the City of West Sacramento

#### SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	% of Sales	Last Month	Change	% of Sales	Last Year	Change
New Listings Published	1,933		1,706	13.3%		2,508	-22.9%
Total Listing Inventory	5,339		5,063	5.5%		8,414	-36.5%
Number of New Escrows	1,782		1,733	2.8%		2,268	-21.4%
Number of REO Sales	941	54.0%	1,050	-10.4%	60.6%	1,265	-25.6%
Number of Short Sales	290	16.6%	251	15.5%	14.5%	n/a	n/a
Equity Sales	513	29.4%	432	18.8%	24.9%	n/a	n/a
Total Number of Closed Escrows	1,744	100.0%	1,733	0.6%	100.0%	1,883	-7.4%
Months Inventory	3.1 Months		2.9 Months	6.9%		4.5 Months	-31.1%
Dollar Value of Closed Escrows	\$354,079,876		\$348,018,497	1.7%		\$458,418,110	-22.8%
Median	\$180,000		\$180,000	0.0%		\$220,000	-18.2%
Mean	\$203,027		\$200,819	1.1%		\$243,451	-16.6%
Mode	\$200,000 - \$249,999		\$200,000 - \$249,999			\$200,000 - \$250,000	

Year-to-Date Statistics	01/01/09 to 06/30/09	01/01/09 to 06/30/09	01/01/08 to 6/30/2008	Change
	SAR monthly data, compiled	MetroList YTD data		
Number of Closed Escrows	10,023	10,421	8,167	22.7%
Dollar Value of Closed Escrows	\$1,945,461,991	\$2,023,342,675	\$2,120,388,599	-8.2%
Median	\$173,000	\$173,000	\$240,000	-27.9%
Mean	\$194,100	\$194,160	\$259,629	-25.2%

#### CONDOMINIUM / PUD RESALES

Monthly Statistics	Current Month	% of REOs	Last Month	Change	% of REOs	Last Year	Change
New Listings Published	160		174	-8.0%		181	-11.6%
Total Listing Inventory	492		493	-0.2%		617	-20.3%
Number of New Escrows	140		115	21.7%		147	-4.8%
Number of REO Sales	51	44.0%	81	-37.0%	62.3%	55	-7.3%
Number of Short Sales	21	18.1%	13	61.5%	10.0%	n/a	n/a
Equity Sales	44	37.9%	36	22.2%	27.7%	n/a	n/a
Total Closed Escrows	116	100.0%	130	-10.8%	100.0%	101	14.9%
Dollar Value of Closed Escrows	\$15,018,335		\$16,515,206	-9.1%		\$15,500,100	-3.1%
Median	\$110,750		\$104,450	6.0%		\$137,200	-19.3%
Mean	\$129,468		\$131,718	-1.7%		\$153,466	-15.6%
Mode	\$120,000 - \$139,999		\$100,000 - \$119,999			\$120,000 - \$139,999	

Year-to-Date Statistics	01/01/09 to 06/30/09	01/01/09 to 06/30/09	01/01/08 to 6/30/2008	Change
	SAR monthly data, compiled	MetroList YTD Data		
Number of Closed Escrows	641	683	540	18.7%
Dollar Value of Closed Escrows	\$75,528,425	\$80,730,814	\$91,196,788	-17.2%
Median	\$99,000	\$99,000	\$143,500	-31.0%
Mean	\$117,829	\$118,200	\$168,883	-30.2%

This representation is based in whole or in part on data supplied by MetroList. MetroList does not guarantee, nor is it in any way responsible for, its accuracy. Data maintained by MetroList does not reflect all real estate activity in the market. All information provided is deemed reliable, but it is not guaranteed and should be independently verified. For the most current statistical information, visit [www.sacrealtor.org/publicaffairs/statistics](http://www.sacrealtor.org/publicaffairs/statistics).

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### MLS STATISTICS for June 2009 Data for Sacramento County and the City of West Sacramento

#### SALE PRICE BRACKET BASED ON FINAL SALES

Selling Price	Single-Family Residential	% of Total	Condo/PUD	% of Total	Residential Income	Residential Lots/Land	Other Residential*
\$29,999 and under	8	0.5%	2	1.7%	0	1	0
\$30,000 - \$39,999	22	1.3%	6	5.2%	0	0	1
\$40,000 - \$49,999	35	2.0%	11	9.5%	0	0	2
\$50,000 - \$59,999	26	1.5%	5	4.3%	3	0	2
\$60,000 - \$69,999	34	1.9%	12	10.3%	4	1	1
\$70,000 - \$79,999	41	2.4%	2	1.7%	6	2	6
\$80,000 - \$89,999	58	3.3%	9	7.8%	2	0	4
\$90,000 - \$99,999	59	3.4%	5	4.3%	3	1	2
\$100,000 - \$119,999	122	7.0%	12	10.3%	9	1	7
\$120,000 - \$139,999	147	8.4%	14	12.1%	7	2	5
\$140,000 - \$159,999	148	8.5%	12	10.3%	5	0	1
\$160,000 - \$179,999	157	9.0%	3	2.6%	8	2	2
\$180,000 - \$199,999	125	7.2%	2	1.7%	5	1	3
\$200,000 - \$249,999	314	18.0%	13	11.2%	8	0	2
\$250,000 - \$299,999	177	10.1%	2	1.7%	1	0	2
\$300,000 - \$349,999	90	5.2%	3	2.6%	0	0	2
\$350,000 - \$399,999	71	4.1%	1	0.9%	3	0	1
\$400,000 - \$449,999	39	2.2%	0	0.0%	0	0	1
\$450,000 - \$499,999	25	1.4%	0	0.0%	1	0	0
\$500,000 - \$549,999	10	0.6%	0	0.0%	1	0	0
\$550,000 - \$599,999	12	0.7%	1	0.9%	1	0	0
\$600,000 - \$999,999	24	1.4%	1	0.9%	0	0	0
\$1,000,000 and over	0	0.0%	0	0.0%	1	0	0
<b>Total</b>	<b>1,744</b>	<b>100%</b>	<b>116</b>	<b>100%</b>	<b>68</b>	<b>11</b>	<b>44</b>

Type of Financing	Previous Month		LENGTH OF TIME ON MARKET				
(SFR, condo, PUD only)	# of Units	% of Total	# of Units	% of Total	(SFR, condo, PUD only)	# of Units	% of Total
Financing Method					Days on Market (DOM)		
Cash	436	23.4%	467	25.1%	1 - 30	1,056	56.8%
Conventional	782	42.0%	787	42.2%	31 - 60	297	16.0%
FHA	490	26.3%	465	25.0%	61 - 90	164	8.8%
VA	48	2.6%	32	1.7%	91 - 120	118	6.3%
Other †	104	5.6%	112	6.0%	121 - 180	118	6.3%
	1,860	100.0%	1,863	100.0%	181+	107	5.8%
						1,860	100.0%

† includes: cal vet, contract of sale, creative, farm home loan, owner financing.  
\* half-plex, 2-on-1, mobile home

Median DOM: 21 Days  
Average DOM: 51 Days  
Average DOM 1 - 180 Days: 37.5 Days  
Average DOM 181+ Days: 264.5 Days

This representation is based in whole or in part on data supplied by MetroList. MetroList does not guarantee, nor is it in any way responsible for, its accuracy. Data maintained by MetroList does not reflect all real estate activity in the market. All information provided is deemed reliable, but it is not guaranteed and should be independently verified. For the most current statistical information, visit [www.sacrealtor.org/publicaffairs/statistics](http://www.sacrealtor.org/publicaffairs/statistics).

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Ernest Alexander – North and South Natomas (zip codes 95833,95834,95835) 916-717-0232

Renee Cabral – South East Sacramento (zip codes 95828, 95829, Elk Grove 95624) 916-923-6181x152

Susie Cabrillo – Sacramento (zip codes 95829, 95828, 95827) 916-213-8526

Cathy Galligan – Carmichael, Fair Oaks, Orangevale 916-923-6181x168

Jim Hall – South Sacramento- (zip codes 95823, 95832, 95831) (Greenhaven/Pocket), Land Park (zip code 95818), Mid-Town (zip codes 95816, 95814), West Sacramento (zip codes 95691, 95605) 916-923-6181x122

Penny Jarrett – Sacramento (zip codes 95821, 95825, 95864) Carmichael 916-709-5930

Kent Kincaid – Lincoln, Rocklin, East Roseville and Granite Bay 916-923-6181x131

George Dahdoh – Laguna (95757,95758) Galt 916-271-3804

Renea Negri – Rio Linda, Elverta, North Highlands, Antelope, Roseville (95747) 916-205-6415

Ron Queensbury – Elk Grove (zip codes 95624, 95757) 916-879-2766

Wes Richie – Sacramento 95842, Antelope 95843, North Highlands 95660, Rio Linda 95673, West Roseville 95678

Phil Sparks – Sacramento (zip codes 95831, 95822, 95818, 95816) 916-752-2086

Cathy Stratton – Citrus Heights (95610, 95621) Foothill Farms (95841 Sacramento) East Sacramento (95819) 916-923-6181x120

Linda Stover – College Greens (95826), Rosemont (95827) Rancho Cordova/Gold River (95670), Anatolia (95742) Mather (95655) 916-548-7712

Geri Wells – Sacramento 95815, 95821,95825, 95864 Arden Oaks/Arden Fair 916-849-5541.

Jan Windsor – Carmichael 95608, Arden Oaks/ Arden Fair (95864,95821,95825 East Sacramento 95819) 916-923-6181x132

Barbara LeMaster – Small Commercial, Apartments (16 units or more) Sacramento County 916-923-6181x128

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**1. What did you do before you were in real estate?**

I worked in a warehouse for Jack in the Box. I got lucky and found my Old Republic Home Protection job through a temp agency. I started working for Old Republic Home Protection at the age of 19.

**2. What do you like best about being in real estate?**

The freedom of making my own schedule. Working a 9-5 job just wasn't for me. I love to network and meet new people every day. I consider myself a people person. I love to make someone's day and pride myself in providing great customer service.

**3. How have you adjusted to changing market conditions in the past couple years?**

I started working in-house at ORHP in 2001. I didn't hit the sales force until September 2006. By that time the market had already begun to slow down. To be honest, this market is all I know. I was never selling in a great market. I have nothing but the top to look forward to. I know the business is out there. I just have to go get it.

**4. You are very involved with SAR's Young Professionals Council. Why would you recommend other SAR Members get involved?**

We always have great education forums. I'm currently the Chair of the YPC and I'm very proud to say that we are making a difference, not only in the Association, but also in our local community. This year alone we've already given over \$5000 to different charities and still have two major events coming up. Being a part of SAR's Young Professionals Council is also a great way to network with fellow REALTORS® and keep up-to-date on today's changes.

**5. What have been some of your other favorite activities at SAR?**

Masters Club Roundtables and luncheon; great main meetings; regional meetings. The educational expo is awe-

some every year.

**6. Technology has changed a lot in recent years – how have you kept up-to-date?**

I currently have Facebook, LinkedIn and Google accounts. I just started getting video testimonials from my current and past clients. I'm in the beginning stages of having my own website. I'm pretty good at texting and replying to emails in a timely manner. Today everyone wants things done YESTERDAY. It's critical for everyone's business to keep up with today's pace.

**7. Words of wisdom for your fellow Affiliate Members?**

Get involved! SAR is a great place to network and meet new people, not to mention the wealth of knowledge you'll get from this place. Remember you have to give first before you receive.

**8. Hobbies or other activities?**

I love working on my 1957 Buick Century. It's almost completely remodeled. Hot rod car shows are awesome. I also own a DJ business and love music. Also, spending time with my girls.

**9. How long have you lived in Sacramento?**

I actually don't live in Sacramento. I live in Riverbank, about one hour away. I moved to Sacramento in 1996 when my dad had a job offer here. I graduated from Kennedy High School in the Pocket area. I met my wife during my senior year and once we got married we had to live close to her family. (You know how that works). So I drive to Sacramento at least 3 times a week.

**10. What are some of your favorite places to visit?**

Rome, Italy is GREAT... If you ever get the chance to go I would highly recommend it. Of course anywhere in California, Florida and MEXICO.

**11. What would you do if you weren't a real estate professional?**

I'd be a millionaire or a stock broker in New York City... something about a fast life really interests me.

**12. What's a good book you've read recently?**

*Never Eat Alone* by Keith Ferrazzi or *What Would Google Do?* by Jeff Jarvis

**13. What would people be surprised to learn about you?**

I was born in Guadalajara, Jalisco, Mexico 27 years ago. I immigrated to this country with my mom and my four younger siblings when I was 9 years old. English is my second language. Last year I became a proud citizen of the United States of America. I'm truly blessed.



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**MASTERSCLUBSURVEY.COM is live now**

By Susan Harrold, Masters Club Steering Committee Member

All Members of SAR are invited to go to this site and fill out the questionnaire and you will be placed in a drawing for 3 GREAT PRIZES: a flip video, digital camera or a \$100 gas card.

The purpose of this survey is to hear from all the SAR Membership and discover what you know about the Masters Club and what you want the Club to do for you. This is a perfect way to win a great prize and help us work better for SAR and Masters Club Members. If you have any questions about Masters Club, feel free to email our President, Andy Thielen, at [AThielen@GoLyon.com](mailto:AThielen@GoLyon.com) or go online at [www.sacrealtor.org](http://www.sacrealtor.org) for information on SAR and Masters Club upcoming events.

Thank you in advance for your help and good luck!

**TIPS FROM A SUCCESSFUL MASTERS CLUB MEMBER**

From Clay Sigg, Life Member of the Masters Club, Manager and Senior Vice President of Lyon Real Estate

Clay developed this list of rules because he said selling real estate has its highs and lows. He thought that from all of his experience and from all of his reading and research, he would create these rules to remind REALTORS® that they are ALWAYS better than they think they are; that this is a marathon, not a sprint; and that, although this industry is not for the weak-hearted, he wanted to encourage people to reach

up to their potential. What great advice in these challenging times!

1. A person with great dreams can achieve great things.
2. People, by and large, become what they think about themselves. A REALTOR's® potential depends primarily on attitude, and how well the REALTOR® thinks. Great REALTORS® are simply ordinary people thinking well and doing extraordinary deeds.
3. Free will is a REALTOR's® greatest source of strength and power. Choosing how to think is a crucial decision.
4. REALTORS® who realize their potential generally cultivate the three D's – *desire, determination and discipline*; the three P's – *persistence, patience and practice*; and the three C's – *confidence, concentration and composure*.
5. There is no such thing as a REALTOR® selling over his/her head. A hot streak is simply a glimpse of a REALTOR's® true potential. Now can you do it more consistently?
6. A REALTOR® must learn to enjoy the process of striving to improve his/her all around skills and professionalism.
7. Attitude makes a great REALTOR®.
8. Confidence is crucial to being a great REALTOR®. Confidence is simply the aggregate of the thoughts you have about yourself.

9. A REALTOR® cannot let a bad incident with a client or an escrow that falls through determine his/her thinking for the whole day.

10. REALTORS® need selective memories, retaining the memory of great negotiating situations and great listing presentations and forgetting the bad ones. Selective memory helps a REALTOR® grow in confidence as he/she gains experience and skill.

11. A REALTOR® is engaging in a profession practiced by human beings. Therefore, it is a profession of mistakes. Successful REALTORS® know how to respond to mistakes.

12. A REALTOR® must learn to love the challenge when he/she comes up against an outstanding listing competitor. The alternative (anger, fear or whining) does no good.

13. Patience is a cardinal virtue of a great REALTOR®. To improve, a REALTOR® must learn how to wait for practice and good thinking to bear fruit. Have faith.

14. At night, a REALTOR® can program his/her mind with great expectations. But he/she must throw them away when he/she goes to work in the morning and simply think about the process.

15. At the start of each workday, a REALTOR® must expect only two things about him/herself: To have fun and to focus his/her mind properly on the task at hand.

16. REALTORS® with a great attitude constantly monitor their thinking and catch themselves as soon as their attitude begins to falter.

17. If a REALTOR® chooses to compete, he/she must choose to believe that he/she can win. Winners and losers in life are completely self-determined, but only the winners are willing to admit it.

18. Courage is a necessary quality in all REALTORS®. But a REALTOR® cannot be courageous without first being afraid. Use your negative emotions to motivate yourself further.

19. In real estate, the bad news for the present REALTOR® of the month is that tomorrow is a new day, when the competition starts again from scratch. But that's good news for everyone else.

20. Out in the field, the REALTOR® must have the confidence of a champion. But in the office REALTOR® champions must remember that they are not more important than anyone else. It is still a team.



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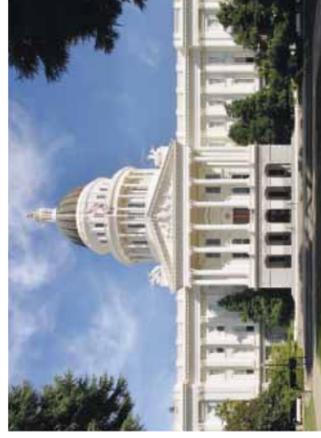
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## THE FALL CONFERENCE PREPARES REALTORS® FOR THE NEXT GENERATION

AUGUST 2009

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The Fall Conference Opening General Session will be **Real Estate, the Next Generation** by Matthew Ferrara. This session is designed to strip away old cliches and assumptions about how real estate should be done and prepare brokers and agents to implement an "industrial revolution" at their companies. The program will help attendees develop a modern strategy that finally helps their business evolve and succeed in a totally modern way!

**Real Estate, the Next Generation** isn't about fixing today's brokerage strategies. It's about planning to compete in a consumer-centric, tech-savvy and quality-centric world. We start by examining the modern buyer and seller and asking, "What do they want and how do they want it?" Once brokers and agents identify that the future consumer isn't anything like the past consumer, they'll start designing revolutionary approaches that combine new sales techniques, modern relationship management and technology to create dynamically different models of real estate success.

**Real Estate, the Next Generation** looks at:

- **Market research about buyers and sellers** that challenges old perceptions about who they are, what they want and how they want it delivered (Hint: Your old approach isn't going to last much longer!)
- **Presents the audience with facts – not cliches** – about how the real estate consumer really works – and it's not the way today's REALTOR® still does!
- **Elimination of excuses** that let current brokers continue outdated practices
- **Exposure of "Death by Cliche"** that pervades the industry and holds back true performance
- **How to start an "industrial revolution"** at your company, that maximizes teamwork, process improvement and high production environments
- **Develop a leadership strategy that focuses on strengths**, not weaknesses, that brokers need to leverage to thrive in a whole new market
- **Implement and adopt existing technologies** – most of which brokers already have – to improve training, marketing, online presence and profits.

*continued on page 1*

## HAVE YOU BEEN HEARING FROM US?

In an effort to communicate with more Members and eliminate the problem of bounced emails, SAR recently changed our email delivery system. Messages containing important information on SAR events, meetings, educational opportunities, etc. will now arrive in your inbox with the return address of "SARUPDATE." If you are not receiving these emails, please contact Chris Ly at [cl@sa Realtor.org](mailto:cl@sa Realtor.org) or 437-1210. And as in the past, you are welcome to opt out. Simply contact Chris.



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