



# SACRAMENTO REALTOR®

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JUNE 2015

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®



**NATIONAL**  
Homeownership Month

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## 2015 PRESIDENT

RON GREENWOOD



Can you believe it? This year is almost half over, and summer is just around the corner. **WAVES OF OPPORTUNITY** are everywhere! I just cannot believe what a great year this has been as your SAR President. There were two meetings in Washington, D.C. (Cap-to-Cap and National Association of REALTORS®), C.A.R. meetings here in Sacramento, Association of California Water Agencies, West Sacramento State of the City Annual Dinner, plus numerous other meetings. And, at every one of them, I had the honor and privilege to meet so many people who go out of their way to make a difference in their communities. When you have that opportunity, it is the perfect time to ride one of those *Waves of Opportunity*. As you know, I encourage each and every one of you to step forward and do something meaningful beyond just making a living.

I want to extend a special thanks to one of our members and fellow REALTOR® Sue Frost, or should I say, **Mayor Sue Frost** of Citrus Heights. Sue was elected about eight years ago to the Citrus Heights City Council and is currently mayor. In addition to being an exceptional REALTOR®, Sue continually shows her incredible leadership style over and over. She goes above and beyond just being an elected official and sitting at meetings. For example, I have been impressed by the monthly newsletters she sends out to her constituents and contacts. It is obvious that Sue has taken a lot of time to research relevant topics and keep her people updated. Most recently she accomplished one of the most impressive events -- a "**Regional Leadership Council**" -- with representatives from every corner of our region and even Mayor Kevin Johnson. The speakers were exceptional and all of us came away with not only a lot of information, but a feeling of collaboration and finding solutions together. Thank you so much Sue for all that you continue to do and for being such an excellent role model.

This past month I particularly enjoyed my second trip to Washington, D.C. and attending our annual NAR meetings. There were numerous highlights, but with one of them being the day we visited Capitol Hill and met with two of our key representatives, **Congresswoman Doris Matsui** and **Representative Ami Bera**. Congresswoman Matsui expressed her passion for our region and her commitment to working with us to find solutions that make sense for our community. It is obvious we have a well-developed relationship with her and one that will only get better with time. **Congressman Bera** was eager to talk with us. He expressed a desire to meet SAR members when he returns to California. One of the real highlights for me was an economics presentation that focused on the challenges that lay ahead for our entire country. It was headed by NAR's chief economist and a top official from the building industry. One of the critical issues affecting housing is a lack of trained craftsman to build the homes that we sorely need. We have a lot catching up to do in building more homes and finding a way to provide affordable housing for first-time home buyers.

When I returned home this past month, I had the privilege to attend the **Sacramento Tree Foundation's** fundraising event. I was impressed by the commitment and dedication of so many people to protect our city's beautiful



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## President's Perspective



trees and promote them as well. The program stressed how many of the trees, like elms that were planted decades ago (approximately 18,000), are now down to less than 3,000. Congresswoman Matsui was there to support a plan to plant 200 cherry trees along the Sacramento River between Old Sacramento and Discovery Park. *Sakramento* is a festival targeted for March that will honor Sacramento's ties to the people, food and culture of Japan along with celebrating trees and nature. Like Washington, D.C., the Foundation hopes to draw more tourists to the City of Sacramento when the cherry trees are in full bloom.

Finally, I encourage you to attend our Monthly Main Meetings at our Sacramento Association of REALTORS®. Those meetings are always the first Tuesday of every month and run from 9:00 a.m.

to about 10:30 a.m. with fabulous programs and speakers. The special guest speakers provide information that will definitely help you in your daily real estate business and simply enjoying our community. The ONLY month that we do not have a meeting is July because of vacations and the 4th of July holiday. The remainder of this year I encourage you to attend our meetings where we will have **Mayor Kevin Johnson** (September), **Representative Ami Bera** (October-tentative), **Representative from Sacramento City Schools** (October), **C.A.R. Chief Economist Leslie Appleton-Young** (November), and of course our **Annual Can Tree Event** in December. I will always look forward to seeing you there.

Ron Greenwood

President- Sacramento Association of REALTORS®

## Meet the 2016 Slate: SAR Officer and Director Election

*Petition Candidates Invited to Apply*



### President-Elect automatically becomes President the following year:

Ed Anderson

### President-Elect:

Franco Garcia

### Secretary/Treasurer:

Linda Wood

### Six (6) Director Positions for 2016-2017:

Jodi Ash  
Del Barbray  
Amber Coppedge  
Tom DiGiacomo  
Sue Galster  
Chip O'Neill  
Kellie Swayne  
Robert (Bob) Thomas

### Petition Candidates

In accordance with the SAR Bylaws, those Members of the Association who have not been selected by the SAR Nominating Committee, but wish to run as an Officer or Director, may do so as a "Petition Candidate." You may be placed in nomination by submitting a petition signed by at least four percent (4%) of the REALTOR® Members. The number representing four percent of REALTOR® Members is 228. Candidates nominated by petition are subject to all of the Nominating Task Force's application and review procedures before being placed on the ballot. If you are interested in further information and/or a petition application, please contact Lyndsey Harank at 437-1226 or [lhharank@sacrealtor.org](mailto:lhharank@sacrealtor.org) or [click here](#). **The deadline for submitting a petition application is Friday, June 19, 2015 at 4:30 p.m.**



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# CEO CORNER

CHIEF EXECUTIVE OFFICER



DAVE TANNER

June has been designated as homeownership month. It is the month we attempt to focus attention on this most important part of the American Dream.

While REALTORS® are certainly a key part of achieving homeownership, it seems that some REALTORS® do not fully understand what consumers goals are in hiring us. Their primary purposes in hiring a REALTOR® are to make the transaction as smooth as possible, to protect the consumer from facing future litigation and to get them appropriate value for their investment. The REALTOR®'s skill and knowledge in achieving those purposes is the way the REALTOR® adds value to the transaction.

Some REALTORS® seem to misunderstand the intent of Article 1 of the REALTOR® Code of Ethics. To paraphrase, it says that the REALTOR® owes a fiduciary duty to their client, but also a duty to treat all parties honestly. Sharp dealing and taking advantage of the other party probably violates both of those criteria.

Some seem to think that using an inspector that "sees no evil" is a great deal because it saves the client a few dollars. But later when the problems are discovered and the litigation occurs, they will likely spend far more than they saved just in attorney fees to deal with the matter.

Likewise, some seem to think that using an unlicensed repairperson will save their client money. The unlicensed repairperson is probably operating without worker compensation insurance. In that case, the person hiring the worker is responsible for providing the coverage in case the person is injured on the job. In the absence of coverage, the person hiring them is responsible for all the costs associated with their injury. The most egregious case I am aware of is the REALTOR® that hired an unlicensed roofer. The roofer fell off the roof, broke their neck and became a quadriplegic. The REALTOR® remained personally liable for the medical coverage and related expenses for that person for the rest of their life.

Just from those two instances you can see where saving a few dollars up front could be a very costly decision for the REALTOR® and/or the client. That would be entirely contrary to the purpose for which the client hired the REALTOR®.

It is the responsibility of the REALTOR® to act professionally in all that they do. Cutting corners in a transaction is inconsistent with the concept of acting professionally.

The Preamble to the Code of Ethics says that we should always be guided by the Golden Rule, do unto others as we would have them do unto us. If we always do our best to act in accordance with that guidance, we can help to keep our client's pursuit of the American Dream from turning into a nightmare.





## UNDERSTANDING “LIS PENDENS” aka “NOTICE OF PENDING ACTION”

In the past month, several clients and their agents have come to us trying to enforce purchase contracts where the seller refuses to cooperate or, alternatively, to get their purchase deposits back when the seller refuses to release them. Each time, our clients wanted us to place a lien against the Seller's title to stop them from selling the property to someone else. Can we do this? That is the subject of today's Article.

**Real estate disputes generally raise two types of claims:** 1) claims for title to the real property; and 2) claims for **money** damages. But only one of these will allow you to lien the property.... claims for title.

The term “Lis Pendens” is latin for “Notice of Pending Action”. It is used to give notice to the world that a lawsuit has been filed in the Superior Court and is now pending. However, **California law only allows a Lis Pendens to be recorded in actions that affect “title to, or the right to possession of, specific real property”**. The recording of this Notice effectively liens the title to the real estate thus blocking the property being transferred to anyone else until the lawsuit is completed, which could be one or more years later.

Obviously, this is a very powerful weapon that could cause a lot of damage if abused. For that reason, California law imposes several restrictions:

1) **Only a licensed attorney can record the Lis Pendens without first getting the Court's permission.** Parties without an attorney must first apply for and obtain a Court Order allowing the publication. Significantly, **one cannot record a Lis Pendens in an action subject to binding Arbitration.** They must first file the lawsuit in Superior Court for the purpose of recording the Lis Pendens, and at the same time file a Request to stay the court action during arbitration. Then they can initiate the binding Arbitration proceedings. This exemption from the ADR procedures is stated in the C.A.R.-RPA.

2) The Complaint must set forth some cause of action affecting the title or right of possession of the specific real property described in the Lis Pendens. When the dispute is only over money, the Lis Pendens is not allowed. Most real estate Complaints include causes of action involving both claims for title and claims for money. **Wrongfully recording a Lis Pendens can subject the recording party to Court sanctions and additional money damages** for interfering with the owners' real property rights.

3) **Notice of the recording of a Lis Pendens must immediately be given to all persons adversely affected** by the recording including anyone on title to the real property. This additional Notice gives the affected parties actual notice of the lien and they then have the opportunity of seeking to remove it from their title.

Bottom-line, when correctly recorded, the Lis Pendens can preserve a Buyer's rights to purchase a property. But it can't be used to force a Seller to return a purchase deposit.

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BY CAYLYN BROWN  
SAR GOVERNMENT AFFAIRS DIRECTOR

## The Importance of Affordable Housing

Everyone in the real estate community can likely agree that affordable housing is important. Much of California is currently experiencing an affordability crisis. Yet another unintended consequence of the housing crisis, when building all but stopped, was that more people now want to purchase than there are available properties. Sacramento is currently spared many of these problems in that it is still relatively affordable, but it does not exempt our region from concerns over affordable housing. Elected officials statewide and in Sacramento want to see an established funding stream for affordable housing.

At the May California Association of REALTORS® Board of Directors Meetings, they voted to support Assembly Bill 1335, authored by Speaker Toni Atkins. If signed into law this will establish a \$75 per document recording fee on real estate instruments to fund affordable housing. C.A.R.'s support of this bill has a lot of history behind it. And, Speaker Atkins made several amendments to the bill as requested by REALTORS®.

As amended, the fee will be capped at \$225 per transaction, and sales are exempted from paying the fee. Second, a governing board for the affordable housing trust fund established in this bill will include real estate representatives. And finally, twenty percent of the trust fund will be devoted to affordable owner-occupied workforce housing.

In discussions about affordable housing, it is important to discuss rental housing as well as homeownership. Before someone can become a

first-time homebuyer, they are typically a renter. And having an affordable place to rent allows tenants to save for a down payment for if and when they wish to purchase.

2015 is not the first year a bill was introduced proposing a \$75 per document recording fee. This is an issue C.A.R. has been involved with for several years. A few years ago C.A.R. achieved amendments to exempt sales from the fee and removed their opposition. The same bill was introduced the following year and became involved in some difficult political wrangling.

In the world of politics and policy, it is important for organizations like SAR and C.A.R. to assess both the political implications and policy implications of decisions. Sometimes it is evident that the politics of an issue are moving forward with or without support from key stakeholders. In this case, REALTORS® could support the issue in exchange for the amendments outlined. Or REALTORS® could sit on the sidelines in opposition and not have any input on an issue so integral to the future of housing.

Involvement in affordable housing issues is very important for SAR. Our political leaders in the region both locally and statewide care about affordable housing, and are interested in an ongoing funding stream. Leaders from Sacramento were influential at the C.A.R. Board of Directors meeting in helping to convince other REALTORS® from throughout California that supporting AB 1335 was the right thing to do for a multitude of reasons.

## SAVE THE DATE:

### Fair Housing/Cultural Diversity Leadership Summit & Hosted Reception

In an effort to bring diverse communities together and face problems that are impacting us all, the SAR Equal Opportunity/Cultural Diversity Committee is holding the Fair Housing & Cultural Diversity Leadership Summit. On Friday, July 10th, leaders from various real estate groups (including AREAA, NAHREP and Realtists) will gather for a panel discussion on how to best promote fair housing practices, address fair housing issues and increase cultural awareness among real estate professionals. There will also be a local high-profile keynote speaker who specializes

in fair housing developments. After the panel and speaking session concludes, guests will be treated to a hosted reception featuring food from four local restaurants, great networking opportunities and beer and wine. You won't want to miss this group of community leaders and real estate professionals collaborating for a more equitable tomorrow.

**Date:** Friday, July 10th

**Time:** 2:00 – 6:00pm

**Location:** SAR Mack Powell Event Center

**Cost:** \$20 (food and 2 drink tickets/per admission)

# Summary of NAR Director's Meeting in Washington, DC May 12-16, 2015.

SAR Members appointed as NAR REALTOR® Emeritus are as follows:

John L. Dowdell  
Eugene Eisner  
Patricia Gillette

Jerry M. Kays  
Nellie Margarite  
Anna McKeel

Thomas R. Parker  
Judy A. Schoer  
Eva D. Schwindt

NAR adopted the REALTORS® Commitment to Excellence. The language of the Commitment is primarily an enhancement of the language and concepts already contained in the Preamble to the Code of Ethics. A Commitment to Excellence Advisory Board was established and charged with keeping the criteria current. The Board will report to the Professional Standards Committee at the regular meetings.

NAR adopted a new purpose for the REALTOR® Party Involvement Committee: Encourage grassroots member participation by creating and implementing strategies that support the REALTOR® Party and its three main components

– vote, act, and invest – which solidifies a culture of REALTOR® engagement and advocacy throughout the REALTOR® association.

NAR approved a proposal for the NAR and RPR to partner with UpstreamRE, LLC, to create and implement a data entry and collection system for the brokerage community utilizing the RPR Advanced Multi-list Platform (AMP).

Changes to MLS and Professional Standards policies shall become effective on the January 1, following their adoption by NAR. Local associations shall have 60 days after the effective date to implement the changes.

## Honoring SAR Presidents

The annual SAR Past Presidents Luncheon celebrated the many leaders who have helped shape SAR over the years, continuously striving to keep the Members' best interest in mind. There have been ups and downs in the real estate industry during these Presidents' terms, but the one constant has been the sustained belief in the value of their Association. Attendees helped pay homage all the good that has been wrought through tireless dedication. Thank you to all SAR Past Presidents!





## Case #1-7: Obligation to Protect Client's Interests

*(Originally Case #7-8. Reaffirmed May, 1988. Transferred to Article 1 November, 1994. Revised November, 2001.)*

Client A, an army officer, was transferred to a new duty station and listed his home for sale with REALTOR® B as the exclusive agent. He moved to his new station with the understanding that REALTOR® B, as the listing broker, would obtain a buyer as soon as possible. After six weeks, during which no word had come from REALTOR® B, the client made a weekend visit back to his former community to inspect his property. He learned that REALTOR® B had advertised the house: "Vacant—Owner transferred," and found an "open" sign on the house but no representative present. Upon inquiry, Client A found that REALTOR® B never had a representative at the property but continually kept an "open" sign in the yard. Client A discovered that the key was kept in a combination lockbox, and when REALTOR® B received calls from potential purchasers about the property, he simply gave callers the address, advised that the key was in the lockbox, gave them the combination, and told them to look through the house by

themselves and to call him back if they needed other information or wanted to make an offer.

Client A filed a complaint with the Board of REALTORS® detailing these facts, and charging REALTOR® B with failure to protect and promote a client's interests by leaving Client A's property open to vandalism, and by not making appropriate efforts to obtain a buyer.

REALTOR® B's defense during the hearing was that his advertising of the property was evidence of his effort to sell it. He stated, without being specific, that leaving keys to vacant listed property in lockboxes and advising callers to inspect property on their own was a "common local practice."

The Hearing Panel concluded that REALTOR® B was in violation of Article 1 of the Code of Ethics because he had failed to act in a professional manner consistent with his obligations to protect and promote the interests of his client.

## Marketing/Communications Committee Needs YOU!

**Please complete the following survey**

1. Do you enjoy brainstorming with fun, creative people?

☐ Yes ☐ No

2. Do you have ideas you would like to contribute towards the marketing of SAR?

☐ Yes ☐ No

3. Would you like to get more involved with your Association?

☐ Yes ☐ No

4. Are you available on the third Thursday of the month from 9:30 – 11:00am and for some small assignments that may take 3 hours every two months?

☐ Yes ☐ No

If you answered yes to three or more of these questions, you would make an excellent candidate for SAR's Marketing/Communications Committee. The committee could use a few more members to help review SAR's communications vehicles like our website, emails, brochures and Office Liaison Reports. The group also conducts an annual survey of the membership to determine the satisfaction level of members with SAR services and programs as well as creates member recruitment and retention programs.

Consider joining this creative, lively group by contact Judy Wegener at [jwegener@sacrealtor.org](mailto:jwegener@sacrealtor.org) or 437-1207.

# YOUNG PROFESSIONALS NETWORK —

## YPN May Mixer Recap:

One of SAR's fastest-growing group is the Young Professional's Network. Known as YPN, this group welcomes SAR's young (and young-at-heart) real estate professionals to attend monthly mixers at hip locations throughout the area. YPN's May mixer was held at **Duke's Plates & Pints** and was sponsored by Preet Kalirai of Land Home Financial Services. Attendees enjoyed great food and beverages, as well as an exciting bean-bag tossing game called cornhole! These mixers provide an excellent opportunity to build relationships with like-minded professionals, and stay current on the latest trends in real estate. Be sure to put YPN's future mixer dates on your calendar. Mixers are the fourth Thursday of every month, from 5:30pm-7:30pm.



SARYPN



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## YPN Vendor Fair Update

If you didn't attend the YPN Vendor Fair last month, you missed out on a great time of networking, prize-winning, taco eating and margarita "tasting." Over 50 vendors enjoyed the opportunity to connect with SAR Members of all professions and expand their business contacts. All this fun culminated in the very honorable gesture of raising funds for the SAR Scholarship Foundation Trust. Over **\$6,200** was raised to help outstanding local students start their college career. Well done YPN!





# Thank you REALTOR® Action Fund Investors

Thank you to all the SAR Members who contributed to the C.A.R. REALTOR® Action Fund. This money is an investment in the political future of your business, and is used to support issues and candidates who that understand and back REALTOR® issues and private property rights.

Issues your REALTOR® Associations have fought in the past include local, state, and federal point-of-sale proposals – meaning the government wanted to require something additional about

a home to change before it could close escrow.

The City of Sacramento considered mandating HERS Ratings at point-of-sale. C.A.R. works on defeating bad legislation, and they also sponsor legislation beneficial to REALTORS® and private property rights. Last year, C.A.R. was influential in defeating a bill that would have allowed employees to put liens on their employer's personal property if the employee claimed they were owed money.

## SAR Major Investors

**Nancy Arndorfer** – C.A.R. Silver Bear

**Del Barbray** – C.A.R. Silver Bear

**Nancy Beland** – C.A.R. Silver Bear

**Paula Colombo** – Grandfathered NAR Golden R

**Kevin Cooper** – C.A.R. Silver Bear

**Doug Covill** – C.A.R. Golden R

**Judy Covington** – C.A.R. Golden R

**Wendi-Mae Davis** – C.A.R. Silver Bear

**Craig Dunnigan** – C.A.R. Silver Bear

**Jay Emerson** – C.A.R. Silver Bear

**Kathy Fox** – NAR Sterling R

**Eva Garcia** – C.A.R. Golden R

**Franco Garcia** – C.A.R. Golden R

**Rosanna Garcia** – C.A.R. Silver Bear

**Ron Greenwood** – C.A.R. Silver Bear

**Luci Htain** – C.A.R. Golden R

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**Barbara Lebrecht** – C.A.R. Silver Bear

**Patrick Lieu** – C.A.R. Golden R

**Chris Little** – C.A.R. Golden R

**Bruce Mills** – NAR Sterling R

**Jenifer Odama** – C.A.R. Golden R

**Sue Olson** – C.A.R. Golden R

**Steve Ostrom** – C.A.R. Golden R

**Michael Ownbey** – C.A.R. Silver Bear

**Leigh Rutledge** – C.A.R. Golden R

**Tracey Saizan** – C.A.R. Golden R

**Clay Sigg** – NAR Golden R

**Charlene Singley** – C.A.R. Golden R

**Erin Stumpf** – C.A.R. Golden R

**Kellie Swayne** – C.A.R. Golden R

**Paula Swayne** – C.A.R. Golden R

**Marty Swingle** – C.A.R. Golden R

**Dave Tanner** – C.A.R. Golden R

**Michelle Tanner** – C.A.R. Silver Bear

**Bob Thomas** – C.A.R. Silver Bear

**Pat Vogeli** – C.A.R. Silver Bear

**Kris Vogt** – NAR Sterling R

**Bruce Werking** – C.A.R. Golden R

**Michael D. Williams** – C.A.R. Silver Bear

**Cynthia Woods** – C.A.R. Silver Bear

**Geoff Zimmerman** – C.A.R. Silver Bear

**SAR** – NAR Golden R for Associations

Thank you to all of our \$148 Investors, as well. To see a complete list, please [click here](#).





SAR Members gather for a group photo after a recent Rebuilding Together Rebuild Day

SAR is proud of all the efforts its Members put into helping the community and we encourage you all to get involved with your association. Here is a great opportunity to make a positive impact in your community.

### **Sacramento Food Bank & Family Services**

The Sacramento Food Bank is well known for its largest fundraiser each Thanksgiving, the Run to Feed the Hungry, but the effort this organization puts forth continues year-round. SAR Members

will be needed to help unload, sort and organize received donations at the Food Bank's Distribution Center. This helps the Sacramento Food Bank keep a detailed inventory and keep track of what items are most needed. Contact Tony Vicari ([tvicari@sacrealtor.org](mailto:tvicari@sacrealtor.org) or 916-437-1205) for more info.

**Date:** Friday, June 26th | **Time:** 9:00am – 1:00pm

**Location:** 1951 Bell Avenue,  
Sacramento, CA 95838

## **The Language of Real Estate – 6/11**

Since real estate professionals represent many cultures, it is important to understand the basic customs and proper etiquette to avoid disrespecting a fellow colleague or potential client. This seminar will feature two panelists, both exemplifying the culture in which they were raised. Information presented will positively impact your business and life. Cultures represented:

**Korean Culture** presented by Kay Watson

**Nigerian Culture** presented by Angela Ajise

**Date:** Thursday, June 11th

**Time:** 12noon – 1:30pm

**Location:** Mack Powell Event Center

**Cost:** \$15 (by 6/9) | \$20 (after 6/9)

To register, please contact Tony @ [tony@sacrealtor.org](mailto:tony@sacrealtor.org) or 437-1205.

**NOTE:** This seminar will feature exquisite cuisine representing both cultures – don't miss this feast!

# SAR NEW MEMBERS

May 2015

## New REALTOR® Members

### **Celeste Albanese**

River City Homebuyers

### **Tausha Balbiani**

Keller Williams Realty

### **Heather Bassett**

Coldwell Banker-Res R E Srv

### **Anissa Burnley**

Palladian Real Estate

### **Amanda Camacho**

Coldwell Banker-Res R E Srv

### **Chelly Canyon**

Rucker Properties

### **Dong Cao**

3T Homes Inc.

### **Rebecca Champion**

Coldwell Banker-Res R E Srv

### **Ken Chang**

Aikanic Realty Inc.

### **Michelle Cherry**

American Horizon Realty

### **Rebekah Coffman**

Keller Williams Realty Elk Grove

### **Mitchell Craighead**

American River Real Estate Inc.

### **Denise Crosbie-Britt**

Batta Realty

### **Shaun Dashti**

Century 21 Select Real Estate

### **Peter DeVera**

Elite Realty Services

### **Kamaljit Dhami**

Intero Real Estate Services

### **Nirmal Dhillon**

Elite Realty Services

### **Robert Dias**

Lyon RE Fair Oaks

### **Kendra Finan**

Keller Williams Realty

### **Johanna Fox**

Keller Williams Realty Folsom

### **Colin Gray**

Keller Williams Realty So. Placer

### **Jason Habeeb**

Weichert REALTORS® Galster Grp

### **Melissa Hymas**

Coldwell Banker-Res R E Srv

### **Azibaye Ikeni**

Keller Williams Realty

### **Brian James**

Century 21 M & M and Assoc.

### **Lisa Johnson**

Lyon RE Fair Oaks

### **Donior Jora**

Grand Avenue Realty & Lending

### **Andrew Kemp**

Upchurch Properties Inc.

### **Kelly Kersey**

RE/MAX Gold Folsom

### **Karen Ketterling**

Dynamic Real Estate

### **David Leitner**

NewVision Realty Group

### **Xiaotang Liu**

JCL Realty, Inc.

### **Crystal Lopez**

Lyon RE Natomas

### **Samantha Makarova**

Keller Williams Realty Elk Grove

### **David Malby**

1st Choice Realty & Associates

### **Lois Marlow**

Keller Williams Realty

### **Albert Marquez**

Riverbend Real Estate

### **Arthur Meadows**

Keller Williams Realty Elk Grove

### **Kimberlie Milhoan**

Redfin Corporation

### **Rachel Mode**

Keller Williams Realty Elk Grove

### **Zhanna Movsisyan**

Allison James Estates & Homes

### **Mark Nielsen**

Century 21 M & M and Assoc.

### **Michael O'Connor**

Dunnigan, REALTORS®

### **Ramanpreet Pabla**

Burke Realty Group, Inc.

### **Christopher Pack**

The Daniel Realty Group

### **Dustin Page**

Keller Williams Realty So. Placer

### **Nita Patel**

Intero Real Estate Services

### **Robert Peterson**

3 Point Real Estate & Const.

### **Kelvin Pham**

Midas Realty & Mortgage

### **Alisa Reinhardt**

Kays and Associates

### **George Rivera**

Hybrid Brokers Realty

### **Chad Romig**

Real Estate with Purpose Inc.

### **Berry Roseborough**

Keller Williams Realty Elk Grove

### **Keesha Shankle**

Keller Williams Realty So. Placer

### **Jamie Sheffield**

Jacob Kurtz

### **Stephanie Shvora**

RE/MAX Gold Folsom

### **Manjit Singh**

Excel Realty Inc.

### **Carissa Skidmore**

Keller Williams Realty Natomas

### **Jaspreet Sohi**

All Seasons Realty

### **John Stockert**

Keller Williams Realty So. Placer

### **Steven Stokes**

Shelton Real Estate Services Inc

### **Katherine Stokes**

Shelton Real Estate Services Inc

### **Kelly Taylor**

Exquisite Real Estate, Inc.

### **Gurkirat Toor**

Orbit Realty

### **Van Tran**

Atlas Real Estate Group

### **Jennifer Valencia**

Lyon RE EDH

### **Karrin Walker**

Keller Williams Realty Fair Oaks/Sacramento

### **Tammy Wall**

Keller Williams Realty Natomas

### **Erin Wilson**

Keller Williams Realty Natomas

### **Jamie Worrall**

Lyon RE Sierra Oaks

### **Harold Wray**

Cornerstone Real Estate Services

### **Cecilia Yi**

California Property Source Inc

### **Vincent Zielinsky**

Keller Williams Realty Elk Grove

## New Designated REALTORS®

### **Gregory Boyd**

Boyd Real Estate

### **Jennifer Clausse**

Park Oaks Properties

### **Ryker Flint**

Ryker Flint Commercial Inc

### **Elbert Hoang**

Elbert Hoang

### **Frank Kirlin**

Metro Real Estate Services

### **Kenneth Pittman**

Imperial Homes & Investments

### **Corinne Ramirez**

Corinne Ramirez, Broker

### **Joseph Ramos**

North Coast Commercial Inc

## New Affiliate Members

### **Robert Aguirre**

HomeGuard Inc.

### **David Anderson**

Lion Desk

### **John DaRoza**

Academy Mortgage

### **Lori Heavin**

Academy Mortgage

### **Jennifer Keith-Weaver**

Academy Mortgage

### **Kimberly Lizarraga**

HomeGuard Inc.

### **Brandy Perez**

HomeGuard Inc.

### **Roberto Rodriguez**

Graebel Movers





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Highly competitive loans, plus Tri Counties Bank continues to service conventional loans in most cases
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# ABOUT THE MARKET

REAL ESTATE FINANCE FORUM CHAIR

ANTHONY NUNEZ



## Ready or Not, Here it comes...

On November 20, 2013, the Consumer Financial Protection Bureau issued its final rule to integrate the Real Estate Settlement Procedures Act and Truth in Lending Act disclosures and regulations. The final rule integrates existing disclosures with new requirements from the Dodd-Frank Act to improve consumer understanding of the mortgage process, aid in comparison shopping, and help to prevent surprises at the closing table. The new rule and changes go into effect on August 1, 2015.

This new rule applies to most closed-end consumer mortgage loans. The rule doesn't apply to Home Equity Lines of Credit, Reverse Mortgages, mortgages secured by mobile homes or by homes not attached to the property, and creditors that make five or fewer mortgage loans in one year.

A new Loan Estimate document has been created which will replace the Good Faith Estimate and initial Truth-in-Lending disclosure. The form has been created to provide clearer information so that consumers understand the loan terms and estimates of loan and closing costs and to help with comparison shopping. The Loan Estimate must be provided to consumers within three business days of receiving the consumer's name, income, Social Security number, address of the property, estimated value of the property, and the loan amount.

The Closing Disclosure, which replaces the HUD-1, must be received by the consumer three business days before consummation. If there are changes to the Closing Disclosure during that three-day waiting period it could trigger a new three-day waiting period. This will require both Lenders and REALTORS® to be on the same page with regards to closing in order to avoid any last minute changes which could delay your close of escrow. A consumer may modify or waive the waiting period of the Closing Disclosure if they have a bona fide financial emergency as determined by the lender.

A good rule of thumb is if you want to close on August 31st, make sure everything is ready on August 24th.

Please join us at SAR for the Real Estate Finance and Affiliate Forum meeting held on the first Thursday of the month beginning at 9:00am.

## July Meeting Hiatus

Each summer, many of SAR's regular meetings do not convene. This gives our Members a chance to focus on family, fun or (for many) work. Here are a list of SAR Meetings that will go on hiatus for July:

**SAR Main Meeting** (next Main Meeting will be August 4th)

**Real Estate Finance & Affiliate Forum** (next REF & AF will be August 6th)

**Public Issues Forum** (next PIF will be August 21st)

**SAR Broker/Manager Forum** (next B/MF will be August 28th)

Also, many committee meetings do not meet (if they can help it). Please double-check with your SAR staff contact about the committee you serve on.



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# SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
June 5	9:00am – 1:00pm	<b>Your Guide to the RPA</b>	\$69	<ul style="list-style-type: none"> <li>• Get familiar with the changes to the clauses</li> <li>• Learn the new approach to addressing wood destroying pests</li> <li>• Understand changes regarding how to deal with personal property items</li> <li>• Familiarize yourself with dozens of other changes to the RPA contract</li> </ul>	Gov Hutchinson
June 11	12noon – 1:30pm	<b>The Language of Real Estate – Lunch &amp; Learn</b>	\$15 (by 6/9) \$20 (after 6/9)	<ul style="list-style-type: none"> <li>• Hear from REALTORS® representing two cultures – one Korean and one Nigerian</li> <li>• Learn common misconceptions &amp; how to avoid offending each culture when doing business with them</li> <li>• Food representing both cultures will be served</li> </ul>	Kay Watson – Korean Culture, Angela Ajise – Nigerian Culture
June 17	9:00 – 11:00am	<b>The Power of 1031 Exchanges &amp; Analyzing Investment Properties</b>	\$10	<ul style="list-style-type: none"> <li>• Simple ways to analyze investment properties to determine value</li> <li>• How to determine an investor's rate of return</li> <li>• How people achieve financial independence by investing in real estate</li> <li>• How to utilize investment analysis to unlock new sources of income</li> </ul>	Bill Angove
June 18	9:00am – 1:00pm	<b>Essentials of Structural Pest Control for RE Professionals</b>	\$25	<ul style="list-style-type: none"> <li>• Contrasts Termite Inspections with Home Inspections - What's included, what's not, regulatory guidelines, etc.</li> <li>• Covers the latest termite control regulations</li> <li>• How to interpret termite inspections reports</li> <li>• How to make the regulations work for you and your clients</li> </ul>	David Lovenvirth
June 25	9:00am – 12noon	<b>Using Android for Real Estate</b>	\$45	<ul style="list-style-type: none"> <li>• We will cover setting up your Android phone</li> <li>• Add Applications</li> <li>• Download apps from Google Play</li> <li>• Learn How to use Google Play</li> </ul>	Kurtis Bieber
June 25	1:00 – 4:00pm	<b>Using iPhone 6 &amp; iPhone 6+</b>	\$45	<ul style="list-style-type: none"> <li>• iPhone Navigation</li> <li>• Setting up your iPhone</li> <li>• How to install Apps</li> <li>• New e-mail tricks</li> </ul>	Kurtis Bieber
July 7	9:00am - 12noon	<b>zipForm® &amp; e-Signatures</b>	\$30	<ul style="list-style-type: none"> <li>• Monitor transactions</li> <li>• Sign and initial signatures including client options</li> <li>• Legal de-finitions &amp; requirements of electronic signatures</li> <li>• Automatically update C.A.R. forms</li> </ul>	David Metten
July 14	12noon – 1:30pm	<b>Lunch 'N Learn: Pavement 101 - How to Make Wise Pavement Decisions</b>	\$15	<ul style="list-style-type: none"> <li>• Understanding the difference between asphalt and concrete for your property's paved surfaces</li> <li>• What "real" sealcoating is versus cheaper alternatives that don't last</li> <li>• Recognizing early signs of pavement failure and the best ways to address it</li> <li>• Best maintenance practices to extend the life of your parking lots</li> </ul>	Sponsored by Dryco Construction
July 16	9:00am – 12noon	<b>How to Think Like an Appraiser</b>	\$25	<ul style="list-style-type: none"> <li>• What to say and not say to appraisers</li> <li>• What type of information to share with appraisers</li> <li>• How to see properties like an appraiser does</li> <li>• How to pull comps like an appraiser</li> </ul>	Ryan Lundquist

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 48 hours in advance. If you cancel less than 48 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.**



# JULY CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
		1  <b>New Member Orientation (B)</b> 9:00am – 12:30pm	2  <b>NO Real Estate Finance &amp; Affiliate Forum in July</b>	3  <b>SAR Offices Closed in observance of the 4th of July</b>
6  <b>WCR Board Meeting (B)</b> 12noon - 1:30pm	7  <b>NO Main Meeting in July</b> <b>zipForms Training (EC)</b> 9:00am – 12noon <b>SAR CanTree Committee (B)</b> 10:30am – 12noon <b>Volunteer Coordinating Committee (P)</b> 10:30 – 11:30am	8  <b>New Member Orientation (B)</b> 1:00 – 4:30pm	9  <b>Masters Club Steering Committee (B)</b> 9:30 – 11:00am <b>Intern Committee (B)</b> 12noon – 1:30pm <b>Equal Opportunity/Cultural Diversity Committee (B)</b> 11:30am – 1:00pm	10  <b>SAR Closed</b> 7:30 – 8:30am <b>Commercial Mentoring Group (P)</b> 10:00am – 12noon <b>Fair Housing &amp; Diversity Summit (EC)</b> 2:00 – 7:00pm
13  <b>MetroList Course I (T)</b> 9:00am – 12noon <b>Education Committee (B)</b> 9:00 10:30am <b>MetroList Course II (T)</b> 1:00 – 4:00pm <b>SAR Leadership Academy (B)</b> 1:00 – 2:30pm	14  <b>Regional Meetings (Various)</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>IREM Commercial Lunch &amp; Learn (EC)</b> 12noon – 1:30pm	15  <b>New Member Orientation (B)</b> 6:00 – 9:30pm	16  <b>How to Think Like an Appraiser (EC)</b> 9:00am – 12noon <b>Marketing/Communications Committee (L)</b> 9:30am – 12noon <b>YPN Advisory Committee (T)</b> 11:00am – 2:30pm <b>WCR Business Luncheon (EC)</b> 11:00am – 2:00pm	17  <b>CAMP Event (EC)</b> 10:00am – 1:30pm
20  <b>No Events Scheduled</b>	21  <b>Regional Meetings (Various)</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>NARPM Seminar (EC)</b> 9:00am – 2:00pm <b>Scholarship Fundraising Committee (B)</b> 1:00 – 2:00pm <b>SAR Charitable Foundation BOD (B)</b> 2:30 – 4:00pm	22	23  <b>Natural Hazard Disclosure (EC)</b> 9:00am – 12noon <b>SAR BOD (B)</b> 9:00 – 11:00am	24  <b>No Events Scheduled</b>
27  <b>MetroList Mobile Workshop (T)</b> 9:00am – 12noon <b>MetroList Realist Workshop (T)</b> 1:00 – 4:00pm	28  <b>Regional Meetings (Various)</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>VA Loan Seminar (EC)</b> 10:00 – 11:30am <b>Housing Opportunity Committee (B)</b> 10:30am – 12noon <b>SAR Charitable Foundation BOD (B)</b> 2:30 – 4:00pm	29  <b>SAR Offices Closed</b> 1:00 – 2:00pm	30  <b>No Events Scheduled</b>	31  <b>No Events Scheduled</b>

## 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.

(EC) Mack Powell Event Center  
(B) Board Room, 2nd Floor  
(T) Training Room, 2nd Floor  
(U) Upstairs

\*Various locations – Call for details  
\*\* closed meeting

*Meetings subject to change.*

## Scholarship Learning Tree/Update on Sponsors



The sprawling reminder of the SAR Scholarship Trust's legacy instantly catches the eye as you enter the SAR lobby. The beautifully carved Learning Tree features leaves, branches, birds, trunks, roots and rocks – all sections offer a chance for benefactors to be permanently honored as their donations are placed in a lasting endowment to fund future scholarships.

### Thank you to our gracious sponsors so far:

**MetroList®** – Trunk Section

**Dunnigan, REALTORS®** – Trunk Section

**Twin Home Services** – Trunk Section

**Judy Schoer** – Branch Section

**Patrick Lieu** – Bird

**Chris Little** – Bird

**William James** – Leaf

Since 2001, over 350 scholarships have been awarded to very deserving local students. This year alone, SAR awarded over \$40,000 to 40 students. If you would like to learn more about this charitable opportunity, please [view flyer here](#).

Read the July edition of the Sacramento REALTOR® for a list and description of this year's scholarship recipients.

## Give Back - Be an SAR Intern Mentor

Become an SAR Intern Sponsor and reap the many benefits of working with an energetic, ambitious college student eager to learn the real estate business. Through a unique partnership with Los Rios Community College District, SAR has qualified intern applicants ready to assist in your real estate office ten hours per week while you guide them through the various aspects of buying and selling.

### About the Program

- Highly-motivated real estate students invest their time and energy ten hours per week for a 16-week mentor program.
- Your knowledge and experience will expose students to the real estate industry and allow them to decide if this career is right for them.

- Past interns like Linda Wood and Judy Covington have gone on to become Masters Club members and serve as SAR leaders.
- You will receive a list of tasks that the student should perform during the semester.
- Students attend an Intern class at SAR twice a month for two hours. Here they learn more about the business from affiliates like pest inspectors, loan officers, home inspectors, etc.

**Mentor applications are due by Friday, July 17 for the Fall 2015 semester.**

To receive a mentor applications, contact Judy Wegener at [jwegener@sacrealtor.org](mailto:jwegener@sacrealtor.org) or 437-1205.

## April sales increase, median sales price at 2007 levels

# APRIL

Sales increased for April, increasing 16.8% month-to-month from 1,376 to 1,607 sales. This figure is up 8.9% from the 1,475 sales recorded in April 2014. Sales have increased 73% from January (927 sales vs 1,607 sales). Equity sales rose .5% and accounted for 88.1% of all sales (1,415 units) for the month. The remainder of sales comprised of 88 Short Sales (5.5%) and 104 REO sales (6.5%). Both REO sales and short sales decreased for the month, 4.4% and 3.5%, respectively.

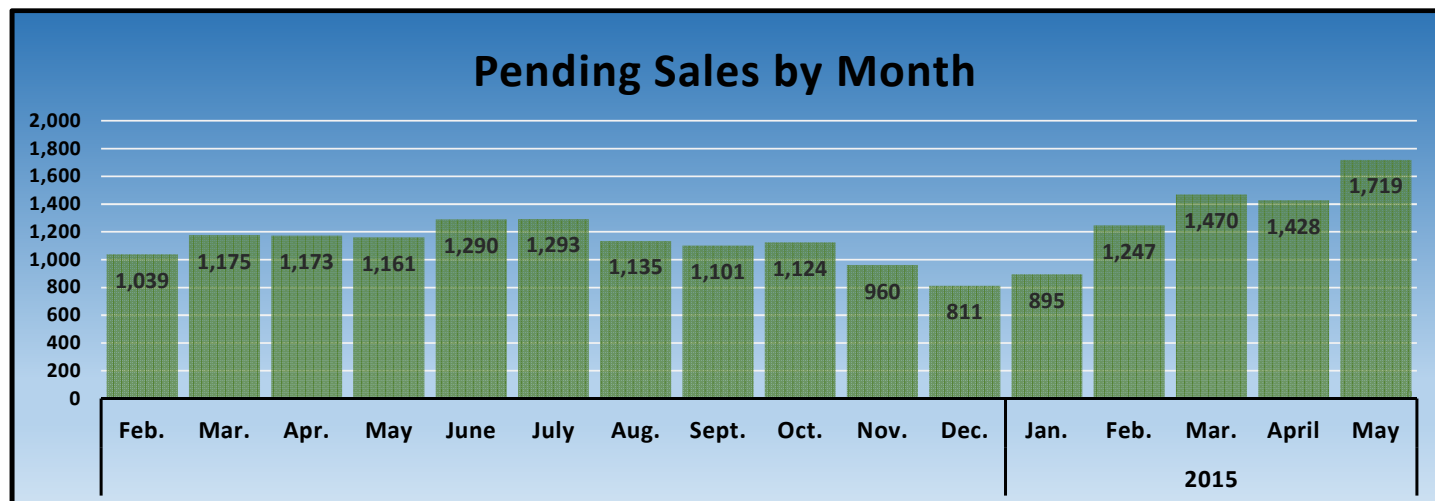
Of the 1,607 sales this month, 264 used cash financing (16.4%), 778 used conventional (mortgage-backed) financing (48.4%), 427 (26.6%) used FHA (Federal Housing Administration), 102 (6.3%) used VA (Veterans Affairs) and 36 used (2.2%) Other\* types of financing. The average DOM (days on market) for homes sold this month was 34 and the Median DOM decreased from 17 to 13. These numbers represent the days between the initial listing of the home as "active" and the

day it goes "pending." Breaking down the Days On Market, there were 1,089 listings that sold between 1 – 30 days, 239 listings that sold between 31 – 60 days, 98 between 61 – 90 days, 68 between 91 – 120 days and 113 sold after being on the market for over 120 days.

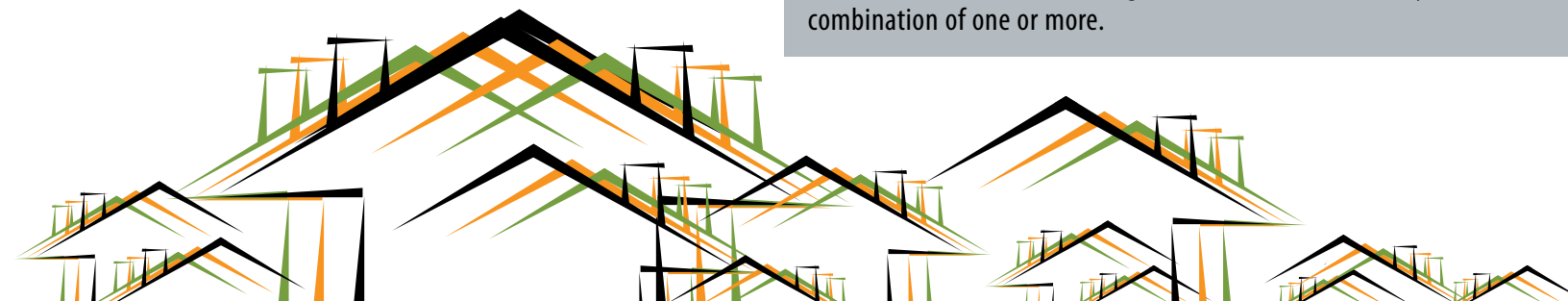
Pending sales decreased 2.9% from 1,470 to 1,428.

The month-to-month median sales price dipped .1% from \$281,500 to \$281,000. The current level is 5.2% above the \$267,000 median sales price of April 2014.

The Months of Inventory decreased 5.9% to from 1.7 months to 1.6 months, though the Active Listing Inventory increased, up 6.8% from 2,385 to 2,546. Compared year-to-year, the current number is up 26% from the 2,021 units of April 2014. Additional statistics reports are available on SAR's [statistics page](#).



\*Other financing includes 1031 exchange, CalVet, Farm Home Loan, Owner Financing, Contract of Sale or any combination of one or more.





# MLS STATISTICS

## April 2015

### MLS STATISTICS for April 2015

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	2,308		2,143	7.7%		2,216		4.2%
Active Listing Inventory †	2,546		2,385	6.8%		2,021		26.0%
Active Short Sale (included above)	101		101	0.0%		97		4.1%
Pending Short Lender Approval	307		322	-4.7%		479		-35.9%
Pending Sales This Month	1,428		1,470	-2.9%		1,173		21.7%
Number of REO Sales	104	6.5%	93	11.8%	6.8%	106	7.2%	-1.9%
Number of Short Sales	88	5.5%	78	12.8%	5.7%	134	9.1%	-34.3%
Equity Sales**	1,415	88.1%	1,205	17.4%	87.6%	1,235	83.7%	14.6%
Total Number of Closed Escrows	1,607	100%	1,376	16.8%	100%	1,475	100.0%	8.9%
Months Inventory	1.6 Months		1.7 Months	-5.9%		1.4 Months		14.3%
Dollar Value of Closed Escrows	\$497,998,249		\$423,344,802	17.6%		\$433,067,399		15.0%
Median	\$281,000		\$281,250	-0.1%		\$267,000		5.2%
Mean	\$309,893		\$307,663	0.7%		\$293,207		5.7%
Year-to-Date Statistics	1/01/15 to 4/30/15		1/01/15 to 4/30/15			1/1/2014		
	SAR monthly data, compiled		MetroList YTD data			4/30/2014		Change
Number of Closed Escrows	4,974		5,079			4,681		6.3%
Dollar Value of Closed Escrows	\$1,524,868,223		\$1,543,212,552			\$1,337,766,096		14.0%
Median	\$275,000		\$275,000			\$260,000		5.8%
Mean	\$303,842		\$303,842			\$285,190		6.5%

#### Sales Volume



#### Median Sales Price



#### Inventory Volume



† includes: Active, Active Release Clause, Active Short Sale, Active Short Sale Contingent, Active Court Approval and Active Court Contingent listings

\*\* Owner Equity Sales, previously identified as Conventional Sales, represents all sales other than short sales or lender owned properties. The name has been changed to avoid confusion with sales involving conventional financing for the new buyer

# Data for Sacramento County and the City of West Sacramento

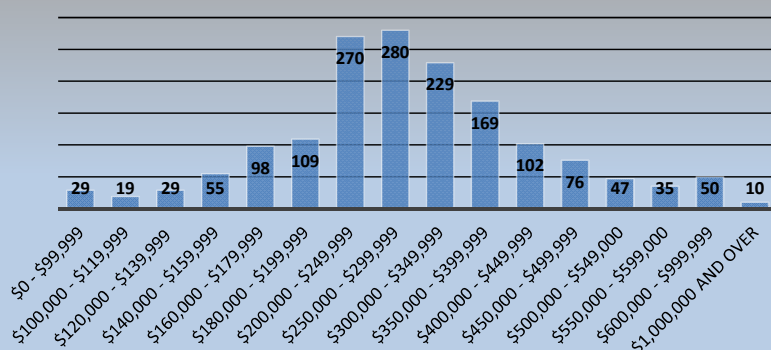
## MLS STATISTICS for April 2015

Data for Sacramento County and the City of West Sacramento

### BREAKDOWN OF SALES BY PRICE

#### 1 House on Lot

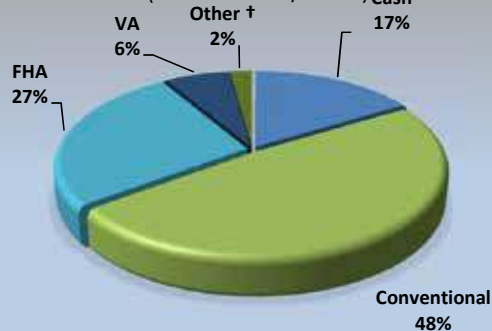
Total: 1,607



### Type of Financing/Days on Market

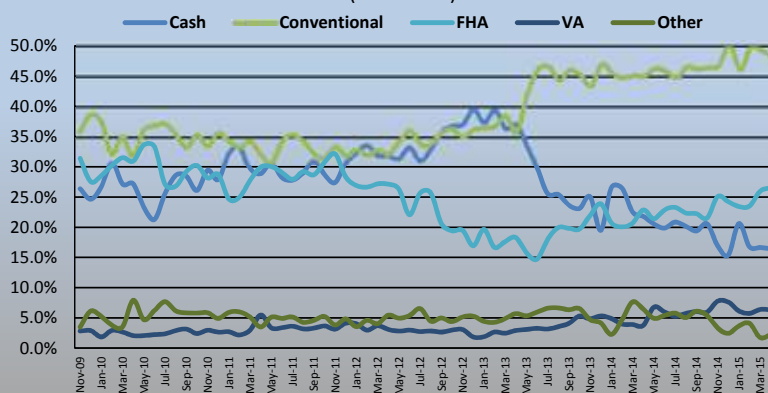
#### TYPE OF FINANCING

(1 House on Lot/Condo)



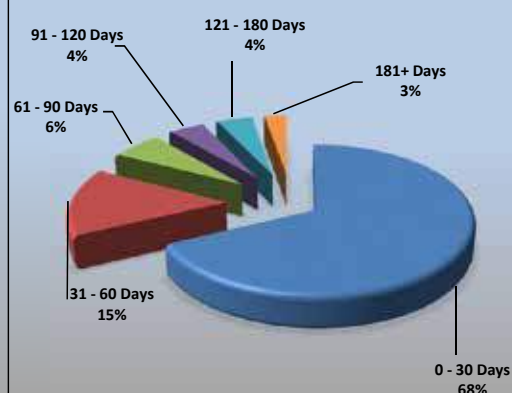
#### Types of Financing Historical

(% of Sales)



#### DAYS ON MARKET

(1 House on Lot/Condo)



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	% of Total		
(Single Family Home only) Financing Method							Current Month	Last 4 Months	Last 12 Months
Cash	264	16.4%	227	16.5%	0 - 30	1,089	67.8%	59.9%	62.3%
Conventional	778	48.4%	671	48.8%	31 - 60	239	14.9%	16.4%	18.3%
FHA	427	26.6%	352	25.6%	61 - 90	98	6.1%	9.5%	9.3%
VA	102	6.3%	88	6.4%	91 - 120	68	4.2%	6.4%	4.9%
Other †	36	2.2%	38	2.8%	121 - 180	70	4.4%	5.2%	3.6%
<b>Total</b>	<b>1,607</b>	<b>100.0%</b>	<b>1,376</b>	<b>100.0%</b>	<b>181+</b>	<b>43</b>	<b>2.7%</b>	<b>2.6%</b>	<b>1.6%</b>
					<b>Total</b>	<b>1,607</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: 13  
Average DOM: 34  
Average Price/Square Foot: \$183.0

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

Based on Multiple Listing Service data from MetroList. © 2015 SAR.

Compiled monthly by Tony Vicari, Communications Manager, Sacramento Association of REALTORS® | [www.sacrealtor.org](http://www.sacrealtor.org) | 916.437.1205

# STAFF MEMBER OF THE MONTH

KELLY BRANDT



**What is your job title and what are your job duties?**

Member Service Specialist - I get to help members by answering inquiries regarding their MetroList® and SAR memberships. I am also there to provide help with their enrollment and billing needs. When I am not assisting the members, I am trying my best to help my fellow team members with whatever needs to be done at the time. Currently, we are tackling the file room with gusto.

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

I worked for Delta Dental in their Federal Services Department, which services the retired Armed Forces, Veteran Affairs and Federal employees.

**What do you like about working for the Association?**

I enjoy the work environment; everyone here is really friendly. I love that every day brings a new learning opportunity as well.

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

I've lived in Sacramento off and on most of my life. I lived in South Sacramento until I was 17 and Downtown Sacramento until I was older. Moved to the Bay area for about four years, where we lived in San Leandro and San Jose. I moved back to Citrus Heights in 2009.

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

I like that we are only approximately two hours from the mountains and the ocean. I like all the parks and community events that Sacramento has to offer. I dislike all the allergies that Sacramento has to offer.

**What are your hobbies or other activities?**

I have several hobbies and my family keeps me busy. We like to read, arts and crafts, Girl Scouts, archery, camping, swimming, video games and going to the movies.

**Have you watched any good movies lately?**

Kingsmen: The Secret Service (This one was lots of fun)

Avengers Rise of Ultron (My inner geek loved this one)

**Any favorite vacation spots?**

Absolutely, I love Monterey Bay because the ocean view and the aquarium is just so beautiful.

**Are you a fan of social media? Why or why not?**

A little. It lets me keep in touch with some of my family and see pictures of them.

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

Yes, Luis Jr.'s downtown wonderful Mexican food especially the Chili Colorado.

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

I have been known to attend Society for Creative Anachronism (SCA) events, which include dressing in clothing of the Middle Ages and Renaissance, attending events which feature tournaments, royal courts, feasts, dancing, various classes and workshops, and more.



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# STAFF DIRECTORY



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*Retail Services Specialist*

**Elizabeth Scambler – 916.437.1222**

*Retail Services Specialist*

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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.*

## Sacramento REALTOR® Newsletter

**Editor:** Tony Vicari

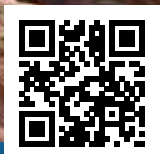
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