



SACRAMENTO REALTOR®

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

SEPTEMBER 2017

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®



REALTOR® **SAFETY** MONTH

4 President's Perspective



6 August Main Meeting



8 CEO Corner



17 October Calendar



18 Ethics Corner



20 MLS Statistics



13 REALTORS® Set Record at Food Bank

ADVERTISERS INDEX

Thank you for your continous support!

Mason McDuffie Mortgage	page 3	Eagle Home Mortgage	page 9
VHT Studios	page 5	Crestone Mortgage	page 18
Runyon Saltzman Einhorn	page 7		



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ARE YOU GETTING IT?

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REALTOR® Safety Month

As September approaches and school begins for our children, we send them off to their busses, schools, and classrooms with the knowledge and “street smarts” that promote safety and awareness of their surroundings. We, as REALTORS®, should take some of our own advice and make sure that we follow the same steps as what we teach our kids. Here are some tips that should be followed when meeting prospective clients for the first time:

REALTOR® Safety Tips:

1. Always meet a client for the first time in the office. Introduce him or her to coworkers and make it clear that they know you are taking him out of the office. Try to take separate cars, but if that is not possible you will have slightly more control if you drive. Do not meet a client at the property, particularly if he is calling on a yard sign. He will already have had a chance to note if the property is vacant.
2. Get a license plate number and leave it at the front desk. Just explain that it is office policy; a customer who means no harm won't mind. You might also leave an itinerary for your house tour.
3. Don't identify a property as vacant to a caller on an ad or sign.
4. When showing property to a stranger, follow rather than lead him through the house. Don't let him get between you and the door. At an open house, take up a position as close to the door as practical.
5. Always have a cell phone where it is easily accessible (not in the purse you left in the car or stowed in a kitchen cabinet). Make sure emergency numbers are programmed into the speed dial. MetroList® Services might even have something in the works (an app possibly?).
6. Ask your office manager to control keys to the office and to place deadbolts on the doors. If you are alone in the office at night, draw the shades and do not admit anyone you do not know well and trust.
7. Go with your gut. If something doesn't feel right, if anything raises the hair on the back of your neck, escape the situation immediately. You might feel like an idiot, but don't worry about it because your safety always comes first.

A National Association of REALTORS® survey showed that 40% of REALTORS® have experienced some form of situation that has caused them to fear for their safety. Be prepared and arm yourself with knowledge to stay safe and not become a statistic!



We need your help with the REALTOR® Action Fund...

BY: Caylyn Wright, SAR Government Affairs Director

A few years ago the California Association of REALTORS® Board of Directors passed a new policy creating a goal for local Associations to meet for participation in the REALTOR® Action Fund (RAF). Basically, local Associations must have a certain percent of Members contribute to RAF.

Historically, local Associations get back 30% of all RAF funds locally raised to use for local elections and issues. The remaining 70% is split between C.A.R. and NAR for important state and national political causes. Local Associations that do not meet the new C.A.R. percentage goal will receive less than 30% of funds back for local use.

The Sacramento Association of REALTORS® has an effective political program. We have positively influenced good policies to ensure REALTORS® are not required to get individual business licenses and continue to be covered under a single office business license in Elk Grove. Safeguard that HERS energy audits are not required as part of a real estate transaction in the City of Sacramento.

We are currently working on a number of important issues to positively help the issue of homelessness and affordable housing. We are concerned about calls for rent control in the region. RAF dollars are essential to involvement in these issues moving forward.

Right now, SAR needs several hundred Members who did not contribute to RAF in 2017 to give at least \$20. But given the importance of RAF, we would prefer \$148, the "true cost of doing business". Our local political programs are successful, but we need member participation in RAF to ensure they remain successful. 2018 will have a number of local elections where SAR will have an opportunity to get good candidates elected to office. This requires money.

Consider giving \$20 or more to RAF, you can donate right now: <http://www.car.org/advocacy/PACSnRAF/raf/rafcontributionform/>

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CHALLENGES TO CALIFORNIA'S HOUSING FUTURE

In January of this year, the California Department of Housing and Community Development ("HCD") issued a draft report on the housing challenges facing California now and projecting to 2025. With California's desirable climate, diverse economy, and many of the nation's top colleges, the State continues to experience strong housing demand. However, housing construction is constrained by regulatory barriers, high costs, and fewer public resources.

Today's state population of 39 million is expected to grow to 50 million by 2050. Without intervention, much of the population increase can be expected to occur further from job centers, high-performing schools, and transit, constraining opportunity for future generations.

These challenges not only impact the availability and affordability of housing but, unless resolved, will be of great significance to the livelihood of California REALTORS®.

The Report focused on Five Key Challenges:

- 1. Housing supply continues to not keep pace with demand**, and the existing system of land-use planning and regulation creates barriers to development. Production averaged less than 80,000 new homes annually over the last 10 years, and ongoing production continues to fall far below the projected need of 180,000 additional homes annually.
- 2. The highest housing growth is expected in communities with environmental and socioeconomic disparities.** Lack of supply and rising costs are compounding growing inequality and limiting advancement opportunities for younger Californians. Without intervention, much of the housing growth is expected to overlap significantly with disadvantaged communities and areas with less job availability. Continued sprawl will decrease affordability and quality of life, while increasing transportation costs.
- 3. Unstable funding for affordable home development is hindering California's ability to meet California's housing demand, particularly for lower-income households.** The majority of Californian renters — more than 3million households — pay more than 30 percent of their income toward rent, and nearly one-third — more than 1.5 million households — pay more than 50% of their income toward rent. Overall home ownership rates are at their lowest since the 1940s.
- 4. People experiencing homelessness and other vulnerable populations face additional barriers to obtaining housing.** California is home to 12 percent of the nation's population, but a disproportionate 22 percent of the nation's homeless population. For California's vulnerable populations, discrimination and inadequate accommodations for people with disabilities are worsening housing cost and affordability challenges.
- 5. High housing costs have far-reaching policy impacts on the quality of life** in California, including health, transportation, education, the environment, and the economy. Unless these challenges are resolved, the benefits of living in the Golden State may become a thing of the past.

The Report identifies Three Options for Addressing Housing Challenges:

- 1. Reforming land use policies** to advance affordability, sustainability, equity.
- 2. Addressing housing and access needs** for vulnerable populations through greater inter-agency coordination, program design, and evaluation.
- 3. Investing in affordable home development and rehabilitation**, rental and homeownership assistance, and community development.

While California's housing challenges may appear to be overwhelming, the full report (California's Housing Future: Challenges and Opportunities) provides the data and analysis to describe the problem and frame the discussion surrounding solutions. You can read the entire 60 page report at: <http://www.hcd.ca.gov/policy-research/plans-reports/docs/California's-Housing-Future-Main-Draft.pdf>

BPE Law Group, PC represents real estate professionals, as well as developers, investors, and even communities. If you would like a consultation with us, please call our office at (916) 966-2260 or e-mail our Managing Attorney, Keith Dunnagan, at kbdunnagan@bpelaw.com.

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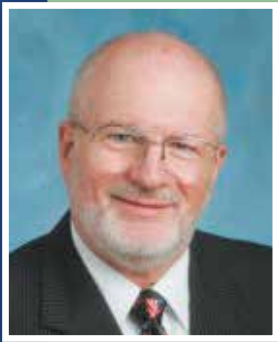
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REALTOR® Safety: A Cautionary Tale

September is typically designated as REALTOR® Safety month by NAR. We usually have the speaker at our Main Meeting to present information on that topic.

Safety is extremely important to practicing REALTORS®. Our profession places us in high risk situations that most individuals will never encounter. It is incumbent upon all of us to reduce that risk as much as possible. There are many videos and documents advising on various aspects of REALTOR® Safety. I decided to write this month on one which comes from my personal experience.

Several years ago, Michelle and I were working for the same brokerage in mid-town. She received a call one morning from an individual that told a story which is fairly common in these situations. He reported he had accepted a job in Sacramento which was starting next week and wanted to buy a house. He also stated that since he would be very busy at his new job he did not want to move twice, so he wanted to buy a vacant house so that he could rent it during the escrow period and not have to move again. He described the neighborhood near his new job where he wanted to purchase.

As I mentioned it was several years ago and market conditions were drastically different. Michelle went online and found 6 – 8 vacant houses that met his criteria. She called him back and scheduled a time to meet to show him the houses. When she was getting ready to leave she was thinking about the fact that she did not know this guy, so she asked me to go with her to show the properties.

We went to the designated meeting place and she met and talked to him. She told him I was going with her to see the houses and asked him to follow us. When we had gone about three blocks, I looked in the rearview mirror and he was not there. We circled back and saw him in a parking lot along the road. Michelle talked to him and he claimed he lost us in traffic. We started out again and I drove real slow to the first house. Michelle got out to meet him to see the house. He was still sitting in his car and when she approached he stated he decided not to buy in that neighborhood and sped away. I am certain that if I had not gone with her that morning, the best outcome would have been that she was robbed. Every year REALTORS® get robbed, assaulted, sexually assaulted and occasionally are killed just trying to do their job.

The best advice I can give to avoid being in a similar situation is to never work with a buyer that has not been prequalified with your lender. Every buyer. You should want to make sure that they have the ability to buy the house you are showing them. Otherwise, you are wasting your time. But the bigger reason from the safety standpoint is that if that potential buyer intends to do you harm, they will not give your lender accurate information. If they supply bad data, your lender will not be able to prequalify them. In that scenario you just refuse to work with them and stay as far away from them as possible. That way you will not find yourself in the situation that Michelle could have been in if I had not been available to go with her that morning.

No commission will ever justify putting your life at risk. Think defensively at all times and remember that being a REALTOR® does not need to be unreasonably risking. Take care of yourself at all times.



Fannie Mae Releases DU Version 10.1

The Trump administration has announced that it is raising the premiums for most reverse mortgages and lowering the maximum amount that can be borrowed in an effort to reduce losses to the Federal Housing Administration (FHA) insurance fund. This will go into effect on October 2nd. HUD is restructuring the annual premiums and lowering the principal limit factor, which determines how much a person can borrow.

HUD officials said the change will result in a net increase in costs for most borrowers, and could potentially reduce the initial volume of reverse mortgages by 10 to 20 percent annually. The upfront premium will be increased to 2 percent. Currently, the upfront charge is either 0.5 percent or 2.5 percent, depending on how much is drawn in the first year. The annual premium will be reduced to 0.5 percent from 1.25 percent. Also the maximum loan limits will be reduced.

Reverse mortgages, which are formally known as home equity conversion mortgages (HECMs) can be taken as a lump sum, line of credit or through monthly payments. HUD officials presented the theoretical case of a 62-year-old borrower, with a reverse mortgage at 5 percent. For each \$100,000 in home equity, the borrower will now be allowed to borrow \$41,000, which is down from \$52,400.

FHA insures almost all reverse mortgages, which are available to homeowners 62 and over. With a reverse mortgage, a homeowner can borrow against the value of a home. The loan doesn't have to be repaid so long as the borrower remains in the home. A reverse mortgage carries fees, interest, and the borrower is required to pay property taxes and maintain the home.

Hopefully these changes will keep this program financially viable for years to come. Please visit www.HUD.gov for additional details.

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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JimGraham@eaglehm.com
www.JimGraham.eaglehm.com

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Safety Webinar

Free Safety Webinar

September 20, 2017 at 1:00 pm CDT

Instructor: Andrea "Andy" Tolbert



[Register Here \(link is external\)](#)

How do REALTORS® walk the line of prospecting and self-preservation? Register for this free safety webinar from the National Association of REALTORS® to learn from Andy Tolbert, Founder, SaferAgent, as she shares simple steps you can implement right away to minimize risk in your day-to-day business interactions.

Andrea "Andy" Tolbert has been in the real estate and mortgage industry since 1995, a REALTOR® since 1998, and a partner in a real estate brokerage that focused on sales and property management. As the Founder of SaferAgent, she and her husband, Tim, train real estate agents across Florida on how to protect themselves and their clients in a way that they'll immediately "get" and be able to implement the very same day.

Stay Safe by Building Better Business Relationships

Free Safety Webinar

September 27, 2017 at 1:00 pm CDT

Instructor: Tamara Suminski



[Register Here \(link is external\)](#)

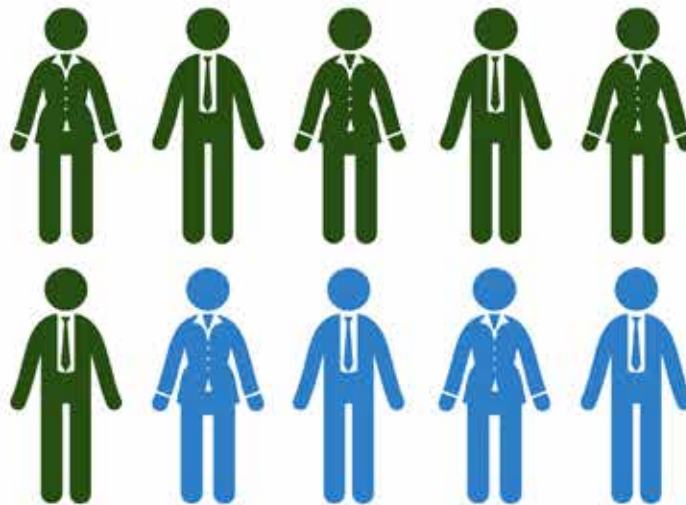
Are you conducting your business in a way that keeps you safe? Sign up for this free safety webinar from the National Association of REALTORS® to learn from Tamara Suminski, Broker-Owner, Beach Real Estate Group and NAR REALTOR® Safety Course Instructor, as she explains how to mitigate risks by building better business relationships, and the importance of following safety protocols.

Tamara Suminski is the Broker-Owner of Beach Real Estate Group in Manhattan Beach, CA, is an industry expert, sought-after speaker, and instructor of NAR's Safety Matters Course. She was the 2014 President of South Bay Association of REALTORS®, earned the 2010 REALTOR® of the Year Award, and currently serves on several committees for both the California and National Association of REALTORS®. Tamara is dedicated to improving the real estate experience through continuous innovation and the highest standards of service. She is passionate about REALTOR® safety, and is enthusiastic about sharing best practices with fellow REALTORS®.

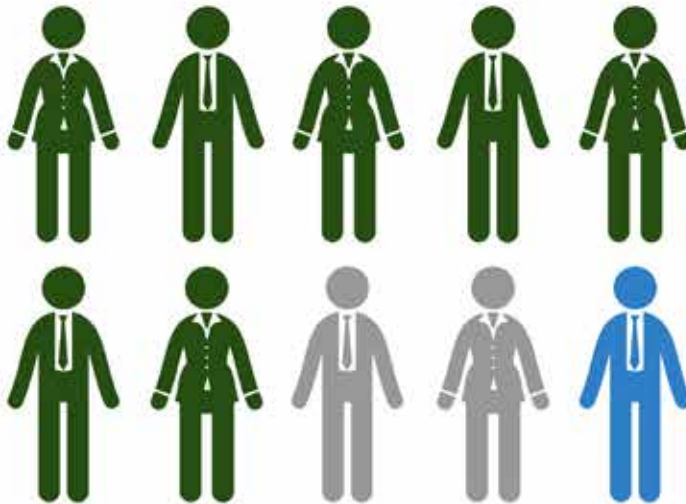
Highlights from the National Association of REALTORS®

2017 Member Safety Report

The survey was sent to 48,942 REALTOR® members.
There were 3,277 respondents for a response rate of 6.7 percent.



38% of respondents report they experienced a situation that made them fear for their personal safety or safety of their personal information



66% of respondents report their office has standard procedures for safeguarding & proper disposal of client data & client information.

9% say there are no standard procedures like this in place.

25% report not knowing if there are such procedures.

Source:
National Association of REALTORS® 2017 Member
Safety Report, <http://www.realtor.org/reports/2017-member-safety-report>



NATIONAL
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CanTree Sip & Support rolls dice, comes out on top

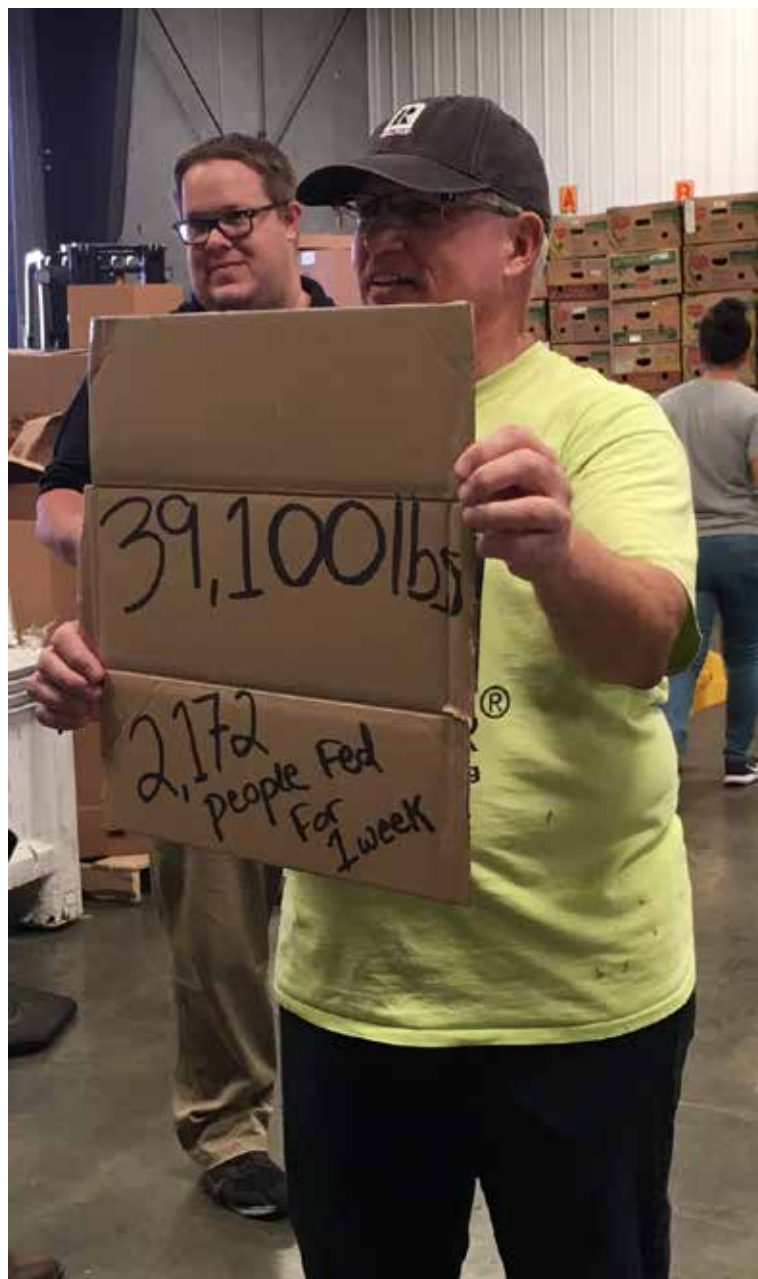
The SAR CanTree Committee was back at it, planning a phenomenal event that raised funds for its yearly drive. The 9th Annual Sip & Support was themed "Viva Las Vegas" and offered attendees the opportunity to try their hand at a variety gambling tables with all "winnings" benefitting the SAR Christmas CanTree. Aside from gambling games, attendees enjoyed a catered dinner, wine tasting, music provided by DJ Rico Rivera and a prize raffle. The fun filled night is currently tallied at raising nearly \$7,000! The funds raised throughout the year at this and other CanTree events are donated to the local chapter of the Salvation Army. A heartwarming culmination of the committee's yearly efforts takes place at the December Main Meeting (12/5), when a check is presented to the Salvation Army. Be sure to attend to congratulate the CanTree Committee on their yearly success!



SAR Volunteer Effort Break Sac Food Bank Record!

On August 30, a group of dedicated volunteers gathered at the Sacramento Food Bank's distribution warehouse in North Sacramento. This massive structure consists of giant warehouses in which the food bank receives, sorts and distributes donated goods – mainly food. The volunteers were there to help with the sorting of these donated goods. Duties included checking for broken, leaking, dented, rotting or destroyed goods. Sometimes a can was crushed and leaking its contents, other items had been torn open in transportation and had to be discarded. The food bank will only distribute food items that are safe to eat. Donated items arrived in smaller "banana boxes" where they were removed, inspected by volunteers and then moved to massive boxes (visualize a four foot cube with an open top) for a later date. This simple sounding assignment takes on a new meaning when tens of thousands of pounds are added to the equation. In a brief 3.5 hour window, SAR volunteers were able to inspect and sort over 39,000 pounds of donated goods for the food bank. While they were honest about not keeping a meticulous record of volunteer work activity, food bank staff was positive this was the largest number they have ever seen produced by one volunteer group in one morning. Volunteers couldn't help but smile, clap and cheer at their accomplishment, all made more special by another number that was calculated: 2,172 – the number of people who will be fed for one week by these donations.

SAR usually holds one volunteer opportunity per month for its Members. If you'd like to be added to a special mailing list that is notified of upcoming opportunities, please contact us at tvicari@sacrealtor.org.



SAVE *the* DATE



Havana NIGHTS

YPN GALA

FRIDAY, NOVEMBER 17, 2017
CALIFORNIA AUTOMOBILE MUSEUM



SACRAMENTO ASSOCIATION OF REALTORS®

YPN

Young Professionals Network

Get Education Affordably from SAR

If you talk to any top producer at SAR, they will inevitably tell you that education is what made the difference in their business. Gaining the necessary tools for professional development and success is an empowering feeling, and a necessity when representing your clients.

SAR offers a number of classes monthly to help you feel confident in your role as a REALTOR®. Class topics include the Residential Purchase Agreement, zipForm®, Social Media Marketing, Estate Planning, Think Like an Appraiser and much more. In an effort to make classes more affordable, SAR's Education Committee developed the SAR Education Club Card. For your convenience, the card is available in three pricing tiers. We recommend the third tier for \$200. With your payment of \$200, you receive 75% off classes for an entire year from the date of purchase.

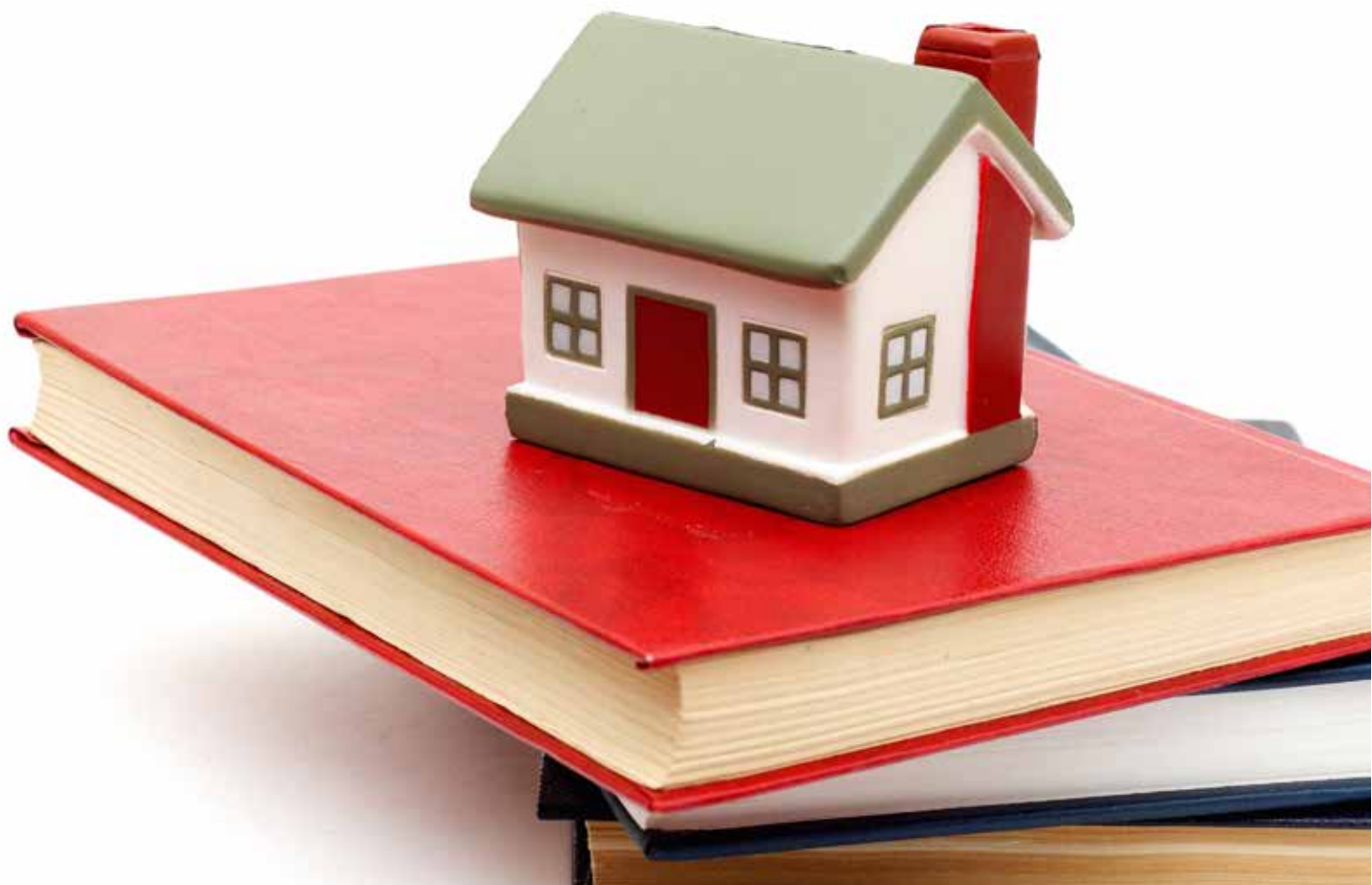
Let us show you how you will quickly your \$200 will come back to you.

For example, you take the following classes:

CLASS	ORIGINAL COST	YOUR FEE	SAVINGS
RETI Series	\$160	\$40.00	\$120.00
RPA class	\$86	\$21.50	\$64.50
Negotiation class	\$35	\$8.75	\$26.25
Estate Planning	\$20	\$5.00	\$15.00
Solar class	\$30	\$7.50	\$22.50
TOTAL			\$248.25

As you can see, it doesn't take many classes to pay off your initial investment. Plus, by having the Education Club Card, you'll be more likely to attend classes and become a more skillful and competent REALTOR®.

For more details, contact Patricia Ano at pano@sacrealtor.org or view [flyer here](#).



SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
September 13	9:00am – 12noon	How to Win Buyers & Sellers and Perfecting Your Database	\$25	<ul style="list-style-type: none"> Learn the true art of networking and how to connect with each other Includes speed dating style exercises to maximize the learning experience Learn how to perfect your database in order to increase your bottom line by creating, organizing and expanding you own sphere of influence 	Mony Nop
September 13	1:00 – 3:00pm	How to Be The #1 Offer	\$25	<ul style="list-style-type: none"> Learn how to become the #1 offer each time in a competitive market Learn what the sellers are looking for in an offer Discover how to structure a winning offer Learn what to do after an offer is made 	Mony Nop
September 14 September 16	9:00am – 6:00pm	Duane Gomer's 20 Hour Pre-Licensure Course for MLO		Additional Details Available at www.sacrealtor.org .	Duane Gomer Representative
September 15	9:00am – 1:00pm	Real Estate Training Institute (RETI)	\$160 (Full Series) \$25 (Single Class)	Nine Fridays, starting September 15th See Flyer for Additional Details Register Online	Various Instructors
September 15	9:00 - 10:30am	RETI Series Real Estate: Living the Dream & Profiting from It	\$25 (individual class)	See Flyer for Details on Each Class	Dean Rinker
September 15	10:45am – 12:15pm	Tips to Make Your Business Life Easier	\$25 (individual class)	See Flyer for Details on Each Class	Paula Swayne
September 20	12 noon - 1:30pm	Protect Your Real Estate Business by Implementing Your Own Buyer Broker System	\$20	Lunch & Learn Format <ul style="list-style-type: none"> Learn to "list" buyers Convert more prospects and "suspects" into exclusive buyer broker agreements Save time and gain buyer cooperation Don't be tied to your buyers day and night 	Aria Salehpour
September 21	10:00 – 11:30am	Branding, Marketing and Social Media	\$30	<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
September 22	9:00 - 1:00pm	RETI Series Understanding the Residential Purchase Agreement	\$25 (individual class)	See Flyer for Details on Each Class	Joss McDaid
September 27	11:30am – 1:00pm	Lunch & Learn - Secrets to Getting Your 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 	Melissa Arntzen
September 29	9:00 - 1:00pm	RETI Series Legal Aspects of Listing Agreements	\$25 (individual class)	See Flyer for Details on Each Class	Dave Tanner, Esq
October 4	9:00am – 2:30pm	The Fundamentals of Transaction Coordination	\$100	<ul style="list-style-type: none"> Live Class – No 8 Hours on a Computer Includes textbook Meets both CalBRE & DBO NMLS Continuing Education Requirements 	Wendi Molina
October 6	9:00 - 1:00pm	RETI Series Lead Generation	\$25 (individual class)	See Flyer for Details on Each Class	Mike Lee
October 5	9:00am – 12:30pm	Transaction Coordination 2 – Beyond the Contract	\$90 (REALTORS®) \$100 (non-REALTORS®)	<ul style="list-style-type: none"> Become more efficient and effective in your daily work flow Discover the attributes required to be a successful Transaction Coordinator Understand how to protect yourself and your business with compliant best practices Set boundaries with agents 	Wendi Molina, C.A.R.
October 13	9:00 - 11:30am	RETI Series Buyer Broker System	\$25 (individual class)	See Flyer for Details on Each Class	Lori Logan
October 13	11:30am – 1:00pm	Get your Offer Accepted	\$25 (individual class)	See Flyer for Details on Each Class	Lori Logan
October 14	8:30am – 5:00pm	Duane Gomer Exam Prep for Brokers & Sales Agents	\$150		Duane Gomer Representative
October 20	9:00 - 11:30am	RETI Series Digital transactions with zipForm® and e-Signatures	\$25 (individual class)	See Flyer for Details on Each Class	TBD
October 23	8:00am – 4:00pm	At Home with Diversity	\$125	Cosponsored by Sacramento and Placer WCR chapters <ul style="list-style-type: none"> Learn About Embracing diversity Learn About Fair Housing & diversity Learn About Exploring cultural attitudes & communications Additional Details Available at here .	Debbie Rodgers
October 20	9:00 - 11:30am	RETI Series Being an Ethical Agent	\$25 (individual class)	See Flyer for Details on Each Class	Dave Tanner, Esq

All classes listed above are held at SAR's Mack Powell Auditorium. To register online, visit ims.sacrealtor.org. Questions - contact **Patricia Anso** or call 916.437.1210. (Please contact us for non-Member pricing) Prices listed reflect early-bird fees.

Cancellation policy: if you cannot attend a seminar for which you have registered, you may send a substitute. You will receive a full refund when cancelling 48 hours in advance. If you cancel less than 48 hours in advance, your registration fee will be forfeited.

*This course is approved for continuing education credit by the California Bureau of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, authors or lecturers. You must attend **90%** of the class, pass a written exam and have **proof of identification** to qualify for BRE Credits.

OCTOBER CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
2 WCR Board Meeting (B) 11:30am – 1:30pm	3 Main Meeting (EC) 9:00 – 10:30am CanTree Committee (B) 10:30am – 12noon Volunteer Coordinating Committee (P) 10:30 – 11:30am Charity Research Committee (P) 10:30 – 11:30am Member Appreciation Day (SAR Parking Lot) 10:00am – 12:30pm	4 Fundamentals of Transaction Coordination (EC) 9:00am – 2:00pm SAR New Member Orientation (B) 9:00am – 12:30pm Intern Class (B) 2:30 – 4:30pm	5 Real Estate Finance & Affiliate Forum (EC) 9:00 – 10:30am Transaction Coordination 2 (EC) 9:00am – 12:30pm Government Relations Committee (B) 11:00am – 1:00pm Internship Committee Meeting (T) 12noon – 1:30pm	6 SAR Closed 7:30 – 8:30am SAR Toastmasters Club (T) 7:45 – 9:00am RETI Series (EC) 9:00am – 1:00pm
9 SAR Closed Columbus Day Masters Club Golf Tournament (Valley Hi Country Club) 8:00am – 8:00pm	10 Regional Meetings Visit www.sarcaravans.org YPN Advisory Meeting (B) 10:30 – 11:30am	11 Pricing Strategies (EC) 9:00am – 5:30pm SAR New Member Orientation (B) 1:00 – 4:30pm	12 SRES Day 1 (T) 9:00am – 4:30pm Masters Club Steering Committee (B) 9:30 – 11:00am Equal Opportunity/Cultural Diversity Committee (B) 11:30am – 1:00pm	13 SAR Toastmasters Club (T) 7:45 – 9:00am RETI Series (EC) 9:00am – 1:00pm SRES Day 2 (T) 9:00am – 4:30pm Sacramento Area RE Exchange Network (T) 10:00 – 12:30pm
16 Education Committee (B) 9:00 – 10:30am MetroList – Workshop (T) 9:00am – 12noon Leadership Academy (B) 1:00 – 4:00pm MetroList – Workshop (T) 1:00 – 4:00pm	17 Regional Meetings Visit www.sarcaravans.org Marketing/Communications Committee (B) 10:30am – 12noon Scholarship Fundraising Committee (T) 1:00 – 2:00pm	18 The REALTOR'S® Guide to Listing/Selling Homes with Solar Power Systems (EC) 9:00am – 12noon IREM Board Meeting (P) 9:00 – 10:00am Intern Class (B) 2:30 – 4:30pm SAR New Member Orientation (B) 6:00 – 9:30pm	19 Grievance Committee (B) 10:00 – 11:30am WCR Business Luncheon (EC) 11:00am – 2:00pm LCRC Meeting (B) 1:00 – 2:30pm Commercial Council Meeting (B) 3:00 – 4:00pm	20 SAR Toastmasters Club (T) 7:45 – 9:00am RETI Series (EC) 9:00am – 1:00pm Public Issues Forum (B) 9:30 – 10:30am IREM Lunch & Learn (EC) 12noon – 1:30pm SPF Committee (B) 1:00 – 2:00pm
23 At Home with Diversity (EC) 8:00am – 4:00pm	24 Regional Meetings Visit www.sarcaravans.org MHousing Opportunity Committee (B) 10:30am – 12noon SAR Charitable Foundation BOD (B) 12:30 – 2:00pm	25 SAR Closed 1:00 – 2:00pm	26 SAR BOD (B) 9:00 – 11:00am	27 SAR Toastmasters Club (T) 7:45 – 9:00am RETI Series (EC) 9:00am – 1:00pm Broker/Manager Forum (B) 9:30 – 10:30am
30 MetroList – Workshop (T) 9:00 – 12noon MetroList – Workshop (T) 1:00 – 4:00pm	31 Regional Meetings Visit www.sarcaravans.org			

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 17

In the event of contractual disputes or specific non-contractual disputes as defined in Standard of Practice 17-4 between REALTORS® (principals) associated with different firms, arising out of their relationship as REALTORS®, the REALTORS® shall mediate the dispute if the Board requires its members to mediate. If the dispute is not resolved through mediation, or if mediation is not required, REALTORS® shall submit the dispute to arbitration in accordance with the policies of their Board rather than litigate the matter.

In the event clients of REALTORS® wish to mediate or arbitrate contractual disputes arising out of real estate transactions, REALTORS® shall mediate or arbitrate those disputes in accordance with the policies of the Board, provided the clients agree to be bound by any resulting agreement or award.

The obligation to participate in mediation or arbitration contemplated by this Article includes the obligation of REALTORS® (principals) to cause their firms to mediate or arbitrate and be bound by any resulting agreement or award. (Amended 1/12)

Case #17-1: Obligation to Submit to Arbitration

(Revised Case #14-2 May, 1988. Transferred to Article 17 November, 1994. Revised November, 1995. Revised November, 2001.)

REALTOR® A and REALTOR® B had been engaged in a cooperative transaction that resulted in a dispute regarding entitlement to compensation. Rather than requesting arbitration before the Board of REALTORS®, REALTOR® A filed suit against REALTOR® B for payment of the compensation he felt REALTOR® B owed him. Upon receiving notification of the lawsuit, REALTOR® B filed a request for arbitration with the Board, which was reviewed by the Grievance Committee and found to be a mandatory arbitration situation. REALTOR® A was advised of the Grievance Committee's decision, but refused to withdraw from the lawsuit. Thereupon, REALTOR® B filed a complaint with the Board charging a violation of Article 17 as supported by Standard of Practice 17-1.

REALTOR® A was directed to be present at a hearing on the complaint before the Board of Directors. Evidence that REALTOR® B had sought REALTOR® A's agreement to submit the dispute to arbitration was presented at the hearing. REALTOR® A defended his action in filing the suit and refusing to submit to arbitration by asserting that under laws of the state, the Board of REALTORS® had no authority to bar his access to the courts or to require him to arbitrate his dispute with REALTOR® B.

The Board of Directors concluded that REALTOR® A was correct as to his legal right and as to the Board's lack of any right to prevent him from filing a suit. It was pointed out to REALTOR® A, however, that the Board of REALTORS® is a voluntary organization, whose members accept certain specified obligations with respect to their relations with other REALTORS®, and that if he wished to continue as a member of the Board he would be obliged to adhere to the Board's requirements as to arbitration.

Because REALTOR® A would not withdraw the litigation, the Board of Directors concluded that REALTOR® A was in violation of Article 17 for refusing to arbitrate in a mandatory arbitration situation. However, it was noted that if REALTOR® A had filed litigation against REALTOR® B, and had REALTOR® B then requested arbitration with the Grievance Committee determining that an arbitrable issue of a mandatory nature existed, REALTOR® B might have successfully petitioned the court to remand the matter to the Board for arbitration, and there would have been no finding of a violation of Article 17 since the Board's arbitration process would have been ultimately complied with.



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July sees decrease in sales volume; inventory, price increases

JULY

July ended with a 10.4% decrease in sales, down from 1,824 to 1,634. Compared with 2016, current number is .7% higher than the 1,622 sales for that month. Equity sales for the month reached a high point, accounting for 97.2% (1,588) of the sales this month. REO/bank-owned and Short Sales made up the difference with 22 sales (1.3%) and 18 sales (1.1%) for the month, respectively. Other types of sales (auction, probate, etc.) rounded out the remaining sliver with 6 sales (.4%). The types of financing used for the sales this month included 225 cash (13.8%), 914 conventional (55.9%), 330 (20.2%) FHA, 98 (6%) VA (Veterans Affairs) and 67 (4.1%) used Other* types of financing.

The median sales price increased for the 6th straight month, rising another 2.1% from \$347,250 to \$354,700. The current figure is a 121% increase from the most recent low (January 2012/\$160,000). Compared to June 2016, the figure is up 10.2% (from \$322,000). SAR recorded the highest median sales price in August 2005, which was \$392,750. The current figure is a little more than 10% away from that figure.

The decrease in sales for the month and increase in active listings raises the Months of Inventory, which showed a 25% increase from 1.2 Months to 1.5 Months. A year ago the Months of inventory was 1.7. Total Active Listing Inventory increased 13.8% from 2,105

to 2,395. This current figure is down 14.5% from the 2,801 listings of July last year. Listings published for the month decreased 5.3% from 2,377 to 2,252. "Listings published" signifies all listings that came on the market for the current month. Of the 2,252 listings that came on the market for the month of July, 1,005 were still listed as active, 1,023 are currently pending sales, 99 were already sold and 125 are either off the market, expired or other.

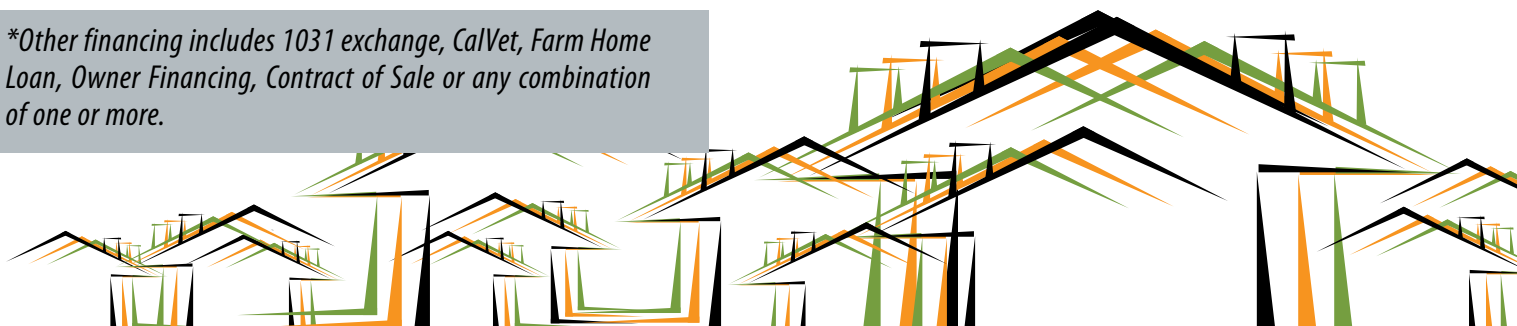
The Average DOM (days on market) remained at 18 from June to July. The Median DOM increased for the first time in 3 months, rising to 9 DOM. Compare this to July 2016, where the Average DOM was 23 and Median DOM was 11. "Days on market" represents the days between the initial listing of the home as "active" and the day it goes "pending." 84.1% of all homes sold this month (1,375) were on the market for 30 days or less and nearly 95% of all homes sold in 60 days or less.

The Average Price/SqFt of all homes sold was \$228.3, a 9.6% increase from the \$208.3 figure recorded in July 2016. Compare these figures to five years ago (July 2012), where the Average Price/SqFt was \$118, a 93% difference.

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

Just the Facts - July 2017				
	Jul-17	Jul-16	Change	Summary/Notes
Sales	1,634	1,622	0.7%	First decrease in sales in 5 straight months
Median Sales Price	\$354,700	\$322,000	10.2%	Highest July median sales price since 7/06 (\$374,000)
Active Inventory	2,395	2,801	-14.5%	Inventory increases month-to-month, still down from previous year
Median DOM	9	11	-18.2%	Lowest recorded median days on market finally breaks after 3 months, rises to 9 DOM
Avg. Price/SqFt	\$228	\$208	9.6%	5 years ago this figure was \$118 , a 93.4% 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.



July 2017

MLS STATISTICS for July 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	2,252		2,377	-5.3%		2,356		-4.4%
Active Listing Inventory †	2,395		2,105	13.8%		2,801		-14.5%
Active Short Sale (included above)	23		16	43.8%		53		-56.6%
Pending Short Lender Approval	59		61	-3.3%		128		-53.9%
Pending Sales This Month	1,327		1,379	-3.8%		1,506		-11.9%
Number of REO Sales	22	1.3%	29	-24.1%	1.6%	35	2.2%	-37.1%
Number of Short Sales	18	1.1%	30	-40.0%	1.6%	43	2.7%	-58.1%
Equity Sales**	1,588	97.2%	1,735	-8.5%	95.1%	1,513	93.3%	5.0%
Other (non-REO/-Short Sale/-Equity)	6	0.4%	30	-80.0%	1.6%	31	1.9%	-80.6%
Total Number of Closed Escrows	1,634	100%	1,824	-10.4%	100%	1,622	100.0%	0.7%
Months Inventory	1.5 Months		1.2 Months	25.0%		1.7 Months		-11.8%
Dollar Value of Closed Escrows	\$627,917,877		\$696,536,442	-9.9%		\$571,627,117		9.8%
Median	\$354,700		\$347,250	2.1%		\$322,000		10.2%
Mean	\$384,283		\$381,873	0.6%		\$352,421		9.0%
Year-to-Date Statistics	1/01/17 to 7/31/17		1/01/17 to 7/31/17			1/1/2016		
	SAR monthly data, compiled		MetroList YTD data			7/31/2016		Change
Number of Closed Escrows	10,237		10,420			10,088		1.5%
Dollar Value of Closed Escrows	\$3,771,872,975		\$3,834,070,045			\$3,432,977,541		9.9%
Median	\$330,000		\$335,000			\$311,111		6.1%
Mean	\$368,455		\$367,953			\$340,303		8.3%

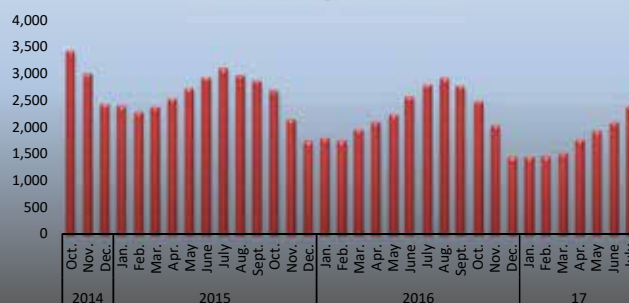
Sales Volume



Median Sales Price



Inventory Volume



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

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

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Data for Sacramento County and the City of West Sacramento

MLS STATISTICS for July 2017

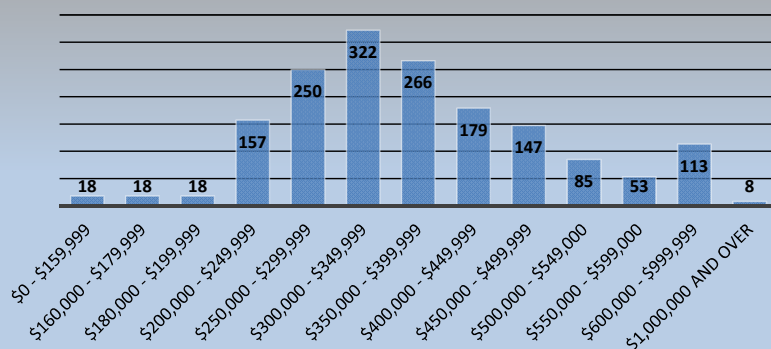
Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

Type of Financing/Days on Market

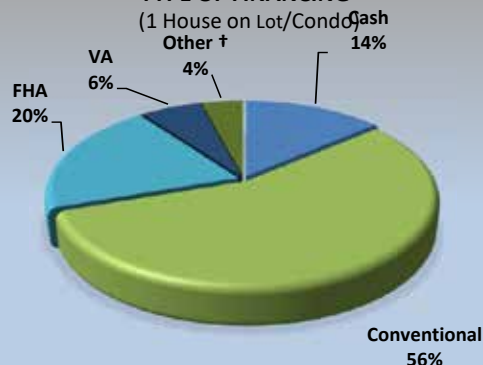
1 House on Lot

Total: 1,634



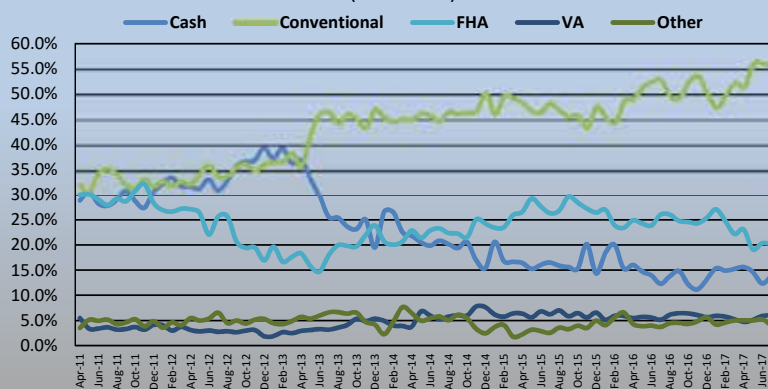
TYPE OF FINANCING

(1 House on Lot/Condo)



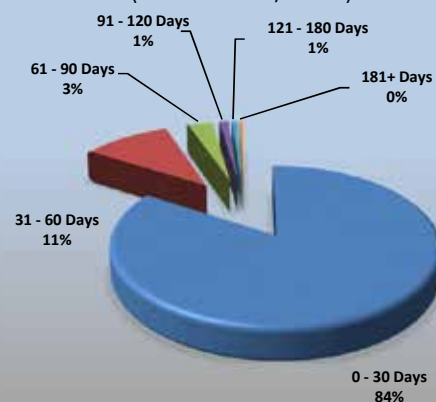
Types of Financing Historical

(% 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	225	13.8%	225	12.3%	0 - 30	1,375	Current Month	Last 4 Months	Last 12 Months
Conventional	914	55.9%	1026	56.3%	31 - 60	173	84.1%	83.5%	75.0%
FHA	330	20.2%	371	20.3%	61 - 90	49	10.6%	9.7%	14.1%
VA	98	6.0%	107	5.9%	91 - 120	18	3.0%	3.1%	5.5%
Other †	67	4.1%	95	5.2%	121 - 180	12	1.1%	1.4%	2.6%
Total	1,634	100.0%	1,824	100.0%	181+	7	0.7%	1.3%	1.9%
					Total	1,634	0.4%	0.9%	1.0%

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

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

Median DOM:	Current	Last Month
Average DOM:	9	8
Average Price/Square Foot:	18	18
	\$228.3	\$227.1

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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SAR STAFF MEMBER OF THE MONTH —



YVONNE UKABI

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

I have been an employee at SAR for three weeks now as the Retail Center Specialist. My job comprises of various duties within the store, including helping REALTORS®, answering phone calls, and keeping the store presentable.

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

Before I began working here, I used to be a sales floor associate at Ikea West Sacramento.

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

I like the people who work here.

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

I was born In Cameroon, West Africa but originally from Nigeria. I moved to Sacramento three years ago and like it so far.

5. What do you like/dislike about Sacramento?

Sacramento is a beautiful city with lots of diverse individuals. It is rich in cultural differences which make me enjoy living here.

6. What are some of your hobbies or interests?

I do Yoga in the morning when I wake up. I watch movies when I can and spending time with friends. I am always interested to learn about people from different countries, cultures and background. It helps me know more about the world I live in.

7. Have you watched any good movies lately?

Two weeks ago, I watched "Annabelle: Creation."

8. Do you have any favorite vacation spots?

I visited Marrakech in Morocco for four days. I am still thinking of visiting Italy, Greece, and France.

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

Iron Horse Tavern in Downtown Sacramento and Olive Garden.

10. Do you have a favorite saying or expression?

"If you take responsibility for yourself, you will develop a hunger to accomplish your dreams" - Les Brown-

"Get out of your head and into your greatness" - Les Brown -

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

I like listening to Bachata music

SAR NEW MEMBERS

August 2017

Affiliates

Louis Allen
California Capital Mortgage Co

Isom Coleman
VAREP-Veterans Assoc of RE Pro

Austin Cooper
Land Home Financial Services

Tara Ebbert
Summit Funding

Mark Galbo
Caliber Home Loans

Joseph Green
Paramount Partners Group

Irene Haaf
Stearns Lending LLC

Alex Hughes
Paramount Partners Group

Lindsay Mahoney
Caliber Home Loans

Sean Merold
Jones Lang LaSalle Brokerage

Stacy Merrill
Stearns Lending LLC

Matthew Pfeiffer
VAREP-Veterans Assoc of RE Pro

Logan Pinasco
Summit Funding

Thomas Ponder
Colliers International

Jim Reed
Summit Funding

Benjamin Swett
Caliber Home Loans

Ashley Willard
Land Home Financial Services

Stephen Zamucen
Zamucen & Co.

Designated REALTORS®

Jacob Bonds
Jacob A. Bonds

Debra Douglas
Nautilus Realtors, Inc

Eric Malin
Malin Realty Inc

Deborah Mitchell
Deborah Sue Mitchell

James Powell
JP Commercial

Rolland Vallejo
Rolland Vallejo Real Estate

New REALTOR® Members

Rajab Alazze
Coldwell Banker Residential Br

Elizabeth Allen
Aldea Realty

Mohammad Baktvar
Legacy Real Estate

Samuel Barnette
Keller Williams Realty

Michael Bayrakeri
Real Estate Source Inc

Lee Berlin
Key Realty Center

Jack Boniwell
Redfin Corporation

Vickie Boyd
Coldwell Banker Residential Br

Kelsie Bright
Keller Williams Rlty Elk Grove

Tracy Butler
Coldwell Banker Residential Br

Javier Camacho
Park Place Properties

Renee Campos
Step One Real Estate

Seth Carlsen
Real Estate Source Inc

Juan Carrillo
Prestige Realty Advisors

Michael Cendejas
RE/MAX Gold Folsom

Michael Chand
Russell Realty Solutions Inc

Nicholas Charles
Lyon RE Elk Grove

Zachary Chavez
Coldwell Banker Residential Br

Christina Chu
Berkshire Hathaway HS Elite

Francine Crawford
Keller Williams Realty Natomas

Michael Cubit
Riggins & Associates

Allison Cuevas
Keller Williams Realty Natomas

Marianne DeSilva
Security Pacific Real Estate

Lucette Duchemin
HomeSmart Intrust Realty Group

Kenneth Dunn
Real Estate Source Inc

Christine Elliott
Coldwell Banker Residential Br

Jamie Eve
Dougherty Real Estate, Inc.

Beth Flure
Keller Williams Realty

Angela Fraire
Casa Magna Realty

Esperanza Garnica
Keller Williams Rlty Elk Grove

Michelle Greever
NextHome Premier Properties

Miguel Gutierrez
Delta Metro Realty Svcs Inc

Robert Hanna
NextHome Premier Properties

Nicholas Hansen
Lyon RE Downtown

Alicia Hart
RE/MAX Gold Elk Grove

Sanne Hassing
The Virtual Realty Group

Alexis Hazelett
Coldwell Banker Residential Br

Paul Heffron
Real Estate Source Inc

Joilynn Hollingsworth
Lyon RE Fair Oaks

Ornin Hormozi
Century 21 Select Real Estate

Jacob Howell
Keller Williams Realty

Christine Ismayelyan
Rivercrest Ventures Inc

James Kidd
Hill Real Estate and Loans

Donald Korock
ML Property Mgt X RE Services

Forrest Kretchmer
eXp Realty of CA Inc

Gregory Langer
Lyon RE Elk Grove

Samantha Lauer
Hybrid Brokers Realty

Dorian Lawrence
Russell Realty Solutions Inc

Kelly Lee
Lyon RE LP

Steven Lee
NextHome Premier Properties

Michael Leverett
Tri-Star Home Realty

Alexander Levy
Lyon RE Downtown

Xiaofeng Lin
RE/MAX Gold Elk Grove

Benjamin Ling
Ling Realty

Joseph Madrid
Carlile Properties

Shaleen Maharaj
Paramount Realty Services, Inc

Monika Maksimyk
Berkshire Hathaway HS Elite

Hong Yan McCardle
Lyon RE Sierra Oaks

Lucio Melchor
Berkshire Hathaway HS Elite

Landis Mitchell
Catalyst Real Estate Professio

Bert Moore
Capitol City Real Estate

Igor Musiyets
Keller Williams Realty

Marc Nakao
Cook Realty

Timothy Newbold
RE/MAX Gold Elk Grove

The Nguyen
MAI REI

Tan Nguyen
Amen Real Estate

Christopher Nitsche
Century 21 Select Real Estate

Christy Ocariza
Coldwell Banker Residential Br

Taraneh Pahlavan
Keller Williams Realty

Lacey Palmberg
R.J. Real Estate

Paul Peng
Bayes Premier Properties

Yelena Popova
Berkshire Hathaway HS Elite

Melissa Quade
Redfin Corporation

Jessica Rainwater
NextHome Millennium

Shannon Reece
RE/MAX Gold Elk Grove

Anthony Rhodes
Pursuit Properties

Ricky Rogers
Lyon RE Natomas

Dimitriy Romanyuk
Hybrid Brokers Realty

Catherine Ruiz
RE/MAX Gold Roseville

Outong Saephanh
Century 21 M & M and Assoc.

Catherine Schroeder
Redfin Corporation

Audrey Seguin
Cook Realty

Ras Siddiqui
Realty Plus

Alexandria Sisneroz
Lyon RE Natomas

James Smith
Realty One Group Complete

Eric Smith
Waterman Real Estate

Rondalyn Solano-Lim
Lyon RE Elk Grove

Fayette Solem
Lyon RE Fair Oaks

Aleksander Strilets
Lighthouse Real Estate Group

Weidong Tan
Warren Realty

George Thornock
eXp Realty of CA Inc

Tiffany Torquemada
Redfin Corporation

Janice Van Dyck
Better Homes and Gardens RE

George Vasiliou
Su Casa Realty

Joanne Vorhies
Ernesto Sayson Jr. Broker

Johnny Williams
Coldwell Banker Residential Br

Nicolaus Williams
Coldwell Banker Residential Br

Jerri Wood
Keller Williams Realty Folsom

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MetroList

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Linda Wood
President-Elect

Deniece Ross-Francom
Secretary/Treasurer

Ed Anderson
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Del Barbray
Judy Black
Preston Collier
Tom Digiacomo
Doug Dransfield
Sue Galster
Rosanna Garcia
Cherie Hunt
Barbara Lebrecht
Anthony Nunez
Chip O'Neill
Erin Stumpf
Luis Sumpter
Kellie Swayne

SAR Staff

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Chief Executive Officer

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Chief Operating Officer

Patricia Ano - 916.437-1210
Education Services Manager

Kayla Chew - 916.437.1202
Association Services Coordinator

Brian DeLisi - 916.437-1209
Director of Meetings & Events

Madison Hall - 916-437-1211
Event Manager

Lyndsey Harank - 916.437.1226
Director of Professional Standards & Administration

Liliya Mishchuk - 916.437.1212
Meetings Manager

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Judy Shrivastava - 916.437.1207
Director of Education & Graphic Services

Tony Vicari - 916.437.1205
Director of Communications

Spencer Williams - 916 437-1225
IT Manager

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SAR Retail Center

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Director of Facilities and Retail Operations

Elizabeth Scambler - 916.437.1222
Retail Services Specialist

Yvonne Ukabi - 916.437.1224
Retail Services Specialist

Editorial Policy

The Sacramento Association of REALTORS® (SAR) welcomes articles of educational interest to its Members. Published articles will feature the author's name, title and company; however, no direct compensation will be paid to the author. SAR reserves the right to edit submitted articles for length, grammar and appropriateness. Articles will be printed in SAR's publications on a space available basis. Attempt will be made to publish submitted articles in a timely manner; however, submission of an article does not guarantee when, or if, it will be published.

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.

SAR Member Services MetroList Administrative Center

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Director of Member Services

Kelly Brandt - 916.437.1218
Member Services Specialist

Henry Lorenzo - 916-437-1218
Member Services Specialist

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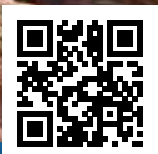
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