



SACRAMENTO REALTOR®

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

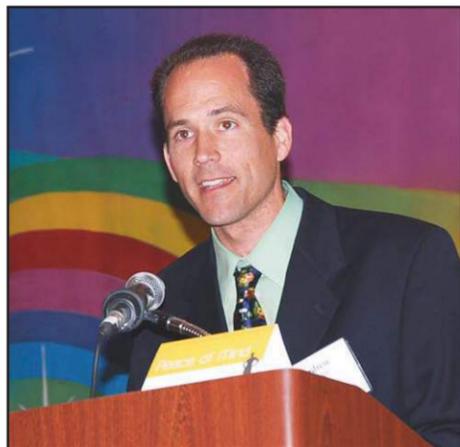
MAY 2010

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

Congratulations New Masters Club Members

continued from cover page

Masters Club New Members



2008 Masters Club President Andy Thielen gives his farewell speech

- Nancy Benton**, Lyon RE Elk Grove
- Theron Bergen**, Fusion Real Estate & Home Loan
- Maksim Boyko**, RE/MAX Gold Sacramento
- Darren Brown**, RE/MAX Gold Fair Oaks
- Julie Burks**, Riverpoint Realty
- Gary Burmaster**, Burmaster R.E. Services Inc.
- Docmai Caban**, Excel Realty Inc.
- Diane Canulli**, House Hunter Realty
- Lynda Chac**, Titan Real Estate Services
- Andrew Chechourka**, Kraft Real Estate
- Inessa Chernioglo**, Keller Williams Realty
- Shelly Clark**, Connect Realty.com Inc.
- Aaron Cullen**, Brokers Inc.



SAR President-elect Doug Covill serves as Masters Club Luncheon MC

- Judy Cuong**, RE/MAX Gold Laguna
- Tanya Curry**, Lyon RE Downtown
- Jeffery DeGray**, Lyon RE Fair Oaks East
- Nick Domanovich**, Prudential NorCal Realty
- Annie Dube**, Keller Williams Realty
- Kathleen Duke**, GreatWest GMAC Real Estate
- Delene Evans**, Evans and Associates
- Dan Farrales**, RE/MAX Gold Natomas
- Jesse Favila**, Lyon RE Elk Grove
- Teresa Flewellyn**, Connect Realty.com Inc.
- Ann Fraire**, Synergy Brokerage
- Jesse Garcia**, Keller Williams Realty
- Rosanna Garcia**, Garcia Realty
- Susan Gerber**, Thompson + Brown Real Estate
- Thomas Gonsalves**, Sac City Real Estate
- Eduardo Gonzalez**, The A & E Group
- Kobi Grant**, Worldwide Signature, Inc.
- Doug Harris**, Providence Properties & Invstm

- Rachelle Harris**, Providence Properties & Invstm
- Elizabeth Harvey**, Better Homes Realty-Folsom
- Melissa Heede**, RE/MAX Gold Sacramento
- Monther Helo**, Hillcrest Realty
- Tamera Hewlett-Vallejo**, Real Estate with Purpose Inc.
- Laura Hicks**, Synergy Brokerage
- Magdalene Hsu**, Cook Realty
- Chi Huang**, RE/MAX Gold Laguna
- Cherie Hunt**, Prudential CA Realty
- Mohammed Jalal**, Titan Real Estate Services
- Shelley Juarez**, RE/MAX Gold Fair Oaks
- JoAnn Kaleel**, Lyon RE Natomas
- Jenine Keely**, Keller Williams Realty
- Sindy Kirsch**, Lyon RE Downtown
- Jennifer Kline**, Mann Financial & Real Estate
- Alex Kostyuk**, Advanced Global Real Estate
- Frederick Kuo**, Prudential NorCal Realty
- Teresa Laine**, Lyon RE Elk Grove
- Kim Lamb**, Coldwell Banker-Doug Arnold
- Victoria Leas**, Lyon RE Fair Oaks
- Aaron Lee**, Elite Realty Services
- Andrew Lee**, RE/MAX Gold Fair Oaks
- Tammy Lissner**, Fusion Real Estate & Home Loan
- Stacie Lopez**, Keller Williams Realty
- Deborah Luna**, Exclusive Realty and Mortgage
- Bonita Malone**, Prudential CA Realty

- Gail Robards**, Lyon RE Sierra Oaks
- Karen Roberts**, National Equity RE Sales
- Patrick Saumure**, Prudential NorCal Realty
- Ernesto Sayson**, Five Diamond Realty
- Mohammad Siddique**, Titan Real Estate Services
- Harkirat Singh**, Statewide Realty & Mortgage
- Jon Siptrott**, Keller Williams Realty
- Dale Smith**, Coldwell Banker
- Sheryl Smith**, Keller Williams Realty
- Jerrod Stacy**, Lyon RE Elk Grove



Incoming President Brian McMartin looks dapper as he addresses the luncheon audience



Wizard of Oz characters entertain and pose with attendees.

- Bethany McKeighen**, Newpoint Realty Services
- Patricia McNulty-Langdon**, Coldwell Banker
- Robert Melody**, Prudential CA Realty
- Kerrie Miller**, Synergy Brokerage
- Manjeet More**, IMI Real Estate
- Kandace Mulvaney**, Keller Williams Realty
- Kevin Nakano**, Nakano Realty
- Phuong Nguyen**, Entrust Realty Services Inc
- Michelle Nosal**, Lyon RE Fair Oaks East
- Michael O'Day**, GreatWest GMAC Real Estate
- Patrick O'Hare**, Century 21 Select Real Estate
- Kirk O'Neill**, Coldwell Banker
- Gloria Pacheco-Torres**, Lyon RE Natomas
- Ma Eileen Pambid**, Real Estate America
- Timothy Pantle**, Coldwell Banker
- Tom Pellegrini**, Keller Williams Realty
- Pamela Petterle**, Lyon Real Estate LP
- Kristen Pitzner**, ZipRealty Inc.
- Lori Prizmich**, Keller Williams Realty
- James Quessenberry**, Northwind Commercial
- Yuri Ramirez**, Keller Williams Realty
- Christine Rivera**, ERA Realty Center

- Cheryl States**, RE/MAX Gold Folsom
- Judi Stewart**, Coldwell Banker
- Patricia Strickland**, Keller Williams Realty
- Jaime Stuckey**, RE/MAX Gold Sacramento
- Robert Swanson**, Greenrock Realty
- Oscar Terrazas**, American Home Real Estate
- Ian Texeira**, Lyon RE West Sacramento
- Tejinder Thiara**, Keller Williams Realty
- Karen Tolliver-Jones**, Coldwell Banker
- Sandy Tracy**, Realty World California Gold
- Tuan Tran**, Real Estate America
- Emily Uebelhoer**, RE/MAX Gold Sacramento
- Justin Van Winkle**, Keller Williams Realty
- Heidi Van**, Titan Real Estate Services
- David Wagner**, Keller Williams Realty
- Deborah Walker**, ZipRealty Inc.
- Andy Zhi Wang**, Elite Realty Services
- Alison Warren**, Lyon RE Elk Grove
- Douglas Watson**, 1st Priority Realty
- Gayle Welsh**, Lyon RE Sierra Oaks
- Paul West**, Real Estate America
- Michelle Wong**, RE/MAX Gold Laguna
- Lee Xiong**, Lyon RE Natomas



Newly installed Masters Club Steering Committee

Sacramento Association of REALTORS®

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Linda Wood

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.

Here to Serve You

SAR Staff

Feel free to call us direct.

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Retail Center Assistant

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



2010 PRESIDENT

BARBARA HARSCH



By the time you read this, some 300 Sacramentans, including six representatives from SAR, will have returned from the Metro Chamber's Cap-to-Cap trip to Washington DC.

The annual Cap-to-Cap program brings the region's business, labor and government leaders together to build consensus for important regional priorities. Volunteers working on 13 teams will bring the region's top issues to our nation's leaders via 90 issue papers and more than 230 appointments with elected leaders, the Obama administration and other agency officials. Cap-to-Cap is the largest local chamber of commerce program of its kind in the nation.

PRESIDENT'S PERSPECTIVE

Building Relationships through Cap-to-Cap

I have a special regard for this effort. In 1943, in the middle of WWII, my father, Otto Rohwer, who was then the president of the Chamber of Commerce, went to Washington DC as part of a regional delegation to lobby Congress – not for more defense contracts – but for appropriations to build the Folsom Dam. Sixty-seven years later, I am serving on the Flood Protection team.

On the Flood Protection team, we worked for 200-year flood protection. Funding is not the only issue; we worked to educate federal agencies on how outdated regulations and policies stand in the way of flood protection and improving regional water supply.

The other Members of our delegation this year were **Doug Covill**, President-elect; **Kathy Fox**, Secretary-Treasurer; **Nelson Janes**, Executive Vice President; **Caylyn Brown**, Government Affairs Director, and **Eric Rasmusson**,

Government Affairs Consultant. We spread out through the halls of Congress and numerous government agencies, bringing Sacramento's message.

Nelson has served for several years on the Workforce Development and Education Team. That team focused on how to make sure we have the workforce to serve the growing clean/green segment of our area's economy.

Although every Member of the SAR delegation served on an issues team, the real value of the trip comes from the relationships we are able to build. Cap-to-Cap provides an excellent opportunity for casual conversation with many of the elected and appointed officials we need to maintain good relations with. We also touch base with business representatives, such as those from SMUD and PG&E, we need to work with to carry out SAR's goals.

SAR is Well Represented

The National Association of REALTORS® has a longstanding program that has supplemented our local advocacy efforts and you may have never heard of it. A Federal Political Coordinator (FPC), is a liaison to a Member of Congress. Each of the 435 Representatives has a REALTOR® assigned to them. The FPC is responsible for facilitating a relationship with the Congressional representative, and getting them and their staff important information on issues we support or oppose when it is up for a vote, such as the homebuyer tax credits, or the National Flood Insurance Program.

The FPC program is successful because legislators are accustomed to hearing from professional NAR, C.A.R.,

and SAR lobbyists, but also very important to them is how their constituents

feel about the issues. The FPCs fill this vital role.

SAR is lucky to have three excellent FPC's:



Paula Colombo:
FPC for Dan Lungren



Brian Holloway:
FPC for Doris Matsui



Clay Sigg:
FPC for Tom McClintock



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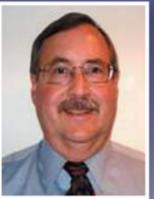
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Sacramento REALTOR® Newsletter

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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

The NAR Trademark on the Internet

When surfing the Web for real estate homepages, it's quite common to come across sites belonging to REALTORS®. If you are looking to add your own electronic presence on the Internet, it is easy to get caught up in designing your own web page and choosing a domain name which will capture the attention of surfers and make you easily identifiable.

REALTORS® often want to use the REALTOR® marks as part of their domain name or address to distinguish themselves, but they must keep in mind that there are rules governing proper use of the REALTOR® marks that must be adhered to at all times, regardless of the media used.

These rules are found in the National Association's Membership Marks Manual, a reference manual explaining proper use

of the REALTOR® marks including examples of correct and incorrect uses. Here is a brief list of the principle rules affecting use of the REALTOR® marks in domain names:

The term REALTOR®, whether used as part of a domain name or in some other fashion, must refer to a Member or a Member's firm.

The term REALTOR® may not be used with descriptive words or phrases. For example, Number1realtor.com, chicagorealtors.org or realtorproperties.com are all incorrect.

For use as a domain name or e-mail address on the Internet, the term REALTOR® does not need to be separated from the Member's name or firm name with punctuation. For example, both johndoe-realtor.com and johndoerealtor.

com would be correct uses of the term as a part of domain names and jdoerealtors@webnetservices.com and jdoerealtors@webnetservices.com are both correct uses of the term as part of an e-mail address.

The REALTOR® block R logo should not be used as hypertext links at a web site as such uses can suggest an endorsement or recommendation of the linked site by your Association.

The public has adopted the use of all lower case letters when writing domain names, even those containing trademarks. Therefore, for purposes of domain names only, there is an exception to the rule on capitalization of the term REALTOR® and it may appear in lower case letters.

Whether you use traditional print media or the Internet, it is essential to use the REALTOR® marks in accordance with the rules and guidelines of the National Association. The REALTOR® marks should only be used to denote membership in the NATIONAL ASSOCIATION OF REALTORS®.

Reprinted from the National Association of REALTORS® website, realtor.org.

SAR Policy Papers

Did you know that SAR has policy papers featured on its website? If you are interested in SAR's position on real estate issues including: banks in real estate, business license taxes, point of sale retrofits, or private property transfer tax please visit our website. Go to www.sacrealtor.org select the "Public Affairs" drop down menu, "Government Affairs" then "Policy Papers".

Here is a sampling of what you can find:

Policy Statements – BUSINESS LICENSE TAXES

SAR's OPINION:

The Sacramento Association of REALTORS® is opposed to increasing business license taxes on REALTORS®. REALTORS® should be treated as employees for the sake of business licenses, not as independent contractors.

BACKGROUND:

The Sacramento Association of REALTORS® believes taxes should be proportional to business activity. Business taxes should not be discriminatory, taxing a single transaction multiple times. Case law established in *Gipson v. Davis Realty Co.*, (1963) 215 Cal.App.190, 206-207 that in a broker agent relationship, the broker is the principle, and the agent is the salesperson. The broker agent relationship is further established in the State of California Business and Professions Code section 10132, the real estate agent... "is a natural person who for compensation or an expectation of compensation, is employed by a licensed real estate broker..."

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Presenting and Negotiating Multiple Offers

APPENDIX IX TO PART FOUR, Reprinted with permission from the National Association of REALTORS® Code of Ethics and Arbitration Manual.

"When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their clients. This obligation to the client's interests is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly." (Taken from Article 1 of the REALTORS® Code of Ethics)

"REALTORS® shall submit offers and counter-offers objectively and as quickly as possible." (Standard of Practice 1-6)

Perhaps no situation routinely faced by REALTORS® can be more frustrating, fraught with potential for misunderstanding and missed opportunity, and elusive of a formulaic solution than presenting and negotiating multiple purchase or lease offers and/or counter-offers on the same property. Consider the competing dynamics. Listing brokers are charged with helping sellers get the highest price and the most favorable terms for their property. Buyers' brokers help their clients purchase property at the lowest price and on favorable terms. Balanced against the Code's mandate of honesty is the imperative to refrain from making disclosures that may not, in the final analysis, be in a client's interests. (Revised 11/01)

Will disclosing the existence of one offer make a second potential purchaser

more likely to sign a full price purchase offer—or to pursue a different opportunity? Will telling several potential purchasers that each will be given a final opportunity to make their best offer result in spirited competition for the seller's property—or in a table devoid of offers?

What is fair? What is honest? What is to be done? Who decides? And why is there not a simple way to deal with these situations?

As REALTORS® know, there are almost never simple answers to complex situations. And multiple offer presentations and negotiations are nothing if not complex. But, although there is not a single, standard approach to dealing with multiple offers, there are fundamental principles to guide REALTORS®. While these guidelines focus on negotiation of purchase offers, the following general principles are equally applicable to negotiation of lease agreements. (Revised 11/01)

- Be aware of your duties to your client—seller or buyer—both as established in the Code of Ethics and in state law and regulations. (Revised 5/01)

The Code requires you to protect and promote your client's interests. State law or regulations will likely also spell out duties you owe to your client.

- The Code requires that you be honest with all parties. State law or regulations will likely spell out duties you owe to other parties and to other real estate professionals. Those duties may vary from the general guidance offered here. REALTORS® need to be familiar with applicable laws and regulations.

Be aware of your duties to other parties—both as established in the Code of Ethics and in state law and regulation.

- Remember that the decisions about how offers will be presented, how offers will be negotiated, whether counter-offers will be made and ultimately which offer, if any, will be accepted, are made by the seller—not by the listing broker. (Revised 5/01)

- Remember that decisions about how counter-offers will be presented, how counter-offers will be negotiated, and whether a counter-offer will be accepted, are made by the buyer—not by the buyer's broker. (Adopted 5/01)

- When taking listings, explain to sellers that receiving multiple, competing offers is a possibility. Explain the various ways they may be dealt with (e.g., acceptance of the "best" offer; informing all potential purchasers that other offers are on the table and inviting them to make their best offer; countering one offer while putting the others to the side; countering one offer while rejecting the other offers, etc.).

Explain the pluses and minuses of each approach (patience may result in an even better offer; inviting each offeror to make their "best" offer may produce a better offer[s] than what is currently on the table—or may discourage offerors and result in their pursuing other properties).

Explain that your advice is just that and that your past experience cannot guarantee what a particular buyer may do.

Remember—and remind the seller—that the decisions are theirs to make—not yours, and that you are bound by their lawful and ethical instructions.

- When entering into buyer representation agreements, explain to buyers that you or your firm may represent more than one buyer-client, that more than one of your clients or your firm's clients may be interested in purchasing the same property, and how offers and counter-offers will be negotiated if that happens. (Adopted 5/01)

Explain the pluses and minuses of various negotiating strategies (that a "low" initial offer may result in the buyer purchasing the desired property at less than the listed price—or in another, higher offer from another buyer being accepted; that a full price offer may result in the buyer purchasing the desired property while paying more than the seller might have taken for the property, etc.). (Adopted 5/01)

Explain to the buyer that sellers are not bound by the Code of Ethics. Sellers, in multiple offer situations, are not prohibited from "shopping" offers. Real estate brokers may, unless prohibited by law or regulation, "shop" offers. Therefore, REALTORS® assisting purchasers in for-

mulating purchase offers should advise those purchasers it is possible that the existence, terms and conditions of any offer they make may be disclosed to other purchasers by sellers or by sellers' representatives except where such disclosure is prohibited by law or regulation. (Adopted 5/05)

Remember—and remind the buyer—that the decisions are theirs to make—not yours, and that you are bound by their lawful and ethical instructions. (Adopted 5/01)

- If the possibility of multiple offers—and the various ways they might be dealt with—were not discussed with the seller when their property was listed and it becomes apparent that multiple offers may be (or have been) made, immediately explain the options and alternatives available to the sellers—and get direction from them.

- When representing sellers or buyers, be mindful of Standard of Practice 1-6's charge to ". . . submit offers and counter-offers objectively and as quickly as possible." (Revised 5/01)

- With the seller's approval "...divulge the existence of offers on the property" consistent with Standard of Practice 1-15. (Adopted 11/02)

- While the Code of Ethics does not expressly mandate "fairness" (given its inherent subjectivity), remember that the Preamble has long noted that ". . . REALTOR® has come to connote competency, fairness, and high integrity. . . ." If a seller directs you to advise offerors about the existence of other purchase offers, fairness dictates that all offerors or their representatives be so informed.

- Article 3 calls on REALTORS® to ". . . cooperate with other brokers except when cooperation is not in the client's best interest." Implicit in cooperation is forthright sharing of information related to cooperative transactions and potential cooperative transactions. Much of the frustration that occurs in multiple offer situations results from cooperating brokers being unaware of the status of offers they have procured. Listing brokers should make reasonable efforts to keep cooperating brokers informed. Similarly, buyer brokers should make reasonable efforts to keep listing brokers informed about the status of counter-offers their seller-clients have made. (Revised 5/01)

- Realize that in multiple offer situations only one offer will result in a sale and one (or more) potential purchasers will be disappointed that their offer was not accepted. While little can be done to assuage their disappointment, fair and honest treatment throughout the process, coupled with prompt, ongoing and open communication, will enhance the likelihood they will feel they were treated fairly and honestly. In this regard, ". . . REALTORS® can take no safer guide than that which has been handed down through the centuries, embodied in the Golden Rule, 'Whatsoever ye would that others should do to you, do ye even so to them.'" (from the Preamble to the Code of Ethics). (Revised 11/01)



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MARCH 2010 DATA FOR SACRAMENTO COUNTY AND THE CITY OF WEST SACRAMENTO

MLS STATISTICS for March 2010 Data for Sacramento County and the City of West Sacramento

SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	% of Total	Last Month	Change	% of Total	Last Year	Change
New Listings Published	2,362		1,975	19.6%		2,143	10.2%
Active Listing Inventory †	3,665		3,281	11.7%		6,266	-3.9%
Active Short Sale Contingent *	2,355		2,234	5.4%		n/a	
Number of New Escrows	1,830		1,443	26.8%		2,035	-10.1%
Number of REO Sales	649	39.6%	534	21.5%	46.2%	1,216	-46.6%
Number of Short Sales	405	24.7%	251	61.4%	21.7%	n/a	n/a
Conventional Sales	586	35.7%	371	58.0%	32.1%	n/a	n/a
Total Number of Closed Escrows	1,640	100.0%	1,156	41.9%	100.0%	1,725	-4.9%
Months Inventory	2.2 Months		2.8 Months	-21.4%		3.6 Months	-38.9%
Dollar Value of Closed Escrows	\$336,002,192		\$230,830,151	45.6%		\$325,794,200	3.1%
Median	\$182,000		\$179,900	1.2%		\$167,500	8.7%
Mean	\$204,879		\$199,680	2.6%		\$188,866	8.5%
Mode	\$200,000 - \$249,999		\$200,000 - \$249,999			\$200,000 - \$249,999	

Year-to-Date Statistics	01/01/10 to 03/31/10	01/01/10 to 03/31/10	1/1/2009	Change
	SAR monthly data, compiled	MetroList YTD data	3/31/2009	
Number of Closed Escrows	3,955	4,038	4,960	-20.3%
Dollar Value of Closed Escrows	\$795,911,600	\$811,698,299	\$940,304,087	-15.4%
Median	\$177,000	\$177,000	\$167,700	5.5%
Mean	\$201,242	\$201,015	\$189,577	6.2%

CONDOMINIUM RESALES

Monthly Statistics	Current Month	% of Total	Last Month	Change	% of Total	Last Year	Change
New Listings Published	238		216	10.2%		168	41.7%
Active Listing Inventory †	392		356	7.9%		721	-11.1%
Active Short Sale Contingent *	249		238			n/a	
Number of New Escrows	125		81	54.3%		145	-13.8%
Number of REO Sales	70	53.0%	59	18.6%	54.6%	67	4.5%
Number of Short Sales	25	18.9%	15	66.7%	13.9%	n/a	n/a
Conventional Sales	37	28.0%	34	8.8%	31.5%	n/a	n/a
Total Closed Escrows	132	100.0%	108	22.2%	100.0%	109	21.1%
Dollar Value of Closed Escrows	\$14,401,655		\$11,529,927	24.9%		\$14,321,584	0.6%
Median	\$87,000		\$94,500	-7.9%		\$120,000	-27.5%
Mean	\$109,103		\$106,759	2.2%		\$131,391	-17.0%
Mode	\$80,000 - \$89,999		\$40,000 - \$49,999			\$120,000 - \$139,999	

Year-to-Date Statistics	01/01/10 to 03/31/10	01/01/10 to 03/31/10	1/1/2009	Change
	SAR monthly data, compiled	MetroList YTD Data	3/31/2009	
Number of Closed Escrows	325	333	291	11.7%
Dollar Value of Closed Escrows	\$32,520,592	\$35,973,220	\$32,596,957	-0.2%
Median	\$87,000	\$87,000	\$90,000	-3.3%
Mean	\$100,063	\$108,028	\$112,017	-10.7%

† Includes: Active, Active Release Clause, Active Short Sale, Active Court Approval and Active Court Contingent listings
*Active Short Sale Contingent listings have been displayed independently to more accurately show the original Total Listing Inventory figure
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 is not guaranteed and should be independently verified. For the most current statistical information, visit www.sacrealtor.org

MLS STATISTICS for March 2010 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	3	0.2%	4	3.0%	0	0	0
\$30,000 - \$39,999	5	0.3%	6	4.5%	0	0	0
\$40,000 - \$49,999	16	1.0%	16	12.1%	0	0	1
\$50,000 - \$59,999	23	1.4%	11	8.3%	0	0	3
\$60,000 - \$69,999	36	2.2%	11	8.3%	2	3	2
\$70,000 - \$79,999	39	2.4%	6	4.5%	1	0	11
\$80,000 - \$89,999	52	3.2%	14	10.6%	2	0	4
\$90,000 - \$99,999	47	2.9%	9	6.8%	1	2	1
\$100,000 - \$119,999	124	7.6%	13	9.8%	3	1	5
\$120,000 - \$139,999	142	8.7%	9	6.8%	6	1	6
\$140,000 - \$159,999	163	9.9%	7	5.3%	8	0	3
\$160,000 - \$179,999	151	9.2%	8	6.1%	12	1	8
\$180,000 - \$199,999	121	7.4%	3	2.3%	6	0	4
\$200,000 - \$249,999	272	16.6%	9	6.8%	8	1	4
\$250,000 - \$299,999	182	11.1%	2	1.5%	6	0	2
\$300,000 - \$349,999	100	6.1%	2	1.5%	3	1	0
\$350,000 - \$399,999	69	4.2%	1	0.8%	3	0	1
\$400,000 - \$449,999	41	2.5%	0	0.0%	2	0	0
\$450,000 - \$499,999	17	1.0%	0	0.0%	1	0	0
\$500,000 - \$549,000	12	0.7%	1	0.8%	0	0	0
\$550,000 - \$599,000	6	0.4%	0	0.0%	0	0	0
\$600,000 - \$999,999	19	1.2%	0	0.0%	1	0	1
\$1,000,000 and over	0	0.0%	0	0.0%	1	0	0
Total	1,640	100%	132	100%	66	10	56

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	
Cash	478	27.1%	388	30.7%	0 - 30	960	54.5%
Conventional	620	35.2%	409	32.4%	31 - 60	278	15.8%
FHA	555	31.5%	382	30.2%	61 - 90	171	9.7%
VA	47	2.7%	37	2.9%	91 - 120	96	5.4%
Other †	62	3.5%	48	3.8%	121 - 180	134	7.6%
Total	1,762	100.0%	1,264	100.0%	181+	123	7.0%
					Total	1,762	100.0%

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

Median DOM: 24
Average DOM: 55
Average DOM 1 - 180 Days: 21
Average DOM 181+ Days: 233

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 is not guaranteed and should be independently verified. For the most current statistical information, visit www.sacrealtor.org / public affairs / statistics

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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

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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 Dahdough – 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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Energy Efficiency Financing

Local jurisdictions can set up voluntary individual property assessments to pay for energy efficient home improvements under AB811, approved by the California Legislature in 2008. As a result, Sacramento County, and local jurisdictions throughout the State, are rolling out a new voluntary program for homeowners to upgrade the energy efficiency of homes. This program allows homeowners to pay off these improvements through a fixed rate loan rolled onto their property tax bill.

SMUD will be involved in the implementation of the local program to ensure that the life of the loan does not outlive the life of the improvements, and that the cost won't outweigh the savings on energy bills. One of the

benefits of this program is that it allows people to lower their energy bills and the carbon footprint of their home, even if they don't have money upfront. The cost of and the lack of viable financing options are the primary impediments to improving a home's energy efficiency. Another aspect of this program is that the homeowner benefitting from the improvements through lower energy bills makes the payments. If the home is sold before the loan is repaid, it transfers with the home and the new owner assumes the payments.

The Sacramento Association of REALTORS® is involved in the development of this program locally, and will continue to be through the implementation process, and as the first loans

are funded. We have been assured this program will remain voluntary and not become connected with a separate mandate. We were also able to ensure that protections are built into this program to protect individual homeowners. To qualify for the program, a homeowner would need to have at least 20% equity in their home, and could take out no more than 10% of their home's value on the energy efficiency improvements.

The impacts on a transaction of this new program will ebb and flow with the market. While the loan would normally transfer with the property, there do not seem to be any pre-payment penalties. In a buyer's market, sellers may be asked to repay the balance of the loan to close escrow. And, in a seller's market, buy-

ers will be more likely to assume these loans.

One hope is that the success of the AB 811 program will take the local focus off point-of-sale mandates. A targeted effort to market an AB 811-inspired program to the properties in need of energy improvements will go a long way to help local jurisdictions meet their carbon reduction requirements without mandates. SAR's Government Affairs team, working with the appropriate committees and leadership, will continue to follow the development of this program and will pay particular attention to its potential impacts on the transaction process, disclosure and its over-all impact on the housing market.

Commercial Division Considers "Lunch & Learn"

SAR would like to offer "Lunch & Learn" for its commercial practitioners.

Do you have a unique understanding of Industrial properties? Do you have a

secret formula for success that you can't wait to pass on? Are you a commercial real estate practitioner with a certain expertise that you are willing to share with your peers?

The lunches would give agents/brokers the opportunity to network and learn something new. If you are interested in making about a 45 minute presentation followed by a Q & A period, email

Janelle Fallan at jfallan@sacrealtor.org. Please provide a short description of the topic along with a bio.

A Spring Surge in Sales Signals Fair Weather Market



A 41.9% increase in sales marked the beginning of the spring sales season. Units sold in March totaled 1,640, a big jump from the 1,156 sales in February. Sales this month, however, were still 4.9% less than the 1,725 sales in March 2009. The distribution in types of home sales has shifted, with bank-owned properties making up 39.6% of all

sales – down 6.4% from the previous month. Short sale properties increased 3.6%, accounting for 24.7% of all sales. Conventional sales also made a 3.6% jump to 35.7% of all sales, largely a sign that homeowners appear more confident releasing their homes in the market.

The median sales price increased slightly (1.2%) from \$179,900 to \$182,000. The current figure is 8.7% higher than the \$167,500 median price last year. The majority of homes sold were in the \$200,000 - \$249,999 price range. This mode accounts for 16.6% (or 272 units) of the 1,640 total sales. Local trends show a bottoming out of the lower-priced "investor" homes, while mid- and high-level homes are still softening and adjusting as the market shifts.

The Total Listing Inventory has recently been split to more accurately convey the current market. Active Listings numbered 3,665 properties and Active Short Sales Contingent showed 2,355. Active Short Sale Contingent properties are short sale properties on which initial offers have been made and are not entirely "active." The Housing Market Supply figure decreased significantly (21.4%) month-to-month from 2.8 to 2.2 Months. This figure represents the amount of time – in months – it would take to deplete the Active Listing Inventory (3,665) given the current number of closed escrows (1,640). According to MetroList® MLS data, the average home spent 54 days on market (from the time it was listed to the time escrow was opened) and was 1,696 square feet. Of the 1,640 sales this month, 168 (10.1%) had 2 bedrooms or fewer, 849 (51.6%) had 3 bedrooms, 477 (28.9%) were 4 bedroom properties and 146 properties (8.8%) had 5+ bedrooms.

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Condominium Resale Market

Sacramento condominium sales increased 22.2% from 108 last month to 132 this month. Compared with last year, sales are up 21.1% from the 108 units sold in March 2009. REO properties made up 53% (70) of all sales while short sales accounted for 18.9% (25) of the sales. Conventional sales rounded out the remainder of the total, accounting for 28% or 37 sales. The condominium median sales price decreased 7.9% month-to-month from \$94,500 to \$87,000. This current price is down 27.5% from the \$120,000 median sales price of March 2009. The total listing inventory increased 7.9% month-to-month from 594 listings to 641 listings. Of these 641 listings, 249 (38.8%) were listed as Active Short Sale Contingent.

SAR Members networked with the Asian Pacific Chamber of Commerce at a mixer organized by the Equal Opportunities Committee on April 15.



Bob Ingols, REALTOR®, visited with Matt Bodourian from the Asian Chamber and Santos Duran, Chair of the Asian Chamber Ambassadors.



One of the mixer sponsors was Jodi King, Artistic Interiors by Jodi. Ms. King has since become an Affiliate Member of SAR, in addition to her support of the Asian Chamber.



Duane Webb, Veria Johnson-Hollins, REALTOR® and Equal Opportunities Committee Member; Stephen T. Webb, REALTOR® and SAR Director; and Rosy Davalos, Wells Fargo Bank and Equal Opportunities Committee Member, were among those enjoying the Asian Chamber Mixer.



Government Relations Committee Works on Local Issues

Representing its Members at all levels of government is one of the most important functions of SAR and would be challenging for Members to do on their own.

The Government Relations Committee studies issues and formulates positions for recommendation to the Board of Directors. The Members of the Government Relations Committee are appointed by the President of SAR. All bring a depth of experience and wisdom in real estate, local politics and the association itself. Several are past presidents of SAR. The committee is chaired this year by the SAR Past President Charlene Singley.

SAR is well-respected in the halls and offices of local governments for its long-time and responsible involvement in local politics. Our goal is always to protect private property rights and private property values, to help preserve your ability to earn a living. SAR's efforts cover a wide range of issues, from point-of-sale mandates to sign ordinances to taxes, and many more.

Caylyn Brown, Government Affairs Director, and Eric Rasmuson, Government Affairs Consultant Staff the committee, in addition to representing REALTOR® interests at all local governments throughout Sacramento County and West Sacramento.



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SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
May 17	8:30am – 4:30pm	NAR's Short Sale & Foreclosure Resource Certification	\$99	<ul style="list-style-type: none"> Qualify sellers for short sales • Safeguard your commission • Evaluate all available options for distressed homeowners • Counsel buyer-clients in the purchase of foreclosure properties Direct distressed sellers to finance, tax and legal professionals. Please note: Certification application is an additional \$175.	Ginni Field
May 18	9:00 – 12noon	zipForm Standard & Professional	\$20	<ul style="list-style-type: none"> Differences between WINForms & zipForm 6 • zipForm 6 in action • Creating transactions Filling out forms • Buyers/sellers net sheet • Much more! 	Patrick Lieuw
May 20-21	8:30am – 5:00pm	Certified Negotiation Expert (CNE)	\$199	<ul style="list-style-type: none"> Professional Negotiators – what they do differently vs. average negotiators and how they get better results for their clients and themselves. Competitive Bargaining – understand the “tough” approach to negotiating, when to use it, and how to handle that highly competitive hard bargainer across the table. Collaborative Negotiating – learn collaborative negotiation techniques and why this “win-win” approach leads to better outcomes for both parties. Much more! DRE Credits: 15	John Wenner
June 3	9:00am – 12noon	Disclosure! How to Keep You and Your Clients Out of Jail!	\$35	<ul style="list-style-type: none"> Learn why poor disclosure is the #1 cause of litigation • Learn what full disclosure is and what it is not • Learn why the TDS form is very dangerous • Learn how using inspections protects your seller • Learn what to do when a TDS is not required 	Guy Berry
June 14	9:00am – 2:30pm	Transaction Coordination	\$79	<ul style="list-style-type: none"> How the Residential Purchase Agreement lays the foundation for the transaction. Understand disclosures and when and why to use them • Identify what paperwork is required from each party • How the escrow and lending process work together to close the transaction • Set timelines for contractual obligations and contingency removals Complete the documentation required in order to submit a complete file 	Wendy Molina

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.

All costs listed are based on SAR's early bird fee



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JUNE CALENDAR OF EVENTS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	Main Meeting (A) 1 9:00 – 10:30am Video Seminar (T) 9:30am – 12:30pm Community Outreach Committee (B) 10:30 – 11:30am	2 New Member Orientation (B) 8:30am – 12:30pm	Real Estate Finance Forum (A) 3 9:00-10:30am How to Keep You & Your Clients Out of Jail (A) 9:00am – 12noon Cantree Committee (B) 10:30-11:30am Video Seminar (T) 12:30 – 3:30pm	4
Resort & Second Home Property Specialist – Day 1 (A) 7 8:30am – 4:30pm MetroList – Session 1 (T) 9:00am – 12noon 45/15 Hour License Renewal Class (A) 1:00 – 3:30pm MetroList – Session 2 (T) 1:00 – 4:00pm	Resort & Second Home Property Specialist – Day 2 (A) 8 8:30am – 4:30pm Regional Meetings* 8:30-9:30am Video Seminar (T) 9:30am – 12:30pm	9	GRI (A) 10 8:00am – 5:00pm Masters Club Committee (B) 9:30 – 11:00am Equal Opportunity/Cultural Diversity Committee Meeting (B) 11:30am – 1:00pm Video Seminar (T) 12:30 – 3:30pm	Pest Control & Home Inspections (A) 11 9:00am – 1:00pm
Education Committee Meeting (B) 14 9:00 – 10:00am MetroList – Session 1 (T) 9:00am – 12noon Transaction Coordination (A) 9:00am – 2:30pm MetroList – Session 2 (T) 1:00 – 4:00pm	Regional Meetings* 15 8:30-9:30am Video Seminar (T) 9:30am – 12:30pm Fall Conference Committee (B) 2:00 – 4:00pm	16	Back to Basics Class (A) 17 9:00am – 12noon Young Professionals Council Forum (A) 9:00 – 10:00am WCR Luncheon (A) 11:00am – 2:00pm Video Seminar (T) 12:30 – 3:30pm	Public Issues Forum (B) 18 9:30 – 10:30am
21 New Member Orientation (B) 12:30 – 4:30pm	Regional Meetings* 22 8:30 – 9:30am Video Seminar (T) 9:30am – 12:30pm	23 Housing Opportunity Committee (B) 2:30-4:30pm	Asian Real Estate Association of America (A) 24 11:30am – 2:30pm Video Seminar (T) 12:30 – 3:30pm Distressed Properties (A) 1:00 – 5:00pm	25 Industry Update (B) 9:00 – 10:00am
28 MetroList – Realist – Session 1 (T) 9:00am – 12noon MetroList – Realist – Session 2 (T) 1:00 – 4:00pm	Regional Meetings* 29 8:30 – 9:30am Video Seminar (T) 9:30am – 12:30pm	30 SAR Closed for Staff Development 1:00 – 2:00pm		

*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.



Upcoming Events



Take me out to the Ball Park!

YPC is holding the 2nd annual River Cats Game and Tailgate Party, which is a fundraiser for a local charity. The event will be held on July 29th at Raley Field. Sponsorship and tickets are available now.



Sip n' Support

Mark your calendars for August 13 for the 2nd Annual Sip n' Support Wine Tasting Event at The Old Sugar Mill Winery. Festivities will kick off at 6:30 pm with hors d'oeuvres and music on the patio. Last year's event was such a huge success that we expect to sell out so get your tickets early. With a live band, dinner, dancing, raffle prizes, silent auction and of course wine and beer, this will be fun for all in attendance. Remember, all the money raised goes to support the Christmas CanTree / Salvation Army.

Spring Forward...

The Fall Conference is moving forward to **SPRING 2011** and expanding. The new name is the **NorCal Real Estate EXPO**. We are inviting all the northern California Associations of REALTORS® to participate in this educational conference and EXPO. This event should prove to be the premiere event of the year. Date and location will be announced soon.

For more information on any of our upcoming events, please contact Deborah Grinnell at SAR 916.437.1209 or dgrinnell@sacrealtor.org.

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More changes, it's the name of the game

by Scott Short, First Priority Financial

It appears the black cloud over California is being lifted by the PMI (Private Mortgage Insurance) companies. When the housing market started to decline, the PMI companies retreated from the "sand" states (California, Florida, Arizona, and Nevada), or at least pulled back on the maximum loan-to-value (LTV) they would guarantee. They still have a lot of areas they are avoiding (flips, non-owner occupied and condos - just to name a few).

April was the first month mortgage rates were not artificially stimulated by the Fed. (The Federal government bought \$1.25 trillion of mortgage-backed securities (MBS) over the past 15 months.) Rates initially jumped up mainly due to the long Easter weekend

after a shortened trading day on Good Friday.

Rates settled down the following week mainly attributed to the safer mortgages being produced now than were before. (Meaning that the quality is better and the risk of default is less.) Hopefully the appetite will continue. The Mortgage Bankers Association believes the 30 year mortgage rate will increase to 5.5% by mid-to-late summer and then possibly 6% by year end.

Kudos to the SAR Housing Opportunities Committee for hosting the "Show Me the Money" seminar held on April 29. There is an amazing amount of money being allotted to energy upgrades in the form of rebates, tax

breaks and incentives. The REALTOR® community needs to stay current with this information in order to effectively educate clients on how to utilize the available programs.

On April 15, Congress reauthorized and the President signed into law an act that includes reauthorization of the National Flood Insurance Program (NFIP) through May 31, 2010. This temporary measure is retroactive to March 28, 2010, the date the NFIP's authority expired, and provides the NFIP the ability to issue new and renewal flood insurance policies and increased coverage on existing policies.

At the end of April, the new Good Faith Estimate (GFE) 2010 will be enforced

without leniency. HUD gave the industry 120 days before they start cracking down. Now lenders and escrow companies will more closely scrutinize the GFE 2010 and the HUD 1 and HUD 1a. On the other hand, we are hearing that HUD is looking into revising the form, too. We all know this 8-year HUD project does not make it clearer for the consumer, only more ambiguous due to the over inflating of costs to avoid a penalty for under-disclosing a fee. Apparently many loan officers are required to cut checks to borrowers for not disclosing seller fees on the new GFE 2010. HUD released a new FAQ on their website "bolding" all the new changes to the new GFE 2010. (This is only a short 62-page document.) The GFE is one of the major hurdles in today's buying process with the lenders, loan processors and escrow officers all having different interpretations of the rule.

Tips for the new FHA less than 90 days flip rule:

Give both appraisers the home inspection. This will allow the appraisers to comment on the items in the home inspection if they are a "health and safety" issue to HUD. Some lenders currently are letting the buyer order the home inspection themselves and then giving a copy to the lender. This loophole is soon to be closed. The lenders want control over this process just like the appraisals. There are some cases already popping up where the home inspector is not reporting everything due to influence from interested parties in the transaction.

The first appraisal is the FHA appraisal (the one that sticks to the property for 4 months). The lender will determine the value based on the lower of the two appraisals for the down payment calculation. If your purchase price is greater than the lower of the two appraisals, your client will need to pay the difference plus the required down payment based on the lower appraisal plus any closing cost not negotiated for the seller to pay.

Watch out for the issue of "arm's-length" transaction. HUD/FHA states, "The transaction must be at arm's length; meaning there cannot be any identity of interest between any of the interested parties to the transaction" (e.g. if the seller owns the real estate company and the listing agent works for the same company, HUD considers this an interest between the seller and the listing real estate agent).

If you have any questions or comments, you can email me: Scott Short; First Priority Financial at: scott.short@comcast.net or call: 916-421-8559.



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REALTOR®

Community Outreach Committee

Meets the first Tuesday of each month from 10:30 – 11:30am

Sister Jeanne Felion from Stanford Settlement visited the Committee and discussed the role her nonprofit organization plays in the Natomas area; offering services for children during the day and afterschool, food and clothing for families and social activities for seniors. Also

present at the meeting were representatives from the Sacramento Regional Conservation Corps. They relayed the importance of the Corps for the community as a resource for employment and skills development.

Some of the community outreach this past month included REALTORS® with the NAR Green designation informing the public of the benefits of using a REALTOR® when buying and selling a home at Sacramento Earth Day held in South Side Park. SAR Members once

again helped Rebuilding Together rehabilitate a home for a disadvantaged Sacramento resident. Committee Members were present at the April Sacramento Community College career fair, briefing curious young people on what a career in real estate entails.

Equal Opportunity/Cultural Diversity Committee

Meets the second Thursday of each month from 11:30am – 12:45pm

This committee enjoyed a successful collaboration with the Sacramento Asian Pacific Chamber of Commerce at their recent business mixer. Nearly 100 local business owners mingled with

the SAR Members. One lucky attendee won a two-day trip to San Felipe in Baja California. The committee is also working with the Sacramento Indus Valley American Chamber and

planning a dinner/dance here at SAR. Another event being considered is a "Cultural Diversity Day" where SAR Members can learn important information about Sacramento's unique

and diverse cultures. Watch your SAR Weekly Updates for more information.

Housing Opportunity Committee

Meets the fourth Wednesday each month from 2:30 – 4:00pm

The twice-yearly Housing Opportunity Committee program, "Show Me The Money," focused on energy for its April program. Highlights included:

- Tax benefits related to energy upgrades
- Local utilities' programs and financing
- Home Energy Rating System (HERS)
- Energy Efficient Mortgage (EEM)

The EEM will be increasingly important for SAR Members to understand. A new program under development by the committee will provide grants to homebuyers to help with energy upgrades. The new program will be

available for houses built in 1978 and earlier. The buyer must be represented by an SAR REALTOR®. More information will be presented in the June newsletter.

SAR Regional Meeting Coordinators

Meets quarterly on the 2nd Wednesday of every 4th month (not open)

The Regional Coordinators gather once every quarter to share ideas and topics for guest speakers at their weekly meetings. The Coordinators discussed using a standardized template for promoting meetings via email. They believe

that by making the email design more consistent, readership will increase.

If you do not currently attend a weekly Regional Meeting, consider doing so. Find out where these meetings take place at www.sarcaravans.org.

Time to think about Health Insurance

Open Enrollment: May 1 - 30

If you have been experiencing increases in the cost of your health premiums and need the flexibility of multiple plan offerings, consider the plans available through SAR. All plans offered through the Association (Kaiser, Western Health Advantage, Delta Dental and Medical Eye Services) are Guaranteed Issue, meaning all Members of SAR requesting enrollment in the medical, dental and vision plans cannot be denied insurance.

The billing administrator, American River Benefit Administrators (ARBA), accepts automatic withdrawals from your checking account and now, also, accepts payments through Visa and MasterCard.

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The Pitfalls of Social Media

By Patrick Lieuw, CRB, CRS, SFR

"Going on a Panama cruise next week – finally taking a vacation!" Have you, your spouse, or your child ever posted anything like this on Facebook, Twitter, Foursquare on your phone, your website or another social media website? Did you stop to think about how vulnerable this information makes you? You may think that only your close friends and family will access this information, but you can't be sure that this is true. What if a stranger, an acquaintance, your teenager's classmate or a distant friend-of-a-friend reads it and decides your house is an easy target for a robbery?

Think about what else you may post on these websites: pictures of you dancing the funky chicken at your cousin's wedding, or pictures of your latest (not-safe-for-work) Halloween costume. Has your son or daughter ever posted anything like this or maybe much worse? It may seem funny at the time, but keep in mind – your boss several years from now may be able to easily see this information with a simple search of your name. In fact, a recent Microsoft commissioned survey found that as many as 70 percent of hiring managers have rejected candidates based on information found online.

In all of these examples, easy access to information posted on the Internet can have serious consequences. Have

you run an online search of your name recently? You may be surprised with the amount of information out there. One can easily find a person's full name, phone number, birth date, address and pictures with a few clicks of the mouse. For instance, www.intelius.com is one site that searches utility, change of address, property and business records and other publicly available information to find people. You might have to pay a little more money to access more details of a person, but it is still a relatively easy process for someone to obtain information on you.

Although information on the Internet may be hard for you to control or remove, there are some simple steps you can take to help protect your privacy:

- (1) Check all of your privacy settings. Social media websites, often have many different privacy settings. Sometimes it can be quite difficult to determine what settings you should use, but investing time in understanding this will pay off in the long run – you don't want just anyone to be able to access your information.
- (2) Think before you post! It may seem obvious, but remember that the information you post today ("I hate my broker!" "I am going to brand X.") remains on the Internet potentially for many years to come. When there comes a time

when you want to delete something, it may already be too late. Do not post information or photos that you wouldn't want your employer, future employer, co-worker, neighbor or great aunt to see!

- (3) Watch what other people post. You can control the information you make available, but it can be harder to control what other people might post. Try to minimize the danger of this by "un-tagging" yourself in photos, or even asking friends to take these photos down entirely.

Similarly, think twice before you add distant acquaintances as friends on social networking sites.

- (4) Google yourself and see what information is available. Sites that collect public information (addresses, etc.) usually have a privacy policy which allows you to opt out of sharing your information through their website and it does take time for your request to be processed.



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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.

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ActiveKEY Showing Guide

How to Get Email Notification When Someone Shows Your Listing

Assigning a Supra iBox to your listing

Each time a key container on your iBox is opened, the ActiveKEY or eKEY records this activity and sends it to the SupraWEB Network. In order for this to work best, you as the listing agent will have to assign your iBox to your listing. Once done, you will enjoy some helpful features including receiving email notification which include the address, date, time and name of the individual who accessed your iBox and a useful recovery tool to locate iBoxes that you may have left on a property after it was sold. Instructions on how to assign an iBox to your listing and setting up email notifications is included below.

Logging into SupraWEB

1. In Prospector, locate the **SSO (Single Sign On)** module on your home page
2. Select **SUPRAweb** Lockbox Settings
3. Enter your ActiveKEY serial number and PIN
4. In the Board drop down menu, select **CA - MetroList Services Inc.**, click **Login**.

Setting up email notifications

One of the benefits of SupraWEB is that you can be notified by email when someone opens one of your keyboxes or sends you showing feedback. To turn this feature on, follow these steps:

1. From SupraWEB select the menu item **Settings**
2. Select **Email settings**
3. Enter your email address
4. Check each type of notice you want to receive and enter any additional email addresses to whom you would like the email notice sent

Setting up weekly or monthly scheduled Email Showing Report

You can also set up SupraWEB to send you a weekly or monthly showing report. The scheduled reports automatically include the showing information for all of your keyboxes in your inventory.

1. From SupraWEB select **Settings**
2. Select **Scheduled Email**
3. Enter your email address and select appropriate settings

ActiveKEY power saving tip

Turning off your instant showing notifications on your ActiveKEY can save battery life and will have no effect on email notifications.

1. From your ActiveKEY menu, scroll down to **Preferences** and press **enter**
2. Press 1 Notification
3. Press 2 for Off

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 f x o b a i o o c e e t m a e a i t f
 e m f o z c u i o n r n u r g c m a e
 d a v a d n t t t d c e s r r e p c n
 c a r o t a s a n c i m t a z b l r m
 y d u m s n t i i e a s n r i o l e z
 v g w t n i a t l d l s c l p o t v d
 e a r h v f n o c r a e n l f k l i a
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Answers on page 15



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Group Works

Join YPC at the Sacramento Rivercats Game in July

by Erin Attardi, Chair, Young Professionals Council

What is my favorite season? Well if you know me at all, you will know what the answer is - Baseball season! And on that note, one of my absolute favorite YPC events from last year was our Sacramento Rivercats Tailgate Party and Game. Last year, we raised over \$1000 for the Sacramento Moral Values Program.

This year's 2nd Annual Rivercats Fundraiser will be held on Thursday, July 29. The Rivercats will be playing the Colorado Springs Sky Sox at 7:05pm at Raley Field in West Sacramento. Tickets are \$25 and include food and drink at the tailgate party, and a ticket to the game. The tailgate party starts at 4pm in

the parking lot. This is a family-friendly event, so please bring your spouse, kids, grandparents, or anyone who might enjoy good food and great baseball. Proceeds from the event will benefit local charity so please help us exceed last year's donation.



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JANET WHITNEY



How long have you been with SAR and what is your position?

I've been with the Association for just over four years. I'm fortunate to be the Commercial Division Advisor.

What did you do before you joined the Association?

I was at home with my children for a few years. Prior to that, I was the Executive Director of the Commercial Association of REALTORS® of New Mexico

and a trade association executive for several organizations in Washington D.C.

What do you like best about working for SAR?

Definitely, serving our terrific Membership makes it both fun and keeps me challenged. The staff is incredible and one of the finest I've ever been a part of. Nelson is the greatest boss in America and encourages his staff on every level. Coming to the SAR office is always a treat (I do most of my work remotely).

How long have you lived in Sacramento?

I've lived in Sacramento for 9 years. Prior to that, I was in New Mexico, Missouri, Washington D.C., Colorado, England and southern California.

Favorite restaurant: in Sacramento? Outside Sacramento?

Seriously, with two school-aged children, my husband's cooking is my favorite restaurant in Sacramento. Getting to experience Thai and Indian foods are always a treat.

Hobbies or other activities?

Yoga, knitting, traveling, swimming, Disneyland, photography and driving my girls all over town.

What do you like/dislike about Sacramento?

Love the access to Napa, San Fran, Tahoe, beaches, etc. The people are great and this town is gorgeous! Haven't felt as "at home" at any other location throughout the country. The pollen is a bit of a drag as well as the heat.

What would people be surprised to learn about you?

That I worked at Disneyland, don't appreciate complainers, have a spine full of metal, and am related to Leonard Nimoy!



The SAR Retail Center – ever expanding for your needs

Just a few years ago, the SAR "Store" could be found down at the end of a hallway towards the back of our building. Now, the SAR Retail Center acts as the hub of SAR, welcoming Members into a store filled with colorful real estate signs, dozens of books, hundreds of forms and access to both your SAR Member and MLS Subscriber services. Many Members are mesmerized when they learn how quickly the SAR Retail Center has evolved into one of the largest REALTOR® Association stores in the state. SAR Director of Retail Operations **Carl Carlson** and Retail Center Specialists **Doreen Lambrite** and **Kimberly Mar** have worked diligently to broaden the spectrum of available services and merchandise to our Members.

It is safe to say that the SAR Retail Center and its online store have become a resource for real estate needs around the country. So far, orders have been shipped to 34 states as well as to Puerto Rico and Canada. Sales increased once a few fellow Associations decided to shift their focuses electronically and wanted to sell their remaining inventories. With almost forty years of retail experience, Carl Carlson knows a good deal when he sees one. You probably witnessed the growth of the Supply Center into the hallway to accommodate the surge in sale-priced items. The savings on these purchases were transferred directly to the REALTORS®. Recently, the fastest growing categories in the store have been personalized signs/riders.

Now through May, when you visit www.realtysupplycenter.com, you can enter the code SP10 to save 30% off your next online purchase. If you've never visited the site, we invite you to use this excellent opportunity to do so.

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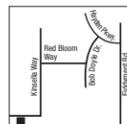
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Springwood at Fiddymment Farm in Roseville

- From the \$200s**
- 1- and 2-story homes
 - 1,604–2,597 sq. ft.
 - 3–5 bedrooms
 - 2–3 baths
 - 2-bay garages

Please visit the Bella Terra at Fiddymment Farm sales office: From Hwy. 65, exit Blue Oaks Blvd. heading west. Turn left on Fiddymment Rd., right on Hayden Pkwy., left on Bob Doyle Dr., right on Red Bloom Way and left on Kinsella Way to sales office on left. **(916) 774-1088**



Riverbend in Stockton

- From the high \$100s**
- 1- and 2-story homes
 - 1,323–2,209 sq. ft.
 - 3–5 bedrooms
 - 2–3 baths
 - 2-car garages

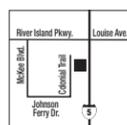
From Hwy. 99, exit Hammer Ln. heading west. Turn left on Holman Rd., right on Gold Brook Dr., left on Cabin Creek Dr. and right on Pine Brook Dr. to sales office on left. **(209) 954-0501**



Mossdale Landing in Lathrop

- From the high \$100s**
- 2-story homes
 - 1,729–2,879 sq. ft.
 - 3–5 bedrooms
 - 2.5–4 baths
 - 2-car garages

From I-5, exit Louise Ave. and head west on River Island Pkwy. Turn left on McKee Blvd., left on Johnson Ferry Dr. and left on Colonial Trail to sales office on right. **(209) 983-0357**



Oak Knoll Place in Live Oak

- From the mid \$100s**
- 1- and 2-story homes
 - 1,323–2,218 sq. ft.
 - 3–5 bedrooms
 - 2–2.5 baths
 - 2-car garages

From Hwy. 99, exit Pennington Rd. heading west. Turn left on Luther Rd. to sales office on right. **(530) 695-2447**



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SACRAMENTO REALTOR®

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There's No Place Like Home

There's No Place Like Home was a truly fitting theme for the 2010 Masters Club Annual Awards Luncheon held on April 9th at the Hyatt Regency Downtown. The mood was light and festive as smiling attendees followed the "Yellow Brick Road" through "Lollipop Land" and then stopped for a photo with Dorothy, the Scarecrow, the Tin Man, the Cowardly Lion, the Wicked Witch and Glenda the Good Witch. Then it was on to the sold-out luncheon. New Masters Club Members mingled with veteran Members exchanging congratulatory hand shakes and hugs.

Masters Club Past President and SAR President-Elect **Doug Covill** served as Master of Ceremonies. 2009 Masters Club President **Andy Thielen** was honored for his leadership over the last year and he gave an eloquent farewell speech. Doug Covill installed

President **Brian McMartin** and his 2010 Master Club Steering Committee: President-Elect **Ted Russert**, Secretary-Treasurer **Erin Attardi**, Immediate Past-President **Andy Thielen**, **Louise Dela Cruz**, **Joan Dunn**, **Kelli Foley**, **Steve Galster**, **Susan Harrold**, **Meg Heede**, **Lucy Htain**, **Larry Lenhart**, **Lori Logan**, **Patti Martinez**, **George Mijares**, **Bruce Slaton**, **Dianne Slutsky**, **Luis Sumpster** and **Linda Wood**.

Following newly installed Masters Club President Brian McMartin's acceptance speech, all new Masters Club Members came to the stage, introduced themselves and received recognition for a job well done.

Special thanks was also given to our event sponsors Comstock Mortgage, Farmers Insurance - Steve Larson, Twin Termite and Wells Fargo Mortgage.

Congratulations New Masters Club Members

SAR recognizes the remarkable professional accomplishments of those listed below. To achieve Masters Club status, the following Members had at least \$3 million in production and eight closed ends or 30 closed ends in 2009.

New Outstanding Life Members

Kathleen Dewey, Dewey-Monahan Realty

Randy Dunham, RE/MAX Gold Fair Oaks

Rosa Johnson, RJ Real Estate Services

Elena Larson, The ELF Group RE Services

Andrew Pae, AMP Real Estate

Dianne Slutsky, Coldwell Banker Sun Ridge R.E.

Patrick Vogeli, Coldwell Banker

Richard Wilks, Prudential CA Realty

Linda Wood, Windermere Dunnigan, REALTORS®

William Woolford, Lyon RE Downtown

Masters Club New Members

Lynn Adams, ZipRealty Inc.

Rizwan Afzal, Dean Adams Residential

Zack Alber, RE/MAX Gold Natomas

Anthony Alfano, Elite Realty Services

Star Amdor, Keller Williams Realty

Jared Anderson, Prudential NorCal Realty

Jillian Anderson, Keller Williams Realty

Susan Archer, The Galster Group

Andrew Avalos, Keller Williams Realty

Elizabeth Axelgard, Lyon Real Estate LP

Isabel Banda, RE/MAX Gold Natomas

Karen Bartlett, Keller Williams Realty

Tamara Batiz, Dean Adams Residential

Regina Bellamy, RE/MAX Gold Laguna

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