



SACRAMENTO REALTOR®

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

NOVEMBER 2017

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

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Having An Attitude of Gratitude

As the year comes to an end, we can reflect back on the time we spent on our careers, with our family and friends, and with ourselves, thinking about everything that we could and should be grateful for in our lives. When we do reflect back, we should develop an *Attitude of Gratitude* and be thankful for those people that interact with us. Whether it be family, friends, co-workers, employees, or associates that you surround yourself with, everyone should be a beacon of gratitude to you and you should reflect that attitude back to them.

Have you ever heard the old saying; "the door to happiness is love, with gratitude the key to open it"? The idea of being grateful daily can be overwhelming for people, especially if it is not something you are familiar with doing. The meaning behind the word *gratitude*, is simply, "to give thanks." It is a way to communicate with the universe around us, and to say, "YES! I am thankful for this moment, and want to attract more of this in my life please."

Making gratitude part of your routine has such a profound effect on your everyday life. Once you start focusing on what you are thankful for you will notice more things come into your life to be grateful for, and your whole perspective on situations begins to change. So start developing the habit of "looking up" at what is out there to be thankful for, write down those people in your life that you are grateful for, and show forgiveness a little easier. You will be amazed at how you view life and how brilliant this world is.

A handwritten signature in dark ink, appearing to read "Franco Garcia".



Golden State Finance Authority [GSFA] Platinum® Program

Down Payment Assistance Grant

Thousands of people each year dream of becoming homeowners. The GSFA Platinum® Program may help that dream become a reality.

- This program provides eligible families and individuals with grant funds that **never** have to be repaid.
- The grant (up to 5% of the first mortgage loan amount*) can be used towards down payment or closing costs.
- One of the most attractive features of this program is that **you don't have to be a first-time homebuyer**. Even if you owned a home in the past, you may qualify.
- The program is available for the purchase of an owner-occupied principal residence, including condominiums and planned unit developments. No Manufactured Housing is allowed on this program.

GSFA Platinum® Program Highlights

- Down payment assistance grant, up to 5%
- Generous income limits
- No first-time homebuyer requirements
- FHA, VA, USDA, and Conventional First Mortgages
- For the purchase of primary residence in California
- Available for eligible refinances

*This is not an offer for extension of credit nor a commitment to lend and is subject to change without notice. Certain restrictions may apply on all programs. Golden State Finance Authority [GSFA] is a duly constituted public entity and agency. 03/16

 **CALL TODAY TO FIND OUT MORE ABOUT THIS EXCITING PROGRAM!**

Ed Ortega

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ANATOMY OF A NON-DISCLOSURE CLAIM

Every Fall, as branches lean and leaves drop, our phones ring with calls about tree disputes between property owners. A neighbor's tree may be extending over your fence, blocking your view, dropping leaves into your pool, and their roots may be destroying the fence and cracking your driveway. What are you to do?

California Civil Code section 733 bars anyone from going onto the land of another and cutting or removing trees. That makes logical sense because you have to trespass on their land to do so. But what about when those limbs cross onto your land. Do you have an absolute right to cut these? The answer is "No!"

As a string of California cases has repeatedly affirmed, **a neighbor does not have any absolute right to cut off encroaching roots or branches** so that they don't cross over the property line. Before doing so, you must first evaluate the health of the tree and then **act reasonably** in any trimming that you attempt. By "reasonable," the law means that you must exercise care to avoid unnecessary damage... in short, you can't kill it. California Civil Code section 3346 considers the encroachment of branches and roots onto your property to be a nuisance. **You are allowed to trim the tree on your land in a way that the tree is not damaged.** Keep in mind that if you cause the tree to die or cause so much damage that its value is destroyed, you can be held liable for up to three times the damage. That means determining the value of the tree, which can easily be more than \$10,000. In addition, damage that destroys a "protected tree," such as a Heritage Oak, can bring substantial additional penalties. So what are you to do?

First – Talk to your neighbor – by explaining the situation and showing the damage, it is very possible that the two of you can agree to a trimming plan. Maybe the neighbor is also concerned about the tree growth and you can collaborate on an equally beneficial remedy;

Second – Talk to an arborist – before you start any substantial cutting, talk to a tree professional and find out what is safe to do and what is not. There are proper ways that trees can be trimmed to get you the benefit you want with the least damage to the tree;

Third – Use professionals – if the trimming work is substantial, be sure to use a licensed, bonded tree contractor. This reduces the risk of unexpected damage and gives you protection in the event that unexpected damage does occur.

The bottom-line is that you do have rights. You are not required to sit there and let your property be destroyed by branches and roots. Your neighbor cannot use their land to cause damage to the land of another. This is called "nuisance" and, if the neighbor refuses to fix the problem, you have a right to take action. You may get legal assistance and get a Court Order compelling the neighbor to remove the encroachment and repair the damage. If there is some damage imminent, such as the neighbor's tree is about to fall over or the roots are about to break your plumbing, faster action may be called for. In these cases, use a professional and take plenty of pictures.

The attorneys at BPE Law Group, PC have been advising and representing Buyers and Sellers as well as real estate agents and brokers in resolving legal disputes for over 20 years ago. If you would like a consultation with us, please call our office at (916) 966-2260 or e-mail Steve Beede at sjbeede@bpelaw.com or Keith Dunnagan at kbdunnagan@bpelaw.com.

The information presented in this Article is not to be taken as legal advice. Every person's situation is different. If you are facing a legal issue of any kind, get competent legal advice in your State immediately so that you can determine your best options

Home Loans that Welcome You Home

Tri Counties Bank provides a wide array of home loan options for you to choose from. Whether you're a first-time homebuyer or an experienced investor, our local, knowledgeable Home Loan Specialists offer personalized Service With Solutions® to make the process simple.

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DAVE TANNER

Attitude of Gratitude

Every November our nation stops to celebrate the Thanksgiving holiday. We do this to recognize how grateful early European settlers were to have assistance from the Indigenous People of the New World. Without their assistance, the European settlers would have struggled surviving this strange new home. If they could have seen the future, however, the Indigenous People might not have been so generous with their assistance.

As I talk to some of our Members about what they are grateful for this season, some comment they feel less grateful than usual this year. That caused me to think that maybe we need to look at our situation in terms of where we are in comparison with others in this world.

There are a little over 7 billion human inhabitants of Planet Earth. These are various statistics showing how some of them live.

1. In developing countries, the poor spend 60-80% of their income on food, leaving little for anything else. In the U.S. it is generally less than 10%.
2. Over 800 million people do not have enough food to eat; that is about 11% of the total population.
3. 45% of all child deaths are related to undernutrition, resulting in about 3.1 million child deaths per year.
4. 750 million lack access to clean drinking water.
5. 767 million live in extreme poverty, almost 10% of the total population.
6. Nearly 1 billion people entered the new millennium unable to read or write.
7. 1.2 billion people live without electricity.
8. Over 2 billion people do not have a bank account. That is almost 1 out of every 3 people in the world.

These numbers clearly reflect extreme cases. But the huge numbers that fall into these extreme categories can allow us to think about how many others suffer to a lesser degree. I would suggest that no matter how many challenges we might be facing in the short-term, any Member of SAR is probably better off than at least half, and probably at least 2/3, of the population of Planet Earth. For that we should each be grateful.

But as we consider our own Attitude of Gratitude, let us also think about sharing some of what we have with others less fortunate. With your dues billing statement you will be asked to make several voluntary donations. In addition to the request for contributions to the REALTOR® Action Fund, which is always critically important, you are also asked to contribute to the SAR Scholarship Fund, the SAR Charitable Foundation, and the C.A.R. Housing Affordability Fund. Each of these is a great opportunity to assist others. The basic suggested amount is \$10 for each fund, but I hope many of you will see fit to make a significantly greater contribution to each fund. I can assure you that I will be doing so. By acting together we can all help to make a difference in the lives of others, giving them a reason to be grateful, too.

Happy Thanksgiving!

Summary of NAR Director's Meeting

Chicago, IL November 3-6, 2017

NAR committed to fight the provisions limiting mortgage interest and property tax deductibility in the current federal tax reform proposal.

NAR approved four SAR Members for REALTOR® Emeritus status. They are Jennie S. Blevins, John P. Bramow, William A. DeBlonk and Rebecca S. Kucala.

NAR will support the disclosure of beneficial business interests of business entities at the time of registration.

NAR will fund actuarial cost research to guide the development of NAR policy on a national disaster insurance program.

Code of Ethics Standard of Practice 12-10 was revised to clarify that Article 12 includes images in the true picture requirement and adds to 12-10 that REALTORS® are prohibited from "otherwise misleading consumers, including the use of misleading images." The goal is to allow hearing panels to determine if an image presents a true picture. Examples given were the modifying of images to remove power lines and other negative images.

The Professional Standards Committee approved six updated Case Interpretations and deleted four others. This continues the Committee process begun last year of updating all Case Interpretations as appropriate.

Golden State Finance Authority | Home of the GSFA Platinum® Down Payment Gift Program

SOAR TO NEW HEIGHTS

Lead the real estate market by helping homebuyers navigate their way through the biggest challenge to purchasing a home, the down payment.

What would a \$10,000 gift do for your client?

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- No first-time homebuyer requirement.
- Min. FICO 640; Max. DTI 50%.
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For this month's article, I wanted to highlight a member who made it to Masters Club for the first time in 2016. As I was going through the list, I was thrilled to see an old colleague of mine who is not only an awesome real estate agent, but is someone with a huge heart who serves the community. I worked with him for several years, and I'm happy to introduce him to everyone else. Genaro Gonzalez is a REALTOR® with Keller Williams Realty in Elk Grove. Making Masters Club was a huge professional accomplishment for him. He has had his real estate license for 12 years but for the first seven years, he considered himself a secret agent. It wasn't until he began working at his current brokerage that he learned about all the different ways of lead generating that really helped his business grow.

When I asked Genaro how he got into the business, he explained that his former REALTOR® was an agent out of Modesto. That agent introduced Genaro to his preferred lender, with whom he bonded with immediately. When his REALTOR® was going to leave the business, the loan officer encouraged Genaro to get his real estate license. He told him he would be great at selling real estate and that's what he did. He got his license in 2005 and pretty much took over the business his former REALTOR® and loan officer had. When the market crashed, the loan officer left the business and he began to struggle.

After jumping around with different brokerages, he learned from a termite inspector that there was a brokerage that was doing awesome things for their agents. His inspector referred him to an agent who worked for the same company where he is at now. It was there where he realized that your broker can do things to help your business grow. He learned about business models, lead generating, and the disc profile. As a marriage counselor for his church, he knows the importance of learning about different personality types and he loved that this brokerage also taught the importance of knowing that.

When he realized that capping existed, it became his number one priority. His second one was to make it Masters Club. He eventually capped, but when he found out he made Masters Club he was ecstatic! It put him in the ranks with so many other agents that he respected and admired. He uses the Masters Club logo on his email signatures and he recalls on more than a few occasions when the cooperating agents said they voted for his clients' offer because of that logo. He said the agents know they are working with someone who obviously knows what they are doing if they are part of this group. It makes him feel great to know he belongs to this group of professionals with standards, and of course he wants to continue to be in Masters Club year after year.

His advice to anyone who wants to be part of Masters Club: surround yourself with the people in your office who have made it to where you want to be. Being in an environment full of successful people will help your mindset and will motivate you to achieve the results you want in your business. He mentioned that although his office is full of mega agents, he set his goals based on the kind of production he wanted to achieve. In other words, he made sure his goals were within his reach, and he hit them!

When he is not selling real estate, Genaro is very involved in his church. He and his wife Josefina serve as marriage counselors for the diocese of Sacramento and lead several retreats throughout the year. It goes without saying that Genaro has a huge heart!



MASTERS CLUB
SACRAMENTO ASSOCIATION OF REALTORS®

Tax Plan would Negatively Impact Homeownership in California

BY: Caylyn Wright, SAR Government Affairs Director

The currently outlined Republican tax plan would have a serious negative impact on California homeowners, and as of this writing, is opposed by SAR, C.A.R., and NAR.

The plan as currently outlined is expected to double the standard deduction and eliminate all personal deductions except the Mortgage Interest Deduction (MID) and the deduction for Charitable Contributions. The plan eliminates the deduction for state and local taxes. This will deliver a crippling blow to middle class homeowners by removing economic incentives for homeownership and raising taxes by an average of \$851. By doubling the standard deduction, MID would only be available to the top 5% of taxpayers.

The biggest deduction on the chopping block is the elimination of state and local taxes, which enables Californians to subtract those tax payments from their income before calculating how much they owe the IRS. According to 2015 federal data, more than 6 million people in California claimed this deduction worth \$112.5 billion.

Doubling the standard deduction would negatively impact how middle class homeowners use MID. Yet while MID is retained in the current plan, it is drastically altered in a way that would negatively impact California and other high cost states. Currently, homeowners can deduct interest on mortgages of up to \$1 million, but this plan would lower the cap between \$500,000 and \$750,000, indexed for inflation. No one knows better than California REALTORS® that while this might be an incredible amount in some states, in many areas of California this is the cost of an average home for a middle class family, not a mansion.

The tax proposal is sure to be a very contentious issue, the National Association of Home Builders has split with industry allies to endorse the White House plan. REALTORS®, builders, bankers, and others in the home buying pipeline have traditionally locked arms to protect MID as a building block to homeownership and wealth creation for families.

Help preserve homeownership in California today by answering NAR's Call for Action, it's easy and only takes a few seconds: [CLICK HERE](#).

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



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60 Min.

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Adding a Housing Spark to Oak Park

As you may know, Oak Park is a community that has undergone quite a transition over the past few years. For those of us who have stopped in for a craft beer at one of their trendy bars, we may think it's an awesome change. Or if you're an investor who benefited from the affordable home prices, you're pleased you're turning a profit as a landlord. Unfortunately, the gentrification of Oak Park has had many negative repercussions for the residents who have called the area home for decades. Lower income folks cannot afford the swanky restaurants that have moved into their community, and they have to travel other places for a cheap meal. Rising rents have forced families to move elsewhere, and those who wish to buy don't feel they can afford the high home prices.

SAR's Equal Opportunity/Cultural Diversity Committee collaborated with the Housing Opportunity Community to examine the situation happening in Oak Park. Representatives met with the Oak Park Neighborhood Association and NeighborWorks to discern how the real estate community could help.

Thanks to a Housing Opportunity Grant from the National Association of REALTORS® and several generous partners, the two committees pulled together a successful Housing Fair that left residents asking for more. This free event was held on Saturday, October 7 from 10am – 1:30pm at the Oak Park Community Center, a location that the residents frequent and could easily access.

The Housing Fair was a combination of short presentations followed by time to visit housing specialists one-on-one. Among these specialists were lenders, a credit repair expert, property manager, real estate attorney, title representative, NeighborWorks, and many more. A delicious catered lunch was served and children delighted in face painting and balloon characters. The event had a very upbeat, hopeful air about it.

The committee was thrilled that their months of planning paid off with over 100 individuals in attendance. This was largely due to the committee's tireless efforts to promote the event in newspapers, television, radio, flyers, and social media. Post event evaluations validated what the committee saw for their own eyes, residents were excited to learn about the possibilities of homeownership and grateful for the information. Attendees may not have qualified for a home immediately but they learned how to repair their credit and what down payment assistance was available for them.

Days after the event, SAR staff was receiving calls asking when the next housing fair was scheduled. Clearly we provided information they were hungry for.

SAR would like to acknowledge the following committee members who gave incredible amounts of time to ensure this Housing Fair was a success.

Chair Jodi Ash
Co-chair Chris Baumann
Keira Norman
Samantha Tov
Randy Randazzo

Jai Jett
Sharon Robinson
Manny Delgadillo
Evelia Marquez
Randy Randazzo

Stephen T. Webb
Fam Saechao
Tanya Wermund
Manny Delgadillo
Chris Clark

Barbara Harsch
Gina La Placa
Judy Black







2017 CanTree Important Dates

November

CanTree Builds

Monday, November 20

Sunrise Mall | 6:00a

Tuesday, November 21

Mel Rapon Honda | 7:00a

December

Dedication

Tuesday, December 5

Mack Powell Evt Ctr | 9:00a

Dismantling

Wednesday, December 27

Sunrise Mall | 6:00a

Thursday, December 28

Mel Rapon Honda | 7:00a



For more info contact a committee member or Madison in the Events Department at SAR

mhall@sacrealtor.org

916.437.1211



Christmas Cantree

www.sacrealtor.org/christmas-cantree

Mentor a future **REAL ESTATE SUPERSTAR**

Become an SAR Intern Mentor and reap the many benefits of working with an energetic, ambitious college student eager to learn the real estate business. Through a unique partnership with Los Rios Community College District, SAR has qualified intern applicants ready to learn about the various aspects of real estate ten hours per week. Their curiosity and enthusiasm for the industry will remind you why you became a REALTOR®.

About the Program

- Highly-motivated real estate students “shadow” you ten hours per week for a 16-week internship program.
- Past interns like Linda Wood and Judy Covington have gone on to become Masters Club members and serve as SAR leaders.
- SAR will provide you with a list of tasks for your intern to do during his/her time with you.
- Mentor applications are due by **December 19** for the Spring 2018 semester.
- The Intern Class is now certified by CalBRE as a Real Estate Practice class

From a past intern/current mentor

Relocating to Sacramento and attempting to change careers mid life, I was hesitant and wanted to make sure a career in Real Estate was right for me. I discovered the internship program offered at SAR and quickly made the decision to enroll. It was the best decision I could ever make. During my internship, I soaked up everything I could. I greatly attribute my success in Real Estate with completing my SAR Internship and the knowledge I gained.

My first year in real estate sales, I was awarded the coveted Rising Star of the Year Award for the entire company.

Today I am still involved in giving back, mentoring interns and sitting on the Internship committee. If you are thinking about Real Estate, empower yourself and enroll today!

-Victoria Millan, Keller Williams Realty

Apply to be an SAR Intern Mentor Today!

Contact Judy Shrivastava at judy@sacrealtor.org for application and details.



Upcoming Volunteer Opportunities

November

River City Food Bank: Grocery Distribution

Date: Friday, November 17th Time: 10:45am – 3:30pm

Location: River City Food Bank ([1800 28th Street](#))

Duties: The River City Food Bank is extremely busy in the week leading up to Thanksgiving. They need your help to provide clients the opportunity to choose from a variety of healthy food items for their family. They need 15 volunteers to help guide the clients through this process.

December

REALTOR® Ring Day: Spread the Holiday Cheer

Date: Friday, December 1st Time: Various Shifts Throughout the Day

Location 1: Macys @ Arden Fair Mall (Both Outside Exits)

Location 2: Raley's on Freeport (Land Park)

Duties: Volunteers will be ringing bells, spreading holiday cheer and collecting donations for the local chapter of the Salvation Army.

If you are interested in volunteering or would like more information on these volunteer opportunities, please contact Tony Vicari (tony@sacrealtor.org | 916.437.1205).

Upcoming Meetings/Forums

PLEASE NOTE: No Public Issues Forum in November or December

Broker/Manager Forum

Date: : Friday, December 1st | 9:30 – 10:30am **Location:** SAR Boardroom

Speaker: Dave Tanner **Topic:** New 2018 Laws Affecting Real Estate

SAR Main Meeting/CanTree Dedication

Date: Tuesday, December 5th | 9:00 – 10:30am **Location:** Mack Powell Event Center | This festive meeting will feature a light breakfast for attendees, live holiday music from the Salvation Army Brass Band, and plenty of raffle prizes for all those CanTree tickets you've bought for the last few months. This meeting also reveals the total amount raised for the Salvation Army during this CanTree season. You won't want to miss it!

Real Estate Finance & Affiliate Forum

Date: Thursday, December 7th | 9:00 – 10:30am **Location:** Mack Powell Event Center

Speaker: Rico Rivera **Topic:** Using Facebook Live and Social Media to Power Your Business

Light Breakfast Provided – Show Up Early!

Broker/Manager Forum

Date: Friday, December 15th | 9:30 – 10:30am **Location:** SAR Boardroom

Speaker: Dave Tanner **Topic:** New C.A.R. Forms Release

SAR Holiday Closure Schedule

Thursday, November 23rd – Sunday, November 26th

SAR is open for business on Monday, 11/27

Friday, December 22nd – Tuesday, December 26th

SAR Closes at 12noon on 12/22 and is open for business on Wednesday, 12/27

Saturday, December 30th – Tuesday, January 2nd

SAR is open for business on Wednesday, 1/3

SAR Regional Meeting Holiday Schedule

Tuesday, November 14th – meetings as usual

Tuesday, November 21st – NO Regional Meetings (Thanksgiving)

Tuesday, November 28th – meetings as usual

Tuesday, December 5th – Main Meeting (no Regional Meetings)

Tuesday, December 12th – meetings as usual

Tuesday, December 19th – NO meetings (Christmas)

Tuesday, December 26th – NO meetings (Christmas)

Tuesday, January 2nd – NO meetings (New Year's Day)

Tuesday, January 9th – NO meetings (SAR Installation Luncheon)

Tuesday, January 16th – meetings as usual

SAR EDUCATIONAL OFFERINGS —

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
November 13	10:00 - 11:00am	MetroList® Real Safe Agent Seminar	FREE for MetroList® Subscribers	More Details and Register Here	Taught by MetroList® Instructor
November 14	9:00am – 3:30pm	C.A.R. Leadership Advantage Workshop	\$99 (REALTORS®)	See More Details Here	C.A.R. Representative
November 14	1:00 – 4:00pm	License Renewal: Home Study & Live Review for Brokers & Sales Agents	\$85 (PDF) \$95 (Text Book)	<ul style="list-style-type: none"> • Receive Mandatory 3-hour courses • Covers: Agency, Trust Funds, Ethics, Fair Housing, Risk Management and more • Includes a 12-hour foreclosure course 	Duane Gomer Representative
November 15	12noon – 1:30pm	SAR Commercial Class Top 10 Legal Issues Facing Commercial Brokers	\$20 (Lunch & Learn Format)		Robert McCormick, Real Estate Attorney
November 16	8:30am – 5:00pm	8 Hour CA-DBO Safe Comprehensive: Relevant Practices For The MLO	\$139 (\$159 at the door)		Duane Gomer Representative
November 16	9:00 – 11:00am	Black Belt Negotiating	\$35		Michael Soon Lee
November 17	9:00 - 1:00am	RETI Series Time Mastery for REALTORS®	\$25 (individual class)	See Flyer for Details on Each Class	Michael Lee
November 18	8:30am – 5:00pm	Duane Gomer Exam Prep for Brokers & Sales Agents	\$150		Duane Gomer Representative
December 2	9:00 - 10:30am	The Probate Process for the Real Estate Professional	\$10		Dylan Hyatt, Attorney
December 6	8:30am – 5:00pm	8 Hour CA-DBO Safe Relevant Practices For The MLO	\$139 (\$159 at the door)		Duane Gomer Representative
December 7	9:00am – 12noon	How to Think Like an Appraiser	\$25	See More Details Here	Ryan Lundquist
December 9	8:30am – 5:00pm	Duane Gomer Exam Prep for Brokers & Sales Agents	\$150		Duane Gomer Representative
December 14	9:00am – 1:00pm	Understanding the RPA	\$73		Gov Hutchinson, C.A.R. Assistant General Counsel

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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DECEMBER CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
				SAR Toastmasters Club (T) 7:45 – 9:15am CAMP Training (EC - W) 8:00am – 5:00pm Probate Process for RE Professionals (EC - E) 9:30 – 10:30am Broker/Manager Forum (B) 9:30 – 10:30am
4 WCR Board Meeting (B) 11:30am – 1:30pm	5 Main Meeting (EC) 9:00 – 10:30am Volunteer Coordinating Committee (T) 10:30 – 11:30am Charity Research Committee (P) 10:30 – 11:30am CanTree Committee (B) 10:30am – 12noon	6 CA-DBO Safe Comprehensive: Relevant Practice for the MLO (B) 8:30am – 5:00pm SAR New Member Orientation (B) 9:00am – 12:30pm	7 How to Think Like an Appraiser (EC - E) 9:00 – 10:30am Real Estate Finance & Affiliate Forum (EC - W) 9:00 – 10:30am Internship Committee Meeting (T) 12noon – 1:30pm	8 SAR Closed 7:30 – 8:30am SAR Toastmasters Club (T) 7:45 – 9:15am Presidents Appreciation Breakfast (EC) 8:30 – 11:00am Sac Area RE Exchange Network (T) 10:00am – 12:30pm
11 Education Committee (B) 9:00 – 10:30am MetroList – Course I (T) 9:00 – 12noon Leadership Academy (B) 12:00 – 2:30pm MetroList – Course II (T) 1:00 – 4:00pm	12 Regional Meetings Visit www.sarcaravans.org NARPM Luncheon (EC-W) 9:00am – 3:30pm YPN Advisory Meeting (T) 10:30 – 11:30am Internship Interviews (B) 11:00am – 4:00pm	13 SAR Regional Coordinators Quarterly Meeting (P) 1:30 – 2:30pm Internship Completion Ceremony (B) 2:30 – 5:30pm	14 Understanding the RPA (EC) 9:00am – 1:00pm Masters Club Steering Committee (B) 9:30 – 11:00am Equal Opportunity/Cultural Diversity Committee (B) 11:30am – 1:00pm	15 SAR Toastmasters Club (T) 7:45 – 9:15am Broker/Manager Forum (B) 9:30 – 10:30am NO Public Issues Forum Moving Your Business to the Next Level (EC-W) 10:00am – 1:00pm SPF Committee (B) 1:00 – 2:00pm
18 No Events Scheduled	19 Regional Meetings – CANCELLED for Holidays Marketing/Communications Committee (B) 10:30am – 12noon SAR Charitable Foundation BOD (B) 12:30 – 2:00pm Scholarship Fundraising Committee (T)	20 IREM Board Meeting (P) 9:00 – 10:00am	21 WCR Meeting (EC-W) 9:00am – 12noon SAR BOD (B) 9:00 – 11:00am Grievance Committee (B) 1:00 – 2:30pm Commercial Council Meeting (B) 3:00 – 4:00pm	22 SAR Toastmasters Club (T) 7:45 – 9:15am SAR Closed @ 12noon
25 SAR Closed	26 SAR Closed	27 CanTree Dismantle (Sunrise Mall) 6:00 – 9:00am SAR Closed 1:00 – 2:00pm	28 CanTree Dismantle (Mel Raption Honda) 7:00 – 10:00am	29 SAR Toastmasters Club (T) 7:45 – 9:15am

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 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obligated to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law. (Amended 1/00)

Case #2-3: Obligation to Disclose Defects

(Revised Case #9-9 May, 1988. Transferred to Article 2 November, 1994.)

Seller A came to REALTOR® B's office explaining that his company was transferring him to another city and he wished to sell his home. In executing the listing contract, Seller A specified that the house had hardwood floors throughout and that the selling price would include the shutters and draperies that had been custom made for the house. Seller A said that he would like to continue to occupy the house for 90 days while his wife looked for another home at his new location, and agreed that REALTOR® B could show the house during this time without making a special appointment for each visit. Accordingly, REALTOR® B advertised the house, showed it to a number of prospective buyers, and obtained a purchase contract from Buyer C. Settlement was completed and at the expiration of the 90-day period from the date of listing, Seller A moved out and Buyer C moved in.

On the day that Buyer C moved in, seeing the house for the first time in its unfurnished condition, he quickly observed that hardwood flooring existed only on the outer rim of the floor in each room that had been visible beyond the edges of rugs when he inspected the house, and that the areas that had been previously covered by rugs in each room were of subflooring material. He complained that REALTOR® B, the listing broker, had misrepresented the house in his advertisements and in the description included in his listing form which had specified "hardwood floors throughout." Buyer C complained to REALTOR® B, who immediately contacted Seller A. REALTOR® B pointed out that the house had been fully furnished when it was listed and Seller A had said that the house had hardwood floors throughout. Seller A acknowledged that he had so described the floors, but said the error was inadvertent since he had lived in the house for ten years since it had been custom built for him. He explained that in discussing the plans and specifications

with the contractor who had built the house, the contractor had pointed out various methods of reducing construction costs, including limiting the use of hardwood flooring to the outer rim of each room's floor. Since Seller A had planned to use rugs in each room, he had agreed, and after ten years of living in the house with the subflooring covered by rugs, he had "simply forgotten about it."

REALTOR® B explained, however, that Seller A's description, which he had accepted, had resulted in misrepresentation to the buyer. "But it's a small point," said Seller A. "He'll probably use rugs too, so it really doesn't make any difference." After further pressure from REALTOR® B for some kind of adjustment for Buyer C, Seller A concluded, "It was an honest mistake. It's not important. I'm not going to do anything about it. If Buyer C thinks this is a serious matter, let him sue me."

REALTOR® B explained Seller A's attitude to Buyer C, saying that he regretted it very much, but under the circumstances could do nothing more about it. It was at this point that Buyer C filed a complaint with REALTOR® B's Board.

At the hearing before a Hearing Panel of the Professional Standards Committee of REALTOR® B's Board, during which all of these facts were brought out, the panel found that REALTOR® B had acted in good faith in accepting Seller A's description of the property. While Article 2 prohibits concealment of pertinent facts, exaggeration, and misrepresentation, REALTOR® B had faithfully represented to Buyer C information given to him by Seller A. There were no obvious reasons to suspect that hardwood floors were not present throughout as Seller A had advised. REALTOR® B was found not in violation of Article 2.



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Sales volume drops for September, sales price stalls

SEPTEMBER

September ended with a 10% decrease in sales, down from 1,734 to 1,560. Compared with September 2016, current number is a 5.3% decrease from the 1,647 sales for that month. Equity sales for the month reached a high point, accounting for 97.8% (1,526) of the sales this month. REO/bank-owned and Short Sales made up the difference with 16 sales (1%) and 18 sales (1.2%) for the month, respectively. Types of financing used for the sales this month included 201 cash (12.4%), 904 conventional (57.9%), 298 (19.1%) FHA, 107 (6.9%) VA (Veterans Affairs) and 50 (3.2%) used Other* types of financing.

The median sales price decreased for a second month, dropping .3% from \$349,000 to \$348,000. This figure is 9.3% above the \$318,500 figure of September 2016. SAR recorded the highest median sales price in August 2005, which was \$392,750. The current figure is 11.3% below that figure.

Active Listing Inventory increased slightly, rising 1.2% from 2,593 to 2,625. The Months of Inventory increased from 1.5 to 1.7 Months. A year ago the Months of inventory was also 1.7 and Active Listing Inventory stood at 2,774 listings. There were 2,132 listings published in September, a 10.2% decrease from 2,373. "Listings published" signifies all listings that came on the market for the current month. Of the 2,373 listings that came on the market for the month of September, 997 were still listed as active, 881 are currently pending sales, 96 were already sold and 158 are either off the market, expired or other.

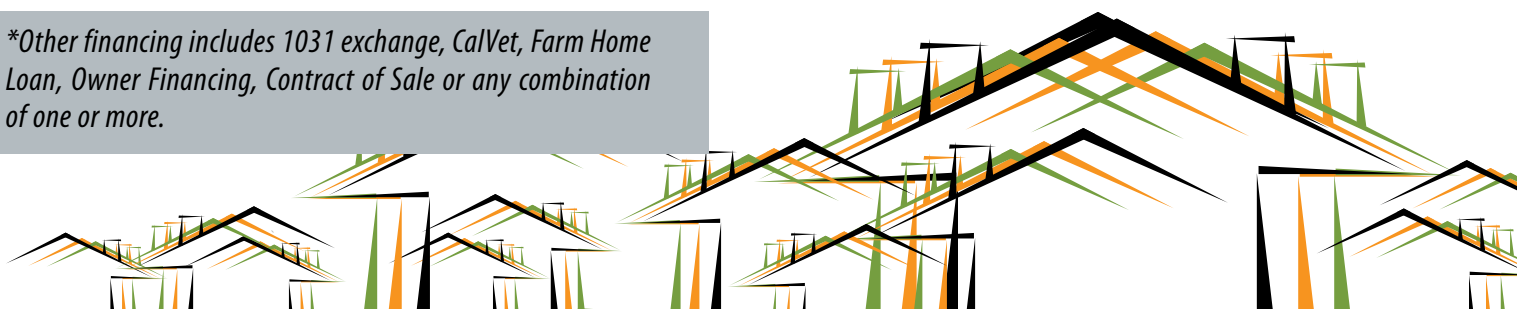
The Average DOM (days on market) increased from 22 to 24 from August to September. The Median DOM increased for 3rd month, up to 13 DOM. Compare this to August 2010, where the Average DOM was 65 and Median DOM was 35. "Days on market" represents the days between the initial listing of the home as "active" and the day it goes "pending." 79.5% of all homes sold this month (1,193) were on the market for 30 days or less and 92% of all homes sold in 60 days or less.

The Average Price/SqFt of all homes sold increased from \$229.5 to \$230.2 from August to September. Compare these figures to five years ago (August 2012), where the Average Price/SqFt was \$118.5, a 94% difference.

Additional statistical reports, including a county wide summary and zip code break down, are available [here](#).

Just the Facts - September 2017				
	Sep-17	Sep-16	Change	Summary/Notes
Sales	1,560	1,647	-5.3%	Sales down 10% month to month, down 5.3% year to year
Median Sales Price	\$348,000	\$318,500	9.3%	Second decrease in sales price this year
Active Inventory	2,625	2,774	-5.4%	Inventory up from 1,454 in January 2017
Median DOM	13	13	0.0%	Up from 12 DOM last month
Avg. Price/SqFt	\$230	\$206	11.7%	5 years ago this figure was \$118 , a 95% difference from current figure

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



September 2017

MLS STATISTICS for September 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	2,132		2,373	-10.2%		2,080		2.5%
Active Listing Inventory †	2,625		2,593	1.2%		2,774		-5.4%
Active Short Sale (included above)	21		21	0.0%		55		-61.8%
Pending Short Lender Approval	44		52	-15.4%		125		-64.8%
Pending Sales This Month	1,180		1,246	-5.3%		1,444		-18.3%
Number of REO Sales	16	1.0%	16	0.0%	0.9%	47	2.9%	-66.0%
Number of Short Sales	18	1.2%	28	-35.7%	1.6%	26	1.6%	-30.8%
Equity Sales**	1,526	97.8%	1,690	-9.7%	97.5%	1,541	93.6%	-1.0%
Other (non-REO/-Short Sale/-Equity)	0	0.0%	0	0%	0.0%	33	2.0%	-100.0%
Total Number of Closed Escrows	1,560	100%	1,734	-10.0%	100%	1,647	100.0%	-5.3%
Months Inventory	1.7 Months		1.5 Months	13.3%		1.7 Months		0.0%
Dollar Value of Closed Escrows	\$598,342,036		\$658,554,997	-9.1%		\$570,458,748		4.9%
Median	\$348,000		\$349,000	-0.3%		\$318,500		9.3%
Mean	\$383,553		\$379,790	1.0%		\$346,362		10.7%
Year-to-Date Statistics	1/01/17 to 9/30/17 SAR monthly data, compiled		1/01/17 to 9/30/17 MetroList YTD data			1/1/2016 9/30/2016		Change
Number of Closed Escrows	13,531		13,793			13,534		0.0%
Dollar Value of Closed Escrows	\$5,028,770,008		\$5,118,490,336			\$4,641,216,025		8.4%
Median	\$337,000		\$339,000			\$314,380		7.2%
Mean	\$369,692		\$371,093			\$342,930		7.8%

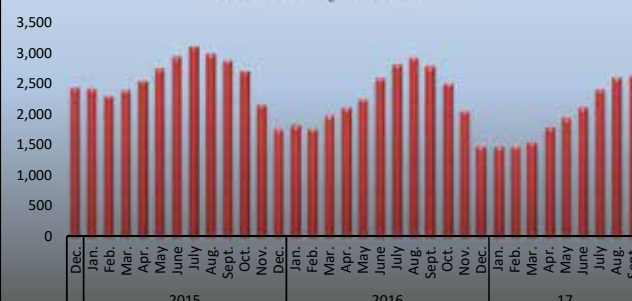
Sales Volume



Median Sales Price



Inventory Volume



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

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

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

Data for Sacramento County and the City of West Sacramento

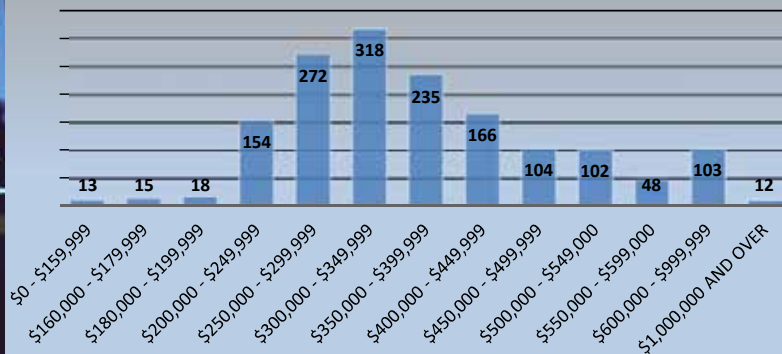
MLS STATISTICS for September 2017

Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

1 House on Lot

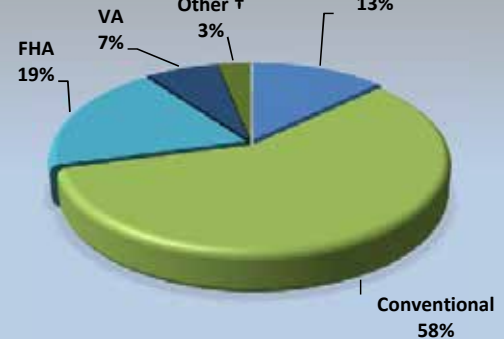
Total: 1,560



Type of Financing/Days on Market

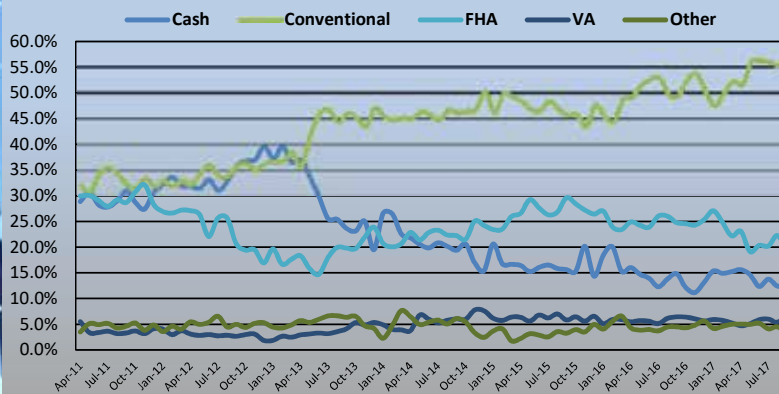
TYPE OF FINANCING

(1 House on Lot/Condo)



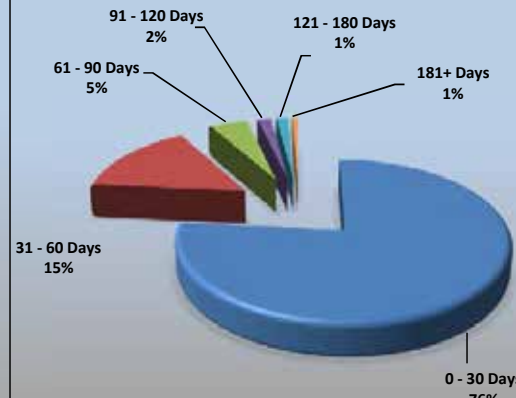
Types of Financing Historical

(% of Sales)



DAYS ON MARKET

(1 House on Lot/Condo)



Type of Financing	Current Month		Previous Month		LENGTH OF TIME ON MARKET				
	# of Units	% of Total	# of Units	% of Total	(SFR & Condo) Days on Market	# of Units	% of Total		
Single Family Home only							Current Month	Last 4 Months	Last 12 Months
Cash	201	12.9%	215	12.4%	0 - 30	1,193	76.5%	81.2%	75.2%
Conventional	904	57.9%	962	55.5%	31 - 60	240	15.4%	12.1%	14.0%
FHA	298	19.1%	386	22.3%	61 - 90	70	4.5%	3.7%	5.4%
VA	107	6.9%	93	5.4%	91 - 120	25	1.6%	1.3%	2.5%
Other	50	3.2%	78	4.5%	121 - 180	22	1.4%	1.0%	1.9%
Total	1,560	100.0%	1,734	100.0%	181+	10	0.6%	0.7%	1.0%
					Total	1,560	100.0%	100.0%	100.0%

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

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

financing.

Median DOM:	13	11
Average DOM:	24	22
Average Price/Square Foot:	\$230.2	\$229.5

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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October 2017

Affiliates

Ali Arfa
Guaranteed Rate

Wendy Challis
Cherry Creek Mortgage

Mike Crisanty
Big Valley Mortgage

Daniel Kwon
LendingHome

Victor Macias
The Termite Guy

Kelly McGinnis
Cal Pro Home Solutions

Shana McKellar
Vitek Mortgage Group

Tony Oka
Cherry Creek Mortgage

Nesreen Shabbar
Family First Mortgage Group

Molly Walsworth
Golden 1 Credit Union Home Loan

Designated REALTORS®

Alison Adkison
The Key Agency

Alfonso Carballo
The Home Group

Alan Doan
Alan Property Group

Irina Kent
Irina Kent

Peter Lee
Lee Realty & Financial Service

Shari Marina Marr
Marina Marr Realty

Lorayne McKelvy-Morris
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Palermo Real Estate Services

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Purplebricks Realty Inc

MLO

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Carlile Properties

Inderjit Phagura
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HomeSmart ICARE Realty

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Berkshire Hathaway HS Elite

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Redfin Corporation





Volunteers Help River City Food Bank Open New Location

A select group of elite SAR volunteers assembled to help the River City Food Bank prepare for their very first food distribution at their new location. St. Matthew's Episcopal Church is the new location (2300 Edison Ave.) and you can see from the photos that the church is undergoing a formidable transformation. This location will soon house a large, walk-in food cooler and will act as hub for many small, local churches that have their own food pantry/locker. This is a great service to an under-served community and SAR looks forward to helping a food distribution at this location in the near future!

If you would like to be notified of upcoming volunteer opportunities, please email tony@sacrealtor.org.



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The mission of the Sacramento Association of REALTORS® is to enhance the ability of its Members to practice their profession ethically and effectively, to serve the community and to protect private property rights.

Sacramento REALTOR® Newsletter

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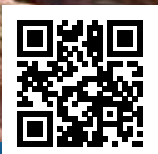
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