

SACRAMENTO REALTOR®

Making Sacramento a Better Place to Call Home for Over 100 Years

SEPTEMBER 2009

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

RETOOL, REFUEL, PLUG-IN: 2009 SAR FALL CONFERENCE AND EXPO



SAR is excited to present the Fall Conference and Expo, sponsored by MetroList Services, Inc. and the Rapattoni Corporation, to our 6,000+ Members. Formerly known as the Technology and Business Expo, this reconfigured and updated conference features inspirational breakout sessions with internationally-known speakers, a variety of vendors for all your real estate needs, networking opportunities, delicious boxed lunch and valuable prizes.

Friday, September 18

8:00am – 4:00pm

Radisson Hotel Sacramento

500 Leisure Lane, Sacramento

Major Sponsors:

MetroList Services, Inc.

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\$30 Association Members \$40 Non-Association Members

OPENING SESSION:

“Real Estate, the Next Generation”

Matthew Ferrara



“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 sellers and asking, 'What do they want and how do they want it?'

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- Elimination of excuses that let current brokers continue outdated practices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

“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 from 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.

BREAKOUT SESSIONS:

“Right Tools, Right Now – Secrets of Social Networking”

Presented by Matthew Ferrara

According to the latest research, 64% of buyers use social networking sites every day, but only 11% of REALTORS® do. Take advantage of the next growth platform for business online by unlocking the Secrets of Social Networking in real estate.

This breakout session will teach you how to maximize the potential of social networks, including:

- Identifying the “business case” for social networking as a primary prospecting tool
- Examining the research of how modern consumers are using social networking every day
- Creating a plan to use the most important social networks as prospecting platforms like Facebook, LinkedIn, MySpace and other key sites
- Leverage Hispanic social networking sites – like MySpace in Español and MiGente to tap into the growing Hispanic marketplace in real estate
- Creating an online presence using key features of social networking – status updates, sharing links, video, testimonials and more
- Develop a daily action plan to update and influence your sphere of influence
- Managing your social networking presence using mobile wireless tools

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Beach and O'Neal Insurance Association, Inc.
SMUD
T-Mobile

“IT'S EASY BEING GREEN – IN YOUR BUSINESS, IN YOUR LIFE”

Presented by Jim Casey



Not everyone is ready to resort to backyard composting and hemp sweaters, but we can all do our part to reduce carbon emissions, hazardous waste, pollution and dependence on foreign oil. But don't go trading your Hummer for a Prius just yet; you might be surprised to know which one is actually easier on the planet!

We'll explore the truth about the “Green Revolution” and identify simple things that can help you conserve mental and physical energy in your everyday lives, both business and personal. We'll also provide you with an informative “Green Sheet” that you can offer to your homebuyers and sellers as they seek ways to green up their homes and lifestyles.

“RECHARGING YOUR BATTERIES – MANAGING YOUR LIFE IN CHANGING TIMES”

Presented by Jay Grant



These days it seems many of us are working twice as hard for half the money; and we are trying to balance family, jobs, social lives, and keeping physically fit. Technology was supposed to help us do more in less time, but it seems like people just want more from us, and they want it yesterday. Life is more stressful now than it has ever been.

Jay Grant, wellness coach, who has a regular segment on Sacramento & Co., will be the featured speaker in our breakout session ‘Recharging Your Batteries - Managing Your Life in Changing Times.’ This session will focus on giving you the tips and tool you need to:

- Recognize the signs and symptoms of burnout and what to do when you feel like you're in a rut.
- Address common stressors and simple steps to managing the stress in your life
- Dealing with change and staying well in the face of these inevitable ups and downs of a changing market and slowing economy
- Focus on taking simple steps to separate professional and personal priorities even when your office is the dining room table
- Create Work-Life balance

CLOSING SESSION

“Good News in Challenging Times”

Presented by Jim Casey

Forget everything you read, hear and see on television, radio, the Internet and in newspapers. We truly live in AMAZING times. Want proof? Most of us take for granted the simplest LUXURIES right underneath our own noses. Take the iPod. When I was young we had vinyl records. They were huge, required a phonograph to play them and in most cases you had to purchase an entire album to get the one or two songs you really wanted. Worst of all, every time you played them they wore down adding more crackles and pops than a bowl of cereal. Today I can carry 2,000 songs in my pocket, purchase them individually for less than a dollar-a-piece, put them in any order I want and listen to them while rock climbing or holding an empty open house. In this session we'll explore the MIRACLES of modern technology (including laptop computers, digital cameras, text messaging, voice mail, printers, iPods and e-mail to name a few) and show you how to utilize them to make your real estate business more FUN and PROFITABLE.

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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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Monday - Friday 7:30 am - 4:30 pm
Saturday 9:00 am - 2:30 pm



2009 PRESIDENT

CHARLENE SINGLEY



As REALTORS®, we work in a deceptively dangerous profession. "Deceptive" because unlike other professions in harm's way, such as law enforcement or deep sea diving, we don't wear uniforms or have any special safety equipment beyond our cell phones.

Are there so few incidents of harm coming to REALTORS® because of the precautions that we take, or have we just been lucky? This is not a pleasant topic to discuss, but we cannot ignore it.

We all know we should meet new clients at the office first, never at a property. For the majority of SAR Members who work in very small offices, it can require some creativity to have someone who always knows where you're going. One REALTOR®, a solo practitioner who works from home, arranges to meet new clients at the title office. There, she can check ID, introduce the client and use her own car. Most important, she is careful always to maintain control of the situation.

Maybe some day, we will look back on open houses and be amazed that we once did such a thing. The inherent risks of an open house are phenomenal, not only as it relates to our clients' possessions, but also to our own safety. I know some REALTORS® have decided open houses are not often worth the time, effort and risk. However, I still find them very valuable, even with the neighborhood regulars who make it their Sunday pastime to check out every open house.

We do need to be careful, though, and there are a few easy but important steps you can take to protect yourself. For example, it's good to have someone with you during an open house, especially in a large home. Lock up your purse or wallet rather than bring it into the home.

PRESIDENT'S PERSPECTIVE

Have we been smart – or have we been lucky?

Think carefully about putting your photo next to open house ads. One local REALTOR® received several "fan letters" from Folsom Prison inmates who were attracted to her picture in the newspaper. She no longer even puts her picture on her business card. With the Internet, so much of our personal information is available to anyone, anywhere – just think about what you are putting out there.

NAR has lots more tips and valuable information for you and your clients' safety during open houses. Go to www.realtor.org/safety to learn more.

In many ways, cell phones have made our profession safer. If the phone is in hand, we can call for help. However, cell phones also have their own dangers, and not just when driving. If you are walking back to your car after an open house, chatting away on your phone and not paying attention to your surroundings, you are again putting yourself at risk. Hang up and be aware!

The current market, with the high number of vacant houses, has created its own set of risks. Congratulations and thanks to

MetroList for their new program, "Adaptive Security." The tokens REALTORS® must use to access Prospector will be replaced by technology that will become part of their computer or phone. To install the program, Members must answer 10 security questions – such as mother's maiden name. If they are on a computer that is not registered, such as a client's desk top, they will need to answer three or four of the security questions to gain access. More information about this program is coming soon.

NAR's message for REALTOR® Safety Week is Knowledge, Awareness, Empowerment. You can greatly reduce the risks you face as a REALTOR® by simply knowing the dangers you face every day, being aware of your surroundings and empowering yourself with precautions and preparations so that you can avoid risky situations.

Despite the inherent dangers of the real estate profession, we have been mostly trouble-free. So have we been lucky or smart? Luck can run out – please be smart.

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Sacramento REALTOR® Newsletter

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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.



NELSON JANES

As a REALTOR® Broker you can save \$3,400 a year while a SAR REALTOR® agent can save \$2,700 a year taking only moderate advantage of your SAR Membership. Without exaggerating, here's how it breaks down...

Education

Non-Member half-day education program average cost:	\$63
Member-only Real Estate Training Institute total cost \$99 or \$9 per session for 10 half-day sessions:	9
Member savings per session:	<u>\$54</u>

Overall Member Savings on RETI: **\$540**

Member-only savings on six classes a year to keep current with the changing market such as Distressed Properties, REOs, Short Sales, Financing Options, HUD Loans, C.A.R. Residential

Purchase Agreement 60

SAR Individual Member Savings – Education Subtotal: **\$600**

Broker Education Card value: \$1,500

Card cost to SAR Broker: 200

SAR Broker Member Savings – Education Subtotal: **\$1,300**

Average hourly fee for Attorneys: \$300

Member-only calls to the Legal Hotline: 0

Member-only annual savings for one hour of legal advice: **\$300**

Realty Supply Center

Member-only savings on one case of two signposts: \$49

Three personalized two-line riders: 15

One move-in basket closing gift: 20

100 color copies per month: 700

10 trees for three clients: 200

Four upgraded oil changes 164

Member-only savings - Realty Supply Center subtotal: **\$1,148**

Events

Attendance at a Terry Watson seminar outside SAR: \$85

Attendance at SAR's Main Meeting featuring Terry Watson: 0

Member-only Savings at one Main Membership Meeting: \$85

Attendance at an outside conference with three speakers: \$300

Attendance at SAR's Fall Conference featuring Matthew Ferrera, Jim Casey and Jay Grant: 25

Member-only savings at one major SAR event: \$275

Member-only savings – SAR Events subtotal: **\$360**

WinForms

Non-member annual cost: \$599

Member-only cost (included in dues): 0

Member-only savings – WinForms subtotal: \$599

SAR BROKER ANNUAL SAVINGS: **\$3,400**

SAR INDIVIDUAL MEMBER ANNUAL SAVINGS: **\$2,700**

Dispute Resolution/Professional Standards

This covers services vital to your profession – risk management, dispute resolution and upholding the REALTOR® Code of Ethics. Significant savings can be realized here and are not included in the total above. Why? Not all of you need these services in any given year and we are not exaggerating the value of your Membership. If you do need Mediation or to enter an arbitration, here are your Member savings as compared to facing the same situations as a non-REALTOR®:

Non-Member mediation at \$350/hour, four hour minimum: \$1,400

Member ethics mediation with no minimal hours, up to: 215

Member-only savings per mediation: **\$1,185**

Non-member arbitration averaging \$650/hour, usually three hours in duration without a panel of peers	\$1,950
Member-only arbitration, potentially refundable fee:	250
Member-only savings per arbitration:	\$1,700
Added SAR Individual and Broker Member Savings - Dispute Resolution/Professional Standards subtotal:	\$3,185

Political Action

And then there's REALTOR® advocacy along with the protection of private property rights – a job being done with strength and effectiveness at the local, state and national levels of government and supported not by your dues but only through contributions to the REALTOR® Action Fund.

In fact, each year two-thirds of approximately 2,000 bills introduced in the state legislature alone have the potential of affecting our industry.

Some examples of savings through REALTOR® Advocacy...

Preserving Dual Agency	\$2,203
Preventing Point-of-Sale Retrofits	3,126
Reducing Exposure to Lawsuits	1,435
Preserving Mortgage Interest Deductions	5,424
California Housing Finance Agency's Impact on Market	116

REALTOR® Action Fund Savings to your Business: **\$12,303**

What can I say? In these challenging times the numbers speak for themselves – and for you.

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SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
September 14	1:00pm – 4:00pm	REO's = Real Estate Opportunity	\$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	Broker Training Institute	\$179	Class topics include: insurance requirements, writing a business plan, 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.	Various
September 16	9:00am – 12:00pm	The Power of Analysis: How to Analyze and Sell Investment Properties	\$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	1:00pm – 4:00pm	Senior Real Estate Specialist	\$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 22	9:00 - 12noon Desktop 1:00pm - 4:00pm Online	WINForms Desktop & Online	\$10 each	Autopopulation of forms • Use of custom clauses • Emailing on contracts and many additional features	David Lovenvirth
September 24	1:00am – 4:00pm	C.A.R. Residential Purchase Agreement	\$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
September 29	9:00am - 12:30pm	How to Become a Successful SUPER Buyer's Agent for REOs*	\$36	• How to compile the hottest and most updated REO inventory lists • Finding/selling REOs before they are listed • Important contracts and REO disclosures • Finding/selling properties purchased at trustees' sales by 3rd parties 3 DRE credits	Larry Blachman
September 30	9:00am – 12:30pm	Short Sales/Short Payoffs*	\$36	• Options available to property owners who are in a short-sale situation • Dealing with short-sale listings that are in and not in foreclosure • Preparing a successful short-payoff package for the lender • Possible tax and credit consequences of a short sale 3 DRE credits	Larry Blachman

All classes listed above are held at SAR's Mack Powell Auditorium. To register online, visit 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.

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From Facebook to Phonebook - How Wingmen Stay Connected

By Waldo Waldman

Like many of you, I recently joined the Facebook, Twitter and LinkedIn craze and it's been great. I've re-connected with old friends from high school, college, and my fighter pilot days, and I've also met some very interesting people. And yes – like you, I can easily spend a few hours a day on these sites checking out profiles and looking at cool videos and photos.

Last week, I was driving home from a lunch meeting and was thinking of who I needed to re-connect with. David Greenberg (a personal friend and one of the best speaker coaches I know) came to mind. And I did something crazy. I didn't search for him on Facebook. Nor did I Tweet him a personal message. I didn't even send him an e-mail. I actually called him on the phone, and believe it or not, he answered. We connected, shared some cool business ideas, and I hung up feeling great.

Yes, I know I'm being a bit facetious here. But I have to say that if there is one thing that drives this wingman "wingnuts" is when people abuse this whole social networking thing. In many ways, it's gone from "Here's what I'm doing" to "Here's what I'm selling." From "Let me connect you to" to "Let me sell you."

Well, I've got news for you, ye social networking gurus. **If I don't know you, I probably won't buy from you.** The reason I said "probably" is because there are times when we will buy something from someone even if we don't know them. If it has value and can help our business/life, then hey, it's worth a look. And there's nothing wrong with occasionally sharing our great product, seminar, or book with our contacts. Social networking sites are a tremendous way to expose our market to our value. But please, let's not put our sales links and impersonal offers in **EVERY POST** we make on Twitter or Facebook!

We need to be careful not to abuse the social networking sites and our connections. They are primarily for networking and making contacts, not direct sales.

I believe our phone book should still remain our primary method for building and maintaining our relationships. One phone call equals 50 tweets and Facebook messages. Phone calls are great at building trust, and trust what a wingman is all about.

So, here are some wingtips to augment your social networking efforts:

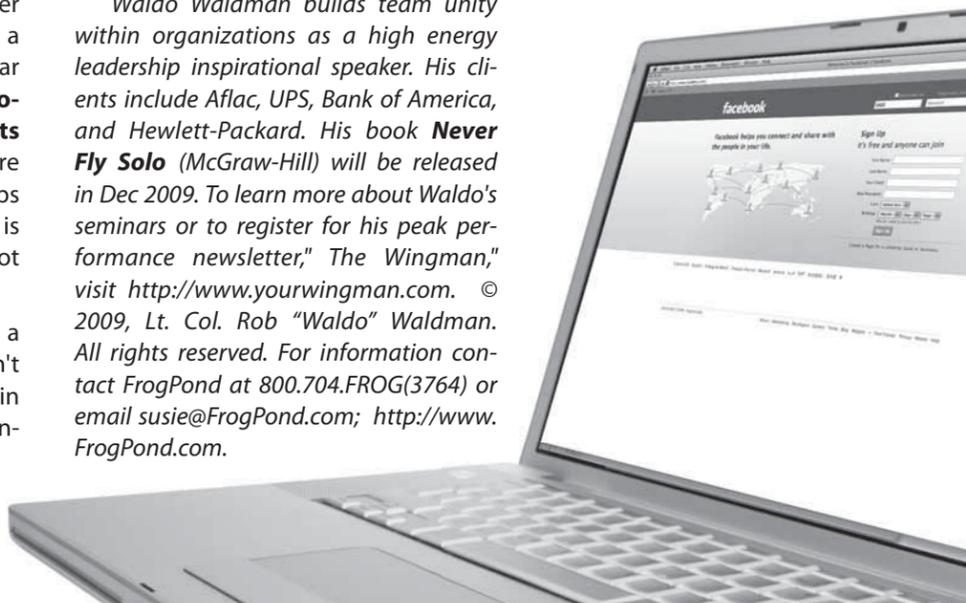
1. Make it a priority to call a few of your special contacts every day. Do this first thing in the morning if able. These include your top clients, vendors, and yes, your friends.
2. Use your phone judiciously. Before you head to the airport or Starbucks, make a list of a few wingmen to call while in your car or at the gate.
3. Give something of value to your contact on the phone (i.e. a referral.). Before you hang up, ask them this special question: "Is there anything I can help you with?"
4. If you really want to connect with a new e-contact, research their website and call them. I guarantee they will be impressed...and shocked.

In this high speed age of Twitter and text messaging where words on a screen are the norm, we need to hear each other's voices. **Voices incur emotion and emotion is what connects people.** And when connections are made, trust is built and relationships develop. How people make you feel is what initially builds relationships, not the product they sell.

So, if you want to be a Wingman - a trusted partner - to your network, don't forget to reference your phonebook in addition to Facebook when flight planning your next mission.

NEVER FLY SOLO!
Your Wingman,
Lt. Col. Rob "Waldo" Waldman

*Waldo Waldman builds team unity within organizations as a high energy leadership inspirational speaker. His clients include Aflac, UPS, Bank of America, and Hewlett-Packard. His book **Never Fly Solo** (McGraw-Hill) will be released in Dec 2009. To learn more about Waldo's seminars or to register for his peak performance newsletter, "The Wingman," visit <http://www.yourwingman.com>. © 2009, Lt. Col. Rob "Waldo" Waldman. All rights reserved. For information contact FrogPond at 800.704.FROG(3764) or email susie@FrogPond.com; <http://www.FrogPond.com>.*



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CODE OF ETHICS: ARTICLE 3

REALTORS® shall cooperate with other brokers except when cooperation is not in the client's best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker. (Amended 1/95)

CASE INTERPRETATION: Case #3-8: REALTOR'S® Obligation to Disclose Dual Commission Arrangements.

(Deleted Case #9-25 May, 1988. Revised and reinstated November, 1988 and subsequently revised May, 1989. Reaffirmed April, 1991. Transferred to Article 3 November, 1994. Revised November, 2001. Reprinted from the Ethics and Arbitration Manual with permission from the National Association of REALTORS®.)

REALTORS® A and B were Members of the same Board and participants in the Multiple Listing Service. REALTOR® A, cooperating with REALTOR® B on REALTOR® B's listing, presented an offer to purchase signed by buyers offering the listed price, and a check for earnest money. The only contingency was a mortgage contingency, and REALTOR® A shared with REALTOR® B qualifying information about the buyers indicating there should be no problem securing a mortgage. The following day, REALTOR® B returned the offer to REALTOR® A with "REJECTED" written on it and initialed by the seller, and explained that the seller had accepted another offer secured by one of REALTOR® B's sales associates. REALTOR® A inquired about the seller's reason for rejecting the full price offer with only a mortgage contingency, and what had caused the seller to accept the other offer. REALTOR® B responded that he did not know, but with equal offers, he supposed the seller would favor the offer secured by the listing broker.

Later, REALTOR® A met the seller at a social event. The seller thanked him for his efforts in connection with the recent sale of the seller's home. The seller hoped REALTOR® A understood

there was nothing personal in his decision, adding that the money he saved through his "special agreement" with REALTOR® B had been the deciding factor. When REALTOR® A asked about the "special agreement," the seller explained he had signed a listing agreement for the sale of his property which authorized the submission of the listing to the Multiple Listing Service and specified a certain amount of compensation. However, the seller stated that he had also signed an addendum to the listing agreement specifying that if REALTOR® B sold the listing through his own office, a percentage of the agreed compensation would be discounted to the seller's credit, resulting in a lower commission payable by the seller.

REALTOR® A filed a written complaint with the Board of REALTORS® against REALTOR® B, alleging a violation of Article 3. After its review of the complaint, the Grievance Committee requested that an ethics hearing be arranged.

REALTOR® A, in restating his complaint to the Hearing Panel, said that REALTOR® B's failure to disclose the actual terms and conditions of the compensation offered through the Board MLS resulted

in concealment and misrepresentation of pertinent facts to REALTOR® A and to the prospective buyers served by REALTOR® A who had, in good faith, offered to purchase the property at the listed price with only a mortgage contingency. REALTOR® A told the Hearing Panel that if he had known the facts which were not disclosed by REALTOR® B, he could have fully and accurately informed the buyers who could have taken those facts into consideration when making their offer. As it was, said REALTOR® A, the buyers acting in good faith were deceived by facts unknown to REALTOR® A. Further, REALTOR® A said that REALTOR® B's failure to fully disclose the true terms and conditions relating to compensation made it impossible to have a responsible relationship with REALTOR® B and make proper value judgments as to accepting the offer of compensation.

REALTOR® B stated that it was his business what he charged and the Board or MLS could not regulate his charges for his services. If he wished to establish a dual commission charge by agreement with his client, that was his right, and there was no need or right of the Board

or MLS to interfere.

The Hearing Panel agreed that it was REALTOR® B's right to establish his fees and charges as he saw fit, and that the Board or MLS could not and would not interfere. However, the Hearing Panel noted that his complete freedom to establish charges for his services did not relieve him of his obligation to fully disclose the real terms and conditions of the compensation offered to the other participants of the Multiple Listing Service, and did not justify his failure to disclose the dual commission arrangement. In the case of a dual commission arrangement, the listing broker must disclose not only the existence of the "special arrangement" but also must disclose, in response to an inquiry from a potential cooperating broker, the differential that would result in the total commission in a cooperative transaction. The Hearing Panel concluded that by submitting a listing to the MLS indicating that he was offering a certain amount of compensation to cooperating brokers while other relevant terms and conditions were not disclosed to the other MLS participants, he had concealed and misrepresented real facts and was in violation of Article 3 of the Code of Ethics.

GOVERNMENT WATCH

Inquire Before You Hire!

REALTORS® are often asked for referrals by their clients for all sorts of services. After all, it is the REALTOR® who is familiar with the neighborhood and has the good inside scoop and experience on all sorts of issues. Your clients view you as their trusted advisor, a sort of jack-of-all-trades.

When making these referrals, it's important to verify that the individual you are recommending has a valid license if it is a profession regulated by the Department of Consumer Affairs. The DCA regulates more than 250 professions in 40 different industries,

including structural and pest control companies, contractors, locksmiths, architects, electronics repair technicians and appliance repair technicians.

When you verify that a service provider is a licensed professional, you are assured that the person meets the education, training, and skill requirements of that profession. You are also assured that the work will meet California's minimum health and safety standards. Unlicensed service providers may not offer recourse to dissatisfied customers, may be committing fraud, or may not have passed a background check

among other undesirable attributes.

If you make a referral to an unlicensed practitioner and your client is harmed physically or financially, your reputation will be harmed as well. Unlicensed individuals have caused problems all over California, including here at home. In Sacramento, a man posing as a licensed contractor took the entire life savings of an elderly couple and ran. He left them \$250,000 in the hole and their house in ruins. In Los Angeles, an unlicensed electrician faces criminal charges for allegedly installing hidden cameras in the bathrooms of some of his female

clients. And an unlicensed tree trimmer in Santa Barbara County scammed residents out of more than \$10,000. He targeted elderly residents, asking for a down payment for work and did not return to do the promised job.

As REALTORS®, you represent a higher ethical standard and work hard on behalf of your clients to grow your reputation and business. Don't let an unlicensed individual harm your good name. To verify your referrals, or report unlicensed activity please visit <http://www.inquirebeforeyouhire.ca.gov/>.



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2010 SAR

OFFICERS AND DIRECTORS ELECTION RESULTS

2010



The 2010 SAR Officers and Directors Election results are in! This year was an exciting race with the candidates actively campaigning and an increased use of technology. For the first time, the candidates filmed campaign videos which were then available on the election web site and YouTube. Our candidates used social networking to get the word out via Facebook and Twitter, and all attended various SAR meetings and events to talk to Members face-to-face.



SAR thanks all of the candidates for their ambitious efforts and our Members who voted. Voting is an important way to participate the direction and future of SAR.

Congratulations to the new 2010 SAR Officers and Directors

2010 SAR President

Barbara Harsch

2010 SAR President-elect

Doug Covill

2010 SAR Secretary/Treasurer

Kathy Fox

Directors (Two year terms to begin 1/1/10)

Jeff Jurach

Chris Little

Rob McQuade

Ted Russert

Paula Swayne

Linda Wood

MASTERS CLUB 30TH ANNUAL GOLF TOURNAMENT

by **Brian McMartin,**

Masters Club President-Elect

The 30th Annual Masters Club Golf Tournament takes place on Monday, October 12th at the Northridge Country Club. The theme for the golf tournament is "Endless Summer."

This is always a fun-filled event and a great way to help us support local charities. This year the Masters Club will donate the proceeds to WIND Youth Services, Wellspring Women's Center and The GreenHouse.

The monies raised for these charities come primarily from golf sponsorships and selling raffle tickets. Golf sponsorships are available for as low as \$250.

We also have some amazing raffle prizes this year, including a 7-day vacation getaway to Puerto Vallarta, Mexico; a Carnival cruise to the Caribbean or Mexico, and a \$1,000 Roseville Galleria Gift Certificate. Tickets are only \$5 each and you do not need to be present to win.

The tournament will feature a pre-tournament continental breakfast with a shotgun start at 11:00 am. Sponsors will be at the greens to entice you with food, beverages and summer themed goodies. Look for some of the sponsors around on beverage carts throughout the day.

So, come join us for our biggest event of the year and you are guaranteed to have a great time. For more information on being a sponsor or to buy a bunch of raffle prize tickets, contact Deborah Grinnell at 916-437-1209 or dgrinnell@sacrealtor.org.

Masters Club Survey

Thank you to everyone that took the time to complete our survey. We are reviewing your answers now and will be announcing the winners of the prizes very soon.

Thank you for your support

The Masters Club appreciates all who supported our charities during the August Main Meeting. We were excited that Mayor Kevin Johnson joined us for this meeting and over 700 raffle tickets were purchased by REALTOR® Members. Thank you!!

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OCTOBER CALENDAR OF EVENTS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	MAIN MEETING SCHEDULE
			Foreclosures & REO Properties (A) 1 9:00am-1:30pm Real Estate Finance Forum (A) 9:00-10:30am Cantree Committee (B) 10:15-11:30am Video Seminar (T) 12:30 - 3:30pm	2 RETI (A) 9:00am-12noon Buying Foreclosures at Trustees' Sales (A) 9:00am-1:00pm	NOVEMBER 3 <i>Speaker:</i> Shannon P. Jones, Esq.
5 BTI (A) 9:00am - 12noon MetroList Realist.com Session 1 (U) 9:00am - 12noon Education Committee (B) 9:00 - 10:30am MetroList Realist.com Session 2 (U) 1:00 - 4:00pm	6 Main Meeting (A) 9:00-10:30pm Video Seminar (T) 9:30am - 12:30pm Community Outreach Committee (B) 10:30-11:30am	7 New Member Orientation (U) 8:30am - 12:30pm	8 GRI (A) 8:00am - 5:00pm Masters Club Committee (B) 9:30 - 11:00am Equal Opportunity/Cultural Diversity Committee Meeting (B) 11:15am - 12:30pm Video Seminar (T) 12:30 - 3:30pm	9 Staff Meeting (B) 7:30 - 8:30am RETI (A) 9:00am-12noon	
12 SAR offices closed in observance of Columbus Day Masters Club Golf Tournament at North Ridge Country Club	13 Regional Meeting* 8:30-9:30am Flu Shot Clinic (A) 10:30am - 1:00pm Video Seminar (T) 9:30am - 12:30pm	14	15 NAR Green Designation (A) 8:00am - 5:00pm Young Professionals Council Forum (A) 9:00 - 10:00am WCR Luncheon (A) 11:00am - 2:00pm Video Seminar (T) 12:30 - 3:30pm	16 NAR Green Designation (A) 8:00am - 5:00pm RETI (A) 9:00am-12noon Public Issues Forum (B) 9:30 - 10:30am	
19 BTI (A) 9:00am - 12noon Foreclosure Update (A) 9:00am - 12noon MetroList Prospector Session 1 (U) 9:00am - 12noon New Member Orientation (U) 12:30 - 4:30pm License Renewal (A) 1:00 - 3:30pm MetroList Prospector Session 2 (U) 1:00 - 4:00pm	20 Regional Meeting* 8:30-9:30am Video Seminar (T) 9:30am - 12:30pm	21 Negotiating a Lease (A) 7:30 - 9:00am e-Pro (A) 9:00 - 10:30am	22 Board of Directors (B) 9:00 - 11:00am Video Seminar (T) 12:30 - 3:30pm	23 RETI (A) 9:00am-12noon Industry Update Forum (B) 9:00-10:00am	
26 BTI (A) 9:00am - 12noon MetroList Quattro - Session 1 (U) 9:00am - 12noon MetroList Quattro - Session 2 (U) 1:00 - 4:00pm	27 Regional Meeting* 8:30-9:30am Video Seminar (T) 9:30am - 12:30pm Commercial Orientation (B) 10:00 - 11:00am	28 Office Closed - Staff Development (A) 1:00 - 2:00pm Housing Affordability Update: "Show Me the Money" (A) 9:00am - 12noon	29 Video Seminar (T) 12:30 - 3:30pm	30 RETI (A) 9:00am-12noon Flu Shot Clinic (A) 10:30am-1:30pm	

*For Regional Meeting locations and times, visit www.sarcaravans.org or contact Tony Vicari at 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.*



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 Teresa Tares El Dorado Hills Manager (916) 247-6586	 Rick Johnson Senior Loan Officer (916) 367-3738	 Hélène Cornevin Broker Associate/Loan Consultant (916) 941-6868
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The Mortgage Reform and Anti-Predatory Lending Act of 2009, along with other important initiatives like the homebuyer tax credit, will stabilize housing markets, protect consumers and help our local economies recover.

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SAR STAFF MEMBER OF THE MONTH

DEVYN HENRY



SAR Executive Assistant Devyn Henry is being profiled this month for a special reason. She recently reached a five year milestone with the Association. Read about the roles she has played at SAR and how she spends her free time.

What positions have you held at SAR?

I have been the Education Coordinator, while I was in graduate school I worked part time on the SAR Library and I am currently the Executive Assistant.

What did you do before you joined the Association?

I worked for a non-profit agency called InAlliance for 4 years which is an organization that serves people with developmental and physical disabilities here in Sacramento.

Before that I worked for Barnes and Noble for seven years. My last year with them, I worked at the Arden Fair store running the children's department. Maybe I helped you pick out a book!

What do you like best about working for SAR?

I enjoy working with our Members and my wonderful co-workers.

What is your educational background and how have you applied in your work here?

I have a B.A. in Liberal Arts from the Evergreen State College in Olympia, Washington.

I have completed all my classes for my Masters in Public History from Sacramento State and am now finishing my thesis. I have used my Public History experience while working on SARs Centennial and on building our Library and Archives.

You helped coordinate our recent electronic Board of Director election. How did you find the process?

Very stressful! OK, it was not as stressful for me as it was for the candidates but I did want everything to go smoothly, which (thankfully) it did.

How long have you lived in Sacramento and where did you live prior to coming to our lovely city?

I have lived in Sacramento for 10 years. I lived in Seattle before moving here and have also lived in Southern California, Boston and New Mexico.

Favorite restaurant: in Sacramento? Outside Sacramento?

My favorite restaurants in Sacramento are the Tower Café and Eggies.

My favorite restaurant outside of Sacramento is way outside, Mini Saigon in Olympia, Washington.

Hobbies or other activities?

Reading and reading some more and rummaging through bookstores! I also create handmade cards, books and other paper art from old postage stamps and other vintage paper and ephemera.

Are you involved with social networking? What do you think is the greatest feature of this medium?

Yes, I do have a Facebook page, although I use it for personal not business use. My family is on the East Coast and my friends are quite spread out around the country. Facebook keeps us in more immediate touch with each other, which I think is its greatest feature.

What do you like/dislike about Sacramento?

I love that Sacramento can still feel like a small community and I love the American River Parkway.

I very much dislike (can I use the word hate?) the heat (I'm a cool, grey, rainy day kind of person).

You are an avid reader. What are some good books you've read recently?

The two best books I have read recently are also two books I consider to be among the best I have ever read. They are: Shelf Monkey by Corey Redekop and The Elegance of the Hedgehog by Muriel Barbery.

What would people be surprised to learn about you?

I play the violin.
I am a terrible speller.
I speak a little Irish Gaelic.
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C.A.R. MORTGAGE PROTECTION IS WORKING

Hundreds of first-time home buyers have been approved for the California Association of REALTORS® Housing Affordability Fund (C.A.R.HAF) Mortgage Protection Program (MPP) since the program was first announced in April.

The Mortgage Protection Program provides up to \$1,500 per month, for up to six months, to eligible first-time home buyers who lose their jobs due to a layoff. The funds are intended to help consumers make their mortgage payment obligations during a period of unemployment.

"This is an excellent marketing tool if you are working with first-time buyers who are still on the fence about that home purchase. I strongly recommend you sign your buyers up just as soon as they close escrow," Charlene Singley, SAR President, said in promoting MPP.

SAR IS REBUILDING TOGETHER – AGAIN!

SAR is gearing up for the next Rebuilding Day, on Saturday, October 3rd. This is another opportunity to show that we are “Connecting the Community” by helping repair the owner-occupied home of a deserving Sacramento citizen. Rebuilding Together Sacramento, a subsidy of the national organization, chooses local neighborhoods, distributes application forms and selects the deserving and/or challenged homeowners for the Rebuilding Day. A number of construction firms volunteer to complete the tasks that require a high level of skill. Novices can put their skills to the test by painting, cleaning, scraping, sweeping or any other low-skill (but very necessary) tasks.

Rebuilding Together supplies a lunch for the volunteers, but the food will



vary depending on the house. One of the construction companies assigns two volunteers to focus primarily on cooking a BBQ lunch for the volunteers at their house. That alone makes the day worthwhile!



Aside from the fun and free food, you will be making a positive impact on someone’s life. The most rewarding moment is when you see the sincere gratitude on the face of a homeowner who has been touched by the compas-



sion of others.

To sign up or for more information, contact Tony at tvicari@sacrealtor.org or 916-437-1205.

NEW STATISTICAL REPORT AVAILABLE: Historical Median Sales Price by Zip Code

SAR is constantly trying to develop new benefits for its Membership – from educational offerings to CFL light bulbs – to keep our REALTOR® and Affiliate Members at the top of their game.

New to this month is a historical look at median sales prices for each Sacramento County zip code. From information gathered monthly from the MLS, SAR was able to compile a report showing roughly 12 years of median sales prices throughout the county. The report also includes the percentage of appreciation/depreciation of each zip code sales price compared to that of the county. This is made easy to read by

a colorful graph showing the trend of each zip code.

This report is available (for free) at the REALTORS® Only section of our website (ims.sacrealtor.org). This site will require a Log-in ID and password to access. For REALTORS®, the Log-in ID is your nine-digit NRDS # (1955XXXXX) and the password is the last four numbers of your SSN# (unless you had it changed through SAR Membership). For Affiliate Members, the Log-in ID is your five-digit SAR Member # and the last four numbers of your SSN#. If you need help accessing this page, please call SAR at 916-922-7711 or contact Tony at 916-

437-1205.

Try the “customizable” Microsoft Excel report that allows you to take specific information from the 19-page report and create your own reports with your contact information. Please send any suggestions for future reports to tvicari@sacrealtor.org. We hope you find this report helpful and informative!

Historical Sales Data by Zip Code

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on the SAR website -
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¹ 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. Bank of America, N.A. Member FDIC. Equal Housing Lender © 2009 Bank of America Corporation. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. AR82729 00-62-1323D 06-2009

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Home Loans



The Mortgage Disclosure Improvement Act of 2008

I touched on this in last month's article and tried to give a heads up on what was coming. Well it is here and for most of us out in mortgage origination land, we are adapting. We actually have some written guidelines to follow, which helps a lot. The biggest impact so far is closing a short escrow and the uncertainty of being able to deliver on time. But it is a reality and some of the timelines we must adhere to are

simply out of our control. Secondly, if we do not have the initial disclosures (Good Faith Estimate, Truth-in-Lending and State Specific Disclosures) signed at the time of the loan application, we have to wait three business days before collecting any upfront fees and ordering the appraisal. Third, we must provide the borrower a copy of the appraisal three days prior to closing and give them three days to review it. Lastly, we must re-disclose entirely if the APR on the Truth-in-Lending varies more than .125%. While most of us have implemented policies and procedures to adapt to these new guidelines, it is still new and it will take some time to streamline the process. My best advice is "education."

Let's talk about interest rates for a min-

ute. Although it is risky for me to touch on interest rates in an article that is written in advance, I find it too interesting to leave alone. It is almost impossible to apply the old rules to movements in mortgage rates. Today it is basic economics -- "supply and demand." We are still near the bottom and we have been there for a while. Volatility continues to be a player, which makes it difficult for us to advise our clients about locking in interest rates. As long as we have investors in the market place purchasing our mortgage backed securities, and inflation stays in check, rates will likely stay low. But as investment in our mortgage backed securities dries up, and inflation begins creeping up, rates will likely rise. Remember, the federal government is actively purchasing mortgage backed

securities on a regular basis to the tune of \$343.4 billion since April. That's only four months, and that is a lot of debt. So if that stops and the free market does not pick up the slack, we have a huge supply problem. Rates will probably rise. How much? Nobody knows.

You can get live updates about these topics and from FHA, CalHFA, CalVet, VA, Fannie and Freddie, SHRA, CAMB, the appraisal industry, the title industry and much more if you attend our next meeting on October 1. The Real Estate Finance Forum meets regularly the first Thursday of every month at 9:00 a.m. in the SAR Mack Powell Auditorium. Please contact me for suggestions at Comstock Mortgage, jhanson@comstockmortgage.com or you can call me at 916.226.6866.

JULY STATS NARRATIVE

County continues steady sales, consistent median sales price since May

For the third straight month, the Sacramento County single-family home median sales price stayed at \$180,000. After a jump from April to May (7.7%) the figure has remained unchanged. Unlike prior years, the current summer season has not shown much of a surge in sales.

There were 1,848 single family home sales in July, a 6% increase from the 1,744 sales in June. Year-to-year, the current figure is 6.6% below the 1,979 sales recorded last July. REO sales decreased 3.5% month-to-month, from 940 in June to 908 this month. REO sales made up 49% of the total sales while short sales (16.8%) and equity sales (34%) rounded out the remainder of the total sales. Compared to last month, the amount of REO sales has declined (3.5%), while short sales and equity sales have increased (6.9% and 22.8%, respectively).

The median sales price is unchanged month-to-month, keeping the \$180,000 figure from both May and June. Compared year-to-year, the current figure is 16.9% below the \$216,500 of July 2008. The Total Listing Inventory declined from 5,339 to 5,327, a .6% change. Compared

to last year, the Total Listing Inventory has also decreased (32.4%) from 7,880 to the current 5,327 listings. The Housing Market Supply figure dipped 6.5% from 3.1 months in June to the current 2.9 months. Compared with last year, this figure is down 27% from the 3.9 months of inventory in July 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 49.5 days on market (from the time it was listed to the time escrow was opened) and was 1,674 square feet. Of the 1,848 sales this month, 184 (9.9%) had 2 bedrooms or less, 990 (53.5%) contained 3 bedrooms, 529 (28.6%) were 4 bedroom properties and 145 (7.8%) boasted 5+ bedrooms.

Despite flat sales volumes and low prices, "the northern end of the central California valley (Elk Grove & Sacramento) is an area suggesting signs of an earlier recovery than other parts of the country," states SAR Immediate Past President Alan Wagner. "This area started to show signs of decreasing sales before other areas."

SAR Secretary/Treasurer Doug Covill comments: "Every area has its unique trends, and sales should be higher. The low inventory," continues Covill, "gives buyers fewer options and although many offers are being written, few are being accepted." This alludes to the so-called "shadow inventory" of vacant homes not yet listed. "Short sales and REOs, often at the lower end of the price spectrum, still dominate the market, artificially bringing the county median price down." A price breakdown of the single family home sales in July show over half of all sales (56.3%) are below \$200,000. "Lenders still view the area as a declining market, resulting in aggressive pricing on short

sale and REO properties and increasing the amount of lower-priced inventory," said Covill.

The Sacramento area has seen a recent surge in new home sales, up nearly 40% from the previous quarter, according to media reports. This accounts for the largest increase of new home sales in two years. A \$10,000 tax credit for new homebuyers has likely contributed to this encouraging growth, but applications stopped being accepted after July 2nd. Unless the credit is renewed, this fund will likely be expended in the next few months.

Condominium Resale Market

Sacramento condominium sales remained even with 116 units last month and 117 in July. Compared to last year, sales are down 13.3% from the 135 units sold then. REO properties made up 60.7% (71) of all sales and short sales accounted for 27.4% (32) of the sales. Equity sales represented 12% (14) of the monthly sales. The condominium median sales price decreased 5.3% month to month from \$110,750 to \$104,900.

This current price is down 16.1% from the \$125,000 median sales price of July 2008. New condominium escrows stood at 106 for July, down 24.3% from June's 140 new escrows. The total listing inventory increased for the month, up 5.5% to 519 from the 492 listings in June. Compared with the total closed escrows, the total listing inventory represents 4.4 months of inventory in the local condominium market.

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JULY DATA FOR SACRAMENTO COUNTY AND THE CITY OF WEST SACRAMENTO

MLS STATISTICS for July 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	1,911		1,933	-1.1%		2,421	-21.1%
Total Listing Inventory	5,327		5,339	-0.2%		7,880	-32.4%
Number of New Escrows	1,788		1,782	0.3%		2,271	-21.3%
Number of REO Sales	908	49.1%	941	-3.5%	54.0%	1,371	-33.8%
Number of Short Sales	310	16.8%	290	6.9%	16.6%	n/a	n/a
Equity Sales	630	34.1%	513	22.8%	29.4%	n/a	n/a
Total Number of Closed Escrows	1,848	100.0%	1,744	6.0%	100.0%	1,979	-6.6%
Months Inventory	2.9 Months		3.1 Months	-6.5%		4 Months	-27.5%
Dollar Value of Closed Escrows	\$376,335,738		\$354,079,876	6.3%		\$470,970,215	-20.1%
Median	\$180,000		\$180,000	0.0%		\$216,500	-16.9%
Mean	\$203,645		\$203,027	0.3%		\$237,984	-14.4%
Mode	\$200,000 - \$249,999		\$200,000 - \$249,999			\$200,000 - \$250,000	
Year-to-Date Statistics	01/01/09 to 07/31/09		01/01/09 to 07/31/09			01/01/08 to 7/31/2008	Change
Number of Closed Escrows	11,871		12,388			9,644	23.1%
Dollar Value of Closed Escrows	\$2,321,797,729		\$2,420,508,565			\$2,488,900,897	-6.7%
Median	\$173,000		\$175,000			\$235,000	-26.4%
Mean	\$195,586		\$195,391			\$258,078	-24.2%

CONDOMINIUM RESALES

Monthly Statistics	Current Month	% of REOs	Last Month	Change	% of REOs	Last Year	Change
New Listings Published	192		160	20.0%		173	11.0%
Total Listing Inventory	519		492	5.5%		594	-12.6%
Number of New Escrows	106		140	-24.3%		142	-25.4%
Number of REO Sales	71	60.7%	51	39.2%	44.0%	86	-17.4%
Number of Short Sales	32	27.4%	21	52.4%	18.1%	n/a	n/a
Equity Sales	14	12.0%	44	-68.2%	37.9%	n/a	n/a
Total Closed Escrows	117	100.0%	116	0.9%	100.0%	135	-13.3%
Dollar Value of Closed Escrows	\$14,866,191		\$15,018,335	-1.0%		\$19,257,019	-22.8%
Median	\$104,900		\$110,750	-5.3%		\$125,000	-16.1%
Mean	\$127,061		\$129,468	-1.9%		\$142,645	-10.9%
Mode	\$100,000 - \$119,999		\$120,000 - \$139,999			\$120,000 - \$139,999	
Year-to-Date Statistics	01/01/09 to 07/31/09		01/01/09 to 07/31/09			01/01/08 to 7/31/2008	Change
Number of Closed Escrows	758		810			644	17.7%
Dollar Value of Closed Escrows	\$90,394,616		\$96,794,581			\$103,462,627	-12.6%
Median	\$99,000		\$100,000			\$140,000	-29.3%
Mean	\$119,254		\$119,499			\$160,656	-25.8%

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

MLS STATISTICS for July 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	9	0.5%	1	0.9%	0	0	0
\$30,000 - \$39,999	23	1.2%	3	2.6%	1	1	1
\$40,000 - \$49,999	25	1.4%	9	7.7%	2	1	4
\$50,000 - \$59,999	38	2.1%	11	9.4%	1	0	5
\$60,000 - \$69,999	61	3.3%	5	4.3%	2	0	5
\$70,000 - \$79,999	60	3.2%	7	6.0%	3	0	4
\$80,000 - \$89,999	58	3.1%	9	7.7%	4	0	1
\$90,000 - \$99,999	55	3.0%	7	6.0%	11	0	1
\$100,000 - \$119,999	114	6.2%	15	12.8%	6	1	7
\$120,000 - \$139,999	156	8.4%	11	9.4%	7	1	4
\$140,000 - \$159,999	134	7.3%	6	5.1%	6	0	4
\$160,000 - \$179,999	163	8.8%	7	6.0%	3	0	0
\$180,000 - \$199,999	146	7.9%	4	3.4%	7	1	2
\$200,000 - \$249,999	307	16.6%	12	10.3%	9	2	2
\$250,000 - \$299,999	199	10.8%	6	5.1%	4	1	1
\$300,000 - \$349,999	112	6.1%	3	2.6%	0	0	1
\$350,000 - \$399,999	66	3.6%	0	0.0%	1	0	0
\$400,000 - \$449,999	42	2.3%	1	0.9%	0	0	0
\$450,000 - \$499,999	30	1.6%	0	0.0%	0	0	0
\$500,000 - \$549,999	15	0.8%	0	0.0%	0	0	0
\$550,000 - \$599,999	16	0.9%	0	0.0%	0	0	0
\$600,000 - \$999,999	16	0.9%	0	0.0%	1	0	0
\$1,000,000 and over	3	0.2%	0	0.0%	1	0	0
Total	1,848	100%	117	100%	69	8	42

Type of Financing	Current Month	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	524	26.7%	436	23.4%	0 - 30	1,191	60.6%
Conventional	750	38.2%	782	42.0%	31 - 60	253	12.9%
FHA	530	27.0%	490	26.3%	61 - 90	171	8.7%
VA	47	2.4%	48	2.6%	91 - 120	113	5.8%
Other †	114	5.8%	104	5.6%	121 - 180	122	6.2%
Total	1,965	100.0%	1,860	100.0%	181+	115	5.9%
					Total	1,965	100.0%

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

Median DOM: 18 Days
Average DOM: 49.5 Days
Average DOM 1 - 180 Days: 36 Days
Average DOM 181+ Days: 267 Days

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27th Annual Christmas CanTree Kicks Off on September 1st

Building on the success of last year's displays in three public venues, Sacramento REALTORS® continue our efforts to raise donations and public awareness of the Salvation Army's Holiday Food Basket Program, with gigantic canned food Christmas trees at area shopping malls. This year's host sites are the **Country Club Plaza, the Marketplace at Birdcage and the Folsom Premium Outlets**. Each tree will be approximately 15 ft. tall, a solid mass of canned food cases donated by SAR Members. The buildings take place on **November 23rd and 24th, 2009**. Save the date for the CanTree Dedication Breakfast on **December 1st** from 9-10:30 a.m., when all the volunteers and donors will be recognized.

The Christmas CanTree Project routinely raises more than \$65,000 per year. Since 1983, SAR has raised more than \$2

million in support of the Salvation Army.

The theme selected for the 2009 campaign is "Yes We Can, In Deed!" to express that even in tough economic times, we can still rally together to help other.

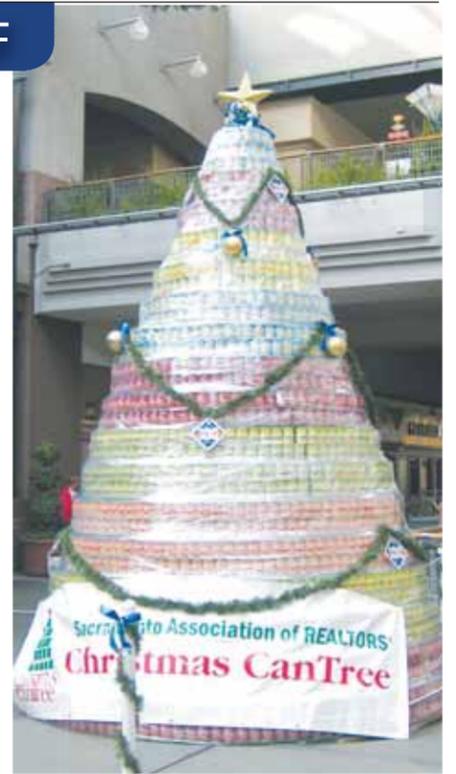
The food donated will be distributed to needy families through The Salvation Army's Holiday Food Basket Program. Over 45,000 local families are expected to benefit from the food contributed through CanTree, according to The Salvation Army. The Army currently serves 36,000 meals per month in the Greater Sacramento Area. CanTree is a critical factor in successfully feeding thousands of people at Christmas time.

This year we are getting creative with some new ideas and cooking up some old favorites. In July, the CanTree committee held its first Sip n' Support wine

tasting event which raised closed to \$6,000 towards this year's over all goal of \$75,000.

At the September kickoff, the CanTree committee will unveil its **Quick Meals on A Budget** cookbook, a collection of delicious recipes assembled from SAR Members and their families.

The Committee is going to need plenty of enthusiastic bodies. SAR encourages all Members to contribute, either by donation or volunteering labor on the days of the event. SAR would also like to encourage Member volunteers to help with the Holiday Food Basket distribution held at Cal Expo in mid-December. It is a wonderful family service opportunity. For more information or to make a donation visit www.sacrealtor.org/events/cantree.asp.



YPC TEAMS UP WITH THE HOUSING OPPORTUNITY COMMITTEE TO RAISE FUNDS FOR C.A.R. HAF.

by Erin Attardi, YPC

Do you remember what life was like in the 1950's? Fast cars, poodle skirts, and rock-n-roll music ruled the day! Coming up on September 12th, you can have the chance to re-live the 1950's.

Join the Young Professionals Council and the Housing Opportunity Committee as we present our 2nd annual "Bowling for the American Dream" event at Land Park Lanes in Sacramento. The cost to participate is just \$25 and includes bowling shoes, ball, games, food, music and a great time overall! We are still accepting new sponsorships as well. For just \$50 plus a raffle prize, your company can sponsor a lane. All funds raised from the event will benefit the California Association of REALTORS® "Housing Affordability Fund" (C.A.R.HAF). C.A.R.HAF is responsible for great programs to California homeowners, like the Mortgage Protection Plan, which assures its homeowners who have been accepted into the program in making their mortgage payments in the event of job loss or reduction in income. Last year this event raised over \$2,800. Please come out and support a great cause.

Also, we have a great monthly forum in store for September. Join us September 17th at 9am at SAR's Mack Powell Auditorium as the YPC, along with the Public Issues Forum, presents a round table discussion from the leadership of several local water districts. They will be on hand to discuss current topics regarding water use within the different jurisdictions within Sacramento County.

As usual, all of our events are open to ALL SAR MEMBERS regardless of age. Our Monthly Forums are held on the 3rd Thursday of each month. Please contact Chair Rico Rivera at ricor@orhp.com.



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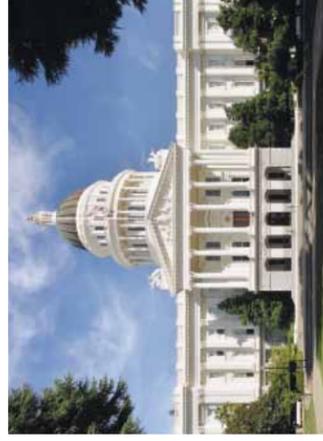
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A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

NAR Wants to Help You Have a Safe Week, a Safe Year & a Safe Career

SEPTEMBER 2009

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SAR WEBSITE:
www.sacrealtor.org

NATIONAL ASSOCIATION OF REALTORS® REALTOR® SAFETY

REALTOR® SAFETY WEEK — SEPTEMBER 13 - 19, 2009

Think about your average workday. Some of the ordinary tasks you take for granted probably read like a list of "don'ts" for staying safe: Leading strangers around an unknown property... advertising that you will be alone in a vacant home on a Sunday afternoon... offering rides to strangers.

"I'm willing to bet that few real estate professionals think about all the potential dangers they face every day," says Bob Goldberg, NAR's Senior Vice President, Marketing, Business Development, and Commercial Services. "But every one of us can take some simple steps to ensure our safety on the job: Tell someone where you're going. Meet new clients in your office. Trust your instincts."

Start in September with REALTOR® Safety Week...

Knowledge. Awareness. Empowerment. These are the core components of REALTOR® Safety. They also comprise the theme of NAR's latest efforts to raise awareness about safety for our members.

The sixth annual REALTOR® Safety Week falls on September 13-19 this year. This is the perfect time to start focusing on best practices for ensuring your personal safety as well as your clients' safety, home and office safety, and more.

... and Make a Year-round Commitment to Staying Safe

Although observing REALTOR® Safety Week is a great way to kick off awareness of these issues, we encourage you to continue to build your safety awareness throughout the year. NAR is dedicated to providing the information and materials that REALTORS® need to learn how to stay safe. In addition to the REALTOR® Safety Resources Kit sent to each State and Local Association, we've created the following resources:

- A completely revamped safety Web site at REALTOR.org/Safety
 - New webinars on REALTOR® Safety each quarter, presented by experts. The first in the series, 'Safety at Open Houses,' will be held September 14 and led by Andrew Wooten. Check online for details.
 - Quarterly safety messages focusing on seasonal tips for on the job and at home, e-mailed and posted online.
 - 100-packs of the REALTOR® Safety Tips Wallet Card, safety publications and more, are available at cost as part of NAR's Right Tools, Right Now initiative. Visit www.REALTOR.org/Store to view and purchase these and other safety-related publications and products.
- Remember: You can greatly reduce the risks you face as a REALTOR® by simply **knowing** the dangers you face every day, being **aware** of your surroundings, and **empowering** yourself with precautions and preparations so that you can avoid risky situations.
- NAR wants to help you, your co-workers, and REALTORS® everywhere be safe on the job. Let's all work together to stay safe. For additional information, tips, office forms and more, visit www.REALTOR.org/Safety.

Article for Associations on REALTOR® Safety
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