



SACRAMENTO REALTOR®

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

JULY 2017

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Upcoming Events and Meetings

July Meeting Hiatus

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

SAR Main Meeting

Real Estate Finance & Affiliate Forum

Public Issues Forum

SAR Broker/Manager Forum

Also, many committee meetings do not meet (if they can help it). Please double-check with your SAR staff contact about the committee you serve on. Regional Meetings will still meet at their normal locations and times (7/11, 7/18, 7/25).

August

Main Meeting:

Date: Tuesday, August 1st **Time:** 9:00 – 10:30am

Location: Mack Powell Event Center

Speaker: West Sacramento Mayor Christopher Cabaldon

Topic: New Developments in West Sacramento

ARE YOU GETTING IT?

We send out our weekly email blast every Wednesday evening - are you receiving it? If you would like to keep up to date with what's happening at SAR, send a subscription request to tvicari@sacrealtor.org.



STABILITY SINCE 1887

Change is constantly happening all around us every day. It's nice to know that the lender you start your loan with today will be here to fund it at your closing...And be on time!



David Heard
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Branch Manager
530.902.3725



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Scott Short
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Work/Life Balance: Who Has Time For That!

Committed parents are always on the go, be it taking the children to sports practice, medical appointments, school, birthday parties, or all the other commitments we make to our children. Committed parents are always working to make money in order to make those things happen. And finding time for our own self care gets even more challenging. Our family's interests and demands do not stop once our workday starts. What can we do? Here are some ideas:

Pace Ourselves: learn the importance of pacing to maximize your effectiveness. The same rules apply in life: try to be successful in your efforts at work/life balance.

Say No To the Unimportant Things: Learn a gracious way to say "no" to the mountain of requests to help with worthy causes, work related issues, distant relative's weddings, etc. Work/life balance cannot be successful without effective priority setting.

Stop Being A Workaholic: Managing your personal health is essential to balancing work and life. Find out the keys to improving and maintaining your personal health and wellness.

Simplify and Unplug: Life tends to get pretty complex, especially for parents trying to balance so many demands. I was inspired recently by a friend and his wife who set about to simplify their lives and to make more time for the things that were really important to them. We all could answer emails/texts 24 hours a day 7 days a week.

Eat Together: We have always tried in our family to make sure we eat at least one meal a day together. It doesn't always work, but we try hard.

Have a Family Night: This is my daughter's favorite! Our family has set aside one night a week to be together - no interruptions, no excuses. We have modified work schedules, set aside other demands and spent the evening together.

As I write this, my life has been consumed by my son's excellence in his track and field sports of shot put and discus. We have been to Union City, then Cupertino, and now we are off to Lawrence, Kansas for the Junior Olympic Championship from July 23rd to July 28th. Who said they have time for balance!

life

work



Sacramento County Climate Action Plan

BY: Caylyn Wright, SAR Government Affairs Director

About seven years ago, local jurisdictions throughout California were enacting "climate action plans" in response to Assembly Bill 32, which mandated California to lower its greenhouse gas emissions. The Sacramento Association of REALTORS® worked with all of our local cities and counties as they crafted plans to ensure that they would lower emissions, but would not negatively impact the real estate market.

By working together on the City of Sacramento climate action plan, SAR helped establish a public/private partnership. This partnership provides energy efficient improvements for low-income homeowners throughout the Sacramento Region with a program called Home Energy Conservation Program. Our coalition of the Sacramento Metropolitan Air Quality Management District and Rebuilding Together Sacramento has now upgraded over 500 homes through this program. Each home upgraded saves approximately one ton of greenhouse gas emissions per year, and saves the homeowner up to \$300 per year on utility bills.

Back when local jurisdictions were drafting climate action plans, Sacramento County created a plan that dealt only with county operations: fleet vehicles, county buildings, county landscaping, and the like. Sacramento County is now working on a second Climate Action Plan that will cover the private sector as well.

SAR is concerned this newly drafted plan (which is expected in the fall) could push for "point-of-sale" retrofits, meaning a new requirement that something about a home needs to change before the close of escrow. The Sacramento County Board of Supervisors held a study session on the climate action plan at the end of May, and Supervisor Sue Frost clearly shared our concerns over the potential for point-of-sale retrofits. She asked the consultants a number of pointed questions about their intentions for residential real estate, and at what point any proposed changes would be implemented.

The Sacramento County Supervisors should hear a draft plan in October, and SAR will track the process until that point. We will keep you updated on any changes.

YOU CAN'T BUY TIME ... OR CAN YOU?



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60 Min.

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MASTERS CLUB MIXER



The May Masters Club Mixer was held at the newly-constructed McKinley Village Clubhouse. Attendees were welcome to tour several of the model homes during the evening and enjoyed fine drinks and appetizers while being serenaded by the soothing sounds of local musician

Jessica Malone. The Masters Club members celebrate the distinction of a certain level of production. You can read all about the Masters Club and how you can apply here: <https://www.sacrealtor.org/members/masters-club>



MASTERS CLUB
SACRAMENTO ASSOCIATION OF REALTORS®

2018 PRESIDENT-ELECT CANDIDATE

**Deniece Ross-Francom** – BHHS Drysdale Properties

I have worked in real estate for 25 years in different capacities, currently as a Sales Manager. I've been volunteering at SAR for the last 10 years, first as a member of the Education Committee because I wanted to get involved, now 10 years later I'm the Secretary/Treasurer, a C.A.R. Director, a PAC Trustee, the C.A.R. Key Contact for Senator Pan, I chair Strategic Planning and Finance and I serve on Professional Standards.

I believe the return on my investment of time is huge - the relationships and opportunity to work with fantastic people, the on-going education, the satisfaction of being a part of protecting our industry and private property rights and being a part of constantly improving our Association and the benefits provided to our members.

I'm asking you to elect me as your President Elect for 2018 so I may continue working with our leaders to provide excellent support and services to our members. One of my passions is Professional Standards - educating members as to what the NAR Code of Ethics covers and how to file complaints. It's important to understand we each should play a part in raising the professionalism of our industry. I will continue to reach out to all our members, asking for their feedback and suggestions and educating them as to all the benefits SAR offers.

We are fortunate to have the organization and leadership we have, I want to continue being a part of maintaining and growing this wonderful Association.

2018 SECRETARY/TREASURER CANDIDATE

**Judy Covington** – Keller Williams Realty

I have had the privilege to serve as one of your Sacramento Association of Realtors® (SAR) Directors. I am currently a California Association of Realtors® (C.A.R) Director, National Association of Realtors® (NAR) Director and Federal Political Coordinator – CA District 7 (NAR). The experiences have been and continue to be eye opening, educational and rewarding all at the same time.

I am currently seeking the position for SAR Secretary-Treasurer 2018. I accepted the challenge to run because I value the collective efforts that have been made over the years by the Staff and the Board of Director to make our Association one of the most viable and respected organizations regionally, in the state and nationally. I firmly believe, as I did 14 years ago, that my experience at the local and state levels, has given me a deeper understanding of how we as REALTORS®/Brokers contribute to our communities. We must continue to bring value to our clients; uphold our code of ethics and standards of practice; understand and know our value proposition; and retain the principles that have made us strong while navigating through the maze of challenges and changes that face our industry.

I am committed to work with our leadership team to improve services to our members and bring value to our membership. We are not an ordinary trade association. We are a model association respected nationwide for our education, fundraising efforts, our store and our political involvement (preservation of property rights and industry rights). As Secretary-Treasurer, I will do my utmost to represent the members of this organization and their needs in the most effective and professional manner. Please vote for me.



2018 DIRECTOR CANDIDATES



Jodi Ash – Century 21 Select Real Estate

It has been my honor to serve on the Sacramento Association of REALTORS® Board of Directors for the past two years. I would welcome the opportunity to continue to serve all of you and each of you in this capacity. The work by members of this Board is of the highest caliber anywhere, the scope of issues that come before SAR, inside our Association as well as in the general community deserves dedicated, involved and committed attention. Should you honor me with your vote, be assured that I will be diligent in representing you, SAR and the community we serve to the best of my ability.



Amber Coppedge Steadman – Aldea Realty

Committing to serve as the President of Masters Club has opened my eyes to want to continue to service SAR and all of our members. I truly enjoy serving on a Board with great REALTORS® and look forward to growing as a person and REALTOR® and continuing to help SAR soar into the ever changing industry.



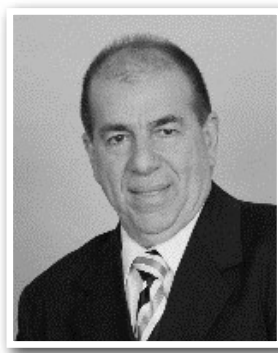
Del Barbray – Sac Neighborhood Housing Services Inc

It has been an honor and a privilege for me to serve on the SAR Board of Directors for the past two years and I would like to service another two years as a Director so I can continue to help SAR reach its goals and objectives, increase its membership and prosper into the future.

I am very passionate about SAR and I promote it wherever I go.

I believe in service. I currently serve on the SAR Board of Directors, as the Chair of the Volunteer Coordinating Committee, the Vice Chair of the Housing Opportunity Committee and the Marketing/Communications Committee and I serve on Government Relations Committee. One of my goals as a Director will be to continue to serve SAR and our members to the best of my ability.

I am very proud to be a REALTOR® and a member of the Sacramento Association of REALTORS®. I would be honored if you would vote for me. Thank you for your vote.



Tom DiGiacomo –Century 21 Select Real Estate

As a Director, I would uphold the Association to the highest standards of ethics and will promote new ideas to make our Association stand high. I am one of creativity and always thinking of different ways to make things happen. I would always ask myself what would happen if we tried this way instead of that way. Thinking out of the box has always been a gift that I will treasure and hope the Association can work towards a higher standard.



Courtney Edwards – HomeSmart ICARE Realty

As a Director, I will uphold the integrity of SAR by providing my services for the betterment of the Real Estate Community, to teaching and helping build a better way to have others understand that together, with commitment and dedication, we can make this Association great.



Sue Galster – Weichert REALTORS® - Galster Group

I am honored to have been asked to run for Director of the Sacramento Association of REALTORS® for a third term. I gladly accept this challenge and seek your support. Our Association has contributed greatly to our community, continually assisting REALTORS® in their drive to enjoy a great life and career, as well as protect our livelihood in an ever changing industry.

To sustain these valuable benefits, each of us must give back and contribute a portion of our time, energy, and enthusiasm. Our survival, our history of giving, must not be taken for granted. I will treat my responsibilities as an SAR Director the same way I treat everyone- with kindness, creativity, and great communication. If you've ever been in a transaction with me, you know the level of service I provide and my dedication. That same great service and dedication is part of my fiber and is part of what makes me a trusted SAR Director. With your support, I promise to continue to give my best to the Sacramento Association of REALTORS®.

Thank you for your VOTE!



Kellie Swayne – Dunnigan REALTORS®

It has been an honor to serve on the SAR Board of Directors since 2012. Our industry has seen many changes since I began my service as a Director: record low inventory, increasing prices, multiple offers, appraisal challenges, and increasing numbers of agents entering the business, just to name a few. I believe my knowledge and experience serving on the SAR Board as a Director during these changes has given me a valuable perspective for the future of our Association. I have volunteered in many different capacities at SAR since 2007. I would very much appreciate your vote for Director so that I can continue to serve our Association and our industry.



Maurice Thomas – Eagle Eye Realty

The idea of serving one of the best Associations is a humbling one. I started as an intern in 2009 and became a member in 2010. Since then I've had the pleasure to be a part of YPN, Strategic Planning and Finance Committee, Government Relations Committee and currently Chair of the Leadership Academy. While serving on these committees and regularly attending SAR Forums, I've had the pleasure of meeting a wide variety of members. As a Board Member, my goal is to represent the interest of our members. I appreciate your vote.

SAR Scholarship Recipients



Madison Alcalay, friend of SAR member Scott Palmer, will be attending UC Berkeley to study Molecular and Environmental Biology. Madison received a \$750 scholarship.



Julia Anderson will be attending University of Oregon to study Environmental Studies. Julia received a \$750 scholarship.



Isabella Angulo will be attending UC Irvine to study Marketing and Film. Isabella received a \$750 scholarship.



Fiza Baloch will be attending UCLA to study Biology Pre-Med. Fiza received a \$750 scholarship.



David Barnett, family friend of SAR Member Lori Logan, will be attending Cal Poly SLO to study Statistics. David received a \$1000 scholarship funded by Masters Club.



Kathryn Bishop will be attending Grand Canyon University to study Nursing. Kathryn received a \$1000 scholarship funded by Masters Club.



Phoebe Bonfield, family friend of SAR Member Kim White, will be attending Chapman University to study Health Sciences. Phoebe received the \$1,250 Carl Carlson Honorary scholarship, funded by Coldwell Banker Sierra Oak Sac Metro.



Megan Bristol, daughter of SAR Members David and Kathy Bristol, will be attending Chico State to study Nursing. Megan received a \$750 scholarship.



Kate Caraska, daughter of SAR Member Marc Caraska, will be attending Santa Clara University to study Biology for Pre-Med. Kate received a \$750 scholarship. A family friend is accepting the award on Kate's behalf.



Amanda Carroll, related to SAR member Eric Rasmussen, will be attending Seattle University to study Biology for Veterinary Science. Amanda received a \$1000 scholarship funded by YPN.



Holly Cheng will be attending UC Santa Cruz to study Game Design and Playable Media. Holly received a \$750 scholarship.



Blake Christerson will be attending UC Davis to study Mechanical Engineering. Blake received a \$1000 scholarship funded by Coldwell Banker Sierra Oak Sac Metro.



Richard Duan will be attending University of Pennsylvania to study Chemistry and Biochemistry. Richard received a \$1000 scholarship funded by Coldwell Banker Sierra Oak Sac Metro.



Jacob Dunn, son of SAR member Karen Dunn, will be attending Santa Barbara Community College to study Political Science. Jacob received a \$500 scholarship.



Jason Feldkamp will be attending UCLA to study Aerospace Engineering. Jason received the \$1500 Dale Morris Scholarship funded by MetroList. A family member is here to accept the award on Jason's behalf.



Laila Khorasani, neice of SAR Member Ramouna Minooeifar, will be attending UCLA to study Neuroscience. Laila received a \$1000 scholarship funded by MetroList.



Clara Ginnell will be attending UC Davis to study Biomedical Engineering. Clara received a \$1000 scholarship funded by MetroList.



Connor Krohn will be attending San Diego State to study Philosophy. Connor received a \$750 scholarship.



Alexandra Gough, family friend of SAR Member Curt Campbell, will be attending Gonzaga University to study Crisis Communications. Alexandra received a \$750 scholarship.



Kiana Lee, daughter of SAR Member Meena Chan Lee, will be attending UC Davis to study Neurobiology, Physiology and Behavioral Science. She received the \$1250 Kay Georgallis scholarship funded by YPN.



Thomas Hall, friend of SAR Member Lesa Johnston, will be attending Carnegie Mellon to study Computer Science. Thomas received a \$1000 scholarship funded by MetroList.



Shaye Levengood, neice of SAR Member Julie Hintz, will be attending Concordia University Irvine to study Behavioral Psychology. Shaye received a \$750 scholarship.



Alyson Jeffers, daughter of SAR Member Jim Jeffers, will be attending Santa Clara University to study Political Science. Alyson received a \$1000 scholarship funded by MetroList.



Danielle Levin, granddaughter of SAR member Janice Levin, will be attending UC Davis to study Environmental Policy Analysis. Danielle received a \$1000 scholarship funded by Coldwell Banker Sierra Oak Sac Metro.



Jasleen Kaur will be attending UC Berkeley to study Biological Sciences. Jasleen received a \$750 scholarship.



Ryann Martinez will be attending CSU Stanislaus to study Kinesiology. Ryann received a \$1000 scholarship funded by MetroList.



Anureet Kaur will be attending Sac State to study Computer Science. Anureet received a \$750 scholarship.



Liliana Mazza will be attending CSU San Marcos. She's undecided on her field of study but we think she'll do great in whatever she chooses. Liliana received a \$500 scholarship.



SAR'S SCHOLARSHIP



Hailey Miguel will be attending UC Santa Barbara to study Biology. Hailey received a \$750 scholarship.



Sophia Modar, daughter of SAR member Roy Modar, will be attending the Colorado School of Mines to study Engineering. Sophia received a \$750 scholarship.



Rebeckah Muratore, daughter of SAR Member Sarah Green, will be attending Boston University to study Human Physiology. Rebeckah received a \$1000 scholarship funded by MetroList.



Lesly Neri-Garibay, family friend of SAR member Lesa Johnston, will be attending UC Santa Barbara to study Biology. Lesly received a \$750 scholarship.



JR Palmer, son of SAR Member Scott Palmer, will be attending Gonzaga University to study Computer Science. JR received a \$1000 scholarship funded by MetroList.



Hunter Peoples will be attending Sac State to study Mathematics. Hunter received the \$1000 Trustees' Special Recognition Scholarship funded by Farmers Insurance.



Ryan Pham will be attending Cal Poly SLO to study Kinesiology. Ryan received a \$1000 scholarship funded by MetroList.



Brandon Potts will be attending UC Davis to study Civil Engineering and Mathematics. Brandon received the \$1500 Eugene L Williams scholarship funded by MetroList.



Shahroze Ranjha, son of the late SAR member Ahmad Ranjha, will be attending UC Berkeley to study Molecular and Cell Biology. Shahroze received the \$1000 Mike Messina scholarship funded by YPN.



Victoria Reller, granddaughter of SAR member Peggy Adams, will be attending Cal Poly SLO to study Agricultural Business. Victoria received a \$1000 scholarship funded by Coldwell Banker Sierra Oaks Sac Metro.



Alexandra Salazar, family friend of SAR Member Rosanna Garcia, will be attending University of Chicago to study Political Science and Physics. Alexandra received a \$750 scholarship.



Hailey Scheer, daughter of SAR member Tom Scheer, will be attending UC Santa Cruz to study Math and Science. Hailey received a \$750 scholarship.



Kelly See, family friend of SAR Member Judy Schoer, will be attending Sac State to study Biological Sciences. Kelly received a \$750 scholarship.



Matthew Signorotti, friend of SAR Member Doug Covill, will be attending UC Berkeley to study Engineering. Matthew received a \$1000 scholarship funded by Coldwell Banker Sierra Oaks Sac Metro.



Paul Sorenson, friend of SAR member Kim White, will be attending Brigham Young University to study Political Science. Paul received a \$500 scholarship.



Riana Tucker will be attending UC Davis to study Biology. Riana received a \$1000 scholarship funded by YPN.



Kaitlin Sorgea, granddaughter of SAR Member Lynn Murphy, will be attending Point Loma Nazarene University to study to become a Physician's Assistant. Kaitlin received a \$750 scholarship.



Jacob Warren, grandson of the late SAR member Dorothy McWilliams, will be attending University of Nevada at Reno to study Engineering. Jacob received a \$750 scholarship.



Paige Talaska, family friend of SAR Member Shyla Olafsson, will be attending San Diego State to study Nursing. Paige received a \$750 scholarship.



Daniel Weiss will be attending Sacramento State to study Business Administration and Interior Design. Daniel received a \$750 scholarship.



Caitlynn Tov, daughter of SAR member Samantha Tov, will be attending Northeastern University to study Bioengineering. Caitlynn received the \$1250 Mack Powell scholarship funded by Farmers Insurance.



Kyle Yuke will be attending San Jose State to study Mechanical Engineering. Kyle received a \$500 scholarship.



Alla Tsakke will be attending Sac State to study English. Alla received a \$750 scholarship.





SHOULD YOUR CLIENTS INITIAL THE ARBITRATION CLAUSE?

In my experience as a real estate attorney, most buyers and many REALTORS® do not clearly understand the Alternative Dispute Resolution (ADR) provisions of the C.A.R. Purchase Agreement. These are: 1) Mediation; and 2) Arbitration.

1. Mediation - The purpose of this provision is to provide an **early resolution** procedure before they spend thousands of dollars pursuing litigation in the Courts or alternatively, binding Arbitration. While mediators are often attorneys experienced in real estate matters, many times real estate brokers, or panels of volunteers in an industry association provide this service. Such programs are available through the SAR, PCAR, and other Boards. The important part about the Mediation provision in the C.A.R. agreement, however, is that Mediation is mandatory in any dispute unless an exemption applies.

2. Arbitration - Unlike Mediation, Arbitration is a process using a third party to decide a dispute. However, it is an alternative to litigation in a courtroom before a Judge (and possibly a jury). Instead of filing a lawsuit and going to court, the disputing buyer and seller parties use the services of a private arbitrator such as American Arbitration Association (AAA), or Judicial Arbitration and Mediation and Service (JAMS), or a similar dispute resolution service. Most often the arbitrator will be a retired judge or a lawyer, but in many cases an experienced non lawyer, such as a real estate broker, may service as arbitrator if the parties so agree. Instead of a public trial in a courtroom, arbitration is an informal hearing which takes place in private, in a conference room with the arbitrator, the parties and their lawyers. In many ways arbitration is considered "private trial," but there are **two major distinctions: in arbitration there is no trial by jury and there is no right of appeal... the arbitrator's decision is binding.** Unlike the Mediation provision, Arbitration is not mandatory. If the Buyer wants Arbitration, they must initial the box on the C.A.R. form indicating their choice. However, merely because the Buyer chooses Arbitration does not make it effective. To make the choice binding on both Buyer and Seller, the Seller must also initial the box. In legal terms, they must mutually agree to the use of binding Arbitration to resolve any dispute.

3. Exemptions - regardless of whether or not the Buyer and Seller agree to resolve disputes through Arbitration, some matters identified in the Contract will generally be exempt from the requirement. These include: (a) Foreclosure; (b) Eviction; (c) Mechanic's Liens; and (d) Filing a lawsuit to record a Notice of Pending Action.

Should your initial the choice of Arbitration or not? There is no single correct answer to this question and it should not be treated as merely another box to be initialed. There are definite Pro's and Con's for either decision. Many people consider it a Pro that arbitrations are designed to be faster and, consequently, less expensive. On the other hand, many others consider it a Con that with arbitration they give up of the right to a jury and to appeal. So, the decision on whether or not to elect arbitration often rests on that party's comfort zone as to the risks they may face in buying or selling a property. If asked by a client which to choose, the REALTOR® should advise them to consult their attorney or review Articles such as this.

Impacts of Real Estate Agents - Although the Mediation and Arbitration provisions may be binding on the Buyer and Seller, they are not binding on the real estate brokers or agents involved in the transaction. However, the brokers and agents can agree to participate in the ADR proceedings if they agree to do so in writing.

Steve Beede and attorneys at BPE Law serve as Mediators and Arbitrators as well as representing clients, Realtors, and brokers in real estate disputes. If you or your clients have any questions, you can reach Steve at sjbeede@bpelaw.com.



Fannie Mae Releases DU Version 10.1

During the weekend of July 29, 2017, Fannie Mae will implement Desktop Underwriter® (DU®) Version 10.1. The changes in this release will apply to new loan casefiles submitted to DU on or after the weekend of July 29, 2017. Loan casefiles created in DU Version 10.0 and resubmitted after the weekend of July 29 will continue to be underwritten through DU Version 10.0.

I'll only be touching on about half of the changes coming with DU 10.1 below. To find out more on the changes coming at the end of July please visit [Fannie Mae's website](http://FannieMae.com).

The changes in this release include updates to the following:

- **DU Risk Assessment:** As part of normal business operations, DU is regularly reviewed to determine whether its risk analysis is appropriate based on new data and loan performance information.
- **Maximum Allowable DTI:** DU will consider applications with a maximum DTI of 50%. For DTIs above 45% and up to 50%, DU will no longer require certain additional compensating factors.
- **Disputed Tradelines:** DU will first assess the risk of the loan casefile using all tradelines reported as disputed by the borrower. When DU issues an Approve recommendation using the disputed tradelines, no further documentation of the disputed tradeline will be needed and the following message will be issued.
- **ARM LTV Ratios:** The maximum allowable LTV, CLTV, and HCLTV ratios (LTV ratios) for adjustable-rate mortgages will be aligned with fixed-rate mortgage LTV ratios for all transaction, occupancy, and property types, up to a maximum of 95%.
- **Self-employment Income Documentation:** The number of DU loan casefiles eligible for the one year of personal and business tax return documentation requirements will increase.

Please join us at the Real Estate Finance and Affiliate Forum meeting held on the first Thursday of the month beginning at 9:00am. Breakfast is served at 8:45am so come early and enjoy along with networking.



FHA Highlights

FHA financing can often work for borrowers who wouldn't otherwise qualify for a traditional home loan or would be subject to higher interest and high mortgage insurance.

Highlights

- *3.5% down payment required – and the down payment can be from a qualified gift*
- *Allows a non-occupant family member to co-sign (single-family homes only)*
- *Flexible underwriting*
- *Roll in non-structural rehab work for purchase and refinances up to \$35,000*
- *Do not have to be first time homebuyers*
- *No income limits*

Call me today so we can talk about your options and discuss whether a FHA loan might be right for you.

Jim Graham

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 BRANCH NMLS #: 1050670
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www.JimGraham.eaglehm.com

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1544 Eureka Road, Suite 180, Roseville, CA 95661
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Universal American Mortgage Company, LLC dba Eagle Home Mortgage - Consumer Loan License #CL-1058, Company NMLS #1058, Branch NMLS #804620, CA #813M386, OR#ML-5079-24, WA #804620. Certain restrictions apply. This is not a commitment to lend. Applicants must qualify. Equal Housing Lender

SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
July 12	4:00 – 6:00pm	Dynamite Investing in a Hot Market <i>AREAA & SAR Joint Educational Program</i> (lunch & learn format)	\$10	106 K Street #1 Courtyard Level (Front and K Streets), Old Sacramento <ul style="list-style-type: none"> Learn why it's time to buy a cheap condo for an investment When and why to consolidate 3 rental homes to a 4-plex via 1031 exchange Where did all the two-sies (duplexes) and four-sies (four-plexes) go? 	Various Instructors
July 13	12noon - 1:30pm	Everything VA in 90 Minutes	\$20	<ul style="list-style-type: none"> Why VA: 4 questions to ask a client to know if VA will be their best bet VA Appraisers: The real story about timeliness, repairs, attitudes, setting value, etc. Condos: How to know what's approved, what's not, and then how to get them approved Qualification: How to quickly figure out how much a prospect should be buying for 	Melissa Arntzen, Military Home Loans
July 26	11:30am – 1:00pm	Secrets to Getting a VA Offer Accepted	\$20	<ul style="list-style-type: none"> The top six secrets to getting an offer accepted Samples for writing the VA Purchase offer When to use the FHA and VA Notice Addendum How to best advise your clients and help them maximize their chances 	Melissa Arntzen, Military Home Loans
July 28	12noon – 1:30pm	zipForms® 101 (lunch & learn format)	\$20 (by 7/26) \$30 (after 7/26)	<ul style="list-style-type: none"> How to bring templates to contracts How to use templates Learn an easy way to contract How to use MLS Connect 	Tara Wells, C.A.R.
August 4	10:00am – 1:00pm	All About Disclosures	\$40	<ul style="list-style-type: none"> Understand how to complete the disclosures Learn how to read and use the various disclosures Discover local ordinance disclosure rules Understand the reasons behind the disclosures 	Robert Bloom
August 9	12noon – 1:30pm	Sacramento Apartment Market: Understanding the Basics, Why it's Hot and For How Long? (lunch & learn format)	\$20	<ul style="list-style-type: none"> Apartment market fundamentals Transaction volume and pricing trends Components of the apartment market cycle 	Brian Nelson and John Shaffer
August 11	9:00am – 3:30pm	REALTOR® Boot Camp <i>Basic Training for New Agents</i>	\$15	<ul style="list-style-type: none"> Enjoy this full day of learning the basics you need to know to get started in the real estate business. It's also a great opportunity to network and make connections. 	Various Instructors
August 17	10:00 – 11:30am	Branding, Marketing and Social Media	\$15 (Individual Class)	<ul style="list-style-type: none"> How to select the right Social Media Platform to reach your goals Creating a Social Media Plan 3 automation tools that will save you hours on your social media implementation 	Julie Gallaher, owner, Get on The Map Local Search
August 22	1:00 – 4:00pm	License Renewal Home Study & Live Review <i>for Brokers & Sales Agents</i>	\$85 (PDF Pricing) \$95 (Text Book Pricing)		Duane Gomer Representative
August 23	9:00am – 12noon	The REALTOR'S® Guide to Listing and Selling Homes with Solar Power Systems	\$30	<ul style="list-style-type: none"> Receive listing and selling solar power system checklists Receive entry to a web forum with ready access to discussions and questions, as well as updates on guidelines, forms, and processes change Discover how the Solar PV System "got on the roof" (e.g. owned, leased) 	Jim Phillips, REALTOR®
August 9	9:00am – 12noon	Working Effectively with Buyers in Today's Marketplace	\$30	<ul style="list-style-type: none"> Learn how to set your buyers up to succeed Learn to manage their expectations Train them to understand current market conditions 	Carl Medford, CRS
August 30	12noon – 1:15pm	The Emerging Trend of Marijuana in Real Estate (lunch & learn format)	\$20	The goal of this class is to help give SAR members a framework for understanding what is happening with this trend and how to talk about it with clients too. We'll talk through some of the most common things to consider such as land value, zoning, increasing rents, disclosures, and communicating well with clients when they have questions.	Ryan Lundquist

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

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AUGUST CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
	Main Meeting (EC) 1 9:00 – 10:30am CanTree Committee (B) 10:30am – 12noon Charity Research Committee (P) 10:30 – 11:30am Volunteer Coordinating Committee (T) 10:30 – 11:30am	2 SAR New Member Orientation (B) 9:00am – 12:30pm	Real Estate Finance & Affiliate Forum (EC) 3 9:00 – 10:30am Government Relations Committee (B) 11:00am – 1:00pm Internship Committee Meeting (T) 12noon – 1:30pm LCRC (B) 1:00 – 2:30pm	4 SAR Closed 7:30 – 8:30am C.A.R. – All About Disclosures (EC) 9:00am – 12noon
7 MetroList Workshop (T) 9:00 – 11:30am WCR Board Meeting (B) 12noon – 1:30pm MetroList Workshop (T) 1:00 – 3:30pm	8 Regional Meetings Visit www.sarcaravans.org YPN Advisory Meeting (T) 10:30 – 11:30am	9 SAR New Member Orientation (B) 1:00 – 4:30pm	10 Masters Club Steering Committee (B) 9:30 – 11:00am Equal Opportunity/Cultural Diversity Committee (B) 11:30am – 1:00pm	11 REALTOR Bootcamp (EC) 9:00am – 3:30pm Sacramento Area RE Exchange Network (T) 10:00 – 12:30pm
14 Education Committee (B) 9:00 – 10:30am Leadership Academy (B) 1:00 – 2:30pm	15 Regional Meetings Visit www.sarcaravans.org Marketing/Communications Committee (B) 10:30am – 12noon Scholarship Fundraising Committee (T) 1:00 – 2:00pm	16 CAMP Event (EC) 8:30am – 1:00pm IREM Board Meeting (P) 9:00 – 10:00am SAR New Member Orientation (B) 6:00 – 9:30pm	17 Grievance Committee (B) 10:00 – 11:30am Social Media Class (EC) 10:00 – 11:30am WCR Business Luncheon (EC) 11:00am – 2:00pm Commercial Council Meeting (B) 3:00 – 4:00pm	18 Public Issues Forum (B) 9:30 – 10:30am IREM Lunch & Learn (EC) 12noon – 1:30pm SPF Committee (B) 1:00 – 2:00pm CanTree Sip & Support (EC) 5:30 – 10:00pm
21 MetroList – Workshop (T) 9:00 – 12noon MetroList – Workshop (T) 1:00 – 4:00pm	22 Regional Meetings Visit www.sarcaravans.org Housing Opportunity Committee (B) 10:30am – 12noon SAR Charitable Foundation BOD (B) 12:30 – 2:00pm Duane Gomer License Renewal (EC) 1:00 – 4:00pm	23 Buying/Listing Homes w/Solar PV (EC) 11:30am – 1:00pm Intern Class (B) 2:30 – 4:30pm	24 Working Effectively w/Buyers in Today's Marketplace (EC) 9:00am – 12noon SAR BOD (B) 9:00 – 11:00am	25 Broker/Manager Forum (B) 9:30 – 10:30am
28 No Events Scheduled	29 Regional Meetings Visit www.sarcaravans.org C.A.R. AE Networking Meeting (B) 10:00am – 2:00pm	30 The Emerging Trend of Marijuana in Real Estate (EC) 12noon – 1:30pm SAR Closed 1:00 – 2:00pm	31	

Calendar Information

*For Regional Meeting locations and times, visit www.sarcaravans.org or contact Tony Vicari at tvicari@sacrealtor.org or 437-1205.

*Various locations – Call for details
** closed meeting

Meetings subject to change.

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



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, 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. 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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Sales price reaches 2007 levels, buyer demand remains

MAY

May ended with a 14.5% jump in sales, up from 1,512 sales in April to 1,731. Compared with the previous year, this number is also an increase, rising 7.4% from the 1,612 sales of May 2016. Distressed property sales have waned since the Great Recession with Equity Sales accounting for the vast majority of sales. Equity sales dominate, making up 93.5% (1,618) of the sales this month while REO/bank-owned and Short Sales both accounted for 2.1% of sales (37 and 36, respectively). Other types of sales (auction, probate, etc.) rounded out the remainder for 2.3% or 40 sales. The types of financing used for the sales this month included 253 cash (14.6%), 973 conventional (56.2%), 331 (19.1%) FHA, 88 (5.1%) VA (Veterans Affairs) and 86 (5%) used Other* types of financing.

The median sales price increased again, rising 3.9% from \$329,500 to \$342,500. Compared to the most recent low (January 2012/\$160,000), the current figure is a 114% increase. Compared to May 2016, the figure is up 7.4% (from \$319,000).

Total Active Listing Inventory increased 9.3% from 1,771 to 1,935 for the month, but is a 13.9% drop from the 2,247 inventory of May last year. Despite increasing in volume, the Months of Inventory decreased slightly for the month from 1.2 Months to 1.1 Months. A year ago the Months of inventory was 1.4. Listings published for the month of May increased 19% from 2,005 to 2,385. "Listings published" signifies all listings that came on the market for the current month. Of the 2,385 listings that came on the market for the month of May, 716 were still listed as active, 1,294 are currently pending sales, 236 were already sold and 139 are either off the market, expired or other.

The Average DOM (days on market) for homes sold dropped from 22 to 20 days. The Median DOM remained at the lowest recorded figure (8) for a second month. "Days on market" represent the days between the initial listing of the home as "active" and the day it goes "pending." Over 84% of all homes sold this month (1,456) were on the market for 30 days or less and nearly 93% of all homes sold in 60 days or less.

Just the Facts - May 2017				
	May-17	May-16	Change	Summary/Notes
Sales	1,731	1,612	7.4%	Highest amount of May sales recorded since 5/12 (1,816)
Median Sales Price	\$342,500	\$319,000	7.4%	Highest May median sales price since 5/07 (\$350,000)
Active Inventory	1,935	2,247	-13.9%	Demand from buyers remains high, limited choices for buyers
Median DOM	8	9	-11.1%	Lowest recorded median days on market stays for another month
Avg. Price/SqFt	\$225	\$205	9.8%	Compare these more recent figures with April 2013: \$145/sqft

[Additional reports are available here.](#)

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



MLS STATISTICS

May 2017

MLS STATISTICS for May 2017

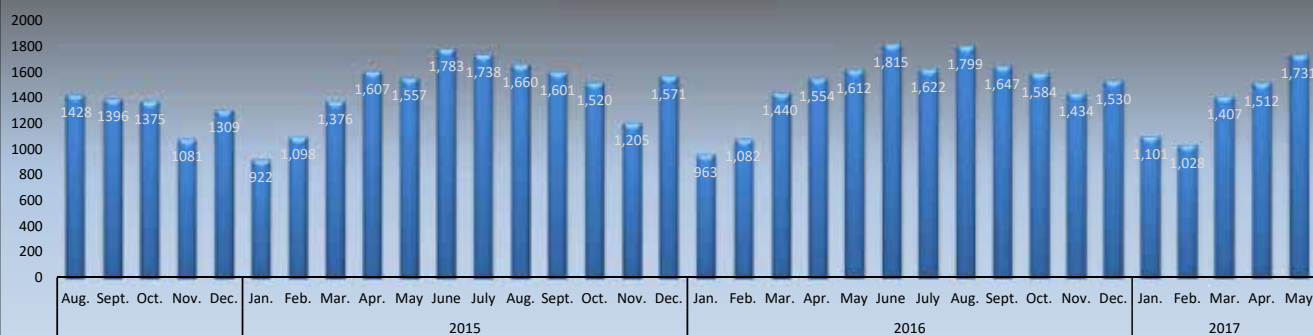
Data for Sacramento County and the City of West Sacramento



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	2,385		2,005	19.0%		2,316		3.0%
Active Listing Inventory †	1,935		1,771	9.3%		2,247		-13.9%
Active Short Sale (included above)	14		22	-36.4%		47		-70.2%
Pending Short Lender Approval	57		57	0.0%		175		-67.4%
Pending Sales This Month	1,364		1,181	15.5%		1,615		-15.5%
Number of REO Sales	37	2.1%	42	-11.9%	2.8%	53	3.3%	-30.2%
Number of Short Sales	36	2.1%	29	24.1%	1.9%	60	3.7%	-40.0%
Equity Sales**	1,618	93.5%	1,402	15.4%	92.7%	1,474	91.4%	9.8%
Other (non-REO/-Short Sale/-Equity)	40	2.3%	39	2.6%	2.6%	25	1.6%	60.0%
Total Number of Closed Escrows	1,731	100%	1,512	14.5%	100%	1,612	100.0%	7.4%
Months Inventory	1.1 Months		1.2 Months	-8.3%		1.4 Months		-21.4%
Dollar Value of Closed Escrows	\$658,505,729		\$551,830,380	19.3%		\$557,519,024		18.1%
Median	\$342,500		\$329,500	3.9%		\$319,000		7.4%
Mean	\$380,419		\$364,967	4.2%		\$345,855		10.0%
Year-to-Date Statistics	5/01/17 to 5/31/17		5/01/17 to 5/31/17			5/1/2016		
	SAR monthly data, compiled		MetroList YTD data			5/31/2016		Change
Number of Closed Escrows	6,779		6,887			6,651		1.9%
Dollar Value of Closed Escrows	\$2,447,418,656		\$2,480,937,329			\$2,213,128,240		10.6%
Median	\$323,000		\$327,000			\$300,000		7.7%
Mean	\$361,029		\$360,235			\$332,751		8.5%

Sales Volume



Median Sales Price



Inventory Volume



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

** Owner Equity Sales, previously identified as Conventional Sales, represents all sales other than short sales or lender owned properties.

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Data for Sacramento County and the City of West Sacramento

MLS STATISTICS for May 2017

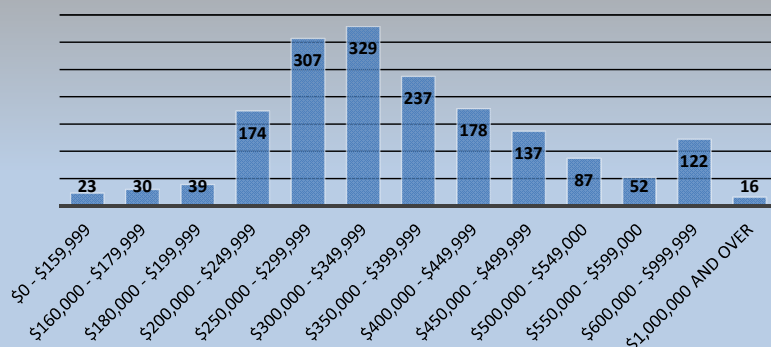
Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

Type of Financing/Days on Market

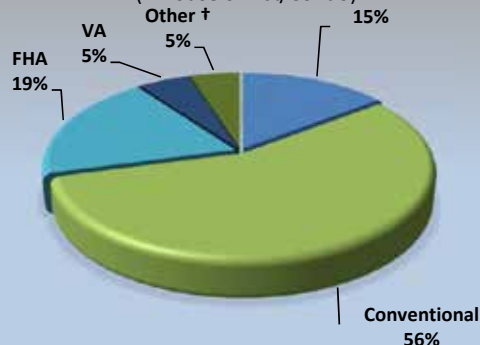
1 House on Lot

Total: 1,731



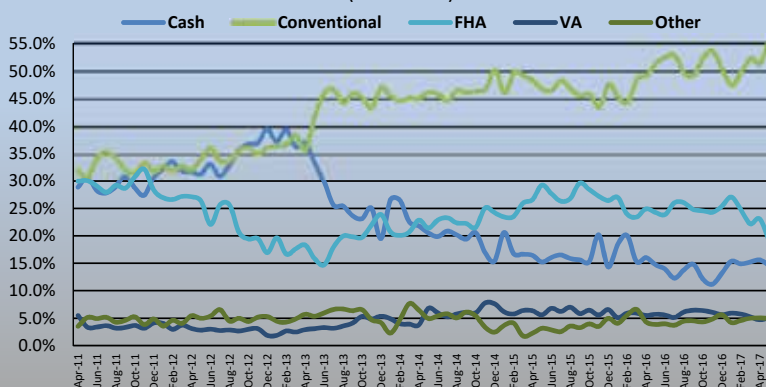
TYPE OF FINANCING

(1 House on Lot/Condo)



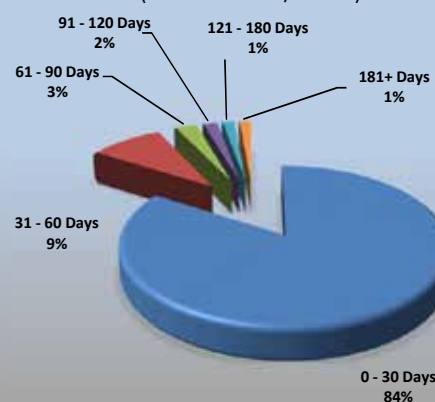
Types of Financing Historical

(% of Sales)



DAYS ON MARKET

(1 House on Lot/Condo)



Type of Financing (Single Family Home only) Financing Method	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		
Cash	253	14.6%	236	15.6%	0 - 30	1,456	Current Month	Last 4 Months	Last 12 Months
Conventional	973	56.2%	780	51.6%	31 - 60	153	84.1%	77.6%	74.3%
FHA	331	19.1%	349	23.1%	61 - 90	44	8.8%	10.9%	14.4%
VA	88	5.1%	71	4.7%	91 - 120	29	2.5%	5.0%	5.6%
Other †	86	5.0%	76	5.0%	121 - 180	25	1.7%	2.9%	2.7%
Total	1,731	100.0%	1,512	100.0%	181+	24	1.4%	2.3%	1.9%
					Total	1,731	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.

	Current	Last Month
Median DOM:	8	8
Average DOM:	20	22
Average Price/Square Foot:	\$225.6	\$221.4

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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Educational Roundtable - MASTER YOUR BUSINESS

Steve Streng, Masters Club Steering Committee



Once again, Robyn DeLong and the Masters Club Steering Committee, along with SAR Staff Liliya Mishchuk, did an excellent job to bring our Masters Club members a well rounded educational program with great speakers. Ryan Lundquist opened up with the keynote address, discussing top trends in Sacramento Real Estate. Participants divided themselves into four groups that rotated to the four corners of the Mack Powell Event Center to listen to the different panel speaker presentations. Lunch was served and then Sacramento Business Journal reporter Ben van der Meer closed out the session with a review of current Sacramento real estate projects and new projects in development.

Ryan Lundquist of Lundquist Appraisal Co. used a series of graphs from his SacramentoAppraisalBlog.com website to help show the seasonal cycles and yearly gains our area market has undergone. He pointed out that, although prices are 103% higher than 2012, we are still 17% below the peak in 2005. Classic areas like East Sacramento, Curtis Park, Mid-town, and Downtown are near 2005 levels. Cash sales are down from 25% in 2013 to 15% in 2016. FHA sales are up from 15% in 2013 to 25% in 2016. Rents have gone up 10% in 2016 and are expected to go up 10% in 2017. Inventory is down to 1.3 months.

Erin Stumpf of Dunnigan, REALTORS® spoke about social media. She attributes 60% of her business coming from her real estate blog. She also uses unique, interesting, and humorous posts on her Facebook, LinkedIn, and Instagram accounts to stay connected with her clients and friends. She pointed out that everyone knows more than one knowledgeable REALTOR®, but people will call on the one they remember and like when it comes time to buy or sell a home. She uses social media to let people get to know her better. Erin said she has got many out-of-town referrals from her LinkedIn page.

Melissa Demas, MetroList® Senior System Trainer, showed us many of the new and time-saving features recently integrated into the MetroList® website. The Hotsheet Map and Interactive Mapping Search were the focus of her presentation. You can now outline multiple areas with the drawing tools on the interactive search and use other criteria to zero in on the right active, pending, and sold listings you want to have displayed on your reports. A mapped report printout can show your 1 mile radius of the location or the exact neighborhood in your

search. Foreclosures, Trustee Auctions, Notice of Defaults, Flood Data, Open Houses, and a host of other criteria can narrow your search. Properties can be highlighted and put on a route with directions that can go directly to your phone or your clients. Melissa can teach classes in your offices or to groups as long as there are at least 5 individuals.

Jeanine Roza of Coldwell Banker presented on the topic "Managing Buyer and Seller Expectations." She stressed the importance of staying in constant contact with them, even if you didn't have any new information for them. She talked about being "present" when you are with your clients – giving them your full attention. Jeanine also stressed how important it is to do a "slap back" if the client is off base with something and needs to re-think whatever it is they are off base about. Jeanine stressed how important it is to properly manage the client's expectations and to constantly follow-up and maintain good communication. This will ensure you are doing everything you have told your clients you would do.

Tim Pantle of Coldwell Banker talked about the importance of building a referral base and staying in contact with your clients after the close of escrow. Tim writes a short letter to his clients right after they go into contract. The letter thanks them for working with him and asking that they give his name to any friends or acquaintances that might also benefit from his services. He writes to 5 or 6 people from his referral base and sends out a variety of marketing gifts with his information on them. He sends post-it notes, magnetic to-do/grocery lists, letter openers, and chip clips. He gives a nice key chain with the house keys at closing time. The majority of his successful business has come from referrals.

The transitions from group to group went smoothly. Ben van der Meer talked about the challenges with getting new development projects approved, the dwindling local inventory, and a few of the new projects that are underway in and around Sacramento. He talked about how Baby Boomers are either wanting to stay in their homes and enjoy their low interest rates or are opting to move out of state when they retire.

The Educational Roundtable was a great success. Thank you Robyn DeLong, Liliya Mishchuk, and the wonderful speakers for making this year's Educational Roundtable a great success.

SAR NEW MEMBERS

June 2017



Affiliates

Briggs Danielle
Two Men And A Truck

Smith Brandon
Pacific Union Financial, LLC

Designated REALTORS®

Anthony Ammirato
Anthony Ammirato

Brian Bonafede
CRS Real Estate Service

Steven Brock
Elite Premier Properties

William Bullock
Golden Gate Sotheby's Int'l R

Julia Durkin
NextHome Sunrise Real Estate

Christina Grove
Christina M. Grove

Jose Gutierrez
Capitol Real Estate Group

Sandra Kilgore
Sandra Faye Kilgore

Charles Seufferlein
Cornish & Carey Commercial

Isaia Escobedo
Capitol Real Estate Group

Allen Faria
Lyon RE Downtown

Randall Farrens
Keller Williams Realty

Ahmed Farzan
HomeSmart Intrust Realty Group

Robin Fisher
Coldwell Banker Transaction Ct

Elizabeth Ford
Realty One Group Complete

Elton Ford
Lyon RE Natomas

Michelle Freire
Intero Real Estate Services

Amanda Fry
Cook Realty

Monica Gable
Lyon RE Downtown

Elsa Garber
Dean Adams Residential R.E.

Mateo Garnica
VGC Real Estate Group

Sanvador Gayle
Redfin Corporation

Laura Glaser
Realty World Greater Sacto Prp

Mikaela Gooch
Providence Properties

Christi Gray
Consumer Plus Realty

Ryan Grob
Keller Williams Realty Folsom

Moves Hajiyar
Thompson + Brown Real Estate

Ashley Harris
Coldwell Banker Residential Br

Michele Harvey
Dreher & Associates Inc.

Darla Haubner
Realty World Platinum

John Hughes
RE/MAX Gold Elk Grove

James Jeffra
Commerce Real Estate

Gurdip Kaur
Elite Realty Services

Nasib Kazmi
Providence Properties

Ateekah Khan
Century 21 M & M and Assoc.

Lyudmila Kovalchuk
Real Estate America

Leonard Lapena
Century 21 Select Real Estate

Liming Lin
HP Real Estate

Celine Lorenz
Keller Williams Realty

Zachary Lukowicz
r Homes and Properties

Hugo Magana
Capitol Real Estate Group

George Martinez
Re/Max Gold Midtown

Tariq Masood
Green Light Properties

Carson McMurtrey
Sierra Pacific Realty

Nicholas Millsap
Cornerstone Real Estate Servic

Lorraine Moore
Century 21 Select Real Estate

Jennifer Mouzooni
Keller Williams Realty Folsom

Teresa Naber
HomeSmart I CARE Realty

Bonnie Neves
Keller Williams Realty

Matthew Nieschalk
Keller Williams Realty Natomas
DebraOlsonRedfin Corporation

Christian Ong
Keller Williams Realty

Betty Orozco
Keller Williams Realty Natomas

Dalton Ostrander
Keller Williams Realty Folsom

Nathaneal Paular
Real Estate America

Annie Pellegrini-Frick
Christine V. Greve Real Estate

Juliana Pickens
Stanley RE & Investment Inc

Chase Pope
Black Diamond Real Estate

Justin Potter
VGC Real Estate Group

Ronald Queensbury
Intero Real Estate Services

Kelly Reid
American Horizon Realty

Kelly Rivett
Cornish & Carey Commercial

Sean Robinson
Berkshire Hathaway Homeservice

Monica Robinson
Lyon RE Natomas

Yuriy Sachuk
VNR Properties

Daniel Sandy
Century 21 Select Real Estate

Anureet Sangha
Keller Williams Rlty Elk Grove

Lana Semon
Keller Williams Realty

Tristina Senter
Realty World-Connect

Joann Shapiro
RE/MAX Gold Sierra Oaks

Manisha Sharma
Sweet Homes Management Inc.

Jermaine Sheppard
Interlock Home Loans & R.E. Sv

Robert Silva
RE/MAX Gold Rocklin

Wesley Simmons
Century 21 Select Real Estate

An'Jurhee Simons
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Angela Westberg
Dunnigan, REALTORS®

Crystal Wilkins
BPE Law Group, P.C.

Corianne Wolfe
NextHome River City

Chay Yang
Intero Real Estate Services

Ryan Zargari
Keller Williams Realty Folsom

New REALTOR® Members

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CK Realty

Deborah Alberti
BHHS Drysdale Properties

John Altman
RE/MAX Gold Fair Oaks

Guillean Arradaza
Redfin Corporation

Antoinette Bansuelo
Keller Williams Realty Folsom

Attila Bertalan
eXp Realty of CA Inc

Surjit Bola
Lyon RE Elk Grove

Kadie Brock-Ortiz
McKiernan Realty

Shayla Brown
Lyon RE Downtown

Dennis Brown
White House Real Estate

Andrew Bulock
Tower Real Estate Brokers Inc.

Anthony Castaneda
Intero Real Estate Services

Michael Chavez
The Turtlestone Group Corp

Semyon Chernozubov
Keller Williams Realty Natomas

Lauren Clements
Coldwell Banker Residential Br

Jonathan Cole
Century 21 Select Real Estate

Tanner Cummings
Amen Real Estate

Mary David
Lyon RE LP

Ophelia DeOllas
Keller Williams Rlty Elk Grove

Ravneet Dhuncy
Elite Realty Services

Amy Diedrich
Intero Real Estate Services

Kimberly Dow Rutherford
Lyon RE Sierra Oaks

Esperanza Dubon
Keller Williams Realty Natomas

Paul Eguina
Coldwell Banker Residential Br

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Nancy Manly – 916.437.1217
Director of Member Services

Kelly Brandt – 916.437.1218
Member Services Specialist

Robin Mayer – 916.437.1216
Member Services Specialist

Denise Stone – 916.437.1219
Member Services Specialist

Henry Lorenzo – 916.437-1218
Member Services Specialist

SAR Staff

Feel free to call us direct.

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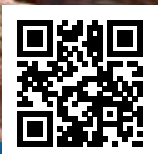
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