



# SACRAMENTO REALTOR®

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

SEPTEMBER 2016

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

A large graphic featuring a yellow background with black diagonal caution stripes. The text "SAFETY MONTH" is written in large, bold, black capital letters. To the left of the text is a black square containing a white stylized "R" logo. Below the logo and text, the word "REALTOR®" is written in smaller black capital letters.

**SAFETY  
MONTH**

**REALTOR®**

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# Upcoming SAR Meetings & Forums

## Upcoming SAR Meetings & Events

### September

#### Public Issues Forum

**Date:** Friday, September 16th **Time:** 9:00 – 10:30am

**Location:** SAR Boardroom

**Speaker:** TBD

**Topic:** TBD

#### Broker/Manager Forum\*

**Date:** Friday, September 23rd **Time:** 9:30 – 10:30am

**Location:** SAR Boardroom

**Speaker:** Tom Cameron, Supervising Auditor, CalBRE

**Topic:** Making Your Office BRE Compliant

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

### October

#### SAR Main Meeting

**Date:** Thursday, October 6th **Time:** 9:30 – 10:30am

**Location:** SAR Boardroom

**Speaker:** TBD

**Topic:** TBD

#### SAR Real Estate Finance & Affiliate Forum

**Date:** Thursday, October 6th **Time:** 9:00 – 10:30am

**Location:** Mack Powell Event Center

**Speaker:** TBD

**Topic:** TBD

#### Public Issues Forum

**Date:** Friday, October 21st **Time:** 9:30 – 10:30am

**Location:** SAR Boardroom

**Speaker:** TBD

**Topic:** TBD

#### Broker/Manager Forum\*

**Date:** Friday, October 28th **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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# REALTOR® SAFETY TIPS

Share knowledge, awareness, and empowerment with your fellow REALTORS® year-round

There are many professions that require a person to constantly engage with strangers. Sales reps cold call strangers, customer support reps receive calls from strangers and most face-to-face customer interaction is most likely with a stranger. Real estate is unique in the fact that it often requires us to meet these strangers in an unfamiliar and sometimes isolated location. This puts us in an interesting position. REALTORS® must be knowledgeable of the home and neighborhood, maintain a cordial, helpful demeanor with clients, but must also remain alert and aware of dangers.

There are many tips to help keep you safe when out meeting clients; many of these tips should take place before you ever meet them. The one major step to take is mentioned in the CEO Corner: only work with someone who has been prequalified with your lender. The fact that they provided enough information about themselves to get prequalified should give you a little peace of mind that they are actually a serious client.

You can keep a strong focus on REALTOR® Safety throughout the year when you share the following safety tips with your office and colleagues. The complete list includes 56 safety tips – enough to send every week of the year (plus more)! You can post them on your company web site, add them to your newsletters, e-mail them or add to your social media.

All tips are taken from the NATIONAL ASSOCIATION OF REALTORS'® REALTOR® Safety Resource Kit. You can find more information important topic of REALTOR® safety on NAR's safety web pages [www.REALTOR.org/Safety](http://www.REALTOR.org/Safety)

## Tip #1

### Keep it light

Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights as you go through, and don't lower any shades or draw curtains or blinds.

## Tip #2

### Checking in

When you have a new client, ask him/her to stop by your office and complete a Prospect Identification Form (Find a copy online at [www.REALTOR.org/Safety](http://www.REALTOR.org/Safety)). Also, photocopy their driver's license and retain this information at your office. Be certain to properly discard this personal information when you no longer need it.

## Tip #3

### Don't be too public

Limit the amount of personal information you share. Consider advertising without using your photograph, home phone number and/or home address in the newspaper or on business cards. Don't use your full name with middle name or initial. Use your office address—or list no address at all. Giving out too much of the wrong information can make you a target.



# REALTOR® SAFETY

## Tip #4

### Touch base

Always let someone know where you are going and when you will be back; leave the name and phone number of the client you are meeting and schedule a time for your office to call you to check in.

## Tip #5

### Open house: it ain't over till it's over

Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking the doors. Be prepared to defend yourself, if necessary.

## Tip #6

### Stranger danger

Tell your clients not to show their home by themselves. Alert them that not all agents, buyers and sellers are who they say they are. Predators come in all shapes and sizes. We tell our children not to talk to strangers. Tell your sellers not to talk to other agents or buyers, and to refer all inquiries to you.

## Tip #7

### Sturdy doors are key to home safety

Make sure that all your home's doors to the outside are metal or solid, 1 3/4" hardwood and have good, sturdy locks.

## Tip #8

### Block identity theft

Contact the fraud department of any of the three consumer reporting companies— Equifax®, ExperianSM and Trans Union®—to place a fraud alert on your credit report. The fraud alert automatically lets credit card companies and other creditors know they must contact you before opening any new accounts or making any changes to your existing accounts.

## Tip #9

### Keep track of colleagues

Have a check-out employee board at your office, listing your name, destination, customer name, date and expected return time.

## Tip #10

### Wear your REALTOR® ID

Always wear visible company identification such as a badge. It is also best to drive a vehicle clearly marked with your company name. These will be invaluable for identification if you need to get assistance.

## Tip #11

### Bring up the rear

When showing a home, always have your prospect walk in front of you. Don't lead them, but rather, direct them from a position slightly behind them. You can gesture for them to go ahead of you and say, for example, "The master suite is in the back of the house."

## Tip #12

### Pick up some self-defense skills

The best way to find a good self-defense class is to learn what is available, and then make a decision. Many health clubs, martial arts studios and community colleges offer some type of class. You can also ask your peers, friends and family if they have taken a self-defense class that they would recommend.

## Tip #13

### You take the wheel

Whenever possible, take your own car to a showing. When you leave your car, lock it.

## Tip #14

### Shield your computer from e-mail viruses

Computer viruses can impair and seriously damage your computer. Viruses are often distributed via attachments in e-mail spam. Never open an attachment from someone you don't know, and, if you receive a strange or impersonal-sounding message from a familiar address, check with that person to make sure that they really sent it.

## Tip #15

### Got cell service, everywhere?

When you're showing commercial property, thick walls and/or remote locations may interfere with mobile phone reception. Check in advance to be sure your phone is serviceable in the area in which you are showing the property.

Click here for  
more safety tips.





DAVE TANNER

Our theme this month is REALTOR® safety. I would like to share with you two quick true life stories from my personal experience. Then I will offer the best advice I know of to stay safe in working with buyers.

A female REALTOR® was returning from showing property about 11:30 one morning. Right outside her office, she was grabbed from behind, thrown to the sidewalk and the attacker ran away with her purse. As the young man was rounding the corner of the building to make his getaway, he came face to face with a sheriff deputy who thought the man running with the purse looked suspicious. The man was apprehended and the deputy asked him why he had targeted that location. The man replied "because they are REALTORS® and they are all rich." From my experience, that ain't necessarily so... but the bad guys think it, so that becomes their reality. That makes every REALTOR® a potential target and means you must be more diligent than most people at all times.

The second story is one that is based on a common occurrence in real estate offices. A call came in from a man who stated he had just accepted a job in the local area and wanted to buy a house. He said he needed to start the following week, so he wanted to buy a vacant house that he could rent during escrow, then he would not have to move twice. He designated a specific neighborhood where he wanted to buy. They arranged to meet at a nearby location to tour the homes. As the agent was getting ready to leave to meet the buyer, she had second thoughts and asked another agent to go with her. After meeting the buyer and having him follow her to the house, she stopped and got out of the car. He rolled down his window, told her he had changed his mind about the neighborhood and sped away. I am certain that if she had gone there alone the best outcome would have been that she was robbed.

There is a good way to avoid getting into that position. It is a safety and business defense tool. Never work with any buyer who has not been prequalified with your lender. From the business standpoint, you are only going to get paid if escrow closes, so why would you risk wasting your time showing property to someone until you know they are capable of buying it? From the safety standpoint, if your buyer gives your lender the information they need to get prequalified, you can be fairly confident you know who are dealing with. A person acting with bad intent will not provide accurate information to the lender. If they cannot be prequalified stay away. There is no commission worth taking a chance on being robbed, assaulted or killed.

Always think safety and you should be able to practice real estate brokerage without having to take unacceptable risks. Look for more articles, videos and tips about REALTOR® Safety elsewhere in this edition.



## Building Bridges through Cultural Awareness, Sensitivity and Diversity

BY JIM T. CHONG AND LINN CHINNAPONGSE

Our nation has been known for its vast integration of cultures and communities. For decades, our country has been referred to as the “Melting Pot” of the world – that refers to the assimilation of immigrants to the United States. As we look at our rich history as a nation, we have prided ourselves on freedom and equal opportunity regardless of race, color, or religion. As we become more focused on issues like cultural diversity, it becomes equally important to understand other key concepts such as cultural sensitivity and awareness. Good communication and expression are the key elements in building and fostering positive relationships and building bridges rather than walls.

First and foremost, a question you may have is, “Why should I take the time from my busy life to understand these concepts?” A simple answer: the benefits of understanding these concepts far outweigh the minimal time it would take to learn about them. Being culturally aware/sensitive can lead to better personal relationships with culturally diverse friends and neighbors, increased business with diverse clientele and better working relationships with diverse colleagues. In other words, it could help you or your organization avoid being perceived negatively and the adverse consequences that may result, such as reduced productivity and severed relationships. There really is no downside to being culturally aware/sensitive.

**Cultural diversity** is simply a difference from the majority, and **cultural awareness** is being aware of the differences in the values, beliefs and perceptions. **Cultural sensitivity (acceptance)**, however, refers to the acknowledgement of cultural differences without having a positive or negative judgement of them.

How can understanding these terms and realizing the implications behind them help us in life and business? Consider when you walk into the room of a Filipino family and are offered something to eat, but you are not hungry...



*SAR Members enjoyed participating in the 2016 Lunar Flower Fest and Little Saigon Tet Parade, which celebrates the Vietnamese New Year.*



## Building Bridges through Cultural Awareness, Sensitivity and Diversity

what should you do? Some people may not even think twice about politely declining the offer, not realizing that this offering of food is a symbol of appreciation of you coming into their home and that they also take pride in what they have prepared for their guest. A simple acceptance and a few bites of the offering could make a big difference in how the connection with you will be.

Another example is when you are introduced to the wife of a friend and you reach out to shake their hand, not being aware that, in some specific religions within the Middle Eastern cultures, women are not allowed to be touched in any fashion – including even a simple hand shaking gesture. Usually, how they are dressed and the positioning of an introduction would make this pretty apparent, but I use this as an extreme example of how a simple action of not being aware and sensitive towards another person's culture can unknowingly build up invisible walls. This could also create a negative feeling that you are aware, but are uncaring and disrespectful to their heritage and beliefs.

To create a connection with someone when you are with them, express sincere interest

in their culture or ask specific open-ended questions about their background. A statement like *'this picture on the wall is very beautiful and interesting'* or questions like *'can you tell me about \_\_\_\_\_?'* or *'what was it like being a first-generation \_\_\_\_\_ coming to America?'*

Being prepared with some simple questions or tools to engage in meaningful discussion can really set the tone and make a good first impression. A large part of this is having a healthy perspective about cultural diversity, being culturally aware and exhibiting cultural sensitivity. This also avoids creating an awkward surprised feeling that could be easily misinterpreted. Unfortunately, in most cases when someone is offended and/or uncomfortable, they will not tell you.

There are so many ideas to explore on this topic and we urge you to further explore on your own. SAR is holding an upcoming educational seminar on this topic and we highly encourage you to join us on **October 18th at the Sacramento Association of REALTORS® from 9:30am – 12:30pm**. For more information and to register, please contact [judy@sacrealtor.org](mailto:judy@sacrealtor.org). Here is to SUCCESS in your life and business!

**Writers: Jim T. Chong / Linn Chinnapongse**



**Jim T. Chong** is a licensed financial professional, a radio show host on MONEY 105.5FM Thurs/Fri 2pm (with Cami Ferry), and an accomplished author, speaker and Master Emcee as the Wok Star.



**Linn Chinnapongse** is a Cultural Diversity Director at Vittek Mortgage Group



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## Kitec Plumbing - Part 2 – Disclosure Obligations

Since last month's Legal Update on Kitec Plumbing, many real estate agents have contacted me concerning investigation and disclosure obligations. Today's article will address these questions.

1. **Do we need to inspect for Kitec plumbing?** The simple answer is No. While both the TDS and AVID require agents to make a reasonably competent and diligent visual inspection of the accessible areas, neither requires diagnosis of whether or not a home has Kitec Plumbing. Of course, if the agent sees leaking pipes, they should always disclose that there is a leak. They do not have to diagnose why the pipes are leaking.

2. **If it's not leaking, must Kitec be disclosed?** Kitec plumbing was used between 1995 and 2007. In some homes it has never failed, but in many more it has failed and caused substantial property damage. Research has indicated that it is not a matter of if the Kitec will fail, but when will it fail. In Nevada and Southern California, the failures were caused highly acidic water slowly corroding the joints which ultimately leak. Here in Northern CA, the problem has been a corroding of the pipes which ultimately burst... possibly caused by an aging and failing water pressure regulator valve ("PRV"). Based upon this reality, the presence of Kitec in a home must be disclosed.

3. **Must I disclose if Kitec is present in the community?** The Disclosure obligations of agents and sellers extends to conditions that they "knew or should have known" about. Real estate agents practicing regularly in a community are reasonably expected to have a higher knowledge of what is going on in that community than might a buyer or buyer's agent from outside the community. If that knowledge includes awareness of the presence of Kitec plumbing, the agent reasonably should make that fact known to the buyer so that they can have the property inspected if they are concerned. Further, in some communities, such as Sun City Lincoln Hills, the HOA has e-mailed every owner a list identifying the 2,500 homes that have Kitec plumbing. If an agent lives within that community, they should have knowledge both that Kitec exists and the means to identify if a particular home is on the Kitec list.

4. **What should be done if Kitec is in the home?** The agent's duty is to disclose. What the Buyer does with this knowledge is up to them. They could do nothing or have the property inspected or negotiate for the Kitec to be replaced.

5. **What is the risk if it is not disclosed?** If a Buyer discovers the presence of Kitec after the sale has closed, the Buyer may have a non-disclosure claim against the Seller and the Agent if the Buyer can prove that they knew or should have known of the presence of the Kitec. Damages would be at least the cost of replacement, plus possible attorney fees and legal costs. Of course, if the plumbing fails and the home floods, the damages would be thousands more.

**Bottom-Line:** If you are aware of the presence of Kitec plumbing in the home or in the community, disclose that to the Buyer.

BPE Law has represented clients in several Kitec cases. If you have any further questions, please feel free to contact me at [sjbeede@bpelaw.com](mailto:sjbeede@bpelaw.com) or, if you need help now, please call our office at (916) 966-2260 to set up a consultation.

This article is not intended to be legal advice, and should not be taken as legal advice. Every case requires review of specific facts and history, and a formal agreement for service.

home lending



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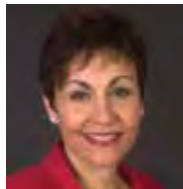
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- Home Possible® Mortgage (Freddie Mac)<sup>2</sup>
- 203(k) Standard / 203(k) Limited
- Jumbo / Portfolio
- Physician Advantage Loan
- Investment Loan Programs<sup>3</sup>
- Residential Custom Construction
- HomeStyle® Renovation Mortgage (Fannie Mae)<sup>4</sup>

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## Report of SAR Board of Directors Meeting

AUGUST 2016

SAR Membership continues to grow with 6,248 current primary REALTOR® members and a total membership of 6,586 including secondary and Affiliate members.

Continued growth in membership has helped SAR to grow financially. Through the first seven months of the year, SAR is on track to have a net profit of \$186,000 for 2016.

The election of Officers and Directors for 2017 is final.

**Franco Garcia** – President

**Linda Wood** – President-elect

**Deniece Ross-Francom** – Secretary/Treasurer

**Ed Anderson** – Immediate Past President

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### New and Re-elected Directors for 2017-18

Judy Black

Barbara Lebrecht

Rosanna Garcia

Luis Sumpter

Cherie Hunt

Erin Stumpf

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### CAR Directors appointed for 2017

Paula Colombo

Chris Little

Erin Stumpf

Doug Covill

Deniece Ross-Francom

Kellie Swayne

Judy Covington

Leigh Rutledge

Paula Swayne

Eva Garcia

Tracey Saizan

Alan Wagner

Franco Garcia

Clay Sigg

Linda Wood

Patrick Lieuw

Charlene Singley

---

### NAR Directors appointed for 2017

Judy Covington

Eva Garcia

Leigh Rutledge

# REALTOR® SAFETY

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## Real Estate, Safety, and You – Video from NAR

In this educational video, consumers learn about the potential safety protocols they may encounter when working with a REALTOR®. This is a great resource to share with clients to educate them about the importance of REALTOR® safety."

[Click Here to view the video.](#)



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# Have You Seen Sign Violations?

Following local sign ordinances is really important! This is the most effective way to ensure that REALTORS® in the Sacramento region will avoid onerous restrictions on use of open house signs, taxes and fees on open house signs, and other issues that would otherwise make it difficult to advertise property for sale.

Being a good steward of signs is important and, here at SAR, we are trying out a new tool to better help our Members. If you are out and see an illegally placed sign, snap a photo of it and email it to [signs@sacrealtor.org](mailto:signs@sacrealtor.org).



When it comes to real estate sign placement, it is important to be a good steward. Use discretion and common sense. When real estate 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. This prompts code enforcement to patrol and remove ill-placed signs while the City Council may consider more restrictive sign ordinances.

Following current ordinances helps 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 bike lanes, and never attach balloons to signs.

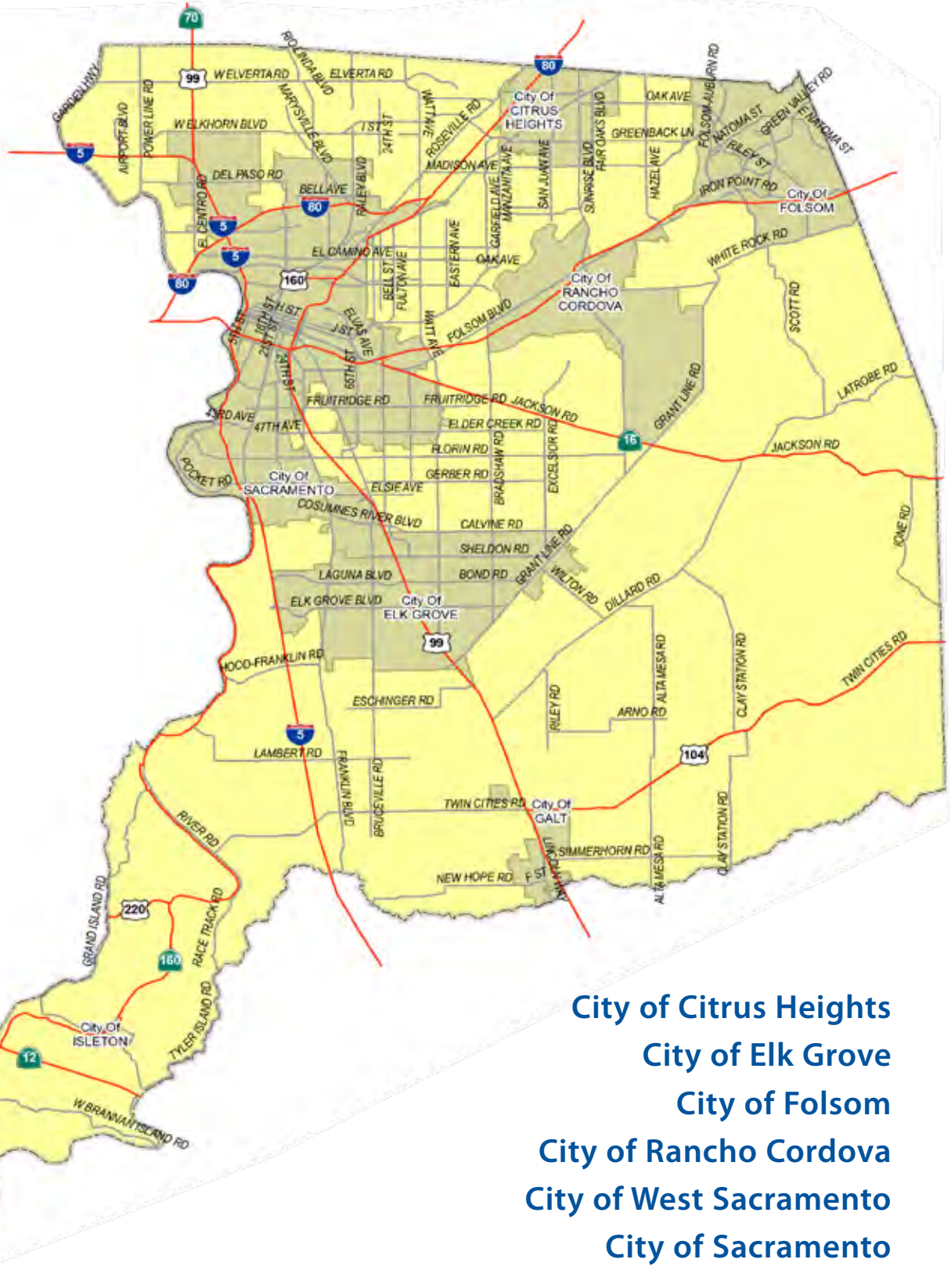
California Civil Code Section 713 sets the legal ground work for real estate signs. This section states that an owner of a property, or their agent, is allowed to advertise the sale or lease of that property on site in plain view of the public. This advertisement may include directions to the property, 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.



*Click on the designated cities  
for their sign regulations.*



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City of Citrus Heights

City of Elk Grove

City of Folsom

City of Rancho Cordova

City of West Sacramento

City of Sacramento

# SIGN ORDINANCES

## TOP 4 THINGS TO STOP DOING



## DID YOU KNOW ?

### **Following sign ordinances prevents stricter sign ordinances**

Complaints made to City Council Members may lead to stricter rules around the use of open house signs

### **Following sign ordinances can save you money**

Signs can be picked up by code enforcement and could lead to sign registration fees

### **Using more than one sign per turn is unnecessarily distracting**

This also creates sign blight and stricter sign ordinances

## NOTICE A SIGN VIOLATION ?



Email a picture to [signs@sacrealtor.org](mailto:signs@sacrealtor.org)



## Great American River Clean-Up (GARCU) – 9/17

An organization that SAR has helped many times over the years, the American River Parkway Foundation holds biannual community-wide clean-ups. The next opportunity will be **Saturday, September 17th and is held from 9:00am – 12noon**. The Foundation offers various locations at which to participate. SAR Members will meet at River Bend Park. This a great opportunity to get “hands on” in your community and actually see the difference you are making. These clean-ups regularly haul in tens-of-thousands of pounds of debris every year. To sign up, please contact Tony ([tony@sacrealtor.org](mailto:tony@sacrealtor.org)) at 437-1205.

## Rebuilding Together Rebuild Day – 10/22

Rebuilding Together is one of SAR's most well-known volunteer opportunity, but regularly needs more help at each of the two rebuild days held every year. At these rebuild days, volunteers are usually helping rehabilitate the owner-occupied homes of Rebuilding Together clients. This particular Rebuild Day will focus on a local non-profit community center. The **Mack Road Valley Hi Community Center** will be getting a complete overhaul by volunteers. Volunteer duties will include debris removal, landscaping, painting, demolition and construction. There is something for every skill level. [Click here to see photos](#) from a Rebuild Day earlier this year held in the Rancho Cordova area. This opportunity takes place on **Saturday, October 22nd and runs from 8:00am – 5:00pm**. **Lunch/beverages are provided to volunteers**. Volunteers are encouraged to [sign up online here](#) and choose “Sacramento Association of REALTORS” as your group. For additional info, please contact Tony ([tony@sacrealtor.org](mailto:tony@sacrealtor.org)) at 437-1205.



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\*must have a valid DU approval run through total scorecard.

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[msalondaka@spfcnet.com](mailto:msalondaka@spfcnet.com)



# SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
September 9	9:00 – 10:30am	<b>Sailing to Success Series (STSS) Day 1</b> <i>Real Estate: Living the Dream &amp; Profiting from It</i>	\$110 full series (8 sessions) \$20 /class	<ul style="list-style-type: none"> <li>Overview of the real estate process</li> <li>Being a passionate, positive REALTOR®</li> <li>Overview of additional features of this series</li> </ul>	Dean Rinker
September 9	10:45am – 12:15pm	<b>Sailing to Success Series (STSS) Day1</b> <i>REALTOR® Survival Guide: Tips to Make Your Life Easier</i>	\$110 full series (8 sessions) \$20 /class	<ul style="list-style-type: none"> <li>The image you project</li> <li>Things you live with and shouldn't</li> <li>Do it now so you don't suffer the consequences later</li> <li>Common courtesies</li> </ul>	Paula Swayne
September 13	9:00am – 5:00pm	<b>How to List and Sell Commercial/ Investment Property with Emphasis on Working with Buyers</b>	\$49	<ul style="list-style-type: none"> <li>Learn how to put 4 marketing systems into action that will deliver to every level of client</li> <li>Learn how to Calculate Cap Rates, GRMs and set up sheets</li> <li>Learn terminology tips for communicating with Investors/C.I. Brokers</li> <li>Learn how to find investor clients</li> </ul>	Michael Simpson, Founder of NCREA
September 14	12noon – 1:30pm	<b>Advanced Appraisal Topics – Commercial RE</b>	\$20 lunch not provided if registered after 9/12	<ul style="list-style-type: none"> <li>Key essentials of USPAP &amp; MAI</li> <li>Searching for comparables; proximity &amp; non-Arm's Length transactions</li> <li>Data provided by owners and owner reps</li> <li>Key aspect of income &amp; expense</li> </ul>	Eric Segal, MAI/Partner, Seever, Jordan, Zigenmeyer
September 14	12noon – 2:00pm	<b>Video 101</b> <i>Learn the Power of Video to Establish Relationships &amp; Grow your Business</i>	\$25 (by 9/12) \$35 (after 9/12)	<ul style="list-style-type: none"> <li>Make videos in less than 15 minutes</li> <li>Leverage your videos and promote them on Facebook Ads</li> <li>Make your first video in class</li> <li>Get scripts and ideas for videos</li> </ul>	Marc Thompson, Mason-McDuffie Mortgage Corporation
September 16	9:00am – 1:00pm	<b>Sailing to Success Series (STSS) Day 2</b> <i>Charting the Course by Understanding Real Estate Forms</i>	\$110 full series (8 sessions) \$20 /class	<ul style="list-style-type: none"> <li>Writing offers for conventional, FHA, VA, Cash &amp; "creative" financing</li> <li>Presentation &amp; explanation of the RPA-CA to both buyers &amp; sellers</li> <li>General discussion of the "flow" and timelines of a standard offer</li> </ul>	Joss McDaid
September 23	9:00am – 1:00pm	<b>Sailing to Success Series (STSS) Day 3</b> <i>Know the Ropes with zip-Form and e-Signatures</i>	\$110 full series (8 sessions) \$20 /class	<ul style="list-style-type: none"> <li>BASIC overview and function of zipForm® Plus using PC or MAC</li> <li>How to create &amp; manage transactions in the zipForm® cloud</li> <li>How to create &amp; use templates to save time</li> <li>MLS Connect – How to import data directly into zipForm® Plus</li> </ul>	David Metten
September 30	9:00am – 1:00pm	<b>Sailing to Success Series (STSS) Day 4</b> <i>Time Management – Getting Your Ship Home on Time</i>	\$110 full series (8 sessions) \$20 /class	<ul style="list-style-type: none"> <li>How passion &amp; purpose leads to better goal setting and planning</li> <li>Transform your To-Do list into a Success List</li> <li>10 tips for Procrastinators</li> <li>How to be a master delegator</li> </ul>	Brad Warren
October 6	9:00am – 2:30pm	<b>The Fundamentals of Transaction Coordination</b>	\$110 (full series 8 sessions) \$20 (per class)	<ul style="list-style-type: none"> <li>Learn how the RPA lays the foundation for the transaction</li> <li>Understand how, when and why you use the different disclosures</li> <li>Identify what paperwork is required from each party</li> <li>Discover how the escrow and lending process work together to close the transaction</li> </ul>	Wendi Molina
October 7	9:00am – 12:30pm	<b>Transaction Coordination 2 – Beyond the Contract</b>	\$90 REALTORS®	<ul style="list-style-type: none"> <li>Become more effective &amp; efficient in your daily workflow</li> <li>Discover the attributes required to be a successful Transaction Coordinator</li> <li>Set boundaries with agents</li> <li>Feel more confident running your own Transaction Coordination business</li> </ul>	Wendi Molina
October 7	9:00am – 1:00pm	<b>Sailing to Success Series (STSS) Day 5</b> <i>Anchors Away with Listing Agreements</i>	\$110 (full series 8 sessions) \$20 (per class)	<ul style="list-style-type: none"> <li>Learn the elements required to make a listing agreement valid</li> <li>How to select the appropriate agreement for a specific situation</li> <li>C.A.R. disclosure forms</li> <li>Problems that can arise with the creation of valid listing agreements</li> </ul>	Dave Tanner, Esq.
October 11	12noon – 1:30pm (lunch & learn)	<b>The Offer is In: Selling Real Estate in Probates &amp; Conservatorships</b>	\$15	<ul style="list-style-type: none"> <li>Breakdown the sale from start to finish</li> <li>Understanding the roles of the probate attorney, executor and/or conservator</li> <li>When the judge/courts must be involved</li> <li>Realities of beneficiary interference or conservatee involvement</li> </ul>	Tracy Potts, Esq., Founder & Principal, Legacy Law Group
October 14	9:00am – 1:00pm	<b>Sailing to Success Series (STSS) Day 6</b> <i>Keeping Your Ship Ship-Shape – Being an Ethical Agent</i>	\$110 (full series 8 sessions) \$20 (per class)	<ul style="list-style-type: none"> <li>Review of the NAR Code of Ethics</li> <li>What can happen if you violate the code</li> <li>Practical applications of the code</li> </ul>	Dave Tanner, Esq.

All classes listed above are held at SAR's Mack Powell Auditorium. To register online, visit [ims.sacrealtor.org](https://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.

# OCTOBER CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
<p>3</p> <p><b>No Events Scheduled</b></p>	<p>4</p> <p><b>Main Meeting (EC)</b> 9:00 – 10:30am</p> <p><b>Volunteer Coordinating Committee (T)</b> 10:30 – 11:30am</p> <p><b>CanTree Committee (B)</b> 10:30am – 12noon</p>	<p>5</p> <p><b>Commercial RE Lunch &amp; Learn (EC)</b> 12noon – 1:30pm</p> <p><b>SAR New Member Orientation (B)</b> 9:00am – 12:30pm</p>	<p>6</p> <p><b>Real Estate Finance &amp; Affiliate Forum</b> 9:00 – 10:30am</p> <p><b>The Fundamentals of Transaction Coordination</b> 9:00am – 2:30pm</p> <p><b>Internship Committee (B)</b> 12noon – 1:30 pm</p> <p><b>REALTOR® Recharge (EC)</b> 5:00 – 8:00 pm</p>	<p>7</p> <p><b>SAR Closed</b> 7:30 – 8:30am</p> <p><b>Sailing to Success Series – Day 5 (EC)</b> 9:00am – 1:00pm</p> <p><b>Transaction Coordination 2: Beyond the Contract (EC)</b> 9:00am – 12:30pm</p>
<p>10</p> <p><b>SAR Closed: (Columbus Day)</b></p> <p><b>Masters Club Golf Tournament</b> (Offsite)</p>	<p>11</p> <p><b>Regional Meetings (Various)</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a></p>	<p>12</p> <p><b>Commercial RE Lunch &amp; Learn (EC)</b> 12noon – 1:30pm</p> <p><b>SAR New Member Orientation (B)</b> 1:00 – 4:30pm</p>	<p>13</p> <p><b>Equal Opportunity/Cultural Diversity Committee (B)</b> 11:30am – 12noon</p>	<p>14</p> <p><b>Sailing to Success Series – Day 6 (EC)</b> 9:00am – 1:00pm</p> <p><b>Sac Area RE Exchange Network (EC)</b> 10:00am – 12:30pm</p>
<p>17</p> <p><b>MetroList – Auto Prospecting Workshop (T)</b> 9:00 – 12noon</p> <p><b>MetroList – Mobile Workshop (T)</b> 1:00 – 4:00pm</p>	<p>18</p> <p><b>Regional Meetings (Various)</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a></p> <p><b>Scholarship Fundraising Committee (B)</b> 1:00 – 2:00pm</p>	<p>19</p> <p><b>Show Me the Money (EC)</b> 12noon – 1:30pm</p> <p><b>SAR New Member Orientation (B)</b> 6:00 – 9:30pm</p>	<p>20</p> <p><b>YPN Advisory Committee (T)</b> 10:00 – 11:00am</p> <p><b>WCR Business Luncheon (EC)</b> 11:00am – 2:00pm</p> <p><b>Commercial Council Meeting (B)</b> 10:00 – 11:00am</p>	<p>21</p> <p><b>Sailing to Success Series – Day 7 (EC)</b> 9:00am – 1:00pm</p> <p><b>Public Issues Forum (B)</b> 9:30 – 10:30am</p>
<p>24</p> <p><b>MetroList – Course I (T)</b> 9:00 – 12noon</p> <p><b>MetroList – Course II (T)</b> 1:00 – 4:00pm</p>	<p>25</p> <p><b>Regional Meetings (Various)</b> Visit <a href="http://www.sarcaravans.org">www.sarcaravans.org</a></p> <p><b>Housing Opportunity Committee (B)</b> 10:30am – 12noon</p>	<p>26</p> <p><b>SAR Offices Closed</b> 1:00 – 2:00pm</p>	<p>27</p> <p><b>No Events Scheduled</b></p>	<p>28</p> <p><b>Sailing to Success Series – Day 8 (EC)</b> 9:00am – 1:00pm</p> <p><b>Broker/Manager Forum</b> 9:30 – 10:30am</p>



## Calendar Information

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

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

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

*Meetings subject to change.*

# ABOUT THE MARKET

2016 REAL ESTATE & AFFILIATE FINANCE FORUM CHAIR

ANTHONY NUNEZ



## USDA Cutting Mortgage Fees...

The U.S. Department of Agriculture's Rural Housing Service has announced that beginning on October 1, 2016, it is cutting the fees it charges for its upfront guarantee fee and its annual fee.

The upfront guarantee fee will go from 2.75% of the loan-at-close amount to just 1%. The annual fee will be reduced from .45% of the unpaid principal loan balance to .35%. The USDA says the reason for the cut is due to better borrower performance because borrower delinquency and foreclosure rates have reached new lows.

The USDA's program assists approved lenders in providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas. Eligible applicants may build, rehabilitate, improve or relocate a dwelling in an eligible rural area. 100% financing is available.

Applicants for the USDA loan must meet income-eligibility (For example, in Sacramento County for a family of four the limit is \$87,550), agree to personally occupy the dwelling as their primary residence, be a U.S. Citizen, U.S. non-citizen national or Qualified Alien, have the legal capacity to incur the loan obligation, and must live in an eligible area. Since this loan is meant for rural communities, this loan works for areas like Galt, Acampo, Wilton, etc. The USDA's website has a search tool where you can plug in an address to determine a location's eligibility for this program.

For more details please reach out to your local lender and visit the USDA's website at <http://www.rd.usda.gov/>

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



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## Inventory rises slightly as sales slow for July, median drops

# JULY

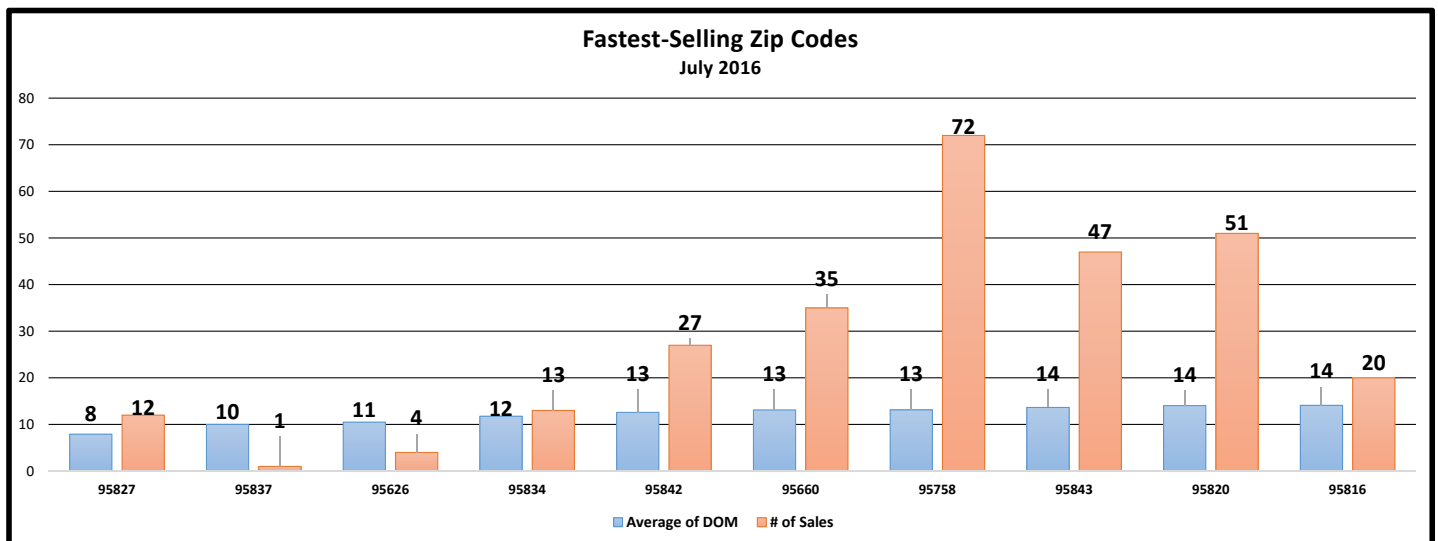
The total Active Listing Inventory increased 8.7% from June to July (2,577 to 2,801). Compared to July last year, however, the current number is down 9.8% (3,105 units). The Months of Inventory also increased for the month, rising 21.4% to 1.7 Months. The Months of inventory for July 2015 was 1.8.

The median sales price decreased 2.1% from \$329,000 to \$322,000. Compared with July 2015, this up 10.3% (\$292,000). The total dollar value of all closed transactions for the month totaled \$571,627,117. This figure is down 11.8% from the \$648,222,184 total last month, but 2.5% higher than the total value of last July (\$557,499,452).

Sales volume decreased to 1,622 closed escrows for July, a 10.6% drop from the 1,815 sales in June. The current figure is down 6.7% from July

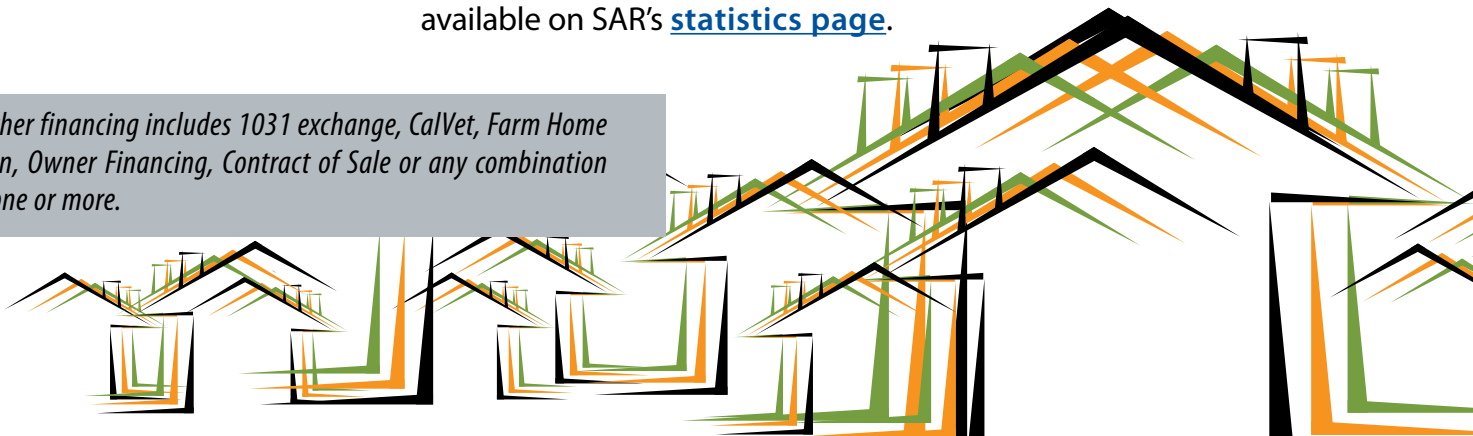
2015 (1,738 sales). Equity sales accounted for 93.3% (1,513 units) of sales for the month. The remainder of sales were REO/bank-owned (35 units/2.2%) and Short Sales (43/2.7%). Other types of sales (auction, probate, etc.) accounted for 1.9% or 31 sales. The types of financing used for the sales this month included 199 cash (12.3%), 858 conventional (52.9%), 422 (26%) FHA, 83 (5.1%) VA (Veterans Affairs) and 60 (3.7%) used Other\* types of financing.

The average DOM (days on market) for homes sold this month increased from 22 to 23 days. The median DOM also increased slightly, rising from 10 to 11. These numbers represent the days between the initial listing of the home as "active" and the day it goes "pending." The chart below shows the 10 zip codes where homes sold the fastest for the month of July



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

## July 2016

### MLS STATISTICS for July 2016

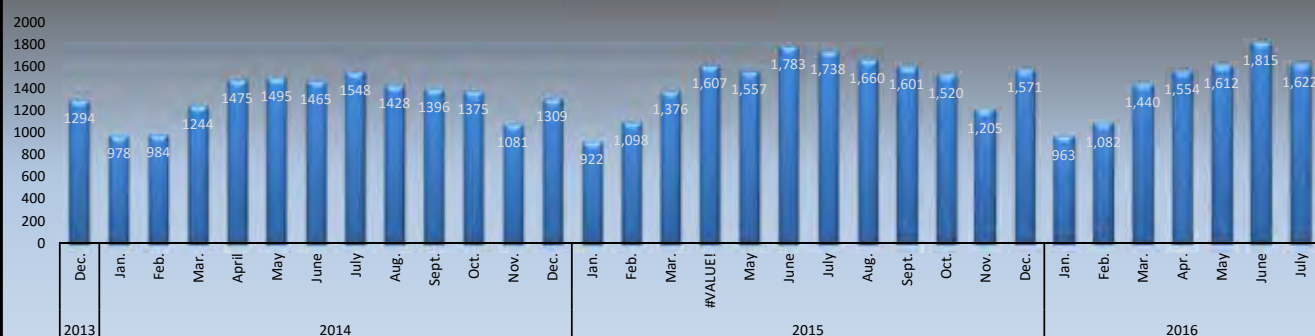
Data for Sacramento County and the City of West Sacramento



#### 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	2,356		2,529	-6.8%		2,489		-5.3%
Active Listing Inventory †	2,801		2,577	8.7%		3,105		-9.8%
Active Short Sale (included above)	53		60	-11.7%		120		-55.8%
Pending Short Lender Approval	128		159	-19.5%		238		-46.2%
Pending Sales This Month	1,506		1,533	-1.8%		1,430		5.3%
Number of REO Sales	35	2.2%	45	-22.2%	2.5%	81	4.7%	-56.8%
Number of Short Sales	43	2.7%	46	-6.5%	2.5%	77	4.4%	-44.2%
Equity Sales**	1,513	93.3%	1,692	-10.6%	93.2%	1,580	90.9%	-4.2%
Other (non-REO/-Short Sale/-Equity)	31	1.9%	32	-3.1%	1.8%	N/A	N/A	N/A
Total Number of Closed Escrows	1,622	100%	1,815	-10.6%	100%	1,738	100.0%	-6.7%
Months Inventory	1.7 Months		1.4 Months	21.4%		1.8 Months		-5.6%
Dollar Value of Closed Escrows	\$571,627,117		\$648,222,184	-11.8%		\$557,499,452		2.5%
Median	\$322,000		\$329,000	-2.1%		\$292,000		10.3%
Mean	\$352,421		\$357,147	-1.3%		\$320,771		9.9%
Year-to-Date Statistics	1/01/16 to 7/31/16		1/01/16 to 7/31/16			1/1/2015		
	SAR monthly data, compiled		MetroList YTD data			7/31/2015		Change
Number of Closed Escrows	10,088		10,303			10,021		0.7%
Dollar Value of Closed Escrows	\$3,432,977,541		\$3,503,399,679			\$3,156,143,108		8.8%
Median	\$311,000		\$311,000			\$285,000		9.1%
Mean	\$340,037		\$340,037			\$314,952.91		8.0%

#### 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

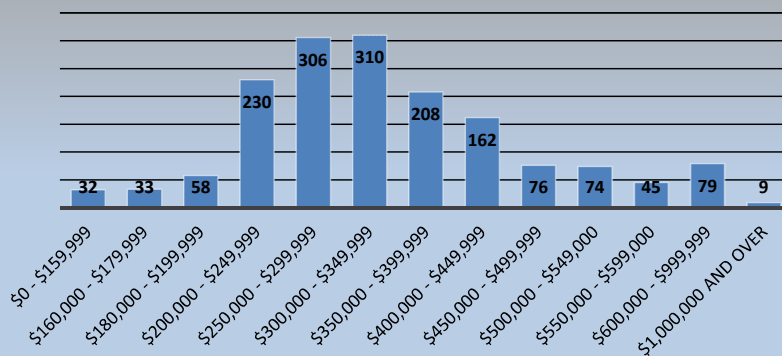
## MLS STATISTICS for July 2016

Data for Sacramento County and the City of West Sacramento

### BREAKDOWN OF SALES BY PRICE

#### 1 House on Lot

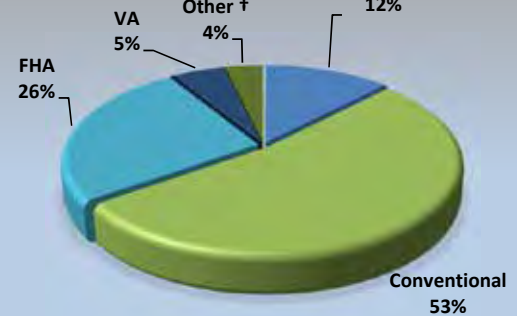
Total: 1,622



### Type of Financing/Days on Market

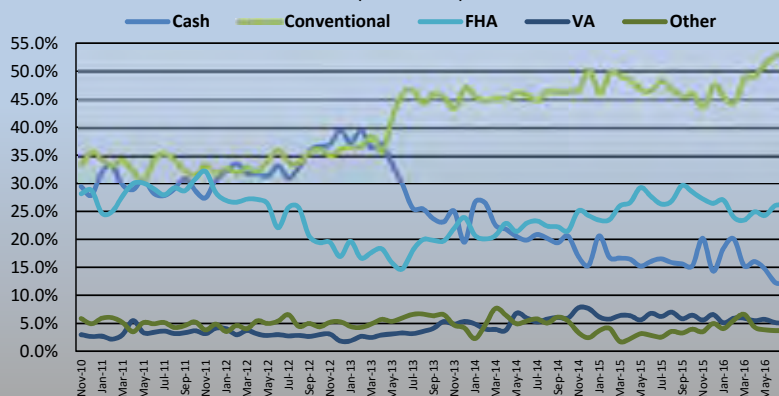
#### TYPE OF FINANCING

(1 House on Lot/Condo)



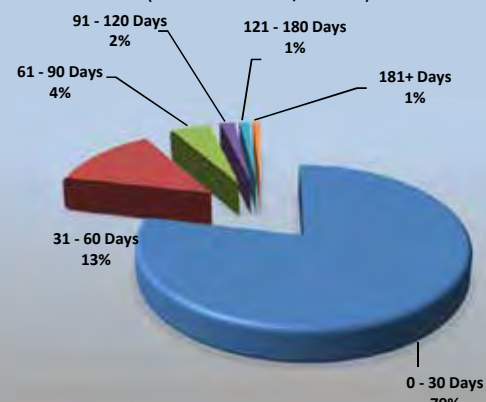
#### Types of Financing Historical

(% 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	% of Total				
(Single Family Home only) Financing Method					(SFR & Condo) Days on Market	# of Units	Current Month	Last 4 Months	Last 12 Months
Cash	199	12.3%	253	13.9%	0 - 30	1,276	78.7%	79.9%	71.7%
Conventional	858	52.9%	956	52.7%	31 - 60	211	13.0%	11.4%	15.1%
FHA	422	26.0%	433	23.9%	61 - 90	75	4.6%	3.8%	6.5%
VA	83	5.1%	101	5.6%	91 - 120	27	1.7%	2.0%	3.1%
Other †	60	3.7%	72	4.0%	121 - 180	19	1.2%	1.6%	2.3%
<b>Total</b>	<b>1,622</b>	<b>100.0%</b>	<b>1,815</b>	<b>100.0%</b>	<b>181+</b>	<b>14</b>	<b>0.9%</b>	<b>1.2%</b>	<b>1.2%</b>
					<b>Total</b>	<b>1,622</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>11</b>	<b>10</b>
<b>Average Price/Square Foot:</b>	<b>23</b>	<b>22</b>
	<b>\$208.3</b>	<b>\$208.8</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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## Article 12

*REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional. (Amended 1/08)*

### Case #12-1: Absence of Name on Sign

*(Reaffirmed Case #19-3 May, 1988. Transferred to Article 12 November, 1994. Revised November, 2001.)*

Prospect A observed a sign on a vacant lot reading: "For Sale—Call 330-5215." Thinking he would be dealing with a For Sale by Owner (FSBO), he called the number on the sign. He was surprised and offended that the lot was exclusively listed by REALTOR® A, and the telephone number on the sign was the home number of REALTOR-ASSOCIATE® B in REALTOR® A's office.

Prospect A filed a complaint against REALTOR® A and REALTOR-ASSOCIATE® B alleging a violation of Article 12 of the Code of Ethics.

At the hearing, REALTOR® A stated that he permitted REALTOR-ASSOCIATE® B to put up the sign. REALTOR-ASSOCIATE® B's defense was that the sign was not a "formal" advertisement, such as a newspaper advertisement, business card, or billboard, to which he understood Article 12 to apply.

The Hearing Panel determined that the sign was an advertisement within the meaning of Article 12; that its use violated that Article of the Code; and that both REALTOR® A and REALTOR-ASSOCIATE® B were in violation of Article 12.

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**Thursday, October 6, 2016**

**5:00 - 5:30pm Happy Hour**  
**5:30 - 7:15pm Presentation**  
**7:15 - 8:15pm Mixer**

**SAR Mack Powell Auditorium**

**Cost: \$10**

Register at [ims.sacrealtor.org](http://ims.sacrealtor.org)  
Questions: 916.437.1207

*Enjoy free photo booth  
opportunity with fellow  
attendees and Bruce*

# SAR NEW MEMBERS

## July 2016

### Affiliates

**James Armendariz**  
Green Home Solutions of Sacramento  
**Chris Bough**  
Guaranteed Rate  
**Thomas Engwer**  
Mason McDuffie Mortgage Corp.  
**Tyler Jennings**  
Mason McDuffie Mortgage Corp.  
**Suzanne Nunez**  
Mason McDuffie Mortgage Corp.  
**Natalie Wagner**  
Stearns Lending LLC

### Broker Associates

**Fatameh Divanbeigi**  
Lyon RE Folsom  
**Debi Hanley**  
Lyon RE Sierra Oaks  
**Eugene Mickelson**  
Lyon RE Folsom

### Designated REALTORS®

**Marilyn Alvarado**  
Marilyn Alvarado, Broker  
**Dave Brown**  
Clarity Real Estate Network  
**Susan Cheng**  
Susan Cheng Realty  
**Justin Lowenthal**  
Lowenthal Realty Co.  
**Kishia Ogans**  
Drum Key Investments

### New REALTOR® Members

**Dennis Akhramenko**  
USKO Realty  
**Barbara Anderson**  
Delta Metro Realty Svcs Inc  
**Armon Batiste**  
Clarity Real Estate Network  
**Harman Bhandal**  
Keller Williams Realty Natomas  
**Joe Blankenship**  
Davis Berk Realty  
**Vanessa Brodsky**  
Intero Real Estate  
**Etta-Jane Brown**  
Coldwell Banker-Res R E Srv  
**Judy Brown**  
Coldwell Banker-Res R E Srv  
**Ashish Charaya**  
Statewide Realty & Mortgage  
**Elan Chinn**  
Keller Williams Rlty Fair Oaks/Sacramento  
**Amber Consulo**  
Coldwell Banker-Res R E Srv  
**Michelle Courtney-Matson**  
Excel Realty Inc.

**Debra Cruz-Beal**  
Fast Track Realty  
**Christine Dugger**  
Dunnigan, REALTORS®  
**Nicole Feuerbach**  
Keller Williams Rlty Fair Oaks/Sacramento  
**Sasheen Garrison**  
The Malone Group Inc  
**Tatyana Gotishan**  
Lyon RE Fair Oaks  
**Robert Graham**  
Coldwell Banker-Res R E Srv  
**Christy Grellas**  
Century 21 Select Real Estate  
**Gustavo Guzman**  
Guzman Real Estate  
**Ryan Halley**  
RE/MAX Gold Sierra Oaks  
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Keller Williams Realty  
**Isaac Heard**  
Tryus Real Estate  
**Brie Anna Henderson**  
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Dynamic Real Estate  
**Tajmara Ismail**  
Keller Williams Rlty Elk Grove  
**Angela Jones**  
Dynamic Real Estate  
**Monica Ketterling**  
The Souza/Sasse Group  
**Kendra Knauer**  
Dunnigan, REALTORS®  
**Krystyna Kravchuk**  
Capitol City Real Estate  
**Michael Leao**  
Porta Real Estate Services  
**Nelson Lund**  
Lyon RE Fair Oaks  
**Brian Machado**  
Keller Williams Realty  
**Evangeline Majchrzak**  
Keller Williams Realty Natomas  
**Kevin Majdic-Barnes**  
Re/Max Gold Midtown  
**Susan Marshall**  
The Virtual Realty Group  
**Melanie Mellberg**  
Realty World Premier Prop  
**Joanne Meneses**  
Intero Real Estate Services  
**Kenneth Milligan**  
Keller Williams Realty  
**Sharon Morken**  
Lyon RE Fair Oaks  
**Nathan Morrow**  
Excel Realty Inc.  
**Leslie Newell**  
Lyon RE Folsom

**Jessica Newman**  
Coldwell Banker-Res R E Srv  
**Jaron Norman**  
Elite Realty Services  
**Yuri Oushakoff**  
Turnkey Real Estate Services  
**Rizwan Pasha**  
Premier Agent Network  
**Myesha Perry**  
Lyon RE Downtown  
**Debra Petersen-Yee**  
Premier Agent Network  
**Salvador Puente**  
The Turtlestone Group Corp  
**Jose Romero**  
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Black Diamond Real Estate  
**Nickolas Saldivar**  
Arriaga Real Estate  
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Michael Samra  
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Amen Real Estate  
**Alexandra Seibert**  
Coldwell Banker-Res R E Srv  
**Lilam Shah**  
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Waterman Real Estate  
**Cinderella Silva**  
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**Donna Spencer**  
Keller Williams Realty  
**Christopher Stever**  
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**Randall Stoker**  
Tiner Properties, Inc.  
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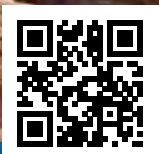
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