



# SACRAMENTO REALTOR®

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

SEPTEMBER 2012

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®



## 2013 SAR Officers and Directors Election Results

*The 2013 SAR officers and directors election results are in!*

SAR thanks the Nominating Committee for their hard work, the candidates for their efforts and our Members who voted. Voting is an important way to participate in the direction and future of SAR.

### Congratulations to the new 2013 SAR Officers and Directors

**2013 SAR President**  
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Paula Swayne

**2013 SAR Secretary/Treasurer**  
Ron Greenwood

### Directors (Two year terms to begin 1/1/13)

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Tong Veu

## Solutions for Staying Safe with Social Media

**Problem:** Savvy real estate professionals like yourself frequently update your presence on Facebook, Twitter, and LinkedIn. However, because of the nature of your work, you are likely to have “friends,” followers, and connections you don’t know.

**Solution:** Following these basic steps can help you avoid exposing yourself or your data to risk through social media tools. It is vital to consider what you are sharing through the Internet!

### Keep Business Separate

One way that you can make sure you are not revealing too much personal information is simple: set up a business account on each platform. Sure, anyone can figure out that Sally Field, REALTOR®, is the same person as Sally Field—but Sally will only accept requests to connect to strangers on her business account, whether Facebook or Twitter. Her personal account stays private (especially once she familiarizes herself with privacy settings), protecting her family photos, links to her kids’ pages, and personal posts from people she doesn’t know.

### Tag! You’re It!

When a friend posts your photo, you may be “tagged” against your will. If you don’t want clients or others to find a reference like this—such as a less-than-flattering photo taken at a late night party—you can remove the tag and/or ask the person who posted it to do so. And be sure to follow up and ask friends to check first before tagging!

### Don’t Give Away Passwords

Consider this: One way that hackers manage to crack personal passwords is by searching Facebook for easy answers. They know they may find answers to common security questions such as “What high school did you attend?” and “What are the names of your children?” So keep information about family members, household details, and past events to a minimum in order to help prevent this.

### Guard Against Identity Theft

These days, anyone can find all kinds of personal information about anyone else. That doesn’t mean you have to make it easy! For example, if you want to post your birthday, don’t include the year. (And delete any public comments that indicate your exact age.)

### Tweets Are Forever

Social media usage has an impact on your safety, as well as your reputation. Carefully consider each item you share, and be aware that old posts, even if they’ve been deleted, may be copied or saved—and the Library of Congress is actually recording every single Tweet.

As a savvy real estate professional, you can maximize the business-building potential of social media while minimizing the unique risks it poses. Just follow these basic steps to help safeguard yourself, your data, and your reputation.

To learn about more safety strategies, and access free safety resources, view safety expert Andrew Wooten’s webinar “Social Media and Cyber Safety” at [www.REALTOR.org/Safety](http://www.REALTOR.org/Safety).

(Sources: Andrew Wooten’s REALTOR® Safety webinar “Social Media and Cyber Safety;” [www.ftc.gov/infosecurity](http://www.ftc.gov/infosecurity))

### Safeguard Client Data

Cyber security goes much deeper than the safe use of social media. As a real estate professional, you routinely keep sensitive, personal information about clients on your computer. If this information falls into the wrong hands, it can lead to fraud, identity theft, or similar harms. To avoid potential legal and liability costs of a security breach, develop a data security program based on the Federal Trade Commission’s five key principles to a sound data security program. Details can be found at [www.ftc.gov/infosecurity](http://www.ftc.gov/infosecurity).



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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



**2012 PRESIDENT**



PATRICK LIEUW

Our New Member Orientation at SAR features a section on REALTOR® safety. For people who have just started in the profession, it may seem scary that we are telling them the ways their work can be dangerous.

We don't want to scare anybody, but we do want you to stay safe. That is why, with all the other REALTOR® associations in the nation, SAR observes September as REALTOR® Safety Month.

REALTORS® face more on-the-job risks than many other business professionals. One way to avoid an attack is to trust your instincts. Your intuition, combined with your common sense, can help you get out of a lot of trouble.

**PRESIDENT'S PERSPECTIVE**

**To my fellow REALTORS® -- stay safe!**

Eleven real estate murders occurred in 2011. Counting attacks, murders and suicides, 2011 was the most violent year in the real estate industry. This is why we talk about something that is difficult.

Our September Main Meeting speaker is Andrew Wooten, a nationally recognized crime prevention expert. Andrew speaks to many REALTOR® groups and has developed a set of rules we should all use.

His Golden Rule is: "You are your best weapon, your mind voice and body. Listen and trust your inner voice. It is the best weapon you have."

**He also has a great Five Second Rule:**

1. Take one second and look before you walk outside
2. Take one second and look behind you as you walk to your car.

3. Take one second as you stop at red lights and stop signs.
4. Take one second before exiting your vehicle.
5. Take one second as you walk towards your destination.



NAR has a Ten Second Rule with the same steps. Whether you take one second or two to do these things, they should become a habit.

If you are a broker or office manager, you should look at the safety tips on the NAR website, at <http://www.realtor.org/topics/realtor-safety>. There are many things here that every agent should know. If you care about the people in your office, take the time to develop procedures to keep them and yourself safe.

**Rebuilding Together – September 29th**

Put on your work boots and get ready to rebuild. On September 29th SAR will be sponsoring a house for the fall work day of Rebuilding Together Sacramento. SAR has been helping out with these rebuild days for years and would like to see new volunteers this time. There are both morning and afternoon shifts available. To volunteer, visit [www.rebuildingtogethersacramento.org](http://www.rebuildingtogethersacramento.org) and be sure to choose SAR as the group you are working with.

Rebuilding Together is a national charitable organization that preserves affordable housing and creates safe, healthy and efficient homes. SAR helps

sponsor its twice-yearly work days. The Sacramento organization's statistics are impressive. Since 1991, it has improved 1971 homes and 72 community facilities. Volunteers have worked a total of 269,760 hours and made \$11,235,000 in improvements.

Rebuilding Together also has a "Safe at Home" Program that provides minor repairs and safety modifications for seniors. Studies show that 50% of all home accidents can be prevented by simple home modifications. The proper safety devices in a home can decrease the physical strain and risk to both the recipient and caregivers. Modifications

include grab bars, toilet raisers, shower stools, stair railings, smoke and fire detectors, shower hoses, transfer poles, transition ramps. Repairs are assessed on a case by case basis, but can include light, sprinkler and shower door replacements; concrete repair, carpentry issues, fence repair and other minor issues. "Safe at Home" installers are needed all the time, not just twice a year. Volunteers who are comfortable with a drill can join the Installer Team.

Don't hesitate, you'll have a great time and will end the day with a sense of accomplishment.



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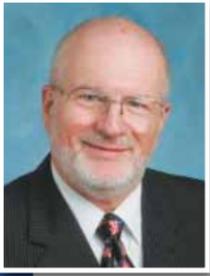
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**Editorial Policy**

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.

DAVE TANNER



It is not like being a police officer where your duties require you to be exposed to extreme danger but the exposure exists none the less. Every year REALTORS® across the country are robbed, beaten and even killed while in the performance of their duties. Let me give you a couple of real life examples from my personal experience.

A nice young lady worked for me. She was very proud of her success in real estate. She drove her fancy car, carried her designer purses and wore expensive jewelry. One day she was returning to our office and began climbing the outside stairway to our office. A large young man ran up behind her and grabbed her necklace. In yanking on the necklace to try to break it, she was dragged backwards down a flight of stairs. Her head slammed into the concrete sidewalk causing her to be hospitalized and requiring stitches in her head. The good news is the large man carrying the designer purse ran around the corner of the building where a sheriff's deputy was taking a break. He stopped the running man with the purse for questioning and ended up making an arrest. The safety tip is to avoid a display of wealth. You may think it impresses your clients to look successful, but in reality the only person impressed here was the mugger.

In another incident, my wife, Michelle Tanner, received a call from a man she did not know who wanted to see homes in a specific neighborhood. He wanted to close and move in quickly so he only wanted to see vacant homes. As she was getting ready to go, she asked if I would go with her. I agreed, and we went together to meet the man. She had arranged to meet him at a shopping center parking lot. When we

## Real Estate is An Unsafe Business

arrived, he said he would follow us in his car. After about three blocks I noticed he was not behind us. We circled back and found him sitting in a parking lot. He claimed he had lost us in traffic. We started out again and arrived at the first house. As we got out of the car, he stated that he had decided he did not like the neighborhood, thanked her for her time, and left. I regret I did not copy down his license plate. I am quite certain that had I not accompanied her something bad and maybe deadly would have happened to her that day. The safety tip is to never meet a stranger alone or in isolated areas.

Another sales associate in our office got a call from a man who claimed he was a doctor being transferred to the

area and wanted to look at houses. The first red flag here was that the "doctor" was staying at a rather seedy motel. The associate was somewhat suspicious and asked for information for prequalification purposes. The man provided some requested info. When the lender tried to prequalify the man, it did not check out. The associate called the man back for more info. He provided the requested info, but it still did not check out. When he called the man the third time, the motel clerk advised that the man had checked out. This was all in a period of ninety minutes. I am quite certain that had the associate not been suspicious something undesirable would have occurred. The safety tip, as well as good business tip, is to always

get potential buyers prequalified before you start working with them. If the individual provides accurate information that allows them to be prequalified it is less likely that they have ill intent. And if they do, you probably have sufficient information for the authorities to identify and apprehend them.

Our business can be extremely, dangerous, but with a large degree of caution the risk can be reduced to a negligible amount. Just remember there is no commission large enough to justify putting your life at risk. If the voice inside you tells you to be careful, please do so. Better to lose a sale from being over cautious than to lose your life by failing to think defensively.

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## ABOUT THE MARKET

### Despite Downturn, Homeownership Appeal Remains Strong

finances and overall consumer confidence, as well as personal and household level characteristics. The report used data collected from 19,030 respondents surveyed between June 2010 and October 2011.

Data analysis showed the overwhelming majority of respondents—more than 85 percent—believed that owning a home was more financially better than renting. “It is clear from these data that the desirability of homeownership both as a financial choice and as a likely future tenure choice is strong among large swaths of the population,” the report said.

The report did note some variations by respondent characteristics. For instance, minority respondents were no more or less likely to expect to buy in the future relative to white respondents, though they were slightly less likely to view owning as financially preferable to renting. Older respondents, meanwhile, were much less likely to expect to buy in the future, while those under 25 did not value the financial aspects of owning as highly, relative to middle-aged respondents, although a majority of these young adults still consider owning to be more financially attractive.

Top reasons given by respondents for desiring to own represent lifestyle reasons, in particular the advantages of owned residences for family comfort and security, as well as having autonomy over living space. Issues related to location, quality, social

status and community involvement, however, were regarded as generally less salient lifestyle reasons for buying a home. Highest-rated financial reasons given, meanwhile, related to longer-term investment and wealth-generating properties of homeownership. Tax advantages and the ability to borrow against equity to finance other consumption needs, which primarily benefit households in the shorter-run, were seen as less important reasons to own a home among respondents.

Among owners with a mortgage only, those who report being underwater on their mortgage said they would be 21 percent less likely to expect to own in the future. “This result may well reflect the financial challenge that these owners expect to face if they tried to buy another home, since there is no difference in their views of whether owning makes more financial sense than renting compared to other mortgaged owners,” the report said.

The authors noted housing market distress played little in an individual’s view on home ownership. “While owners who have been more directly impacted by the recent collapse of the housing market express a lower likelihood of buying in the future, simply knowing others who have faced delinquency is not a sufficient condition to alter broader perceptions about the appeal of owning over renting,” they said.

The report also showed nearly no associations between preferences for

homeownership and local house price changes or mortgage delinquency rates. “Among renters and owners with mortgages, neither measure was statistically significantly related to their expected likelihood of owning in the future or for viewing owning as financially superior to renting,” it said. “Owners without mortgages that were exposed to higher delinquency rates, meanwhile, did express less favorable views on the financial aspects of owning, though no difference from those in markets with lower delinquency rates on their expectations for owning in the future.”

The reports said financial considerations related to market conditions may be less predictive of individual preferences for owning and renting than suggested by much of the economics literature. “These results do, however, lend some support to the life-cycle view of tenure preferences as determined by life stage and housing needs, which are assumed to favor owning as individuals enter middle age, marry and start families and seek more space and autonomy in their housing,” it said. “In particular, the observed associations between views on homeownership and respondents’ current tenure/mortgage status imply that the personal decisions individuals make about their housing in the past guide their expectations for the future more than external events.”

For questions about Mortgages call Greg Bisi at Mountain West Financial. 916-923-5900

## ETHICS CORNER

### CODE OF ETHICS ARTICLE 1

*When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly. (Amended 1/01)*

#### CASE INTERPRETATION: Case #1-13: Obligation to Present Subsequent Offers After an Offer to Purchase Has Been Accepted by the Seller

*(Adopted November, 1987 as Case #7-17. Transferred to Article 1 November, 1994.) Reprinted with permission from the National Association of REALTORS® Code of Ethics and Arbitration Manual.*

REALTOR® A had a 90-day exclusive listing on Seller X’s property. Seller X instructed REALTOR® A to list the property at \$150,000 based upon the sales price of a neighbor’s house, which had sold a month earlier.

REALTOR® A aggressively marketed the property, filing the listing with the Board’s MLS, running a series of advertisements in the local newspaper, holding several “Open Houses,” and distributing flyers on the property at local supermarkets. REALTOR® A, whose listing contract was nearing expiration, held another “Open House” on the property, which resulted in an offer to purchase from Buyer Y at \$15,000 less than the listed price. REALTOR® A, convinced that this was the best offer Seller X was likely to obtain, persuaded

Seller X to accept the offer. Seller X expressed dissatisfaction with REALTOR® A’s failure to obtain a full price offer, but signed the purchase agreement nonetheless.

The next day, REALTOR® B, a cooperating broker, delivered to REALTOR® A a full price offer on Seller X’s property from Buyer Z. Buyer Z had attended an earlier “Open House” and was very enthusiastic about the home’s location, stating that it would be perfect for his mother.

REALTOR® A advised REALTOR® B and Buyer Z that an offer had already been accepted by Seller X and that he, REALTOR® A, would not present Buyer Z’s offer. REALTOR® B and Buyer Z then promptly filed a complaint with

the Board charging REALTOR® A with a violation of Article 1, as interpreted by Standard of Practice 1-7.

At the hearing, REALTOR® A stated that he felt he was under no obligation to present Buyer Z’s offer, since the listing agreement did not specifically provide that subsequent offers would be presented to the seller. Further, REALTOR® A felt that such a practice could only lead to controversy between buyers and sellers, as well as result in breached contracts. “Why get everyone in an uproar,” said REALTOR® A, “by presenting offers after one has been accepted? And what would I do if Seller X wanted to back out of the first purchase contract and accept Buyer Z’s offer?”

The Hearing Panel found REALTOR® A in violation of Article 1. In their “Findings of Fact and Conclusions,” the Hearing Panel cited REALTOR® A’s lack of understanding of the requirements of Article 1, as interpreted by Standard of Practice 1-7. The panel noted that state law did not prohibit the presentation of offers after an offer had been accepted by the seller; that the fact that the listing contract was silent on whether subsequent offers would be presented did not relieve REALTOR® A from the obligation to present such offers; that as the agent of the seller, REALTOR® A must always act in the seller’s best interest and advise the seller of all offers submitted; and that should the seller wish to consider accepting a subsequent offer, REALTOR® A must advise the seller to seek the advice of legal counsel.

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## New Law on Transmission Pipelines

Important changes are coming to the California Association of REALTORS® Residential Purchase Agreement in response to new legislation effective July 1, 2013. AB 1511 (Bradford) requires every contract for the sale of residential real property to contain a specified notice regarding gas and hazardous liquid transmission pipelines. This notice informs buyers that the U.S. Department of Transportation maintains the general location of these pipelines through the National Pipeline Mapping System at [www.npms.phmsa.dot.gov](http://www.npms.phmsa.dot.gov). This

legislation was authored in response to the 2010 natural gas pipeline explosion in San Bruno that killed eight people and other similar tragedies that have occurred.

The disclosure of the National Pipeline Mapping System website will be similar to the disclosure of the "Megan's Law" website. The only requirement for sellers and brokers will be the required notification of the website that will be added to the C.A.R. Residential Purchase Agreement (RPA) contract. This new law will not require any new additional separate

disclosure if the then current C.A.R. RPA form is used.

The new pipeline notice provides a valuable shield from liability for sellers and brokers. Delivery of the notice to a buyer will be deemed to be adequate to inform the buyer about the existence of a statewide database for the location of gas and hazardous liquid transmission pipelines, and information from the database regarding these locations.



## SAR Foundation receives IRS recognition

A major step was reached in late July when the SAR Charitable Foundation received formal notification from the IRS that it has been approved. That little piece of the puzzle was the final building block SAR has been waiting for before moving ahead full steam.

"With the Foundation in place, SAR can be an ever stronger presence in our community since we can now have an even greater impact on our philanthropic endeavors in the Sacramento area, and at the same time enhance the image of SAR as a whole and every single one of our members as they work in our community on a daily basis," Charlene Singley, chair of the Foundation, said as she recognized the good news.

Contributions to many SAR projects, such as CanTree, can now be tax deductible.

"The Board of Directors of the Foundation and SAR staff worked for over a year to get us to this point," Charlene noted. The Board of Directors consists of Vice Chair, Kathy Fox; Secretary, Leon Williams; Treasurer, Paula Swayne, and Francisco Cuellar, Steve Galster, Barbara Harsch and Heather Pearce.

Among the next steps for the Foundation Board are fundraising and Board elections. "This is a working board, and Foundation directors are expected to make a personal contribution to the Foundation and commit to raising funds," Charlene said.

The formation of the charitable foundation is a very important service for SAR and our Members. Anyone who is interested in learning more about becoming a Foundation director should get in touch with Charlene at [Charlene@charlensingley.com](mailto:Charlene@charlensingley.com) or Janelle Fallan, SAR Director of Public Affairs, [jfallan@sacrealtor.org](mailto:jfallan@sacrealtor.org).

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## Help for Homeless Youth

By Sheila Smith, REALTOR® and Member of the Community Outreach Committee

Imagine teens as young as 12 years old living on the streets, homeless, abandoned; some battling drugs and alcohol, engaging in prostitution or suffering from mental illness. This daunting plight is real for youth right here in the greater Sacramento area.

Thanks to volunteer outreach advocates with Wind Youth Services who connect with up to 100 kids per month, many of these kids have a place to get help. Wind Youth Services collaborates with schools, health and community-based organizations to identify homeless youth and provide a wide range of resources to them. Wind offers several branches of services to meet the varying needs of each child. These are the Wind Center, Learning Center, and Wind House.

Wind Center operates weekdays to serve ages 11-22 by providing over 12,000 meals per year; showers, laundry service, hygiene products, food boxes

and water. Students can work with an advocate to meet their needs and identify any barriers to success. Parents, families and schools are also involved in the planning process. Along with receiving food and products, kids are taught life skills covering topics such as cooking, computer skills, music, art, physical recreation, drama, employment assistance and substance abuse.

Learning Center offers an on-site class room which is fully accredited and taught by a credentialed teacher. The concept is a one-room school house serving kids of all ages year round. Students can graduate from the school, but the focus is to catch up and go back to public school. Last year the school taught 75 students.

Wind House provides emergency overnight

shelter in a 12-bed facility located in North Sacramento. Last year the house served 165 youth 12-18 years with an average stay of six weeks.

How to Get Involved: Wind Youth Services relies on donations of cash and meals to continuing offering a safe place for homeless children. Giving is easy through their monthly giving program found on their website at [www.windyouth.org](http://www.windyouth.org). Hot meals at the shelter or Wind Center are also greatly appreciated.



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## Christmas CanTree

At the hub of SAR's charitable fundraising is the Christmas CanTree. Over the decades, more than \$2 million has been raised for the local chapter of the Salvation Army, bringing in supplies of coats for cold winter months and toys to warm the hearts of those in need. Last year, even in tough economic times, SAR was able to present a check of \$76,000 to the Salvation Army at the December Main Meeting. Who is the driving force behind raising these funds? The Christmas CanTree Committee.

This committee is one of SAR's most active, putting on events year round to raise as much financial support as possible. Examples include the February CrabFest, the Sacramento Kings basketball game and tailgate party and the August Sip & Support, "Come Cruise With Us," which raised over \$6,000 for the charity. For 2012, the Committee is led by long-time volunteers Bobby Campbell and Jodi Ash as Chair and Vice Chair, respectively. With over 20 members, this committee is definitely one of the largest. You can help by volunteering at the CanTree build sites (in late November) and by purchasing raffle tickets at each one of the Regional Meetings. For any questions about how you can help out more, call Lilly at 916-437-1212.

## Kicking off the Christmas CanTree Season with our Annual Sip and Support Fundraiser

With the ending of summer comes a new beginning at SAR: the 30th annual CanTree season. The Committee officially kicked off the Christmas CanTree season on August 10th with a "Come Cruise with Us" themed **Sip and Support** fundraiser. The evening included wine tasting, appetizers, dancing, as well as a silent auction and raffle. KFBK Real Estate Radio Show Host, Terry Knight was the emcee for the evening, and Rico Rivera was our DJ. A special thank you goes out to them, as well as to our sponsors:

**Company sponsors:** Prudential NorCal Realty, Vitek Mortgage Group, Umpqua Home Lending, Lyon Real Estate, Inner Vision Images, and Exquisite Events.

**Wineries:** Bogle Winery, Cooper Vineyards, HG Winery, Iverson Winery, Mount Aukum Winery, Sue's Wine Cellar, and Toasted Toad Cellars.

**Restaurants:** Bacon and Butter, Café Vinoteca, Chocolate Architect, Florez Bar & Grill, Il Forno Classico, Liaison Lounge and Restaurant, Noodle and Company, Opa Opa, Taste of Tuscany, The Greek Village Inn, and Tokyo Fro's.

SAR's most profitable fundraiser, the Christmas CanTree has raised more than \$2 million since its 1982 inception. Funds raised in this effort benefit the local chapter of the Salvation Army and help out needy Sacramentans during a crucial time of year – the holidays. These funds were made possible through the selfless efforts of countless volunteers who through the years have tirelessly donated their time and energy.



Debbie Storey

When they say you're "at the top of your game" they mean you know what you're doing and are doing it well... and that describes new Masters Club Member Debbie Storey. Whether she's riding her horse or selling mobile homes, she's definitely at the top of her game. So how do you make Masters Club selling mobile homes? You sell A LOT of mobile homes, that's how. Debbie sold 35 of them last year, and this is the 2nd year in a row that she's done it. What an accomplishment!

When the average price range is \$25,000, well, you do the math. It takes a lot of mobile homes to reach the \$3 million Masters Club requirement. There are over 350 mobile homes parks in the Sacramento area. Debbie said they were primarily developed after the war to provide low cost housing to

**Masters Club Member is at the Top of her Game**

By Susan Harrold

military personnel, which is why many are located close to military bases. Like bowling alleys, she says, mobile home parks are part of our American heritage and are "quaint." Over the years, these homes have been called coaches, trailers, mobile homes and manufactured homes. But regardless of what they're called, Debbie's right there to sell them.

And, speaking of being at the top of her game, when she is not selling mobile homes, you'll find her out at Gibson Ranch riding Chaspin, her horse. During these early cool mornings, she is out "sans cell phone" riding in the countryside and exercising her horse. Her love of animals began when she was just 12 years old. She saved all of her babysitting money to buy her first horse and her enthusiasm has never waned. She can talk for hours about barrel racing and the horse shows she has been in.

Debbie works for the Lyon Natomas Office and is a huge fan of her manager, Susan Pierce. She can't say enough great things about how Susan keeps the office running at peak performance by combining office events and potlucks right along with the rest of their training classes.

Debbie is on track for Masters Club again this year; but remember, don't try

to call her early in the morning...she'll be out in the pasture with Chaspin "sans cell phone", relaxing and gearing up for the rest of the day; ready to sell more mobile homes!

**Mark your calendars for these upcoming Masters Club events**

**Loaves and Fishes REALTORS® Volunteer Days**  
Monday, October 29  
Monday, December 31

Prep shift is from 7:30 – 10:00 a.m. and serving shift is from 10:45 a.m. until about 1:30 p.m.  
If you are interested in volunteering, please contact Susan Harrold at SHarrold@GoLyon.com.

**Masters Club Charity Golf Tournament and Dinner**  
Monday, October 8, 2012  
North Ridge Country Club  
Sign up to golf or sponsor  
www.MastersClubGolf.com

**Masters Club Annual Breakfast**  
Friday, November 16  
Del Paso Country Club  
\$30 per person

*You do not have to be a member of Masters Club in order to participate in any of the events.*

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# SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
September 17	9:00am – 12noon	<b>Broker Training Institute (BTI) - Broadening Your Scope/E&amp;O Insurance</b>	\$35 Members \$45 non-Members	Brokers who specialize in different aspects of real estate including mortgage, property management and commercial real estate will inform you of the requirements, responsibilities and satisfying aspects of their jobs.	Panel
September 21	9:00am – 12noon	<b>The Successful Landlord</b>	\$10 Members \$15 non-Members	<ul style="list-style-type: none"> <li>• Properly prepare rentals to meet California's strict habitability requirements</li> <li>• Thoroughly and legally screen prospective tenants</li> <li>• Quickly and inexpensively evict bad tenants</li> <li>• Collect your money judgments for unpaid rent and damages</li> <li>• Understand the complexities of the numerous documents you need to effectively and profitably manage your rentals</li> </ul>	Gary Link
September 24	9:00am – 12noon	<b>Broker Training Institute (BTI) - Running a Brokerage from a Legal Perspective</b>	\$10 Members \$15 non-Members	Learn about the federal, state and local regulations you need to know in order to stay in compliance, including RESPA, trust fund handling, licensing, sign ordinances and advertising.	Dave Tanner, Esq.
September 25	8:30am – 4:30pm	<b>MLO Continuing Education</b>	\$149	<p><b>Satisfies all National and State yearly renewal requirements with:</b></p> <ul style="list-style-type: none"> <li>• Three hours federal law and regulations</li> <li>• Two hours of ethics</li> <li>• Two hours of lending standards for nontraditional mortgages</li> <li>• One hour of Appraisal Analysis</li> </ul> <p><b>About the seminar:</b></p> <ul style="list-style-type: none"> <li>• Each student will receive "Compliance in Action", a good reference book (130 pages)</li> <li>• Course fee includes the \$12 NMLS bank fee required</li> <li>• Students taking home study courses of any kind must be on a computer eight hours and must pass a NMLS approved exam. A real live class is of more value.</li> </ul>	Duane Gomer

All classes listed above are held at SAR's Mack Powell Auditorium. To register online, visit [ims.sacrealtor.org](http://ims.sacrealtor.org). Questions - contact **Brian DeLisi** 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 early bird SAR Member fees.**

## Green Due Diligence – A Must For Commercial Practitioners

### September 25 "Lunch and Learn" Addresses the Issue

Commencing January 1, 2013, the California state mandated policy for energy efficiency on nonresidential commercial properties (AB 1103) goes into effect. The new law will rate the energy efficiency of a building using the federal ENERGY STAR benchmarking system and will have a rolling implementation time frame based on building size.

According to Johnson Controls, 40 percent of companies worldwide are paying a lot more attention to energy efficiency now than they did 12 months ago, citing energy cost savings, as opposed to mandates, as the number one reason for efficiency programs. Additionally, the Institute for Building Efficiency 2012 Energy Efficiency Indicator surveyed nearly 3,500 executives, owners and managers of commercial, industrial and institutional buildings to gain insight into their priorities. With cost

savings as the most important factor, more than 50 percent of companies said they use these savings to reduce their overall budget

No matter what the motivation, energy efficiency retrofits are a rapidly growing market and the results will benefit the environment, building owners, tenants, and communities alike.

**On Tuesday, September 25, speaker Michele Skupic will be addressing all of these issues and more at the "Green Due Diligence – Fact or Fiction Lunch and Learn."** You'll hear about the emerging market of benchmarking and how to integrate energy efficiency and sustainability issues into your lease and sale transactions. The event will take place in the SAR Mack Powell Auditorium from 11:30 a.m. to 1:00 p.m. Lunch will be provided to those who register early by contacting Brian

DeLisi at 916-427-1210. The event is \$15 for SAR Members and REALTORS® and \$20 for Non-Members.

The "Lunch and Learn" will address why energy benchmarking **MUST** matter to you, who is driving the green

train, and what the risks and rewards are concerning energy efficiency and sustainability issues. Ample time will be allotted for Q & A. Make this event part of your company's green initiative and register today!





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# OCTOBER CALENDAR OF EVENTS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1 <b>Broker Training Institute (A)</b> 9:00am – 12noon	2 <b>Main Meeting (A)</b> 9:00 – 10:30am <b>Community Outreach Community</b> 10:30 – 11:30am	3 <b>New Member Orientation (B)</b> 8:30am – 12:30pm	4 <b>Real Estate Finance Forum (A)</b> 9:00am – 10:30pm	5 <b>Office Closed – Staff Development</b> 7:30 – 8:30am <b>Short Sale Class (A)</b> 9:00am – 12noon
8 <b>SAR Closed For Holiday</b> <b>Masters Club Golf Tournament and Dinner (Northridge Country Club)</b>	9 <b>Regional Meetings* (A)</b> 8:30 – 9:30am <b>National Association of Hispanic Real Estate Professionals (NAHREP)</b> 11:30am – 2:30pm	10	11 <b>Masters Club (B)</b> 9:30 – 11:00am <b>Realtist (A)</b> 11:00am – 1:00pm <b>Equal Opportunity/Cultural Diversity (B)</b> 11:30am – 1:00pm	12 <b>Real Estate Appraisers Association (A)</b> 8:30am – 4:00pm
15 <b>Broker Training Institute (A)</b> 9:00am – 12noon <b>New Member Orientation (B)</b> 12:30 – 4:30pm <b>MetroList Training – Prospector Course One (T)</b> 9:00 – 11:30am <b>MetroList Training – Prospector Course Two (T)</b> 1:00 – 3:30pm	16 <b>Regional Meetings* (A)</b> 8:30 – 9:30am <b>HAFA Class (A)</b> 9:00am – 3:30pm	17 <b>AREAA (A)</b> 11:30am – 3:00pm	18 <b>Young Professionals Council Forum (A)</b> 9:00 – 10:00am <b>Senior Flu Clinic (A)</b> 9:00 – 12noon <b>WCR Luncheon (A)</b> 11:00am – 2:00pm	19 <b>Public Issues Forum (B)</b> 9:30 – 10:30am
22 <b>Broker Training Institute (A)</b> 9:00am – 12noon	23 <b>Regional Meetings* (A)</b> 8:30 – 9:30am	24 <b>Tax Strategies for the Real Estate Professional – Kelly Clark</b> 10:00am – 12noon <b>Housing Opportunity Committee</b> 2:30 – 4:00pm	25	26 <b>Industry Update (B)</b> 9:30 – 10:30am
29 <b>Broker Training Institute (A)</b> 9:00am – 12noon <b>MetroList Training – Realtist Workshop (T)</b> 9:00 – 11:30am <b>MetroList Training – Find Workshop (T)</b> 1:00 – 3:30pm	30 <b>Regional Meetings* (A)</b> 8:30 – 9:30am	31 <b>Office Closed – Staff Development</b> 1:00 – 2:00pm		

## Calendar Information

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

*Meetings subject to change.*

(A) Mack Powell Auditorium

(B) Board Room, 2nd Floor

(T) Training Room, 2nd Floor

(U) Upstairs



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## Median sales price ticks upwards for 2nd month

The median home sales price edged up in July to \$175,000, a 2.8% increase from \$170,229. The \$200,000 - \$249,999 price range still accounts for 16.1% (264) of the 1,640 total sales this month. Homes under \$100,000 totaled 215 (13%) units. Closed escrows from conventional financing (607 units or 37% of all sales) dipped 6.3%, cash buyers decreased 6.8% (557 units/34%) and FHA financing increased by 16.2% (459 or 28%). These numbers include the 149 condo sales this month. The average amount of days spent on the market (from list date to opening escrow) decreased from 61 to 56 days; the median DOM decreased 23 to 22.

Sales decreased for the month to 1,640 units sold, down 5.4% from the

1,733 closed escrows in June. Year-to-year closed escrows were up 3.9% from the 1,579 units sold July 2011. Making up the closed escrows this month were 356 REO (21.7%), 521 short sales (31.8%) and 763 conventional sales (46.5%). Compared with last month, REO sales are down 5.2%, short sales are up .1% and conventional sales up 1%.

### PSLA Status

MetroList has introduced a new status called "Pending Short/Lender Approval." These are listings with offers that have been accepted by seller only and no additional offers are being sought while awaiting lender approval. So, why the change? The current status Active Short Contingent (ASC) is both an active sta-

tus and a pending status. Subscribers and consumers were frustrated when listings in the ASC status were not accepting additional offers while awaiting lender approval of an offer.

This change will have a small effect on the SAR statistics. There is an extra row on the SAR MLS Summary for the PSLAs. The 2,506 Active Short Sale Contingents from June 2012 correlate with the 2,281 Pending Short/Lender Approvals of July 2012 as a majority of the ACS statuses have been changed to PSLAs.

A breakdown of the listings in Active and Pending Status are as follows: 1,342 Active Listings (including 265 Active Short Sales), 74 Active Short Sale Contingents, 2,281 Pending Short Sale/

Lender Approvals and 1,489 Pending Listings. These Pending are listings that have gone into escrow at some point during July.

### Zip Code of the Month

**SAR will be highlighting area zip codes that have shown notable trends**

The South Elk Grove zip code (95757) has consistently seen a median sales price at least 39% higher than the county as a whole. The current median sales price of \$257,500 is .98% higher than June, 3% higher than January and 2.5% higher than July 2011. The median price for the 95757 zip code is currently 47.1%

*continued on page 12*



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## JULY 2012 DATA FOR SACRAMENTO COUNTY AND THE CITY OF WEST SACRAMENTO

### MLS STATISTICS for July 2012 Data for Sacramento County and the City of West Sacramento

#### SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	% of Total Sales	Last Month	Change	% of Total Sales	Last Year	% of Total Sales	Change
Listings Published this Month ±	1,996		1,398	42.8%		2,132		-6.4%
Active Listing Inventory †	1,342		1,442	-6.9%		3,747		-64.2%
Active Short Sale (included above)	265		291			N/A		
Pending Short/Lender Approval	2,281		N/A			N/A		
Active Short Sale Contingent *	74		2,506	-97.0%		2,238		-96.7%
Number of New Escrows	1,489		1,576	-5.5%		1,488		0.1%
Number of REO Sales	356	21.7%	396	-10.1%	22.9%	591	37.4%	-39.8%
Number of Short Sales	521	31.8%	540	-3.5%	31.2%	358	22.7%	45.5%
Conventional Sales	763	46.5%	797	-4.3%	46.0%	630	39.9%	21.1%
Total Number of Closed Escrows	1,640	100.0%	1,733	-5.4%	100.0%	1,579	100.0%	3.9%
Months Inventory	0.8 Months		0.8 Months	0.0%		2.4 Months		-66.7%
Dollar Value of Closed Escrows	\$338,373,321		\$344,421,256	-1.8%		\$312,519,637		8.3%
Median	\$175,000		\$170,229	2.8%		\$166,000		5.4%
Mean	\$206,451		\$198,743	3.9%		\$198,425		4.0%

Year-to-Date Statistics	01/01/12 to 07/31/12	01/01/12 to 07/31/12	1/1/2011	Change
	SAR monthly data, compiled	MetroList YTD data	7/31/2011	
Number of Closed Escrows	11,209	11,620	10,677	5.0%
Dollar Value of Closed Escrows	\$2,133,665,185	\$2,241,312,821	\$2,036,187,505	4.8%
Median	\$168,000	\$168,000	\$167,000	0.6%
Mean	\$192,884	\$192,884	\$190,875	1.1%

#### CONDOMINIUM RESALES

Monthly Statistics	Current Month	% of Total	Last Month	Change	% of Total	Last Year	Change
Listings Published this Month ±	152		127	19.7%		193	-21.2%
Active Listing Inventory †	109		122	-10.7%		367	-68.1%
Active Short Sale	23		34			N/A	
Pending Short/Lender Approval	195		N/A			N/A	
Active Short Sale Contingent *	8		225	-96.4%		194	-95.9%
Number of New Escrows	87		118	-26.3%		133	-34.6%
Number of REO Sales	45	30.2%	40	12.5%	27.8%	76	-40.8%
Number of Short Sales	52	34.9%	42	23.8%	29.2%	23	126.1%
Conventional Sales	52	34.9%	62	-16.1%	43.1%	31	67.7%
Total Closed Escrows	149	100.0%	144	3.5%	100.0%	130	14.6%
Dollar Value of Closed Escrows	\$16,312,096		\$15,962,495	2.2%		\$12,595,577	30.4%
Median	\$85,000		\$91,500	-7.1%		\$79,350	7.1%
Mean	\$109,477		\$110,851	-1.2%		\$96,197	13.8%

Year-to-Date Statistics	01/01/12 to 07/31/12	01/01/12 to 07/31/12	1/1/2011	Change
	SAR monthly data, compiled	MetroList YTD Data	7/31/2011	
Number of Closed Escrows	987	1,021	976	1.1%
Dollar Value of Closed Escrows	\$96,338,222	\$100,198,895	\$97,761,161	-1.5%
Median	\$78,000	\$78,000	\$80,000	-2.5%
Mean	\$98,138	\$98,138	\$100,221	-2.1%

± includes Active Short Sale Contingent listings

† 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

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### MLS STATISTICS for July 2012 Data for Sacramento County and the City of West Sacramento

#### BREAKDOWN OF SALES BY PRICE

Selling Price	Single-Fam Res.	% of Total	Condo/PUD	% of Total	Res. Incme.	Res. Lots/Land	Other Res.*
\$29,999 and under	5	0.3%	3	2.0%	0	1	1
\$30,000 - \$39,999	9	0.5%	13	8.7%	0	1	0
\$40,000 - \$49,999	9	0.5%	16	10.7%	0	0	3
\$50,000 - \$59,999	15	0.9%	11	7.4%	0	0	5
\$60,000 - \$69,999	30	1.8%	11	7.4%	1	0	4
\$70,000 - \$79,999	38	2.3%	13	8.7%	0	0	4
\$80,000 - \$89,999	51	3.1%	13	8.7%	2	0	5
\$90,000 - \$99,999	58	3.5%	9	6.0%	2	0	3
\$100,000 - \$119,999	119	7.3%	21	14.1%	3	1	3
\$120,000 - \$139,999	168	10.2%	11	7.4%	5	1	5
\$140,000 - \$159,999	180	11.0%	4	2.7%	4	1	2
\$160,000 - \$179,999	161	9.8%	2	1.3%	3	0	0
\$180,000 - \$199,999	125	7.6%	4	2.7%	5	0	0
\$200,000 - \$249,999	264	16.1%	5	3.4%	10	1	4
\$250,000 - \$299,999	135	8.2%	6	4.0%	4	1	1
\$300,000 - \$349,999	115	7.0%	4	2.7%	0	0	2
\$350,000 - \$399,999	61	3.7%	1	0.7%	5	0	1
\$400,000 - \$449,999	34	2.1%	0	0.0%	2	0	1
\$450,000 - \$499,999	22	1.3%	1	0.7%	0	0	1
\$500,000 - \$549,000	10	0.6%	1	0.7%	1	0	0
\$550,000 - \$599,000	4	0.2%	0	0.0%	0	0	0
\$600,000 - \$999,999	24	1.5%	0	0.0%	3	0	1
\$1,000,000 and over	3	0.2%	0	0.0%	0	0	0
<b>Total</b>	<b>1,640</b>	<b>100%</b>	<b>149</b>	<b>100%</b>	<b>50</b>	<b>7</b>	<b>46</b>

Type of Financing	Current Month		Previous Month		LENGTH OF TIME ON MARKET				
	# of Units	% of Total	# of Units	% of Total	(SFR & Condo) Days on Market	# of Units	Current Month	Last 4 Months	Last 12 Months
(SFR, condo, PUD only)									
Cash	557	31.1%	626	33.4%	0 - 30	996	55.7%	53.2%	47.2%
Conventional	607	33.9%	680	36.2%	31 - 60	244	13.6%	14.3%	16.8%
FHA	459	25.7%	414	22.1%	61 - 90	172	9.6%	9.5%	11.1%
VA	49	2.7%	56	3.0%	91 - 120	119	6.7%	7.0%	8.1%
Other †	117	6.5%	101	5.4%	121 - 180	128	7.2%	7.8%	8.6%
<b>Total</b>	<b>1,789</b>	<b>100.0%</b>	<b>1,877</b>	<b>100.0%</b>	<b>181+</b>	<b>130</b>	<b>7.3%</b>	<b>8.2%</b>	<b>8.2%</b>
<b>Total</b>						<b>1,789</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

\* half-plex, 2-on-1, mobile home

† includes: cal vet, contract of sale, creative, farm home loan, owner financing

Median DOM: 22  
Average DOM: 56  
Average DOM 1 - 180 Days: 39  
Average DOM 181+ Days: 270

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**Median sales price ticks upwards for 2nd month**

*continued from page 10*

higher than the Market Median of \$175,000. There were **58 total sales** listed at the time of this report, with **6 REO**, **25 short sales** and **27 conventional sales**. The median

lot size was .144 acre and the average price per square foot was \$111.57. The median Days On Market was 21.5 days and the average home had 4 bedrooms, 3 baths.

2012							
	Jan	Feb	Mar	Apr	May	Jun	Jul
County Median Price	\$160,000	\$163,000	\$165,900	\$169,000	\$168,750	\$170,229	\$175,000
95757 Median Price	\$250,000	\$250,000	\$246,500	\$236,250	\$257,000	\$255,000	\$257,500
Difference	56.3%	53.4%	48.6%	39.8%	52.3%	49.8%	47.1%

**Condominium Resale Market**

Sacramento condominium sales increased for the month to 149 units. This figure is up 3.5% from the 144 units sold in June and up 14.6% from the 130 units sold in July 2011. REO property sales accounted for 30.2% (45) of all units sold while short sales (34.9% or 52) and conventional sales (34.9% or 52) accounted for the remainder. The percentage of REO condo sales decreased 14.7%, short sales decreased 6.4% and conventional sales increased 19%. The condominium median sales price decreased

7.1% month-to-month, from \$91,500 to \$85,000. This current price is up 7.1% from the \$79,350 July 2011 median sales price. Breaking down the Listing Inventory, there are 109 Active Listings (includes 23 Active Short Sales), 8 Active Short Sale Contingents (ASC) and 195 Pending Short Sale/Lender Approval. The Total Value of Closed Escrows was \$16,312,096; this was up 2.2% from the June Total Value of \$15,962,495.

**TECH TIP**

**Bruce Slaton, CRS, ePro**

*A Member of Cyberstars International*

Technology is here to stay, the internet is not going away anytime soon. But it's the implementation of technology in our real estate businesses in a manner that benefits our production and/or lead generation that should be the goal of every REALTOR® in our association. In this article I will highlight some of the technology tips that I think agents should implement now to benefit their business later.

**Google**

Where are you in The Google?

"The Google", the "All Seeing Internet Master" has become the mainstream source for information for consumers all over the world. The term "Google it" comes out of my mouth a minimum of 10 times a day. Where are you on "The Google?" Search your name at least once a quarter to see where your name comes up on other websites. I recently found a testimonial on Google attributed to me from me for a lead generating website that I had never worked with. This took me several months to get removed as it placed high in Google results. We've seen agents place other Top Producer names on their websites with white lettering on a white background so consumers could not see it in the results, but it would show up in search engine results. Be warned The Google now sees this and can blacklist your website from search engine results. This is also a possible Code of Ethics violation.

**Is Google ranking pages on your website?**

Agents ask me on a consistent basis why their website is not ranking on Google. A common reason is a lack of content which usually occurs with template websites. First every agent who has had a website for at least six months should check how pages are being ranked. This can be achieved by inserting the following formula into the Google search box (site:yourwebsite.com). For instance (site:www.sacrealtor.org) has 8,890 pages being ranked by Google, you can add the www for comparison results (site:sacrealtor.org) has 8,960 pages being ranked. This simple act can tell you why you are not being ranked in Google. My common suggestion is to

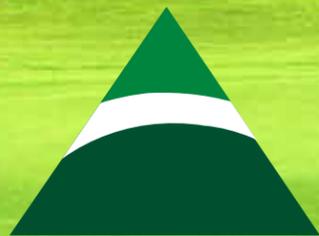
*continued on page 13*

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

I have been with SAR for eight years and I am currently the Professional Standards Administrator and Governance Project Manager.

### What did you do before coming to SAR?

I worked for InAlliance a local non-profit that supports adults with developmental and physical disabilities.

Before that I worked for Barnes and Noble for seven years, including one year running the children's department at the Arden Fair store. If the book had a green cover and you saw it on Oprah, I could find it for you.

### What do you like best about working for SAR?

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

### How long have you lived in the Sacramento area? Where have lived before?

I have lived in Sacramento since 1999. I moved here from Seattle where I had been for seven years. I grew up in Southern California in Dana Point and San Juan Capistrano. I have also lived in Boston and Albuquerque.

### What do you like/dislike about Sacramento?

I most dislike the heat. I do not like hot weather. Not one bit. Did I mention I do not like the heat?

What I love most about Sacramento is that it still feels like a small community. I love the American River and all the parks and the lovely evenings when the Delta breeze is blowing.

### What are your hobbies or other activities?

I love books from reading them to rummaging through book stores and collecting old ones. Books make me happy.

I design and make my own cards and books along with making mixed media college pieces. Soon I hope to have my own Esty shop, called Ginger Rabbit Designs, up and running.

### Have you watched any good movies lately?

I just saw Beasts of the Southern Wild and it was AMAZING. Everyone should go see it.

### Do you have a favorite restaurant in Sacramento?

My favorite restaurant is Tower. I love sitting on the patio. The other one is Eggies which is my favorite place for breakfast.

### What would people be surprised to learn about you?

I am very competitive when it comes to playing board games. My friends and family will no longer play Monopoly with me as I generally bankrupt everyone with much glee.

## Real estate business with Mexico goes both ways

(From *Global Perspectives*, a publication of the National Association of REALTORS®)

In 2011, Mexicans (including Mexican-born residents here) purchased \$5.74 billion in U.S. real estate. That represents 7 percent of properties sold to international buyers, and it makes Mexico the third largest investor after Canada and China.

Mexican-born buyers are a significant force in the US economy. Mexican corporations have been expanding into our markets by acquiring American companies. Mexico's economic growth has been fueled by oil production and the manufacturing of electronic, auto and aviation parts exported to our market.

With the economic downturn here and solid growth within the Mexican economy, there has been a tremendous shift in immigration patterns from Mexico. Pew Research Center has found that Mexican immigration to the U.S. has leveled off. Recent revisions in census data conclude that the Mexican-born U.S. population grew by less than one percent from 2009 to 2010, and that they represented just 6 percent of the growth in foreign-born population during that period.

There are segments of the Mexican population where immigration to the U.S. is increasing: entrepreneurs, investors and the middle class. In fact, the trend has been labeled the "Mexodus" in a recent study by four U.S. and Mexican universities. A sizable number of Mexican investors and business owners have been moving

north to make significant investments in U.S. property and business startups, generating jobs for Americans along the way.

Numerous Mexican citizens are still seeking U.S. residency, opportunity, or a safe place to raise their children. Some prospered from Mexico's booming economy, but feel they must move north while Mexico addresses crime issues. NAFTA and investment visas have given Mexican nationals with the means a way to invest and live in the United States. With our market in a slump, it's a great time for them to buy U.S. real estate.

Mexico is a source of inbound and outbound real estate activity. Mexico has many beautiful retirement areas and American expat communities offering a fantastic value and lifestyle for retirees seeking a warm climate. REALTORS® with Baby Boomer clients who are looking to stretch their retirement funds may find Mexico to be the answer.

Though much of the activity is now taking place around the border, there are also pockets of investment activity in other parts of the country. Mexicans have been attracted to the U.S. market by the same factors that interest other foreign nationals—the plunge in our property prices, the weakness of the dollar, and the relative stability of the U.S. financial markets.

Because business and investment are their paths to U.S. residency, Mexican nationals are purchasing across all types of real estate.

Trade missions and foreign direct investment (FDI) promotion seem to initially make Mexican investors aware of opportunities that are further away from the border. For example, the state of Idaho has an Idaho-Mexico Trade Office that operates trade missions to promote investment in lumber and mining-related equipment. In 2010, a Mexican furniture manufacturer sold his businesses in Mexico and moved to Caldwell, outside of Boise, investing \$1,000,000 to start a new furniture factory there.

California has the California-Mexico Border Relations Council (<http://www.calepa.ca.gov/Border/CMBRC/>) Reaching out through trade missions is especially important as many Mexican investors do not want to make public the fact that they have funds to invest.

SAR is considering offering more services to Members interested in global real estate. If you are interested learning more, get in touch with Alan Wagner at [alan@alanwagner.com](mailto:alan@alanwagner.com); or Janelle Fallan, SAR Director of Public Affairs, at [jfallan@sacrealtor.org](mailto:jfallan@sacrealtor.org).



## Tech Tip

continued from page 12

use a website platform like Wordpress which is search engine friendly. Create a blog in your website and talk about your local market, the neighborhoods, the events, popular areas, builders or the current market.

### Photos

How many of you upload photos to your website with the file name assigned by your camera for instance MFC14.jpg? Make it a business practice to rename your photos before uploading to search engine friendly tags. For instance, if the property is marketing a condo, you may term it as 114-woodside-oaks-

sacramento-ca-condos.jpg. This will now rank that photo in Google for the search terms of the address you entered and terms sacramento, ca, condos. We use a program called Batch Photo for doing large scale relabeling. Do the same thing for your videos before you upload them, and this will increase your search engine rankings.

### Google Alerts

Many of us have had our listings being posted on Craigslist as homes for rent? In some cases have found our listings occupied by tenants who believed they were renting the home only to find out

they were the victims of fraud. There is a great way to prevent some of this from happening with Google Alerts ([www.google.com/alerts](http://www.google.com/alerts)). Google Alerts are emails sent to you when Google finds new results such as web pages, newspaper articles or blogs based on your search term. You can use Google Alerts to monitor anything on the Web. For instance, you can enter your listing's property address as a Google Alert, and if it shows up on Craigslist as a rental, you'll receive an email. Also, you can create Google Alerts for newsfeeds for areas you service or farm, and this could provide research for a new blog post.

There are several great Facebook groups to get up-to-date technology tips. Some of my favorites are Inman News, MrMike.com and I especially like What Should I Spend My Money On? Also CRS and ePro are two great organizations to obtain more advanced technology tips.

I'll close with the warning to be careful not to copy other agents blog posts or website content. This could be a violation of the Code of Ethics, and it's just not professional. As Abe Lincoln once said, "if you read it on the internet, it must be true." (I saw this on the internet).

**JULY 2012**

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- Tim Clark**  
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- Chris Headrick**  
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- Darin Marquardt**  
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- Calin Mihalas**  
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- Jessica Mraz**  
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- Lynda M. Helling**  
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## Coming Soon to a Courtroom with YOU: The DRE

by Christopher Hanson, Real Estate Broker/Attorney, Hanson Law Firm

Holy smokes; what is in the water?

In the last 90 days, our office has received not less than a dozen requests for representation of brokers involved in DRE accusation matters.

We knew that the emphasis from licensure to "consumer protection" was on its way, but man-oh-man, has it arrived -- with a vengeance.

So, what are the major offenses? The same as always . . . TRUST

ACCOUNT violations. Sometimes it's just record keeping, sometimes it's negative balances. Sometimes, it's embezzlement (more often than not, by a "trusted" employee).

Trust accounts are a pain in the butt, and many brokerages have done away with them, thinking that eliminates the problem. Not so fast buckaroo. Just because you don't have a trust account, doesn't mean that you don't have client checks that come your way - you know, they're called "deposits."

"But wait a minute," you say, "if those checks are made out to the title

company, why the heck do I need a trust account?"

You don't. BUT, you have to have a check log. "Even if I'm holding the check until the offer is accepted; even if I'm within that 72 hour thing; even if the little box on the RPA is checked?"

Yup. You betcha. ( See, DRE Regs 2831. Use DRE Form RE 4524. )

What's the log got to have on it?

Just what you'd expect: the date the check was received, the form of payment (i.e. check, cash, note, chickens), the amount, the property

id, the name to whom it was released and the date released -- in columnar form, in chronological order--unless the amount is under \$1,000. (Have you seen one of those \$999.00 checks lately? Me neither.)

The list goes on...and on. Best if you read it, carefully; and more than once.

Remember, it's YOUR responsibility to be compliant. The DRE is looking for violations. (How else do you think the State is going to balance the budget?)

Be careful out there.

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# SACRAMENTO REALTOR®

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## MetroList Introduces New Listing Status called Pending Short Lender Approval (PSLA)

SEPTEMBER 2012

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Beginning July 31, 2012, MetroList has moved all Active Short Sales with Contingencies (ASC Status Listings) listings to a new status, PSLA (Pending Short Lender Approval). Short sale properties that have an offer accepted by the seller and submitted to the bank for approval and that are not accepting additional offers will no longer appear as active listings. Agents who want to attract additional offers may move a property back to active short contingent status.

Prior to July 31, MetroList included ASC listings with all other active listings at its websites, metrolistmls.com and metrolistpro.com. Agents who participate in the MetroList MLS noted that most of these listings were really pending sales requiring lender approval.

"There has been a huge change in the market in the last four months, and we are now making a corresponding change in how inventory is viewed by the consumer," said Tom Beede, President and CEO of MetroList Services, Inc. "Consumers can now research properties knowing that the homes they are viewing are truly active For Sale homes."

SAR draws its monthly statistical report from MetroList data, and began reporting Active Short Sale Contingent properties separately in 2010. At that time, SAR President Barbara Harsch said, "Inventory for buyers is lower than the numbers indicate, because homes listed as active short sale contingent aren't really available."

"Consumers searching for homes in El Dorado, Placer, Sacramento, San Joaquin, Stanislaus, Western Merced and Yolo Counties can now be more confident about the results of their online search because of how MetroList displays homes For Sale," Mr. Beede stated in a news release.

As the true and complete source of all listed properties, MetroList's websites are the most current and up-to-date containing 100% of all local properties listed with the data refreshed every 15 minutes, Mr. Beede said.

MetroList Services Inc. is the largest multiple listing service in Northern California, headquartered in Sacramento. Formed in 1985 by the Sacramento Association of REALTORS®, the Placer County Association of REALTORS® and the El Dorado County Association of REALTORS®, MetroList's ownership group has grown to include the Lodi Association of REALTORS® and the Yolo County Association of REALTORS®, and California Real Estate Brokers, Inc. MetroList is a real estate information network serving more than 17,000 real estate professionals in seven counties: Sacramento, Placer, El Dorado, San Joaquin, Stanislaus, Merced and Yolo. MetroListmls.com and metrolistpro.com are free services provided by MetroList Services, Inc.

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