



# SACRAMENTO REALTOR®

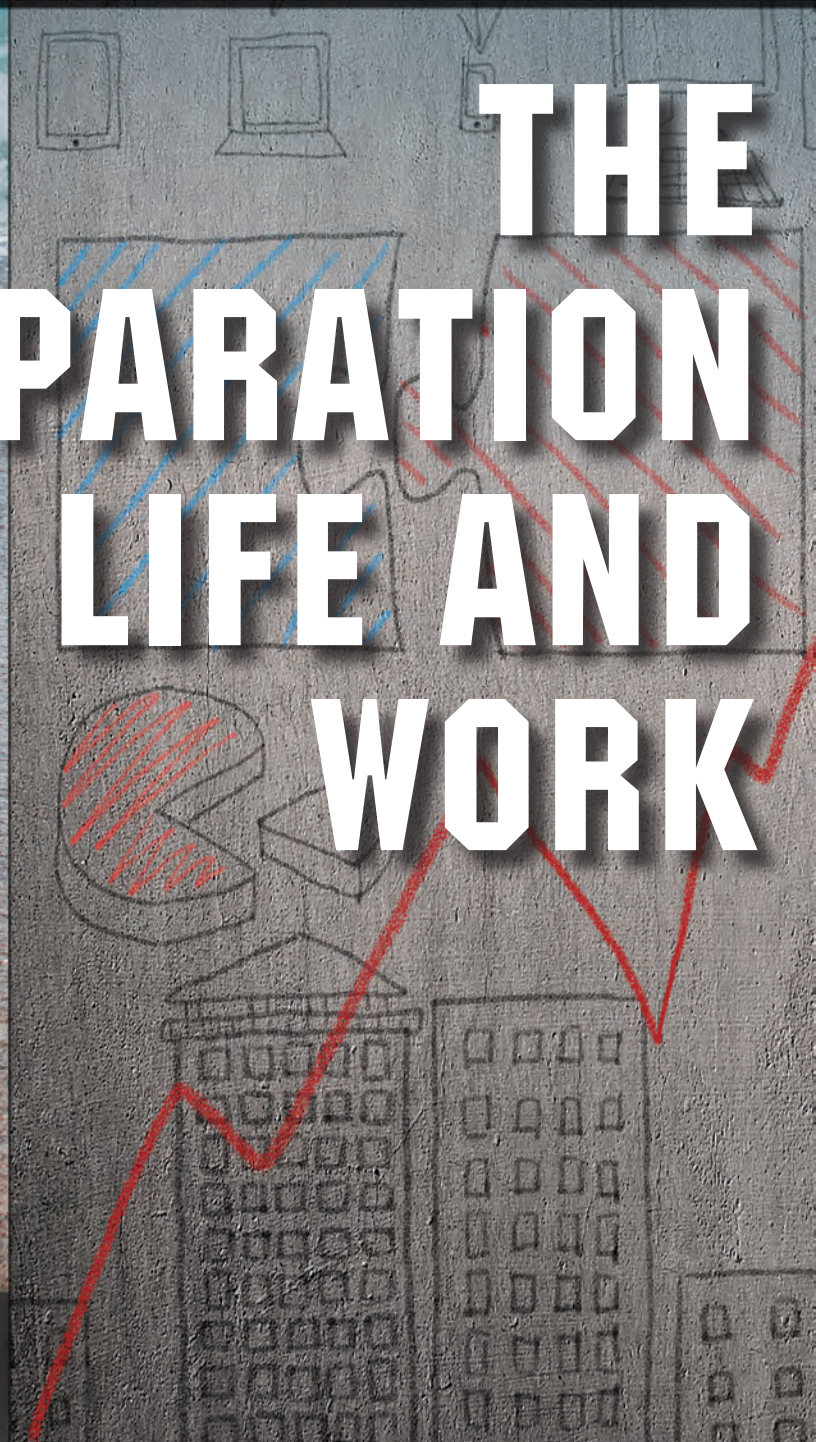
*Making Sacramento a Better Place to Call Home for Over 100 Years*

JULY 2016

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®



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## Upcoming SAR Meetings &amp; Forums

## Upcoming SAR Meetings &amp; Events

## August

**SAR Main Meeting****Date:** Tuesday, August 2nd **Time:** 9:00 – 10:30am**Location:** Mack Powell Event Center**Speaker:** Jim Pelley**Topic:** "Embrace Risk, Manage Change, and Laugh Often"**Real Estate Finance & Affiliate Forum****Date:** Tuesday, August 4th **Time:** 9:00 – 10:30am**Location:** Mack Powell Event Center**Speaker:** Tom Caruthers**Topic:** Energy Efficient Mortgage Presentation**Public Issues Forum****Date:** Friday, August 19th **Time:** 9:00 – 10:30am**Location:** SAR Boardroom**Speaker:** TBD**Topic:** TBD**Broker/Manager Forum\*****Date:** Friday, August 26th **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** TBD**Topic:** TBD

\*meets the Friday following the SAR Board of Directors meeting



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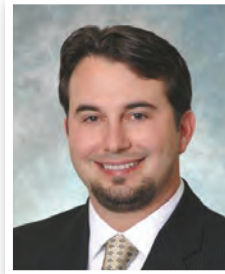
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## Work-Life Balance: Family First

// Time well spent with loved ones yields high emotional profits //

— Stephen R. Covey

In Stephen's book *The 7 Habits of Highly Successful Families*, Stephen recounts a story about a busy father, sitting in his home office checking his appointment schedule for the next day. His five-year old daughter walks in and stands by unnoticed until she asks, "What are you doing, Daddy?"

Without looking up, he replies, "Nothing, honey. Just writing down the names of all the important people I need to visit and talk to."

The little girl hesitates and then asks, "Daddy, am I in that book?"

The little girl got right at the heart of how people who are busy can make time for family in today's world. They make it a priority. They schedule specific times for family gatherings and for one-on-one time with each child, a spouse, or an extended or surrogate family. Then they put those appointments in their planner and don't change them unless a true emergency happens. We schedule out client appointments and our golf dates, but too often we just hope that family time will happen.

// Things that matter most must never be at the mercy of things that matter least. //

— Johann Wolfgang von Goethe

Scheduling time for family can be particularly challenging for those in real estate because their activities are dictated by the schedules and demands of others. In an NAR survey, 29% of REALTORS® reported being frequently interrupted by work when spending time with their families. More than 1/3 felt they did not spend enough time with their families and 1 in 5 wasn't able to make or keep family commitments.

One of the best ways to make family a priority is to create a joint plan. For us, we made our marriage a priority with 3-4 weekend trips each year. Our family priority with a Winter-Ski Trip; Spring-Beach Trip; and Summer Camping/Boating Vacation. And 1-day per week each summer was devoted to family time. Half the fun was planning these outings as a family. Most of these trips were on a shoestring budget. It does not need to be expensive to have fun. It might be going...on a bike ride, to the zoo, free concert in the park, Old Sac, fishing, \_\_\_\_\_(you fill in the blank).

To achieve a new closeness with your family is within reach of each of you. It's just a matter of making family a priority. Once you do, the ways in which you help strengthen your family become easy. The biggest challenge is making up your mind to do it.

# CEO CORNER

CHIEF EXECUTIVE OFFICER



DAVE TANNER

This month we are focusing on a balanced life. For me, the balance is between church, family, hobbies, charity work and wage earning work.

Maintaining balance may be especially difficult in the real estate industry because our hours are generally so irregular. But that may make it all the more important to focus on maintaining balance in our lives. If our life becomes out of balance it can have both serious and emotional impacts on all phases of our life. The greatest threat to our happiness is an over-emphasis on work.

For me the first category is church. I attend every Sunday at 5:30. If there is a serious conflict, such as a 49er game, I go to church Saturday evening or Sunday morning. If I am travelling, I will go on the internet and find a church near where I am staying. But I rarely miss church. It is a critical part of maintaining balance for me.

Second is family. I try to make sure I have at least one family event with children or grandchildren every week. This time of year it involves attending grandchildren swim meets. At least once per month it is a large family barbeque. Midweek trips to Leatherby's with grandchildren are not unusual. It always amazes me how quickly they grow and an opportunity lost now can never be recovered.

Third category for me is my hobbies, especially softball. At my age, the leagues I play in are almost all retirees. So for six months of the year I have to modify my work schedule to fit it in. But it is important that I do that. If I stopped playing softball it would be almost as devastating as if I stopped eating chocolate. Almost. Playing softball provides exercise and companionship with peers with like interest. It is an important part of maintaining my balance.

The fourth category for me is charity work. Sometimes it is the donating of money and other times it is the donating of labor. In this way I think that everyone is always capable of giving. I try to be as financially generous as I am able to my church and to other charities, especially the SAR Charitable Foundation and the SAR Scholarship Trust. But not everyone has the financial capability to make monetary contributions to charities. I think almost everyone, however, has some time they could give for charitable purposes. For me, I try to participate in SAR coordinated activities such as support of Rebuilding Together and the American River Parkway Foundation. But I also get satisfaction from participating in events at a food bank to help those going through a difficult time. I particularly like the quote by Winston Churchill "We make a living by what we get. We make a life by what we give."

Finally there is work, the making a living part. For me, work has to be the final category because if I did not take care of the other things first, work could consume all of my time. I am a frustrated perfectionist and could spend all of my time trying to get everything exactly the way I would like it to be. I am known for sending emails at 1:30 or 2:00 am. I usually work until about 2:00am and then get up about 7:00am. But I don't think that is the only reason I was put on this earth. After I leave the office and before I go back to work at my home office, I have set aside time for all the things I have mentioned above.

Maintaining balance in all things is a significant part of having a happy life. In my 38 years in real estate I have seen many people that had great potential come and go. Some focused too much on the other things and failed to earn a living. Others focused too much on work and burned out rather quickly.

I am sure that when my time on earth is done, if I am feeling any regrets in the way I allocated my time, it will be that I did not focus enough on the first four. I don't think it will be that I wish I had written one more document. So my hope and suggestion for you this month is that you find balance in all that you do. As my friend REALTOR® Sue Galster always says: "It's a good life."

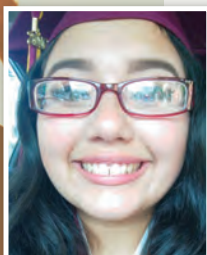


# 2016 SAR SCHOLARSHIP RECIPIENTS

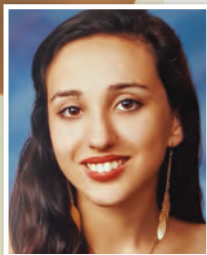
For 54 years, SAR has been awarding scholarships to deserving Sacramento area students. Since 2001, over 440 accomplished students have passed through the Scholarship Program, receiving over \$500,000. This year the Scholarship Trustees were proud to present \$42,000 in scholarships to 41 deserving and talented students during our June Main Meeting. Some of the notable scholarship recipients will be attending to Princeton, George Washington University, University of California San Diego and California State University. Applauding their achievements were friends, family and many supportive SAR Members.



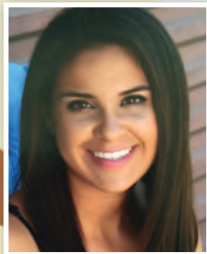
**Haley Adel** will be attending UC Davis to study Nutrition. Haley is receiving a \$1250 scholarship.



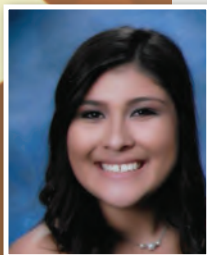
**Esmeralda Aldaz** will be attending UCLA to study English and Philosophy. Esmeralda is receiving a \$1250 scholarship, funded by MetroList®.



**Coralie Ambry** is related to SAR Member Michele Ambry. Coralie will be attending Sierra College to study computer science. Coralie is receiving a \$500 scholarship.



**Julia Ballesteros** is related to SAR Member Patti Ballesteros Kulweic. Julia will be attending Grand Canyon University to study Business Administration. Julia is receiving a \$750 scholarship.



**Emily Boone** will be attending Sacramento State to study Psychology. Emily is receiving a \$750 scholarship.



**Holden Bray** will be attending UCLA to study Film Production. Holden is receiving the \$1500 Carl Carlson Creative Contributions Scholarship.



**Andrea Butler** will be attending Concordia University to study Nursing. Andrea is receiving a \$1000 scholarship, funded by the Young Professionals Network.



**Shelby Clifford** will be attending Cosumnes River College to study Nursing. Shelby is receiving a \$500 scholarship.



**Abigail Corley** will be attending San Diego State University to study Communication. Abigail is receiving a \$750 scholarship.



**Devyn Darnell** is related to SAR Members Ron Murphy and Jannay Hughes. Devyn will be attending Sierra Community College to study Nursing. Devyn is receiving a \$500 scholarship.



**Ashleigh DeFraga** related to SAR Member Kim Newton. Ashleigh will be attending Humboldt State University to study Criminology and minor in Psychology and Sociology. Ashleigh is receiving a \$750 scholarship.



**Michael Dransfield** is related to SAR Member Douglas Dransfield. Michael will be attending Santa Fe University of Art and Design to study Digital Arts. Michael is receiving a \$1000 scholarship, funded by MetroList®.



**Faith Edwards** is related to SAR Member Courtney Edwards. Faith will be attending Sacramento State to study Nursing. Faith is receiving a \$750 scholarship.





**Alayna Gerstel** is related to SAR Member Samantha Bell. Alayna will be attending UC Davis to study Psychology. Alayna is receiving the \$1500 Dale Morris scholarship.



**Jacob Glaser** will be attending Sonoma State University to study Criminal Justice. Jacob is receiving a \$1000 scholarship, funded by the Young Professionals Network.



**Marina Gontar** will be attending Sacramento State to study Mathematics. Marina is receiving a \$750 scholarship.



**Maylin Guida** will be attending CSU Long Beach to study English. Maylin is receiving a \$1250 scholarship, funded by MetroList®.



**Michael Guidi** will be attending Cal Poly to study Business. Michael is receiving a \$1000 scholarship.

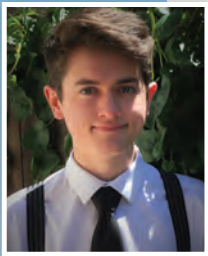


**Alexis Hunter** is related to SAR Member Keith Paulsen. Alexis will be attending Chico State to study Criminal Justice. Alexis is receiving a \$750 scholarship.

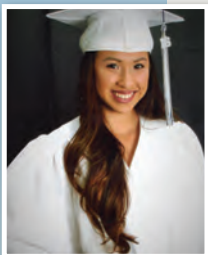


**Leah Jones** is related to SAR Member Angela Jones. She will be attending UC Berkeley to study Astrophysics. Leah is receiving a \$1250 scholarship, funded by MetroList®.





**Blake Kaiser-Lack** will be attending Georgetown University to study Political Science. Blake is receiving a \$1250 scholarship, funded by Coldwell Banker Sac-Metro and Sierra Oaks.



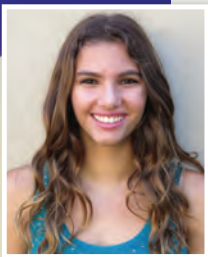
**Alexis La** is related to SAR Member Connie Van. She will be attending UC San Diego to study Physiology and Neuroscience. Alexis is receiving a \$750 scholarship.



**Colton Lobdell** is related to SAR Member Michelle Ambry. He will be attending the University of Oregon to study Business. Colton is receiving a \$750 scholarship.



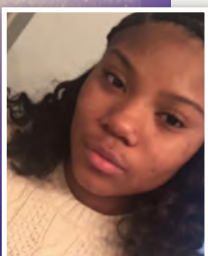
**Mark McKibbin** will be attending George Washington University to study Political Communications. Mark is receiving a \$750 scholarship.



**Hannah McKinstry** is related to SAR Member Laura McKinstry. She will be attending San Diego State University. Hannah is receiving a \$1250 scholarship, funded by MetroList®.



**Sedona McNerney** will be attending Seattle Pacific University to study Elementary Education. Sedona is receiving a \$1250 scholarship, funded by MetroList®.



**Kailuh Menefee** will be attending UC Riverside to study Criminal Justice. Kailuh is receiving a \$1000 scholarship, funded by YPN.





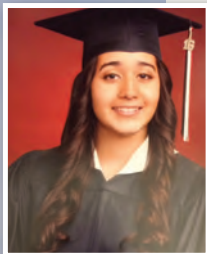
**Molly Milligan** is related to SAR Member Wendy Milligan. She will be attending Princeton University to study Public Policy and International Affairs. Molly is receiving the \$1500 Mack Powell Scholarship.



**Jacob Morgan** is related to SAR Member Thomas Robert Morgan. He will be attending Cal Poly SLO to study Architectural Engineering. Jacob is receiving a \$750 scholarship.



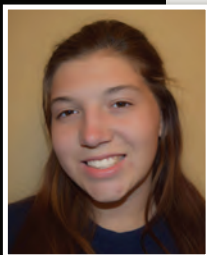
**Joanne Newens** will be attending UC Davis to study Nutrition. Joanne is receiving the \$1500 Kay Georgallis Scholarship.



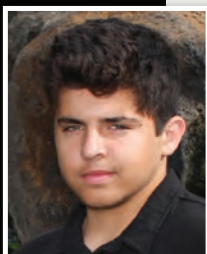
**Andrea Padilla** will be attending the University of Oregon to study Architecture. Andrea is receiving a \$1250 scholarship, funded by Coldwell Banker Sacramento and Sierra Oaks.



**Ashlyn Palmero** is related to SAR CEO David Tanner. Ashlyn will be attending Sacramento State to study Graphic Design. Ashlyn is receiving a \$1000 scholarship.



**Rachelle Rew** will be attending the California Lutheran University to study Public History. Rachelle is receiving a \$750 scholarship.



**Joshua Salazar** will be attending Northwestern University to study Biomedical Engineering. Joshua is receiving a \$1000 scholarship funded by Masters Club.





**Kendra Scheer** is related to SAR Member Tom Scheer. She will be attending UC San Diego to study Anthropology. Kendra is receiving the \$1500 Mike Messina Scholarship.



**Megan Shellooe** will be attending Chico State. Megan is receiving a \$1000 scholarship.



**Madeline Skibitzki** will be attending UCLA to study Marine Biology. Madeline is receiving a \$1250 scholarship, funded by the Young Professionals Network.



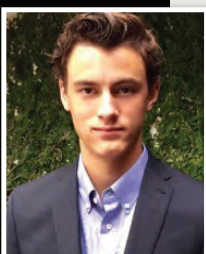
**Sophiya Smal** will be attending Sacramento State to study Child Development in the Honors Program. Sophiya is receiving a \$1000, funded by Masters Club.



**Kylah Williams** is related to SAR Member, Cecil Williams I. She will be attending Washington State University to study International Business and Entrepreneurship. Kylah is receiving the \$1500 Eugene L Williams scholarship.



**Monica Willsey** is related to SAR Members Evelyn Willsey & RT Willsey. Monica will be attending America River College to study Sociology. Monica is receiving a \$500 scholarship.



**Cade Wright** is related to SAR Member Julie Wright. He will be attending Cal Poly to study Physics. Cade is receiving a \$1250 scholarship, funded by Coldwell Banker Sac-Metro and Sierra Oaks.



## UNDERSTANDING CALIFORNIA MEDICAL MARIJUANA LAWS

With the growth of the medical marijuana industry in California, we have been receiving numerous questions from concerned clients, investors, and real estate professionals as to whether they should or must lease real estate when marijuana use, or cultivation, or dispensing will be involved. Although this is a huge topic, in this Article I will provide an overview of the laws relating to the use, cultivation, and distribution of medical marijuana in California. I will not address other marijuana use or legalization.

The legality of any medical marijuana use and business is determined by an overlapping structure of State, Local, and Federal laws which are often in conflict.

1. **CALIFORNIA LAW** - medical marijuana law is based primarily on 3 separate Acts:

(1) **Prop 215** - deals with personal use only and provides limited immunity from criminal prosecution to "Qualified Patients" and their Primary Caregiver.

(2) **Medical Marijuana Program Act ("MMPA")** - provides limited immunity from criminal prosecution for non-profit "Collectives" to cultivate and distribute medical marijuana as long as they are in compliance with the restrictions set forth in the Act.

(3) **Medical Marijuana Regulatory and Safety Act ("MMRSA")** - extends MMPA to Collectives and Incorporated entities operating on a "for Profit" basis.

2. **LOCAL LAWS** - local County or City governments can impose more restrictive conditions or even totally ban such operations.

3. **FEDERAL LAWS** - there is no medical marijuana law at the Federal level. Federal law treats any use, cultivation, or distribution as a criminal act which can subject the violator to prosecution and imprisonment and allow the **seizure and sale of real property ("Forfeiture")**. However, based upon two administrative rulings, the Feds will not take action against parties complying with the rulings:

(1) **Cole Memorandum**- Department of Justice states that the Feds will not pursue federal criminal prosecution for marijuana in a State that complies with the Memorandum's 8 priorities. California law is in compliance with these requirements.

(2) **Rohrabacher-Farr Amendment** - Amendment to the Federal Budget prohibits the Department of Justice from interfering with those acting in accordance with their State medical cannabis laws.

**SUMMARY:** Taken together, the strong set of marijuana regulations in effect in California coupled with the Cole Memorandum and Rohrabacher-Farr Amendment to the Budget make it highly unlikely that the Feds will intervene in any legally compliant medical marijuana operation in California or expose real estate owners or creditors with risk of forfeiture. While it is possible that a future President may reverse the Memorandum and Amendment, it appears unlikely that Congress would go along. Of course, violation of these laws would remain criminal activity and subject violators to all penalties both federally and under California law.

If you need to know more, my 3 part Blog series on this subject will soon be available on our website at [www.bpelaw.com](http://www.bpelaw.com). In later Legal Updates, I will address issues of leasing to marijuana users and how to address discovery of marijuana use by existing tenants.

We hope that you will find this Article helpful in your real estate activities. Please feel free to forward this to any property owners or others that you think may benefit from this information. As always, if you have any questions about your real estate or any legal matter, please call us at (916) 966-2260 or email me at [sjbeede@bpelaw.com](mailto:sjbeede@bpelaw.com).



home lending



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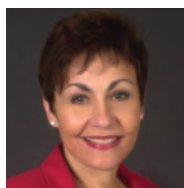
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- Home Possible® Mortgage (Freddie Mac)<sup>2</sup>
- 203(k) Standard / 203(k) Limited
- Jumbo / Portfolio
- Physician Advantage Loan
- Investment Loan Programs<sup>3</sup>
- Residential Custom Construction
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# MASTERS CLUB CORNER

SUSAN HARROLD

The SAR Scholarship Fund has been in existence for over 30 years! In the beginning, the students were given a scholarship if they were going into the real estate profession. When Perry Georgallis became Chairman of the committee, the decision was to provide scholarships for the deserving students who had a family member or friend who belonged to SAR and the students had to live in Sacramento County. These students did not have to become real estate agents.

Perry has worked tirelessly to obtain funds to provide enough scholarships for the students. He would approach each office to get money donated. Now, it has evolved to obtain all of the scholarship money through many fundraisers and donations such as the Young Professionals Network Vendor Fair, Coldwell Banker's St Patrick's Day luncheon, MetroList® donations, SAR store donations, Steve Larson, Farmers Insurance broker tailgate party, Masters Club donations and countless donations from many individuals. An extra big thanks to Carl Carlson – he has always gone the extra mile to raise money for the scholarship fund.



**MASTERS CLUB**  
SACRAMENTO ASSOCIATION OF REALTORS®

In the SAR lobby, you will also see the Learning Tree which highlights those who have donated to fund the scholarship program. Your donation level is designated by a leaf, limb, trunk or bird for the tree.

At the SAR main meeting on June 7th, it was very inspirational to see the 41 awards given to students and the total money in scholarships for 2016 was \$42,000. The SAR scholarship program has provided over \$515,000 in scholarships to 432 students since 2001.

The 3 student speakers were past recipients of the SAR scholarships – all thriving in college and very thankful for the scholarship and encouragement from SAR!

SAR should feel so proud to be a part of this worthwhile cause. For further questions or information about the scholarship program, please contact Perry Georgallis or Judy Schoer.

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## New FAA Drone Rule

In a welcome response to requests from many industries including the real estate industry, the Federal Aviation Administration (FAA) has issued a final [operational rule](#) for the use of commercial drones. Taking effect late August 2016, the rule applies to drones weighing less than 55 pounds and requires a remote pilot airman certificate.

To obtain the certificate, you must be at least 16 years old and either

1. pass an initial FAA-approved aeronautical knowledge test, or
2. hold an existing non-student Part 61 pilot certificate, complete a flight review within the previous 24 months, and complete an FAA-provided small unmanned aircraft (UAS) online training course.

Among other restrictions, UAS pilots must keep the UAS within the visual line-of-sight, observe speed and height restrictions, and not fly the UAS over people who are not part of the UAS operation. Together with the rule, the FAA has issued an [information fact sheet](#).



This appears to be the FAA's first step in facilitating greater drone use. FAA Administrator Michael Huerta said "With this new rule, we are taking a careful and deliberate approach that balances the need to deploy this new technology with the FAA's mission to protect public safety. But this is just our first step. We're already working on additional rules that will expand the range of operations."

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## Article 16

*REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with clients. (Amended 1/04)*

### **Case #16-20: Continued Contact with Potential Seller Who Enters Into an Exclusive Listing with Another REALTOR®**

*(Adopted November, 2011)*

At the conclusion of a detailed listing presentation, REALTOR® B asked the sellers whether they had any questions. "No," said Seller Z. "Your presentation was professional and complete and we very much appreciate your time. We have appointments with two other realty firms and after we talk to them we'll make our decision." REALTOR® B thanked the sellers and encouraged them to contact him with any questions they might have. "I really look forward to being your broker," he added.

Several days later, REALTOR® B noticed that Seller Z's property had come on the market, listed with REALTOR® A. REALTOR® B and REALTOR® A were friends, but were also quite competitive, both frequently pursuing the same potential seller-clients. "I wonder why Seller Z decided to list with REALTOR® A," mused REALTOR® B, "it won't matter if I just call and ask why they decided to list with my friend REALTOR® A instead of me." REALTOR® B called the sellers and left a message on their answering machine asking for a return call at their convenience.

That evening, Seller Z returned REALTOR® B's phone call. REALTOR® B started the conversation by thanking Seller Z and his wife for their time. "What I'd like to know is why you chose to give your listing to REALTOR® A instead of me?" he then asked. "Don't get me wrong, REALTOR® A is a good broker and will do a good job for you. I'm not suggesting you cancel your listing with REALTOR® A but if your listing expires and REALTOR® A hasn't sold it, I'd be pleased to talk to you about listing with me."

Seller Z did not follow up on REALTOR® B's offer and the following weekend at REALTOR® A's open house Seller Z and his wife recounted REALTOR® B's follow-up phone call. Over the next few days

REALTOR® A debated filing an ethics complaint. He weighed his friendship with REALTOR® B against what he saw as his duty to bring potentially unethical conduct to the attention of the association of REALTORS®. Somewhat reluctantly, he filed an ethics complaint alleging a violation of

Article 16, as interpreted by Standard of Practice 16-13.

At the hearing, REALTOR® A called Seller Z as a witness. Seller Z faithfully recounted the substance of REALTOR® B's conversation with Seller Z and his wife, commenting that while REALTOR® B had said he was only trying to understand why he hadn't been given the listing, it appeared to Seller Z that REALTOR® B wanted Seller Z to cancel his listing with REALTOR® A. Then REALTOR® B testified in his own defense. He acknowledged he had been aware that REALTOR® A had already exclusively listed the property when he contacted Seller Z and asked for a follow-up appointment. He defended his actions stating he was not trying to induce Seller Z to cancel the listing, he was simply trying to find out what he had said – or failed to say – that led Seller Z to list with REALTOR® A instead of with him, and wanted Seller Z and his wife to be fully aware of the services he would provide if their listing with REALTOR® A expired.

The Hearing Panel did not agree with REALTOR® B's defense, noting that REALTOR® B's curiosity or desire to enhance his listing presentation skills did not justify continued contact with a potential seller-client after that seller had entered into an exclusive representation agreement with another broker. REALTOR® B was found in violation of Article 16 as interpreted by Standard of Practice 16-13.



## Sacramento Association of REALTORS®



The Sacramento Association of REALTORS® received a significant honor in June, receiving the Austin B. Carroll Award at the yearly awards dinner for the Sacramento Tree Foundation. SAR's award was presented by Congresswoman Doris Matsui. For over 50 years, Austin Carroll was a legendary arborist and a strong and consistent voice for tree preservation. The award bearing his name honors an organization, institution or corporation whose activities to improve, maintain, or restore the urban forest.

SAR is the largest promoter of the popular and nationally-recognized Sacramento Shade program, sponsored by the Sacramento Municipal Utility District. For over twenty years, SAR has distributed tens-of-thousands of coupons for free energy saving trees to homebuyers. It is estimated that this program alone is responsible for adding more than 30,000 shade trees in neighborhoods across Sacramento County.

Trees have their obvious benefits: they beautify neighborhoods, the City of Sacramento is recognized worldwide for our urban forest. And it is one of the things that makes Sacramento such a wonderful place to live. Trees increase

property values, decrease energy bills and reduce greenhouse gas emissions.

Trees are also politically important. As energy efficiency and greening have become increasingly important and necessary to help our environment, local jurisdictions have considered implementing point-of-sale mandates to help meet carbon emissions goals. Mandates such as these would hurt our regional economy and would create an artificial floor for greening that people would not exceed. People would complete the bare minimum requirement to close escrow. Proportionally, very few homes sell every year, so implementing greening on the back of a real estate transaction has very little policy impact. This is why it is important for SAR to be involved in as many voluntary pro-active activities to help reduce greenhouse gas emissions as possible. Voluntary programs like tree planting and our Home Energy Conservation Program are much more effective in educating Sacramento residents about the importance of greening to save money and preserve our environment and way of life for future generations.

## Finding Common Ground through SAR's Diversity Summit



*The Diversity Panel included (L-R): Daniel Takata, AREAA; Pamela Smith, Realtist; Franco Garcia, SAR President-Elect; Lucy Garcia, NAHREP and Moderator Randall Hom.*

Thanks to a generous grant provided by NAR, SAR's Equal Opportunity Cultural Diversity Committee presented their first Diversity Summit entitled "Leading with Diversity." The event included a lively panel discussion, an impassioned keynote speech and a festive networking reception.

Moderator **Randall Hom** set the tone of the summit with his first question to Daniel Takata who represented the Asian Real Estate Association of America (AREAA). "Do Asians just want to hang out with other Asians?" was Mr. Hom's question to Mr. Takata for why AREAA exists. Mr. Takata stated that the organization was formed for much deeper reasons than just to interact with others of the same cultural background. AREAA was founded in 2003 to promote homeownership within the Asian American and Pacific Islander community. By working together, AREAA members provide a powerful national voice for housing and real estate professionals. They also help assist Asian Americans in obtaining small business and commercial loans – loans that are challenging for this community to access due to insufficient credit since they make many of their purchases with cash.

Hom then asked **Lucy Garcia** of the National Association of Hispanic Real Estate Professionals (NAHREP) what the need was for their association. Lucy mentioned NAHREP helps first-time home buying Latinos with down payment assistance while advocating for public policy that supports their mission. NAHREP educates their real estate

professional members on how to better serve the Latino community. With so many Latinos being immigrants, this population has special challenges. Often, the homebuyer doesn't speak English and their children must translate the real estate contract for their parents – a big responsibility. Some homebuyers also do not have social security numbers which makes the process even more difficult. Today, one in every four children in the U.S. is Hispanic. In 2050, the Hispanic population is expected to reach 120 million. Therefore, Latinos have and will continue to have a presence in the housing market.

**Pamela Smith** spoke on behalf of Realtist. The National Association of Real Estate Brokers was founded in 1947. It was formed out of a need to secure the right to equal housing opportunities regardless of race, creed or color. Members of Realtist or NAREB strive to best serve the homebuying needs of African American and other minority communities. Currently homeownership among African American population is down. There is concern among the population that if they lose their home, they cannot buy again. Realtist is looking at ways to do more outreach and homeownership seminars to address these concerns.

Mr. Hom then addressed his questions to SAR President-Elect **Franco Garcia**. Mr. Garcia has been a member of AREAA, NAHREP and Realtist for years. He is a strong advocate of diversity and supporting





*The Equal Opportunity/Cultural Diversity Committee was responsible for developing this ground-breaking Diversity Summit.*

## ◀18

the needs of our minority communities. As SAR's 100th president, Garcia will be its first Hispanic president. He mentioned that the average age of Hispanics in the U.S. is 29 years old and that this minority will soon be a majority. Mr. Garcia is encouraging diversity within SAR's committees by selecting Vice Chairs this year that represent diverse cultural backgrounds. He hopes these Vice Chairs will move up to chair committees during his presidency.

All of the spokespeople for the various real estate organizations stated that their groups were open to those outside their particular cultural backgrounds and that collaboration was a key component to their success.

Keynotespeaker **City Councilmember Eric Guerra** took the podium after receiving an enthusiastic introduction by SAR Political Advocate **Eric Rasmusson**. Mr. Guerra remarked that Sacramento is diverse and will continue to be diverse. In terms of fair housing, we have some bad history. We need to be more integrated. The ability to access a home is getting more challenging. Generations of families are being priced out. We have benefitted from the overpricing of the bay area, but we still need more prudent planning as we build more market rate housing and expand the housing pool. According to the Councilmember, the other huge challenge our city has is homelessness. Job loss, rising rents, mental illness and a lack of affordable housing, among other issues, have resulted in an upswing in the homeless population. Additionally, the housing market crash tightened credit regulations which hurt many potential homebuyers. The Councilmember urged attendees to visit [www.SacramentoStepsForward.org](http://www.SacramentoStepsForward.org) to learn how Sacramento is addressing the homeless problem in our area.

After this heavy discussion on the challenges facing our community, it was time to eat, drink and mingle with colleagues. Many attendees stayed to converse until closing time at 7pm. Overall, the summit was a great success. The Equal Opportunity/Cultural Diversity Committee hopes that by learning how and why the various real estate organizations were formed, we will find common ground in better serving the Sacramento community.



*Sacramento City Councilman Eric Guerra accepts a certificate from SAR President Ed Anderson. Councilman Guerra was the keynote speaker of the event and touched on Sacramento's efforts to reduce homelessness and increase affordable housing.*

# SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
July 12	9:00am - 12noon	<b>Mastermind Live Class</b>	\$10 (by 7/8) \$15 (after 7/8)	<ul style="list-style-type: none"> <li>2016 Economic Update – Keith Robinson, NextHome</li> <li>Create Your Killer Listing Presentation – Imran Poladi, NextHome</li> <li>Top Producer Panel (Kenny Truong, Rachel Adams, Leigh Rutledge)</li> </ul>	Various (including Top Producer Panel)
July 20	1:00 – 4:00pm	<b>Using the Updated C.A.R. Residential Purchase Agreement</b>	\$25	<ul style="list-style-type: none"> <li>How to use the RPA without costing your clients a bundle</li> <li>How to use the RPA without jeopardizing the transaction</li> <li>How to use the RPA without jeopardizing your license</li> </ul>	Dave Tanner, Esq.
July 21	12noon – 1:30pm	<b>How to Get Your Offer Accepted</b>	\$15 (by 7/19) \$20 (after 7/19)	<ul style="list-style-type: none"> <li>Who the seller is and what their circumstances are</li> <li>How to impress the listing agent by doing things right (details count)</li> <li>What to ask and what not to ask the listing agent (and how not to annoy them)</li> <li>How to complete an offer in a professional manner</li> </ul>	Paula Swayne – Dunnigan, REALTORS®
July 23	8:30am – 5:00pm	<b>Duane Gomer – One Day RE Exam Prep</b>	\$150	<ul style="list-style-type: none"> <li>Fast-moving One Day Live Class</li> <li>Comprehensive Course Outline</li> <li>Online Flashcards</li> <li>Textbook and Online PDF</li> </ul>	Duane Gomer Company Representative
August 3	12noon – 1:30pm	<b>Reverse Mortgages</b> (lunch & learn)	\$15 (by 8/1) \$20 (after 8/1)	<ul style="list-style-type: none"> <li>How to Purchase a Home with a Reverse Mortgage</li> <li>Using a Reverse Mortgage as a Retirement Planning Tool</li> <li>What is a reverse mortgage and do I qualify?</li> <li>Is my home eligible for a reverse mortgage?</li> </ul>	Tom Pinocci & Stan Atkinson
August 5	10:00am – 12noon	<b>Writing Effective Offers in Today's Marketplace</b>	\$30 (by 8/3) \$40 (after 8/3)	<ul style="list-style-type: none"> <li>Set up Buyer Templates in ZipForms®</li> <li>Use the right software effectively to produce a well-crafted offer that will impress sellers and listing agents</li> <li>Set up Buyer Files to facilitate writing offers quickly and effectively</li> <li>Develop an Offer Calculator to quickly produce the correct offer numbers</li> </ul>	Carl Medford
August 9	8:30am – 4:30pm	<b>Accredited Staging Professional - Day 1</b>		<ul style="list-style-type: none"> <li>Learn to "list" buyers</li> <li>Convert more prospects and "suspects into exclusive buyer broker agreements</li> <li>Save time and gain buyer cooperation</li> <li>Don't be tied to your buyers day and night</li> </ul>	
August 9	9:00am – 12:15pm	<b>Property Management Basics – Day 1 (of 4)</b> <i>Getting Started in Property Management &amp; New Laws</i>	\$129 (full series) \$45 (per class)	<ul style="list-style-type: none"> <li>How to set up your Property Management Company</li> <li>Registering with the City/County, BRE, federal taxing authorities</li> <li>Software selection vs. Quickbooks</li> <li>Legal Update</li> </ul>	Bob Thomas, RMP, CRS, GRI
August 11	12noon – 1:30pm	<b>Residential 1031 Exchange w/ Bill Angove</b>	\$10 (by 8/9) \$20 (after 8/9)	<ul style="list-style-type: none"> <li>IRC 1031 and exceptions, including property held for sale</li> <li>Sale vs. Exchange</li> <li>Vacation homes issues and how to qualify</li> <li>How long to hold-recent case</li> </ul>	Dave Tanner, Esq
August 13	8:30am – 5:00pm	<b>Duane Gomer – One Day RE Exam Prep</b>	\$150	<ul style="list-style-type: none"> <li>Fast-moving One Day Live Class</li> <li>Comprehensive Course Outline</li> <li>Online Flashcards</li> <li>Textbook and Online PDF</li> </ul>	Duane Gomer Company Representative
August 16	9:00am – 12:15pm	<b>Property Management Basics – Day 2 (of 4)</b> <i>The Nuts and Bolts of Your Documents</i>	\$129 (full series) \$45 (per class)	<ul style="list-style-type: none"> <li>How to set up your Property Management Company</li> <li>Registering with the City/County, BRE, federal taxing authorities</li> <li>Software selection vs. Quickbooks</li> <li>Legal Update</li> </ul>	Bob Thomas, RMP, CRS, GRI
August 23	9:00am – 12:15pm	<b>Property Management Basics – Day 3 (of 4)</b> <i>You are Being Audited, Are You Ready?</i>	\$129 (full series) \$45 (per class)	<ul style="list-style-type: none"> <li>Trust Account accounting – how to do the required triple reconciliation</li> <li>How to get ready for the audit</li> <li>Property registration and inspections</li> <li>Self-inspections and annual inspections</li> </ul>	Bob Thomas, RMP, CRS, GRI
August 23	9:00am – 12noon	<b>License Renewal Home Study &amp; Live Review</b>	\$85 (PDF pricing) \$95 (text book pricing)	This is a Correspondence Course that meets the BRE requirements for 45-hour renewals. Please note that due to new BRE rules, no testing will be offered on site. All testing will be done online.	Duane Gomer Company Representative
August 27	8:30am – 5:00pm	<b>Duane Gomer – One Day RE Exam Prep</b>	\$150	<ul style="list-style-type: none"> <li>Fast-moving One Day Live Class</li> <li>Comprehensive Course Outline</li> <li>Online Flashcards</li> <li>Textbook and Online PDF</li> </ul>	Duane Gomer Company Representative
August 30	9:00am – 12:15pm	<b>Property Management Basics – Day 4 (of 4)</b> <i>Let's Make Some Serious Money</i>	\$129 (Full series) \$45 (per class)	<ul style="list-style-type: none"> <li>Marketing with website and social media to generate more calls</li> <li>Marketing to REALTORS®, referrals and the public</li> <li>Using newsletters, promotions and special offerings</li> <li>Monthly Maintenance programs</li> </ul>	Bob Thomas, RMP, CRS, GRI

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 **Patricia Ano** 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 Bureau 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 BRE Credits.



# AUGUST CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
1  <b>No Events</b>	2  <b>Main Meeting</b> 9:00 – 10:30am <b>Volunteer Coordinating Committee (T)</b> 10:30 – 11:30am <b>CanTree Committee (B)</b> 10:30am – 12noon	3  <b>SAR New Member Orientation (B)</b> 9:00am – 12:30pm <b>Reverse Mortgage Lunch &amp; Learn (EC)</b> 12noon – 1:30 pm	4  <b>Real Estate Finance &amp; Affiliate Forum</b> 9:00 – 10:30am <b>Internship Committee (B)</b> 12noon – 1:30 pm	5  <b>SAR Office Closed</b> 7:30 – 8:30am <b>Writing Effective Offers in Today's Marketplace (EC)</b> 10:00am – 12:00pm
8 <b>MetroList – Auto Prospecting (T)</b> 9:00 – 12noon <b>Education Committee (B)</b> 9:00 – 10:00am <b>Leadership Academy (B)</b> 1:00 – 2:30pm <b>MetroList – Realist Workshop (T)</b> 1:00 – 4:00pm	9  <b>Regional Meetings</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>Property Management Basics (EC)</b> 9:00am – 12:15pm	10  <b>SAR New Member Orientation (B)</b> 1:00 – 4:30pm	11  <b>Equal Opportunity/Cultural Diversity Committee (B)</b> 11:30am – 12noon <b>Residential 1031 Exchange (EC)</b> 12noon – 1:30pm	12  <b>Sac Area RE Exchange Network (EC)</b> 12noon – 2:00pm <b>Sip &amp; Support (EC)</b> 5:30 – 9:30pm
15  <b>REALTOR® Leadership Program</b> 8:00am – 4:30pm	16  <b>Regional Meetings (Various)</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>Property Management Basics (EC)</b> 9:00am – 12:15pm	17  <b>SAR New Member Orientation (B)</b> 6:00 – 9:30pm	18  <b>YPN Advisory Committee (T)</b> 10:00 – 11:00am <b>WCR Business Luncheon (EC)</b> 11:00am – 2:00pm <b>Commercial Council Meeting (B)</b> 10:00 – 11:00am	19  <b>Public Issues Forum (B)</b> 9:30 – 10:30am
22  <b>MetroList – Course I (T)</b> 9:00 – 12noon <b>MetroList – Course II (T)</b> 1:00 – 4:00pm	23  <b>Regional Meetings (Various)</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>Housing Opportunity Committee (B)</b> 10:30 – 11:30am <b>Property Management Basics (EC)</b> 9:00am – 12:15pm	24  <b>No Events</b>	25  <b>No Events</b>	26  <b>Broker/Manager Forum</b> 9:30 – 10:30am
29  <b>No Events</b>	30  <b>Regional Meetings</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a> <b>Housing Opportunity Committee (B)</b> 10:30 – 11:30am <b>SAR Charitable Foundation (B)</b> 12:30 – 2:00pm	31  <b>SAR Offices Closed</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.

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

**\*\* closed meeting**

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

*Meetings subject to change.*



## Desktop Underwriter DU® Version 10.0 Postponed & Energy-Efficient Mortgage Program

Last month I wrote about how Fannie Mae's newest version of Desktop Underwriter® (DU® 10.0) was scheduled to come out the weekend of June 25th. Well, now it has been postponed. According to Fannie Mae, they experienced issues within the testing environment and have decided to address those issues before delivering these new enhancements. A new release date has yet to be set at this time and I'll keep you updated.

Recently Fannie Mae made changes to its energy-efficient mortgage loan program to help and encourage homeowners to make energy-saving upgrades to their homes. The HomeStyle® Energy program allows homeowners to finance new energy improvements or pay off energy efficient debt. For example, homeowners can take limited cash out up to 15% of the home's value to pay off consumer debt, a home equity loan, or P.A.C.E (Property Assessed Clean Energy) lien used to finance energy efficient improvements. Also, homeowners can use up to 15% of the "as completed" appraised value of the property for new energy improvements. So, a homeowner could add such things as energy-efficient windows and doors, weather stripping, replacing the HVAC or hot water heater to improve the energy efficiency of a home. In the past, this would have required a full cash-out refinance which could have made the cost of the refinance more expensive, but now this program is just a limited cash out refinance. This program also works for standard home purchases. All of these improvements can be made after the home loan closes and a lender can deliver the loan to Fannie Mae without recourse prior to completion of any improvements.

This is just a summary of the HomeStyle® Energy program, for more details please visit Fannie Mae's website.

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

## New C.A.R. Forms Released June 27, 2016

There were two new forms and nine revised forms in the latest release. The two new forms were the Seller Agricultural Land Supplemental Questionnaire (SALSQ) for use in the sale of land zoned for agriculture and the Wire Fraud Advisory (WFA) used to advise clients about safeguards to use in making wire transfers.

The nine forms that were revised were the Agricultural Addendum (AGAD), the Contingency Removal (CR), the Contingency for Sale of Buyer's Property (COP), the Lease/Rental and Ventilation Addendum (LRM), the Notice to Seller to Perform

(NSP), the Representative Capacity Signature Disclosure for Buyers (RCSD\_B), the same form for Sellers (RCSD\_S), the Seller's Purchase of Replacement Property (SPRP) and the Text Overflow Addendum (TOA).

For a more complete summary of the changes to the forms, you can [Click Here](#).

C.A.R. legal staff advises that older editions of the revised form may still be used to close transactions, but users need to be aware that the C.A.R. protection agreement only applies to the latest version of the forms.



## Monthly sales top 1,600, median sales price highest since Sept. 2007

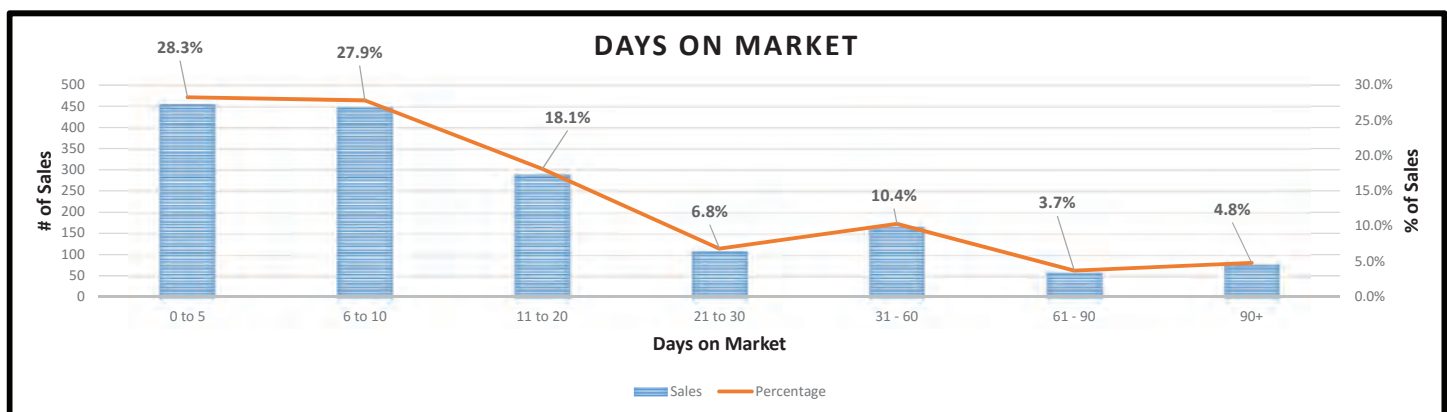
# MAY

Sales volume increased 3.7% from 1,554 in April to 1,612. This number is a 3.5% increase from May 2015 (1,557 sales). Equity sales accounted for 91.4% (1,474 units) of sales for the month. The remainder of sales were REO/bank-owned (53 units/3.3%) and Short Sales (60/3.7%). Other types of sales (auction, probate, etc.) accounted for 1.6% or 25 sales. The types of financing used for the sales this month included 237 cash (14.7%), 830 conventional (51.5%), 391 (24.3%) FHA, 92 (5.7%) VA (Veterans Affairs) and 62 (3.8%) used Other\* types of financing.

The total Active Listing Inventory increased 6.9% (2,102 to 2,247), but the Months of Inventory remained at 1.4 months. Compared with the total Listing Inventory of May 2015, the current number is down 17.8%, where the Months of Inventory was 1.8 and numbered 2,732 units. The month-to-month median sales price increased 2.9% from \$310,000 to \$319,000.

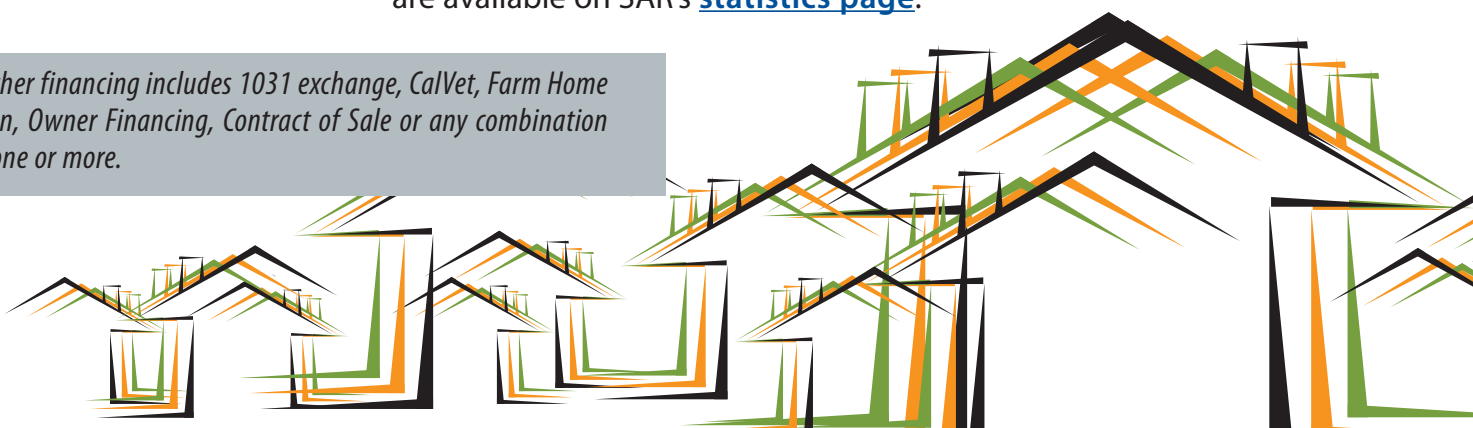
This is up 10% above the \$290,000 median sales price of May 2015. For comparison, the peak median sales price of August 2005 was \$392,750 (19% higher than the current figure) and the lowest median sales price of January 2012 was \$160,000 (50% lower than the current figure). The total dollar value of all closed transactions for the month totaled \$557,519,024. This figure is up 4.7% from the \$532,675,025 total last month and 12.5% higher than the total value of last May (\$495,497,822).

The average DOM (days on market) for homes sold this month decreased from 25 to 20 days. The median DOM decreased further from 10 to 9. These numbers represent the days between the initial listing of the home as "active" and the day it goes "pending." Breaking down the DOM, we find that over 56% (up from 52%) of all homes sold in less than 10 days. See additional data below:



Additional reports, including condominium sales and sales breakdown by zip code, 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.*



May 2016

## MLS STATISTICS for May 2016

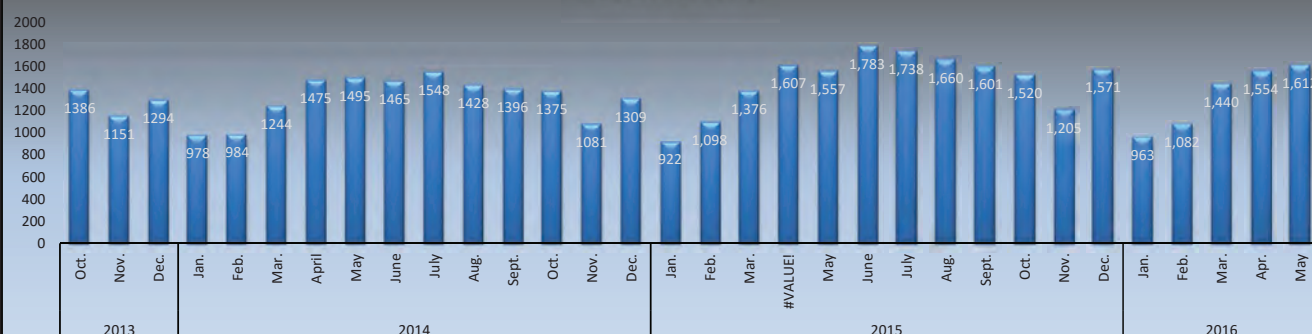
Data for Sacramento County and the City of West Sacramento



## 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	2,316		2,353	-1.6%		2,293		1.0%
Active Listing Inventory †	2,247		2,102	6.9%		2,732		-17.8%
Active Short Sale (included above)	47		35	34.3%		101		-53.5%
Pending Short Lender Approval	175		134	30.6%		285		-38.6%
Pending Sales This Month	1,615		1,539	4.9%		1,403		15.1%
Number of REO Sales	53	3.3%	52	1.9%	3.3%	83	5.3%	-36.1%
Number of Short Sales	60	3.7%	50	20.0%	3.2%	69	4.4%	-13.0%
Equity Sales**	1,474	91.4%	1,414	4.2%	91.0%	1,405	90.2%	4.9%
Other (non-REO/-Short Sale/-Equity)	25	1.6%	38	-34.2%	2.4%	N/A	N/A	N/A
Total Number of Closed Escrows	1,612	100%	1,554	3.7%	100%	1,557	100.0%	3.5%
Months Inventory	1.4 Months		1.4 Months	0.0%		1.8 Months		-22.2%
Dollar Value of Closed Escrows	\$557,519,024		\$532,675,025	4.7%		\$495,497,822		12.5%
Median	\$319,000		\$310,000	2.9%		\$290,000		10.0%
Mean	\$345,855		\$342,777	0.9%		\$318,239		8.7%
Year-to-Date Statistics	1/01/16 to 5/31/16		1/01/16 to 5/31/16			1/1/2015		
	SAR monthly data, compiled		MetroList YTD data			5/31/2016		Change
Number of Closed Escrows	6,651		6,792			6,531		1.8%
Dollar Value of Closed Escrows	\$2,213,128,240		\$2,259,122,542			\$2,020,366,045		9.5%
Median	\$300,000		\$305,000			\$275,000		9.1%
Mean	\$332,751		\$332,615			\$309,350		7.6%

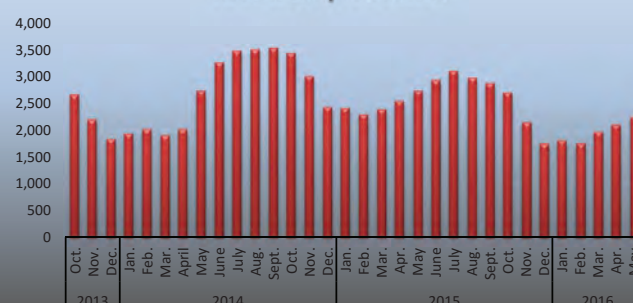
## Sales Volume



## 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.

Based on Multiple Listing Service data from MetroList. © 2016 SAR.

Compiled monthly by Tony Vicari, Director of Communications, Sacramento Association of REALTORS® | www.sacrealtor.org | 916.437.1205



# Data for Sacramento County and the City of West Sacramento

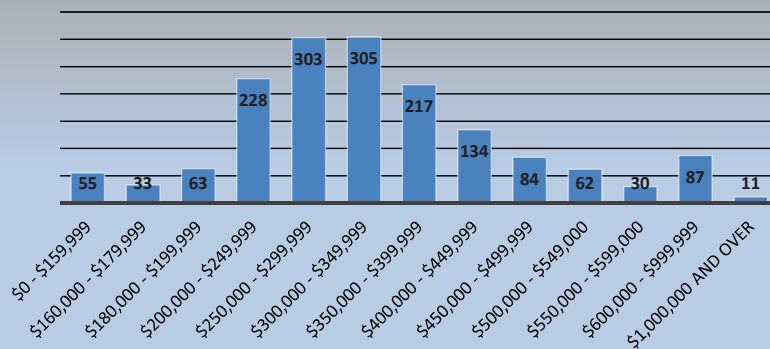
## MLS STATISTICS for May 2016

Data for Sacramento County and the City of West Sacramento

### BREAKDOWN OF SALES BY PRICE

#### 1 House on Lot

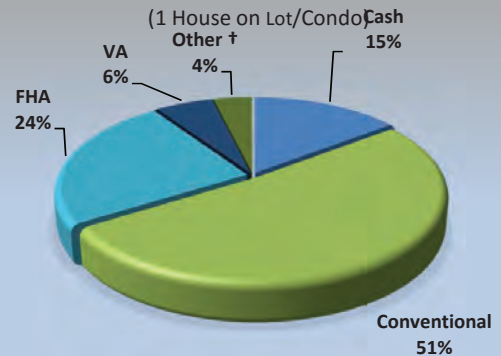
Total: 1,612



### Type of Financing/Days on Market

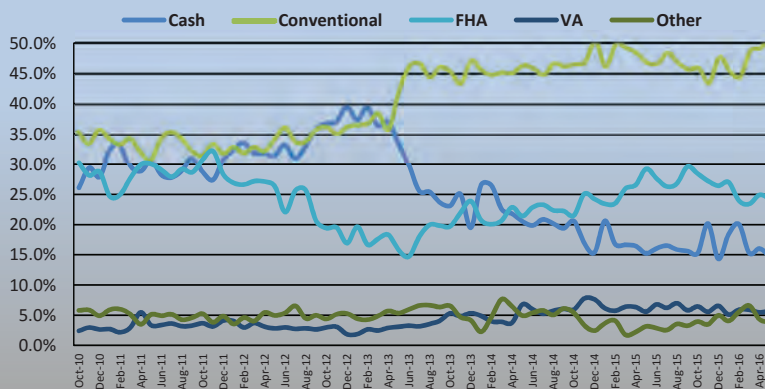
#### TYPE OF FINANCING

(1 House on Lot/Condo)



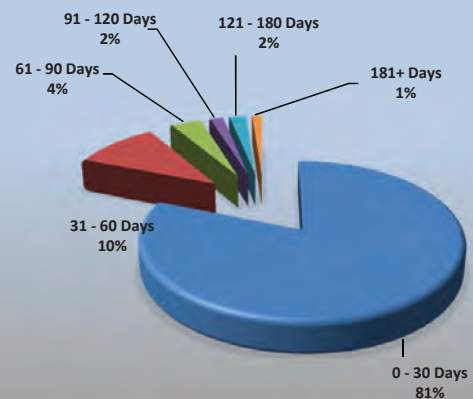
#### Types of Financing Historical

(% 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	237	14.7%	249	16.0%	0 - 30	1,307	81.1%	74.6%	70.8%
Conventional	830	51.5%	766	49.3%	31 - 60	167	10.4%	12.0%	15.4%
FHA	391	24.3%	387	24.9%	61 - 90	60	3.7%	5.9%	6.8%
VA	92	5.7%	85	5.5%	91 - 120	26	1.6%	3.2%	3.3%
Other †	62	3.8%	67	4.3%	121 - 180	33	2.0%	2.8%	2.5%
<b>Total</b>	<b>1,612</b>	<b>100.0%</b>	<b>1,554</b>	<b>100.0%</b>	<b>181+</b>	<b>19</b>	<b>1.2%</b>	<b>1.5%</b>	<b>1.2%</b>
					<b>Total</b>	<b>1,612</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.

<b>Median DOM:</b>	<b>Current</b>	<b>Last Month</b>
<b>Average DOM:</b>	<b>9</b>	<b>10</b>
<b>Average Price/Square Foot:</b>	<b>22</b>	<b>25</b>
	<b>\$205.5</b>	<b>\$202.4</b>

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).

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Sacramento, CA 95815  
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800-464-4446  
[www.assocmc.com](http://www.assocmc.com)

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Jennifer Fontana  
Dennis Grimes  
Cesar Hombrado  
Kelly Kozicki  
Barbara Lemaster  
Chris Peters  
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Mary Cullen, Supervisor  
Gretchen Burrill  
Chris Brown

#### AMC Marketing Department

Dawyne Williams, Director

#### AMC Administrative Department

Cecia Dailey, Supervisor  
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[brucemills@bmraltor.com](mailto:brucemills@bmraltor.com)

[www.mmproperties.com](http://www.mmproperties.com)





# SAR NEW MEMBERS

## June 2016

### Affiliates

#### Amy Bubenik

Amy Bubenik, DDC

#### Jeff Gibaut

Movement Mortgage

#### Ben Lipska

Movement Mortgage

#### Luis Silva

Movement Mortgage

#### Richard Smigelski

Movement Mortgage

### Broker Associates

#### Julia Nixon

Century 21 M & M and Assoc.

#### Kristl Tsang

Keller Williams Rlty Elk Grove

### New Designated REALTORS®

#### Satinderpal Gill

Habitat Investment Advisors

#### Michele Joy

CalAtlantic Homes

#### Viem Mai

Mai Realty and Loan

#### Matthew Peters

Matthew Peters

#### Tezra Rogers

Tezra Rogers

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#### Nada Aboudiab

Keller Williams Rlty Elk Grove

#### Candyce Astroth

Keller Williams Realty Natomas

#### Mercedes Barcelona

Coldwell Banker-Res R E Srv

#### Niesa Bartley

RE/MAX Gold Roseville

#### Vitaly Bondaruk

USKO Realty

#### Deborah Booth

Coldwell Banker-Res R E Srv

#### Audrei Cantu

RE/MAX Gold Sierra Oaks

#### Michael Caron

Lyon RE Fair Oaks

#### Shelby Challberg

KTB Enterprises

#### Susan Chernioglo

Lions Gate Real Estate, Inc.

#### Sanjiv Chouhan

Pacific Home Brokers

#### Nicole Chuck

Keller Williams Rlty Elk Grove

#### Tracey Crawford

McTygue Group Inc

#### Norah Daffin

Keller Williams Realty

#### Vy Dang

Re/Max Gold Midtown

#### Shannon Davin

Lyon RE Folsom

#### Michael Deutsch

Century 21 Select Real Estate

#### Fang Fang Ding

Century 21 Select Real Estate

#### Scott Duke

Weichert REALTORS® Galster Grp

#### Amanda Ellis

Allison James Estates & Homes

#### Byron Farrell

Amen Real Estate

#### Nicolas Fischer

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Keller Williams Rlty Elk Grove

#### Maria Fotos

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#### Shonna Franzella

FREN

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Realty World Premier Prop

#### Traci Garza

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#### Jane Gray

Intero Real Estate Services

#### Virginia Gray

Lyon RE Elk Grove

#### Nancy Hill

Dunnigan, REALTORS®

#### Tyson Hinshaw

Keller Williams Realty

#### Terrence Jackson

Nehemiah Real Estate, Inc

#### Amanda Jackson

Cook Realty

#### Russell Justus

Keller Williams Realty Natomas

#### Sydney Larson

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#### Calvin Louie

Lyon RE Elk Grove

#### Almabelle Manzano

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#### Brian McGriff

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#### Keur Moua

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#### Rafael Mulero

Lyon RE Elk Grove

#### Tamu Mkali Pena

Keller Williams Realty Folsom

#### William Randolph

Lyon RE Fair Oaks

#### Linda Ripke

Keller Williams Realty Folsom

#### Maryam Saadatjou

Keller Williams Realty Natomas

#### Klint Sheridan

Keller Williams Realty

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#### Michael Smith

Keller Williams Realty Natomas

#### Darren Soares

Amen Real Estate

#### Mark Stephenson

Keller Williams Realty

#### Steven Tankersley

Bunyan Realty

#### Mark Telelyuev

Keller Williams Realty

#### Elliott Walker

Keller Williams Realty

#### Yuan Wang

1st American Realty

#### Marcus White

White House Real Estate

#### Erick Yo

Keller Williams Rlty Fair Oaks/Sacramento

#### Ana Zimmerman

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## MetroList

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*Member Services Specialist*

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**Denise Stone – 916.437.1219**  
*Member Services Specialist*

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*Government Affairs Director*

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*IT Manager*

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**Marcus Arroyo – 916.437.1222**

*Retail Services Specialist*

**Elizabeth Scambler – 916.437.1222**

*Retail Services Specialist*

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## Sacramento REALTOR® Newsletter

**Editor:** Tony Vicari

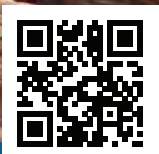
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