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MAY 2016

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®



REALTOR®

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YOUR
REALTOR®?**

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Upcoming SAR Meetings & Forums

Upcoming SAR Meetings & Events

May

Public Issues Forum**Date:** Friday, May 20th **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** Bill Busath, City of Sacramento Utilities Director**Topic:** Learn about the coming City of Sacramento Utility increases and why they were necessary to protect our future infrastructure.**Broker/Manager Forum*****Date:** Friday, May 27th **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** Bob Thomas, KTB Property Management**Topic:** New Rental Laws

*meets the Friday following the SAR Board of Directors meeting

June

Real Estate Finance & Affiliate Forum**Date:** Thursday, June 2nd **Time:** 9:00 – 10:30am**Location:** Mack Powell Event Center**Speaker:** Susan Milazzo, CA MBA**Topic:** Regulatory/Legislative Update [see full schedule here](#)**SAR Main Meeting****Date:** Tuesday, June 7th **Time:** 9:00 – 10:30am**Location:** Mack Powell Event Center**Topic:** SAR Scholarship Awards Presentation**Public Issues Forum****Date:** Friday, June 17th **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** TBD**Topic:** TBD

July

Broker/Manager Forum***Date:** Friday, July 1st **Time:** 9:30 – 10:30am**Location:** SAR Boardroom**Speaker:** Dave Tanner, SAR CEO**Topic:** New C.A.R. Forms Release

*meets the Friday following the SAR Board of Directors meeting



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LEADERSHIP

// If your actions inspire others to dream more, learn more, do more and become more, you are a leader. **//**

— John Quincy Adams

SAR was founded in 1908 with about 50 original Members. The founding fathers were dreamers. Today we have over 6,000 members and have become the largest REALTOR® Association in Northern California.

SAR Leadership Team is a diverse group of 270 REALTORS® and Affiliates that share a common interest to serve the community, to protect private property rights, and to elevate the standard of excellence in the profession. These REALTORS® and Affiliates are leading the way by giving of their time and talent to show our community how much we care. Many also serve as leaders with C.A.R. and NAR. These are the true heroes of our industry.

These leaders started by joining a group of interest:

Board of Directors
Charitable Foundation Board
Charity Research Committee
Christmas Can Tree
Commercial Advisory
Education Committee
Equal Opportunity/
Cultural Diversity Committee

Government Relations
Grievance
Housing Opportunity
Internship
Leadership Academy
Marketing & Communications
Master Club

Political Action
Professional Standards
Scholarship Fundraising
Scholarship Trustees
Strategic Planning & Finance
Volunteer Coordinating
Young Professional Network

We have a tremendous amount of talent within our own ranks. We are entrepreneurs with a natural bent to be leaders. We are empowered to reach higher peaks. We create businesses.

Old Proverb... "As iron sharpens iron, so one person sharpens another."

Let me encourage you to find a group of interest to join. You will find networking opportunities. Meet new friends who share common interest. Learn invaluable lessons/insight from the best. Let me encourage you to join a group of interest. For more info go to www.sacrealtor.org.

Thank-You Volunteers for your Leadership, Commitment and Service.

You are the Best of the Best! True Heroes!

"See You at the Top"

ENERGIZE

Colonial Heights

What: A volunteer home improvement event, including training and hands-on work.

Where: Colonial Heights Neighborhood, Sacramento

When: Two shifts on May 14th 8 AM – 4 PM

How: Contact Alexis at 916-661-8589 or akrekel@civicspark.lgc.org for volunteer info.

Powered by:





SAR Leadership Academy attends Legislative Day

As upcoming leaders of our Association, the Leadership Academy attends various meetings and events to learn the inner-workings of SAR, C.A.R. and NAR. To further broaden their knowledge of our dedicated industry professionals, the Leadership Academy attended C.A.R. Legislative Day on 4/27 at the Sacramento Convention Center. There, in a meeting room filled with 2,500+ REALTORS® from all parts of California, they learned just how important being a politically-involved REALTOR® is to our industry. The theme of Legislative Day this year was "Get Down in Sac Town" and featured a live band (the REAL-tones) playing classic funk, soul and R&B hits to set the mood. C.A.R. president Pat "Ziggy" Zicarelli opened the meeting and touched on the relationship between real estate and politics. Next, Governor Jerry Brown had the full attention the audience and expressed that "REALTORS® are the backbone" of the state's economy. He also thanked REALTORS® for the robust California business cycle, stating that people from all over the world are investing in CA real estate. C.A.R. President-Elect Geoff McIntosh, Senior Vice President of Governmental Affairs Alex Creel and C.A.R. Treasurer Jared Martin were also featured at this memorable meeting.

The SAR Leadership Academy participants won't soon forget the lasting impression this gathering made. The energy, comradery and compassion produced from these important meetings helped confirm their career choices in both the real estate industry and their increased involvement with SAR.

For detailed information on the topics discussed at this meeting, please refer to [CEO Corner](#).



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C.A.R. Meeting Report – January 2016

During the period April 28-30, 2016 the California Association of REALTORS® (C.A.R.) met in Sacramento, CA to conduct the business of C.A.R. This is a report of the activities of those meetings.

C.A.R. Directors Action Items:

C.A.R. reaffirmed its position to support a request to the Governor and Assembly to use General Fund dollars to fund a variety of affordable housing programs which would, among other things, seek to increase ownership opportunities.

C.A.R. adopted a policy regarding interpreters and translators involved in Professional Standards hearings to be effective 1/1/17. It will require persons used to be either a member of the Association or a person on the approved list of the Judicial Council of California.

C.A.R. Directors elected the following people to the positions indicated for the period Nov 2016 – Nov 2017:

Geoff McIntosh, President
 Steve White, President-elect
 Jared Martin, Treasurer
 Joel Singer, CEO, State Secretary

C.A.R. Directors Report Only Items:

Doug Covill was nominated to serve a two-year term as CREPAC Trustee for the period Nov 2016 – Nov 2018. Election will occur at the October C.A.R. meetings.

IMPAC Trustees allocated \$60,000 to conduct a poll of homeowners to determine the viability of a change in the current property tax basis system in California.

Theme for the 2016 C.A.R. Expo in Long Beach will be "Who's Your REALTOR®?"

C.A.R. Legislative Positions:

"SUPPORT" SB 1413 which authorizes a school district to lease property owned by the school district to provide rental housing for low and moderate income employees of the district.

"WATCH" AB 2282 which seeks to regulate "large-scale-buy-to-rent-investors".

"OPPOSE" SB 1000 which adds an Environmental Justice element to general plans.

"FAVOR" AB 1866 which takes high speed rail bond dollars and redirects them toward water projects.

"OPPOSE" the California Department of Water Resources recommendation mandating reports for irrigated landscapes in excess of 1 acre.

"SUPPORT" AB 2584 which expands who has standing to bring legal action against a local government that fails to comply with the Housing Accountability Act.

"OPPOSE" SB 1340 which would require a permit for any installation, replacement, or expansion by 25% or more of automatic irrigated systems for residential landscapes of 10,000 sq. ft. or greater.

"OPPOSE" the California Department of Water Resources recommendation mandating adherence to water efficient landscape rules for major remodels if the project includes altering of landscapes of more than 500 sq. ft. or a building renovation value exceeding \$200,000.

home lending



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- Home Possible® Mortgage (Freddie Mac)²
- 203(k) Standard / 203(k) Limited
- Jumbo / Portfolio
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¹ HomeReady is a trademark of Fannie Mae. ² Home Possible is a registered trademark of Freddie Mac. ³ Investment loan programs available for up to ten properties.

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Understanding the new California Revocable Transfer on Death Deed

For many, if not most people, their home is the single biggest asset they own. But what happens to that home when they die? If they had the foresight to create a Trust, then the home could be transferred to their beneficiaries without substantial further cost. But many people lack the financial means to pay the \$2,000-\$6,000 it costs to create a Trust. If they do nothing, then their estate and their beneficiaries will have to go through a much more costly, public, and lengthy process in the Probate Court. For the most part, there have not been any good alternatives. That is until now.

Effective January 1st, California has created a new means of transferring title to real property on death. It's called the "Revocable Transfer on Death Deed" and it promises to be the most simple and inexpensive transfer mechanism available for people whose only substantial asset is their home.

This new law is limited to use on 1-4 unit residential dwellings (personal residence); condos, and land up to 40 acres with a single family residence. A special form of Deed has been created and must be used and recorded within 60 days of being signed by the grantor. Most importantly, the **title to the real property only transfers upon the grantor's death. Until then, the Deed remains fully revocable by the grantor.**

This new Deed is very similar to the "pay-on-death" beneficiary designations available for bank accounts which let the funds pass directly to the beneficiary without the need for a Trust or Probate. Until now, this was not available for real estate.

Like any other the title transfer, the beneficiaries receive the real property subject to the liens of existing creditors. However, as with other pay-on-death designations, those assets may be subject to claims that other creditors may have against the grantor's estate including claims for MediCal and unpaid taxes. Further, if the grantor does have other assets valued in excess of \$150,000, Probate would still be required unless a Trust is created. So it's not for everyone, but for those people it fits, maybe the majority of people, it offers a tremendous new opportunity for them and their heirs to **save time, trouble, and money** when their only substantial asset is their home.

As with any new law, there are many questions left to be answered. For example, although safeguards have been built into the law, there are concerns about predators defrauding elderly people. For this reason and others, this law provides a 5 year window for the effects to be studied and recommendations for improvements to be made. Unless the Legislature changes or ratifies it by January 1, 2021, the new law will expire. However, any such Deeds created before that date will remain valid and enforceable.

The attorneys of BPE Law Group, P.C. have been advising and assisting our clients and their families with Real Estate, Business, and Estate Planning services for as long as we've been in business. We offer a low cost, flat fee, attorney consultation at our Gold River or Sun City Lincoln offices, or even by phone. If you or your clients would like a consultation with us, please call our office at (916) 966-2260 or e-mail me at sjbeede@bpelaw.com. You can learn more about us at www.bpelaw.com.

C.A.R. Meeting Report – January 2016



“OPPOSE” SB 918 which seeks to require a homeowner association to personally deliver a notice of default to an owner at their last known address and requires HOAs to serve a delinquent unit owner on at least 3 occasions prior to filing or enforcing a lien on the property.

“SUPPORT” legislation to require county property tax bills to be more readable and provide more information regarding the amounts paid to local jurisdictions and the services provided in return.

“SUPPORT” ACA 6 which would expand the authorization for property tax basis transfers provided to persons over the age of 55 years to include each individual member of a married couple who is over the age of 55 years.

“OPPOSE” AB 2538 which would make it unlawful to include in any outlet center leases for retail establishments between a lessor and lessee, a radius restriction prohibiting the lessee from opening or operating the same retail establishment in a separate outlet center located 10 miles or more in distance from the leased retail establishment.

“SUPPORT” in conjunction with NAR, changing the capital gains exclusion on a primary residence so that: (a) The

exclusion is indexed for inflation; (b) 1997 be used as the base year for calculating the exclusion amount; and, (c) the lower “single tax filer” amount is eliminated and only the higher exclusion amount (\$500,000) applies to all primary residences regardless of the marital status of the homeowner.

“SUPPORT” AB 2748 which extends the statute of limitations, and establishes a process for, Aliso Canyon gas storage claims.

“SPONSOR” legislation that would remove CalBRE from the California Department of Consumer Affairs and make it a stand-alone department as the California Department of Real Estate.

C.A.R. ballot proposition positions

Adopt a NOT REAL ESTATE RELATED position on the following proposition:

Minimum Wage. Increases and future adjustments. Initiative statute.

The impact of a NOT REAL ESTATE RELATED position is that no C.A.R. resources will be used either in support of or opposition to the matter.

Sacramento Development Highlighted at May Main Meeting

The May Main Meeting featured Ben van der Meer, real estate and development reporter with the Sacramento Business Journal. Ben has been with the paper for three years and has been a journalist in Northern California for over 17 years. His reports on development in the real estate industry are widely anticipated by industry professionals everywhere. Ben touched on what is happening with housing in multiple local areas:

Sacramento:

- **Natomas** has about 3,000 entitled but unbuilt units
- **Delta Shores:** 5,200 homes planned
- **Infill:** SACOG says 30k new homes in 20 years downtown

Elk Grove:

- 600 building permits approved last year
- On track for 700 new homes in 2016
- Currently 10,000 units in some form of entitled status

Rancho Cordova:

- 900 lots under construction, with 3,500
- Bridgeway Square Apartments recently approved

Folsom:

- 350 new housing units to be built this year and again in 2017
- City estimates 500 to 600 in 2018, based on availability of new lots in Folsom Plan area

Ben also touched on other developments including the **The Creamery**, **McKinley Village** and **The Mill at Broadway**. To see all this information and full slideshow, [please click here](#).

Signs... Signs... Signs...

BY CAYLYN WRIGHT

GOVERNMENT AFFAIRS DIRECTOR

We use the space in Government Watch a few times a year to provide a quick reminder on the importance of following local sign ordinances. Some agents recently began creating general “buying or selling” advertising signs and placing them in areas like the planting strip similar to how open house signs are used. There is not a provision in the sign code for this type of sign, and we highly discourage using these types of signs.

It is important to be a good steward when it comes to real estate sign placement, use discretion and common sense when putting signs up. When signs begin to proliferate cities, open house signs don’t come down in a timely fashion, or an extreme number of signs are put up, Councilmember’s may receive calls from unhappy constituents, code enforcement will go out and remove signs, and Council may consider more restrictive sign ordinances.

The following current ordinances help avoid restrictions on where and when signs can be placed. Many of our local ordinances have small variations between one another and it can be difficult to keep track, so we have put together a refresher course. Two good rules to always follow: keep signs out of the public right of way, this includes sidewalks, and never attach balloons to signs.

California Civil Code Section 713 sets the legal ground work for real estate signs. This section states that an owner of a property, or their agent, is allowed to advertise the sale or lease of that property on site in plain view of the public. This advertisement may include directions to the property, the owner or agent’s name, address, and telephone number. Local governments are permitted to regulate the display or placement of these signs on public and private right of way.

The **City of Citrus Heights** requires that real estate signs be no more than five square feet, and set back from the public right of way ten feet. Freestanding directional signs should be

limited to one per driveway, and one per service entrance. Directional signs are to be less than four square feet and thirty inches tall. These signs need to be set back at least five feet from the public right of way.

The **City of Elk Grove** requires on site real estate signs to be set back five feet from the public right of way, and out of any required vision triangle. Residential property signs cannot be more than six square feet, and are limited to three riders per sign. Directional open house signs are allowed on weekends and holidays. One sign may be placed for each change in direction, to a maximum of five signs. The open house signs may not be more than six square feet. For commercial property, one on site sign per street frontage is allowed. Commercial parcels less than one acre may have a thirty-two square foot sign, parcels larger than one acre may have a forty-eight square foot sign no more than eight feet tall. All signs must be removed no later than close of escrow.

In the **City of Folsom**, signs must be set back five feet from the public right of way, and remain out of the vision triangle. For residential property these signs need to be less than six square feet, and no more than three riders per sign. Open house signs are allowed on weekends and holidays, one sign for every change in direction, with a maximum of five signs. Open house signs may not be larger than six square feet. Commercial property is permitted to use one sign per street frontage. For property less than one acre these signs must be no more than thirty-two square feet. Parcels larger than one acre may use a forty-eight square foot sign, with an eight foot height limit.

The **City of Rancho Cordova** allows for not more than one for sale sign per property frontage. Residential signs are limited to ten square feet and must be set back at least three feet, and shall not obstruct corner visibility requirements. Nonresidential signs are limited



to a maximum of 32 square feet and shall be set back at least three feet from the right-of-way. Open house directional signs are permitted on weekends and holidays when open house sales activities are ongoing. One sign may be placed for each change in direction to a maximum of five signs. Directional signs are not to exceed an overall size of nine square feet, including supports, and not exceed a height of thirty inches. Directional signs are not to be placed in the public right-of-way.

In the **City of Sacramento**, one sign per parcel is allowed, one sign may be located on the ground level, and one above balcony level, no sign shall be attached to the first floor balcony. The area of the sign will not exceed six square feet, and the design of each sign shall be black ink on white board. The sign is to be removed within seven days after the sale, rental, or lease solicited is accomplished. If the sign is not removed within this time frame, it shall be

removed immediately, at no cost to the City. No signs are to be in the public right-of-way. Signs may be placed in the area between the face of the street curb and the street side edge of the sidewalk (commonly referred to as the planting strip or mowing strip).

The **City of West Sacramento** allows one sign per property, but it must remain entirely on the property it applies to, be smaller than six square feet, and cannot be directly illuminated. This sign must be removed within seven days of sale, rental, or lease of the property. Off-site directional signs are allowed for real property events that are sponsored by a real estate agent or property owner. The signs may only be displayed on event days, and will be displayed no earlier than eight am on the day of the event and removed no later than four pm the day of the event. These signs are only allowed for existing properties that are available for sale, lease, or exchange.

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KELLIE SWAYNE

Masters Club in 2016

In April of this year, I was honored to be installed as the 2016 President of the Masters Club. We had a wonderful dinner celebration, "Playing with the Best," at the Hyatt Regency in Downtown Sacramento. Masters Club members and their guests were able to mix, mingle, dine, cheers and dance the night away with a fantastic event put together by Amber Coppedge and our Awards Dinner Subcommittee. What fun!

I am lucky enough to be working alongside some of the most dedicated and talented REALTORS® in our Association on the Masters Club Steering Committee. This year, we hope to get the message out to our fellow Masters Club members, as well as those who have not yet joined our group, about all of the benefits of being a part of this wonderful club.

In 2015, the Steering Committee was hard at work to team up with a local marketing firm to reflect on the purpose of the Masters Club and redesign and refresh our brand. If you have not yet had the opportunity to check out the new Masters Club logo and message, be sure to check out our website at www.SARMastersClub.org.

We have also been working hard to establish an improved relationship with our local press. We have negotiated special, year-long advertising discounts with local media partners, exclusively for Masters Club members. Contact us for more details!

In addition to a new brand and better advertising opportunities, the Masters Club offers a fantastic educational program. Not only do we host the Educational Roundtables each year, offering tips and tricks of the trade from our own Masters Club members, but we offer a discount on SAR classes just for being a part of the club!

Each year, the Masters Club hosts a charity golf tournament at Northridge Country Club to raise money for local charities. In 2015, we were able to donate \$21,000 to three lucky charities! Our goal is to top that amount in 2016 with an exciting theme. Don't miss this event on October 10th or the following Masters Club breakfast, where we give away the money that we raise at the Golf Tournament.

Last and certainly not least, being a part of the Masters Club means having the chance to interact with fellow Masters Club members several times a year. We gather together on any 5th Monday of a month to volunteer our services at our local Loaves and Fishes. The next opportunity to volunteer is May 30th. In addition to gathering together to give back, we also enjoy gathering together at our mixer events twice each year. Our next mixer promises to be one of our more exciting events as we travel out to a fantastic property in Sloughhouse with over 5000 square feet, 20 acres including a vineyard and a restored movie-set saloon once used by Ronald Reagan. Save the date on May 12th!

So, in 2016, be sure to "Play with the best" and join the Masters Club!



Rebuilding Together – RECAP/PHOTOS

SAR partnered with AREAA on 4/30 to complete some awesome work for a very grateful homeowner. It was a great day of dedication and collaboration! You can check out all the [great photos from the Rebuild Day here](#). If you are interested in participating in the future, contact Tony (916-437-1205).



Energize Colonial Heights - 5/14

This joint effort takes place Saturday, May 14 and has two shifts (8:00am – 12noon, 12noon - 4:00pm). Volunteers will complete basic upgrades to increase home energy efficiency including weather stripping, caulking, LED lighting installation, and some miscellaneous repairs. If you are interested in participating, contact Tony (916-437-1205) to be put on the list. View flyer for more information. Also, visit <http://energizecolonialheights.weebly.com/> for more info.

ENERGIZE Colonial Heights

[See flyer on page 5.](#)

Cease the Lease:

Helping Renters Become Buyers

This seminar, scheduled for **Wednesday, May 18th at 12noon**, is called "Cease the Lease: Helping Renters Become Buyers."

As rental rates continue to rise and the gap between renters and homeownership widens, this lunch and learn will teach you that the possibility of becoming a homeowner may actually be within the grasp of many people (and your potential new clients). Learn from various industry experts what to expect from the rental market for the next few years, how to "farm" renters, the Top 10 Things a Potential Homebuyer Should Not Do and so much more. This 90-minute session will be well worth the \$15 (lunch included). Also, attendees will receive a handout containing valuable information on local Down Payment Assistance Programs. Don't hesitate – sign up today to secure your seat. Seating is limited! [See flyer here](#) or [register online here](#).



Article 3

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

Case #3-10: Disclose Accepted Offers with Unresolved Contingencies

(Adopted May, 2004.)

REALTOR® A listed Seller S's house and placed the listing in the local association's MLS. Within a matter of days, REALTOR® X procured a full price offer from Buyer B. The offer specified that Buyer B's offer was contingent on the sale of Buyer B's current home. Seller S, anxious to sell, accepted Buyer B's offer but instructed REALTOR® A to continue marketing the property in hope that an offer that was not contingent on the sale of an existing home would be made.

A week later, REALTOR® Q, another cooperating broker working with an out-of-state transferee on a company-paid visit, contacted REALTOR® A to arrange a showing of Seller S's house for Buyer T. REALTOR® A contacted Seller S to advise him of the showing and then called REALTOR® Q to confirm that he and Buyer T could visit the property that evening. REALTOR® A said nothing about the previously-accepted purchase offer.

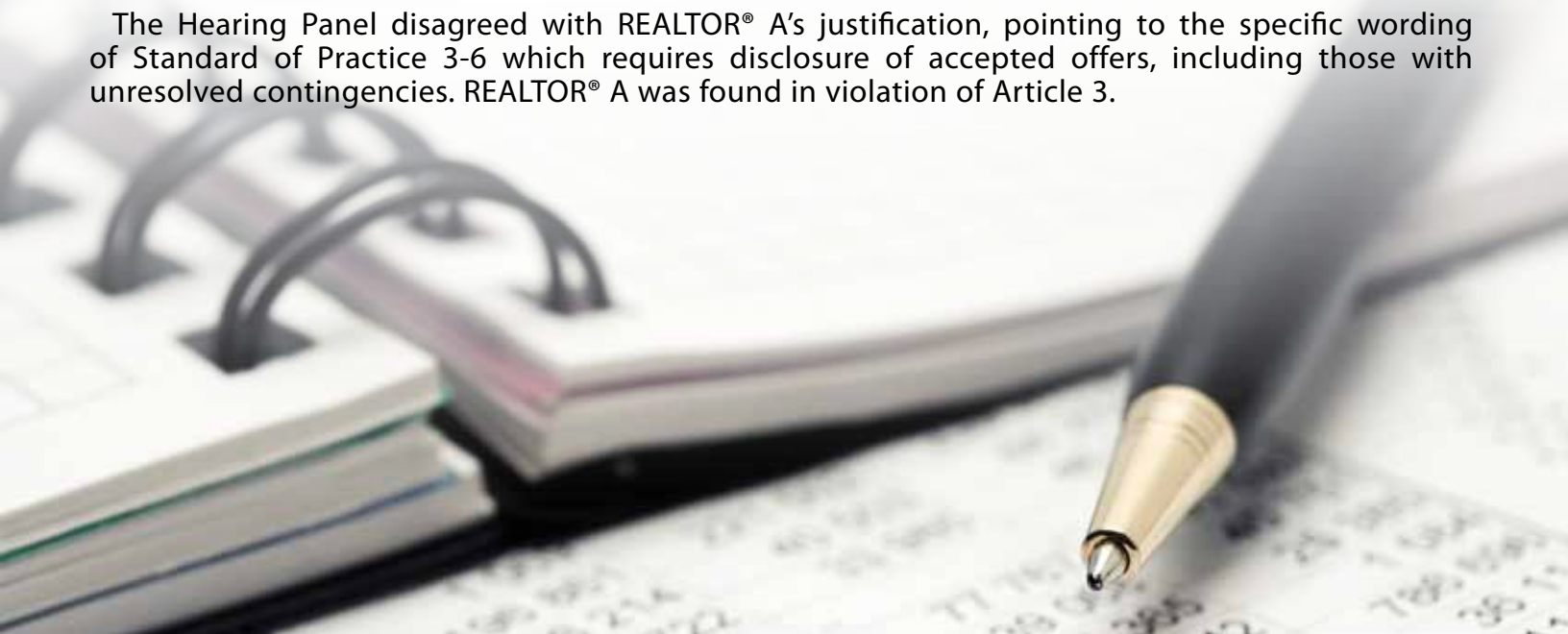
REALTOR® Q showed the property to Buyer T that evening and Buyer T signed a purchase offer for the full listed price. REALTOR® Q left the purchase offer at REALTOR® A's office.

REALTOR® A informed Seller S about this second offer. At Seller S's instruction, Buyer B was informed of the second offer, and Buyer B waived the contingency in his purchase offer. REALTOR® A then informed REALTOR® Q that Seller S and Buyer B intended to close on their contract and the property was not available for purchase by Buyer T.

REALTOR® Q, believing that REALTOR® A's failure to disclose the existence of the accepted offer between Seller S and Buyer B at the time REALTOR® Q contacted REALTOR® A was in violation of Article 3 of the Code of Ethics, as interpreted by Standard of Practice 3-6, filed an ethics complaint with the association of REALTORS®.

At the hearing called to consider the complaint, REALTOR® A defended his actions noting that while Buyer B's offer had been accepted by Seller S, it had been contingent on the sale of Buyer B's current home. It was possible that Buyer B, if faced with a second offer, could have elected to withdraw from the contract. REALTOR® A argued that continuing to market the property and not making other brokers aware that the property was under contract promoted his client's best interests by continuing to attract potential buyers.

The Hearing Panel disagreed with REALTOR® A's justification, pointing to the specific wording of Standard of Practice 3-6 which requires disclosure of accepted offers, including those with unresolved contingencies. REALTOR® A was found in violation of Article 3.



YOUNG PROFESSIONALS NETWORK

YPN Vendor Fair – May 3rd

More than 50 vendors lined the SAR West Parking Lot for a chance to offer the latest in real estate-related products to REALTORS®. This gorgeous day was enhanced by the great music (provided by DJ Rico Rivera), mouth-watering BBQ (smoked to perfection by Sac City Eats Catering, sponsored by MetroList Services, Inc.), ice cold brews (provided by North American Home Services) and plenty of treats and prizes from all the vendors. There were also special guest appearances by Sacramento Kings Dancers Moira and Roxanne, as well as Sacramento RiverCats mascot Dinger! If you weren't able to attend, you can view all the photos from this great event below. Thank you to all, especially the SAR Young Professionals Network, who made this Vendor Fair a success!

[Click here](#) to see more images.



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www.sacrealtor.org/ypn

STAFF MEMBER OF THE MONTH

KAYLA CHEW



1. How long have you been working with SAR? What is your job title and duties?

I am the Association Services Coordinator, working at the front desk. I started working as a temp for SAR in January and was recently hired on full-time April 1st.

2. What did you do before you were hired on at SAR?

Before SAR, I was an Operations Manager for a store and Graphic Designer for a non-profit organization.

3. What are some of the things you like about working at SAR?

I love the people, not only the staff, but also the Members. They're all very kind and welcoming.

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

I've been in the area for about 10 months now. Before I moved to Sacramento I lived in the Bay Area (Union City).

5. What do you like/dislike about Sacramento?

I love that there's always something to do. I dislike the heat. Even though it is beautiful, I don't believe I will ever get used to the heat here.

6. What are some of your hobbies or interests?

Outside from working for SAR, I am a photographer and freelance graphic designer. I love to draw and read. In the month of April alone I've

read 10 books and I am currently working on creating my first solo art show.

7. Have you watched any good movies lately?

Tombstone, one of my favorite movies. I love Val Kilmer as Doc Holiday.

9. Do you have any favorite vacation spots?

Pismo Beach

10. What's your favorite restaurant(s) in the Sacramento area?

Currently loving the Thai chicken from Teriyaki Time and also The Cheesecake Factory.

11. Do you have a favorite saying or expression?

"If you knew how powerful your thoughts are, you would never think a negative thought."

12. What would people be surprised to learn about you?

I am forever curious. I love building things, taking them apart, learning how they work and putting it all back together. I am planning on building a new computer for video editing and photography.

SAR Scholarship Awards Presentation – Save the Date

For those familiar with SAR's charitable giving, you may well know what the June Main Meeting entails: a heartwarming, inspiring presentation of scholarships awarded to some of the Sacramento area's most outstanding students. These talented and motivated graduating high school seniors offer a glimpse of the leaders of tomorrow and give attendees a positive perception of our world's future. To apply for the scholarship, one of the requirements is a cumulative GPA of 3.7. You will be amazed how many students go far beyond this requirement, with many reaching 4.0+ and already possessing college credits.

We will also hear from the SAR Scholarship Trustees on the importance of maintaining a lasting endowment for the SAR Scholarship Trust to continue to propel these admirable students to higher levels for many years to come. Families and friends of the students are invited, be sure to arrive early for preferred seating. Open to all SAR Members.

Date: Tuesday, June 7th

Time: 9:00 – 10:30am

Location: Mack Powell Event Center (2003 Howe Ave.)



SAR EDUCATIONAL OFFERINGS —

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
May 10	12noon - 1:30pm	Sky Rocket Your Real Estate Sales – Lunch & Learn	\$15 (by 5/5) \$20 (after 5/5)	<ul style="list-style-type: none"> Learn to “list” buyers Convert more prospects & “suspects” into the exclusive buyer broker agreement Save time & gain buyer cooperation Don’t be tied to your buyers day & night 	Aria Salehpour
May 14	8:30am – 4:30pm	Duane Gomer – One Day RE Exam Prep	\$150	<ul style="list-style-type: none"> Fast-moving One Day Live Class Comprehensive Course Outline Online Flashcards Textbook and Online PDF 	Duane Gomer Company Representative
May 16	12noon – 1:30pm Lunch & Learn	Buying & Selling Old Homes in Downtown/ Midtown	\$15 (Members) \$25 (non-Members)	<ul style="list-style-type: none"> Cesspools & Septic Tanks What is “Knob & Tube Safe” What to address in a contract & with your buyer Additions without permits – the NEW rule 	Barbara Harsch
May 18	12noon – 1:30pm Lunch & Learn	Show Me the Money: Cease the Lease – Helping Renters Become Buyers	\$15 (Members) \$25 (non-Members)	<ul style="list-style-type: none"> What can you expect from the rental market? Why are rents increasing? Where are rents increasing the most locally? How do you “farm” renters? What are the latest down payment assistance programs? 	Various Experts
May 26	10:00 – 12noon	Negotiation Skills for the Real Estate Professional	\$35 (Members) \$45 (non-Members)	<ul style="list-style-type: none"> You will learn at least 10 different ways to effectively lead generate 5-step planning process to guarantee that lead generation gets put into your planner and then accomplished You’ll create a 30-day action plan for generating more leads including accountability 	Brad Warren
May 26	1:00 – 2:30pm	Lead Generation through Marketing and Networking	\$85 (PDF Docs) \$95 (Text Book)	<ul style="list-style-type: none"> All students will receive 3-hour mandatory courses of agency, ethics, trust funds, fair housing, risk management Additional two 15-hour consumer protection courses by PDF of textbook Instructions for exams will be given at the seminar 	Duane Gomer Company Representative
June 9	10:00am – 12noon	So You Have a Listing...Now What?	\$30	<ul style="list-style-type: none"> Learn how to Prepare Yourself, the Seller, the Property, Marketing, etc. 	Carl Medford
June 11	8:30am – 4:30pm	Duane Gomer – One Day RE Exam Prep	\$150	<ul style="list-style-type: none"> Fast-moving One Day Live Class Comprehensive Course Outline Online Flashcards Textbook and Online PDF 	Duane Gomer Company Representative
June 22	9:00am – 5:00pm	How to List & Sell Commercial/ Investment Property	\$49	<ul style="list-style-type: none"> Learn to put marketing systems into action and deliver every level of client Qualify prospects in three minutes or less Learn to ONLY work with clients who are ready to do business TODAY Learn to reach eager sellers with MASSIVE portfolios w/o having a listing 	Michael Simpson
June 23	9:00am – 2:30pm	Fundamentals of Transaction Coordination	\$100 (REALTORS®)	<ul style="list-style-type: none"> Learn how the RPA lays the foundation for the transaction Understand how, when and why you use the different disclosures Identify what paperwork if required from each party Discover how the escrow and lending process together close escrow 	Wendi Molina, C.A.R.
June 24	9:00am – 12:30pm	Grow Your Transaction Coordination Business	\$85 (REALTORS®)	<ul style="list-style-type: none"> Become more efficient & effective in your daily work flow Discover the attributes required to be a successful TC Set boundaries with agents See the whole picture of Transaction Coordination beyond the contract 	Wendi Molina, C.A.R.

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

JUNE CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
		1 New Member Orientation (B) 9:00am - 12:30pm Commercial RE Lunch & Learn (EC) 12noon - 1:30pm	2 Real Estate Finance & Affiliate Forum (EC) 9:00 - 10:30am Internship Committee Meeting (B) 12noon - 1:30pm	3 No Events
6 MetroList – Cloud Workshop (T) 9:00 – 12noon MetroList – Auto Prospecting (T) 1:00 – 4:00pm	7 Main Meeting (EC) 9:00 – 10:30am Volunteer Coordinating Committee (T) 10:30 – 11:30am CanTree Committee (B) 10:30am – 12noon	8 Commercial RE Lunch & Learn (EC) 12noon - 1:30pm Regional Coordinators Committee (P) 1:30 – 2:30pm SAR New Member Orientation (B) 1:00 – 4:30pm	9 So You Have a Listing...Now What? (EC) 10:00am – 12noon Equal Opportunity/Cultural Diversity Committee (EC) 11:30am – 1:00pm	10 SAR Office Closed 7:30 – 8:30am Sacramento Area RE Exchange Network (B) 10:00am – 12:30pm
13 Education Committee (T) 9:00 – 10:00am Leadership Academy (T) 1:00 – 2:30pm	14 Regional Meetings (Various) Visit www.sarcaravans.org EDU Directors Summit (B) 10:30am – 2:00pm	15 SAR New Member Orientation (B) 6:00 – 9:30pm	16 YPN Advisory Committee (T) 10:00 – 11:00am WCR Business Luncheon (EC) 11:00am – 2:00pm Commercial Advisory Committee (B) 3:00 - 4:00pm	17 Public Issues Forum (B) 9:30 – 10:30am IREM Lunch & Learn (EC) 12noon – 2:00pm
20 MetroList – Course I (T) 9:00 – 12noon C.A.R. zipForm® Training (EC) 1:00 – 4:00pm MetroList – Course II (T) 1:00 – 4:00pm	21 Regional Meetings (Various) Visit www.sarcaravans.org Marketing/Communications Committee (B) 10:30am – 12noon	22 List & Sell Commercial Prop (EC) 8:30am – 5:00pm	23 Fundamentals of TC (EC) 9:00am – 2:30pm	24 TC – Beyond the Contract (EC) 9:00am – 12:30pm
27 No Events	28 Regional Meetings Visit www.sarcaravans.org Housing Opportunity Committee (B) 10:30 – 11:30am	29 SAR Offices Closed 1:00 – 2:00pm	30 No Events	

Calendar Information

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



Trended Credit Data Coming In DU® Version 10.0

When Fannie Mae's newest version of Desktop Underwriter® (DU®) comes out the weekend of June 25th, we will see a new credit scoring model known as Trended Credit Data.

Credit scoring models assess the ability and willingness of borrowers to pay their debts using data collected by the three consumer credit reporting companies: Equifax, TransUnion and Experian. The assessment of debt repayment behavior expressed as a credit score is highly predictive of the probability of repaying current and future debts.

Now thanks to modern technology and access to more information on borrower credit histories, we have what's being called trended credit data. We have access to more information and historical data at a trade line (credit line) level on several monthly factors, including: amount owed (balance), minimum payment due, and payment amount made.

Fannie Mae has worked with the credit reporting agencies to have trended data included in the consumer credit reports used for underwriting loans through DU®, effective with DU® Version 10.0 scheduled for release the weekend of June 25, 2016. Trended data is not considered in currently available credit scores, so consideration in the DU® credit risk assessment will be its first widespread use in the mortgage lending industry.

Including the trended data in DU's credit risk assessment will improve the accuracy of DU's overall risk assessment, and will benefit borrowers who regularly pay off revolving debt, increasing the likelihood that they will receive an "Approve" recommendation from DU. This means that use of trended data in DU's credit risk assessment can provide more creditworthy borrowers access to mortgage credit. The overall percentage of loans that receive an Approve/Eligible recommendation is expected to remain relatively stable.

Giving weight to how borrowers pay off credit debt puts more power in their hands to control their credit evaluation. Payment delinquencies are a significant factor in credit scores, and borrowers can do nothing but wait for the delinquencies to grow ever farther back in time. But when trended data is considered, by paying credit card balances in full or in large part for a few months, borrowers can demonstrate that a late payment was not deeply reflective of their general debt repayment ability and behavior.

The addition of trended data to the credit risk assessment is an update that will help to support creditworthy borrowers' access to mortgage credit while reducing risk.

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

Sales volume jumps 33%, days on market decreases further

APRIL

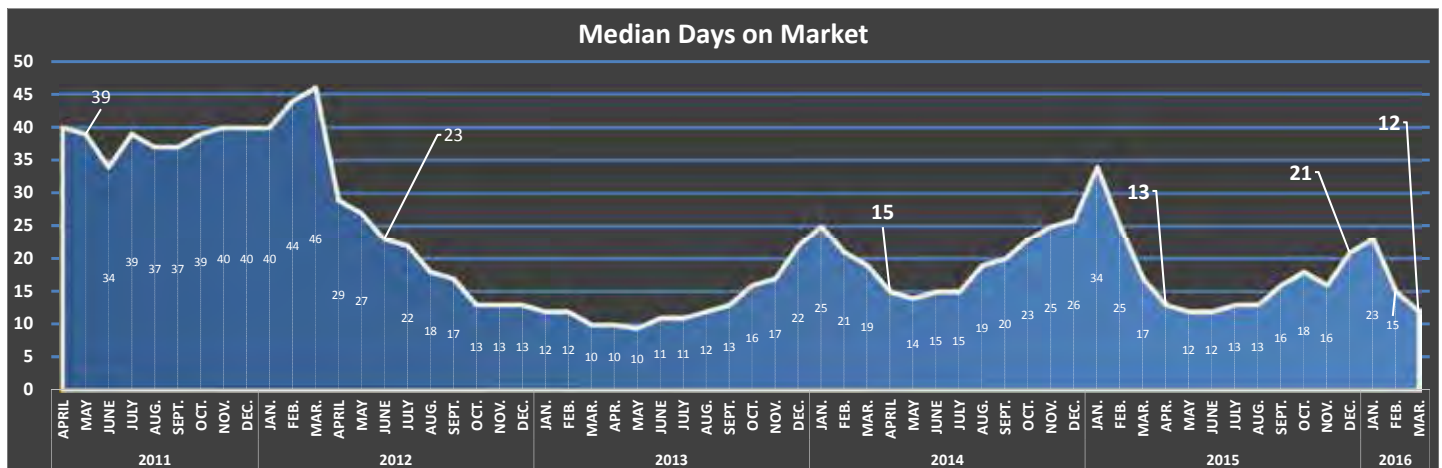
Sales volume jumped 33.1% from 1,082 to 1,440 for March. This current number is up 4.7% from March last year (1,376 sales). Equity sales accounted for 88.7% (956 units) of sales for the month. The remainder of sales were REO/bank-owned (84 units/5.8%) and Short Sales (62/4.3%). Other types of sales (auction, probate, etc.) accounted for 1.2% or 17 sales. The types of financing used for the sales this month included 220 cash (15.3%), 703 conventional (48.8%), 337 (23.4%) FHA, 85 (5.9%) VA (Veterans Affairs) and 95 (6.6%) used Other* types of financing.

Pending sales increased for the second month in a row, up 15.4% from 1,251 to 1,444. Compared with March 2015, the current number is down 1.8% (1,470). The month-to-month median sales price increased 2.7% from \$299,000 to \$307,000. This is up 9.2% above the \$281,250 median sales price of March 2015. The total dollar value of all closed transactions for the month totaled \$475,388,039.

This figure is up 35.6% from the \$350,534,627 total last month and 12.3% higher than the total value of last March (\$423,344,802).

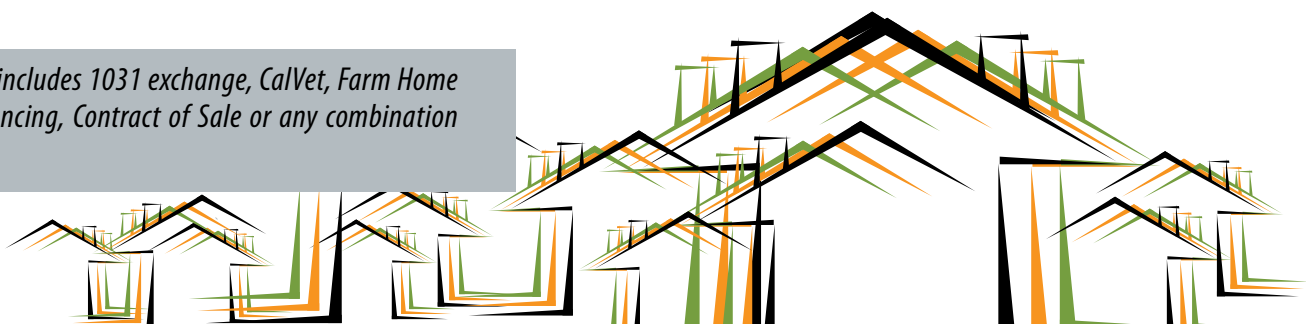
Although the total Active Listing Inventory increased 12.4% from 1,755 to 1,973, the Months of Inventory decreased from 1.6 months to 1.4 months. Year-to-year, the current number is down 17.6%, where the Months of Inventory was 1.7 and numbered 2,143.

The average DOM (days on market) for homes sold this month decreased from 36 to 30 days. The median DOM decreased from 15 to 12. These numbers represent the days between the initial listing of the home as "active" and the day it goes "pending." Breaking down the DOM, there were 1,046 listings that sold between 1 – 30 days, 175 listings between 31 – 60 days, 101 between 61 – 90 days, 45 between 91 – 120 days and 73 sales that spent over 120+ DOM. See median DOM by since April 2011:



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.*



MLS STATISTICS

March 2016

MLS STATISTICS for March 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	2,082		1,705	22.1%		2,143		-2.8%
Active Listing Inventory †	1,973		1,755	12.4%		2,385		-17.3%
Active Short Sale (included above)	46		61	-24.6%		101		-54.5%
Pending Short Lender Approval	123		199	-38.2%		322		-61.8%
Pending Sales This Month	1,444		1,251	15.4%		1,470		-1.8%
Number of REO Sales	84	5.8%	57	47.4%	5.3%	93	6.8%	-9.7%
Number of Short Sales	62	4.3%	46	34.8%	4.3%	78	5.7%	-20.5%
Equity Sales**	1,277	88.7%	956	33.6%	88.4%	1,205	87.6%	6.0%
Other (non-REO/-Short Sale/-Equity)	17	1.2%	23	-26.1%	2.1%	N/A	N/A	N/A
Total Number of Closed Escrows	1,440	100%	1,082	33.1%	100%	1,376	100.0%	4.7%
Months Inventory	1.4 Months		1.6 Months	-12.5%		1.7 Months		-17.6%
Dollar Value of Closed Escrows	\$475,388,039		\$350,534,627	35.6%		\$423,344,802		12.3%
Median	\$307,000		\$299,000	2.7%		\$281,250		9.2%
Mean	\$330,131		\$323,969	1.9%		\$307,663		7.3%
Year-to-Date Statistics	1/01/16 to 3/31/16		1/01/16 to 3/31/16			1/1/2015		Change
	SAR monthly data, compiled		MetroList YTD data			3/31/2015		
Number of Closed Escrows	3,485		3,539			3,387		2.9%
Dollar Value of Closed Escrows	\$1,122,934,191		\$1,139,416,080			\$1,026,869,974		9.4%
Median	\$284,900		\$298,000			\$273,000		4.4%
Mean	\$321,960.00		\$321,960.00			\$301,327		6.8%

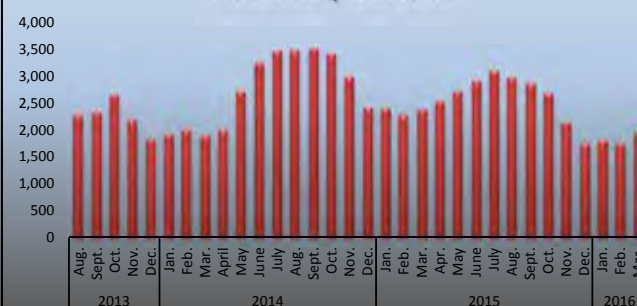
Sales Volume



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.

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Data for Sacramento County and the City of West Sacramento

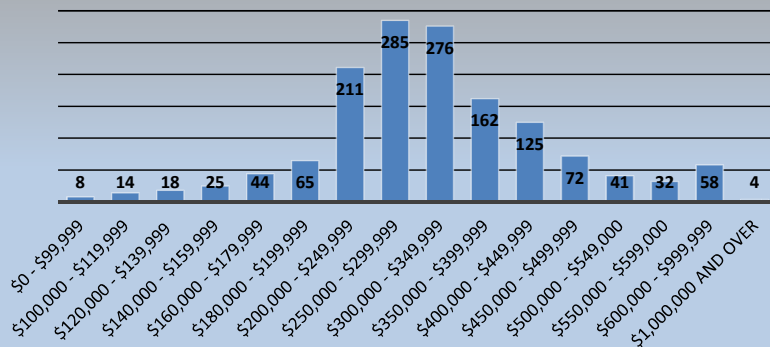
MLS STATISTICS for March 2016

Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

1 House on Lot

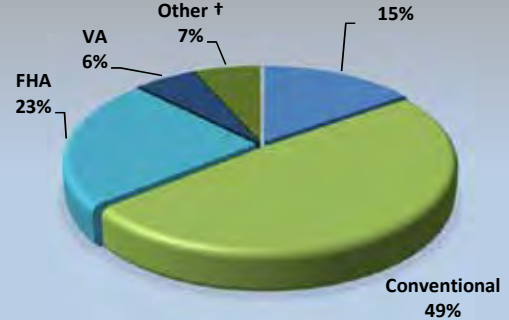
Total: 1,440



Type of Financing/Days on Market

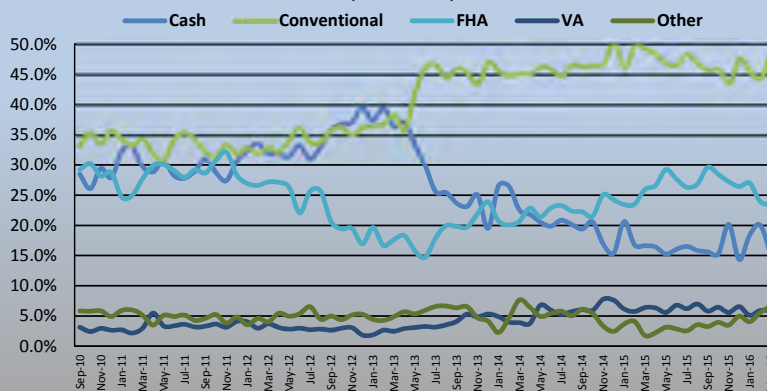
TYPE OF FINANCING

(1 House on Lot/Condo)



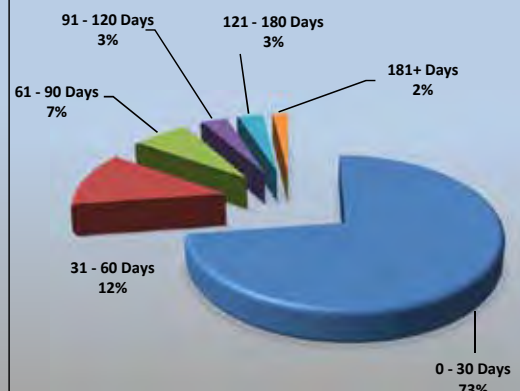
Types of Financing Historical

(% 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	220	15.3%	217	20.1%	0 - 30	1,046	72.6%	64.1%	68.8%
Conventional	703	48.8%	482	44.5%	31 - 60	175	12.2%	17.4%	16.2%
FHA	337	23.4%	259	23.9%	61 - 90	101	7.0%	8.9%	7.1%
VA	85	5.9%	64	5.9%	91 - 120	45	3.1%	4.5%	3.6%
Other †	95	6.6%	60	5.5%	121 - 180	46	3.2%	3.6%	2.9%
Total	1,440	100.0%	1,082	100.0%	181+	27	1.9%	1.6%	1.5%
					Total	1,440	100.0%	100.0%	100.0%

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

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

Median DOM:	12	15
Average DOM:	30	36
Average Price/Square Foot:	\$196.2	\$190.8

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

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Serving the Sacramento Region since 1979.

Phil Adams, Senior Property Manager
BRE # 00829023
32 years with M&M
Folsom, Granite Bay, Loomis, Orangevale
Cell: 916-591-0124
phil@mmproperties.com

Ernest Alexander
BRE # 01447338
7 years with M&M
Natomas 95833, 95834, 95835
Cell: 916-717-0232
elalexander@sbcglobal.net

Renee Cabral
BRE # 01720303
7 years with M&M
Sac 95829, 95828, Elk Grove 95624
Cell: 916-281-7771
rcabral4@msn.com

George Dahdouh
BRE # 01743736
7 years with M&M
Sac 95832, Laguna 95757, 95758
Cell: 916-271-3804
grdahdouh@yahoo.com

Cathy Galligan, Senior Property Manager
BRE # 01196197
25 years with M&M
Carmichael, Citrus Heights, Fair Oaks
Sacramento 95628, 95842
916-923-6181 ext.168
cathyg@mmproperties.com

Jim Hall
BRE # 01489815
10 years with M&M
Sac 95822, 95823, 95832
Cell: 916-716-3660
jim@mmproperties.com

Eric Kramer
BRE # 01878520
5 years with M&M
Antelope, Roseville, Rocklin, Lincoln
Cell: 916-862-4181
E_Kramer@comcast.net

John Schenkenberger
BRE #0 1481301
4 years with M&M
Sacramento 95826, 95827, Rancho Cordova
Cell: 916-708-2065
john@mmproperties.com

Barbara Lemaster, Senior Property Manager
BRE # 00984714
25 years with M&M
Apartments 16 units and greater
Cell: 916-833-9252
barbl@mmproperties.com

Jim Eitzen
BRE # 01879149
4 years with M&M
Elk Grove and Laguna
Cell: 916-730-7498
jimeitzen@mmproperties.com

Susie & Joe Caballero
BRE # 01744178
BRE # 01870161
5 years with M&M
Speaks Spanish
Sacramento 95828, 95829, Elk Grove 95624
Cell: 916-213-8526
susierents@gmail.com
joecabo@yahoo.com

Renea Negri
BRE # 01254133
9 years with M&M
Rio Linda, Eleverta, North Highlands
Sacramento 94842, Antelope
Cell: 916-205-6415
reaneanegri@aol.com

Wes Ritchie
BRE # 01724001
7 years with M&M
Sacramento 95815, 95821, 95825, 95841
Cell: 916-730-4533
wesrtch@gmail.com

Cathy Stratton, Senior Property Manager
BRE # 00755858
27 years with M&M
Citrus Heights, Orangevale, Fair Oaks,
916-923-6181 ext. 120
cathystratton@bmarealtor.com

Penny Jarrett
BRE #0 0899113
8 years with M&M
Carmichael, Sacramento 95864, 95825
Cell: 916-709-5930
pennyjarrett@comcast.net

Jan Windsor, Senior Property Manager
BRE # 00904367
25 years with M&M
Carmichael, Fair Oaks, Sacramento 95864, 95825
Cell: 916-320-8408
jan.windsor@att.com

Phillip Sparks
BRE # 01125907
6 years with M&M
Laguna, Elk Grove, Sacramento 95823
Cell: 916-752-2086
papropertymanager@gmail.com

Jeff Huang
BRE # 01882324
3 years with M&M
Speaks Chinese
Folsom, El Dorado Hills,
Granite Bay, Cameron Park
Cell: 510-461-7283
jeffrehts@gmail.com

Teri Chikami
BRE # 01296754
3 years with M&M
Sacramento 95814, 95816, 95819
95822, West Sacramento 95831
Cell: 916-949-5171
teri9884@att.net

Anna Matarazzo
BRE # 01913593
2 years with M&M
Carmichael, Citrus Heights, Fair Oaks
Cell: 916-905-4266
anna@mmproperties.com

Branch Office: Marysville/Yuba City
319 D Street
Marysville 95945

Karen Goodman
BRE # 01938211
1 years with M&M
Marysville & Yuba City
Cell: 480-824-8991
karen@goodmangals.com

Cheryl Goodman
BRE # 01844071
1 years with M&M
Marysville & Yuba City
Cell: 530-329-4418
cheryl@goodmangals.com

Affiliated Company:
Apple Assets and Property Management
Dave Gardner, Broker
Santa Clara, Campbell
BRE #01947978
2 years with M&M
Cell: 408-807-5698
dave@AppleAssetsAndPropertyManager.com

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2003 Howe Avenue, Sacramento, CA 95825
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Fax (916) 922-1221 or Fax (916) 922-3904



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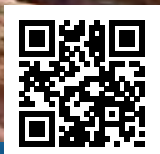
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