



# SACRAMENTO REALTOR®

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

OCTOBER 2019

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

A photograph showing a large number of hands of various skin tones stacked on top of each other in a circular formation, symbolizing unity and community. The hands are wearing different colored sleeves and some have watches or bracelets.

## CONNECTING WITH YOUR ASSOCIATION

4 President's Perspective



6 Government Watch



8 CEO Corner



12 Masters Club Corner



17 November Calendar



20 MLS Statistics



15 About The Market

## SPONSORS

SUPPORT THOSE THAT SUPPORT YOU.

This edition of the Sacramento REALTOR® is made possible by the following businesses:

Mason McDuffie Mortgage

page 3

Greenhaven Insurance

page 7

Tri Counties Bank

page 5

Wells Fargo

page 9

Crystal Clean

page 6

*Thank you for your continued support!*

## ARE YOU GETTING IT?

We send out the SAR Weekly Docket every Wednesday evening - are you receiving it? If you would like to keep up to date with what's happening at SAR, send a subscription request to [tvicari@sacrealtor.org](mailto:tvicari@sacrealtor.org).





# STABILITY SINCE 1887

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



**David Heard**  
NMLS# 244146  
Branch Manager  
**530.902.3725**



**Thomas Engwer**  
NMLS# 240643  
Branch Manager  
**916.532.8263**



**Scott Short**  
NMLS# 225998  
Loan Officer  
**916.997.4828**



**David Whiteside**  
NMLS# 247866  
Loan Officer  
**916.730.8282**



**Ray Gin**  
NMLS# 246802  
Loan Officer  
**916.207.6332**



**Jerry Hernandez**  
NMLS# 545489  
*Hablo Espanol*  
Loan Officer  
**916.549.2694**



**Matt Miller**  
NMLS# 332535  
Loan Officer - Sacramento  
**916-548-9278**



**Wally Borland**  
NMLS# 219570  
Loan Officer  
**916.955.6267**

**FHA, FHA 203K, VA, USDA 100% Financing, CalHFA,  
CONVENTIONAL and JUMBOS**

*We have over 124 Years of combined lending experience*



**Mason-McDuffie**  
Mortgage Corporation  
Since ~ 1887

**916.929.2333**

**2033 Howe Avenue, Suite 110  
Sacramento, CA 95825**



Licensed by the Department of Corporations under  
the California Residential Lending Act NMLS# 1141



## Are You Committee Material?

Did you know the Sacramento Association of REALTORS® has 15 committees? Each has from 9-30 members, depending on their mission. Each of our committees serve either the association and our members or our communities, some do both! Serving on our committees is a great way to give back. Over the years and all the many committees I've served on, I've always found that the benefits I receive far outweigh the time and money I've contributed/invested. What benefits? **Education** – I've learned so much about our association, the real estate industry, politics and more. **Relationships** – I have some great friendships that likely wouldn't have happened if I wasn't involved in our association. This is the time of year when our President Elect appoints members to the committees. If you're interested in volunteering you view and fill out the [online committee application here](#).

If you're curious to see what kind of SAR Members volunteer their time serving on committees, you can view [current and previous year's volunteers here](#).

Below is a list of SAR's committees. You can read about each committee and their [mission/purpose here](#).

Christmas CanTree Committee  
 Cultural Diversity & Fair Housing Committee  
 Education Committee  
 Government Relations Committee  
 Grievance Committee  
 Internship Committee  
 Local Candidate Recommendation Committee  
 Marketing & Communications Committee  
 Masters Club  
 Masters Club Steering Committee  
 Professional Standards Committee  
 Scholarship Committee  
 Strategic Planning & Finance Committee  
 Volunteer Coordinating Committee  
 Young Professionals Network Advisory Committee

# Home Loans Custom Designed for You

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 Mortgage Loan Specialists offer personalized Service With Solutions® to make the process simple.

Branches conveniently located throughout Northern and Central California, including seven locations in the Sacramento area.

## **Portfolio Loan Programs**

Provides more flexible loans for non-standard situations with local underwriting

## **Conventional & Government Loans**

Tri Counties Bank is highly competitive, offering both conventional and government loan programs

## **Lot & Land Loans**

For purchasing the land that you want for your dream home

## **Home Equity Lines of Credit**

Use your home's equity and get cash for just about anything

## **Construction Loans**

Construction and Permanent loan all in one

## **Reverse Mortgages\***

To supplement retirement income for borrowers 62 or older



 **tri counties bank**  
Service With Solutions®

1-877-822-5626 | TriCountiesBank.com

\*This advertisement was not issued by HUD or FHA and was not approved by the Department or Government Agency.



## Fannie Mae and Freddie Mac Update

CARTER NELSON, PUBLIC AFFAIRS ASSISTANT

Change is coming for Freddie Mac and Fannie Mae, as the Trump administration officials defend their plan to return Fannie and Freddie to private ownership. This change is coming now, prompted by the companies being profitable again and having repaid their bailouts completely. This new plan would see that the profits of Fannie and Freddie be used to build up their capital bases against potential future losses, as opposed to continue going to the Treasury. The Federal National Mortgage Association (Fannie Mae) and the Federal Home Mortgage Corporation (Freddie Mac) were originally chartered by Congress in order to create a secondary market for residential mortgage loans. Because Congress authorized their creation, they are considered government-sponsored enterprises (GSEs). Combined, Freddie and Fannie guarantee about half of the \$10-trillion U.S. home loan market.

Earlier this year we discussed the possibility of these GSEs losing conservatorship, but no plan was in place to do so. On September 5th, the U.S. Treasury Department released a plan to begin the process of recapitalizing Fannie and Freddie and return them to private control. Investors and analysts have said that the plan has still left many questions unanswered, but the National Association of REALTORS® supports this first step to reforming America's housing finance system. This proposed agreement between the Trump administration and their federal regulator would allow Fannie Mae and Freddie Mac to retain about a year's worth of profits, or about \$20 billion.

This plan is to set in motion a process in which Fannie Mae and Freddie Mac are able to raise the combined \$100 billion necessary to return to private hands. As of now, every quarter Fannie and Freddie send most of their profits, other than the \$3 billion each that they are allowed to keep as capital, to the Treasury Department. This serves as payment for the services rendered and ongoing support received from the department. The Trump administration wants to recapitalize the companies through a mix of retained earnings and raising tens of billions of dollars from investors. This process is likely to take quite a few years, but paves a way to transition out of conservatorship.

The National Association of REALTORS® has been and will continue to be part of the conversations regarding how Fannie and Freddie will be returned to private control. NAR President John Smaby believes this is a step in the right direction: "We look forward to reviewing the proposal in more detail and are optimistic that, at a minimum, the White House's efforts will shed light on the remaining mile markers on the path to reform, along with the critical role the GSEs and Federal Housing Administration play in America's housing market."



**FannieMae**



**Freddie  
Mac**

We make home possible®

**SACRAMENTO  
REALTORS®!**

Mention this ad to receive a  
**10% DISCOUNT**  
for you or your clients!

**100% SATISFACTION EVERY TIME**

CARPET | TILE & GROUT | THERMAL FOGGING  
UPHOLSTERY STEAM CLEANING  
EVENING AND WEEKEND CLEANINGS AVAILABLE



**CRYSTAL CLEAN**

**(916) 504-7495**

**WWW.CRYSTALCLEANSACRAMENTO.COM**

**CALL TODAY TO SCHEDULE  
AN APPOINTMENT**



Locally Based. Locally Owned.

# THIS HALLOWEEN, GIVE YOUR CLIENTS A TREAT:

**Help your clients save money on their insurance by calling us today!**



## Carlos Esquivex

Broker/Owner

CA License # 0D71806

916-836-8484

[Carlos@GreenhavenInsurance.com](mailto:Carlos@GreenhavenInsurance.com)

[www.GreenhavenInsurance.com](http://www.GreenhavenInsurance.com)

925 Secret River Dr., Suite G Sacramento, CA 95831

I will tenaciously work to obtain the  
**Best Coverage** at the **Lowest Rates**  
for you and your clients.



Auto



Home



Commercial



Life



Health



Your Association can only be as good as you allow it to be. That is because we are extremely limited in what we can do for you without the efforts of our volunteers.

For my first ten years in real estate I was a consumer of services. I paid my dues and I used the services, but I did not give back. After ten years I started to think that maybe I had an obligation to support my fellow members that had been supporting me for so long. So I signed up for a committee. Actually I signed up for the MLS Committee because there were a few things that I thought could be improved in the Rules. I ended up getting appointed to Chair the Rules Committee and make changes to the Rules. It was gratifying to see changes I thought should be made being implemented throughout the MLS.

That was in 1989 in San Jose. It is now 2019, 30 years later, and I have moved to Sacramento, but I am still on the MLS Committee. I also have served on the MLS Committee at C.A.R. and was Chair of that Committee in 2006.

Also in 1989 I was appointed to the Professional Standards Committee in San Jose and continued that service through my transfer to Sacramento until 2012 when I became ineligible to serve because of the conflict with my current employment which includes the supervision of Professional Standards enforcement. During that same period I also served on Pro Standards at C.A.R., Chairing the Committee there in 2001, and served on the Committee at NAR for 12 years. I also served on almost every Committee at my local Association and on several other Committees at both C.A.R. and NAR.

I am not suggesting that you need to get as deeply involved as I did, but it is appropriate for every Member to locate and volunteer for a Committee that interests you. For the next couple of months, the leadership of SAR will be looking for Members to volunteer to serve on Committees in 2020. If you have never served on a Committee this would be a good time to give it a try.

If you have served before this would be a good time to do it again. Or maybe it is time for you to move up to a position on the Board of Directors. Every year we struggle to find qualified Members to apply to be a candidate for service on the Board. If you are qualified as described in the Bylaws you should consider giving it a try. Watch for the Candidate Applications to be distributed during the Spring of 2020.

If you truly do not have time to serve on a Committee this year there are plenty of other opportunities to volunteer. We are always looking for volunteers for our outreach to the community. Watch for those opportunities to make a difference in our neighborhoods.

The Association can only be as strong as the volunteer team that supports it. Help make SAR strong. Volunteer to serve your Association in some capacity in 2020. Or sooner if you can.



# Let us help you move ahead with your home financing goals

**WELLS  
FARGO**

**HOME  
MORTGAGE**

*Get a strong team to pull for you*

*For additional information, contact our team today!*



Manny Delgadillo  
Mortgage Branch Manager  
NP (SAFE)  
775-338-8523  
NMLSR ID 352744



Jeff Goodman  
Sales Manager  
916-995-1284  
NMLSR ID 450662



Joshua Womack  
Retail Sales Supervisor  
916-417-7133  
NMLSE ID 1023214



Daniel Posehn  
916-531-3153  
NMLSR ID 453684



Hiroko Bowlin  
916-524-4700  
NMLSR ID 4576605



Ron Farrell  
916-548-7462  
NMLSR ID 448028



Karin M. Kwong  
916-834-1915  
NMLSR ID 448184



Chinh Nhat Pham  
916-769-8719  
NMLSR ID 648466



Omar Carrasco  
916-995-1142  
NMLSR ID 1464568  
*Hablo Español*



Jamel Johnson  
530-304-0743  
NMLSR ID 1029030



Ernie Prendez  
408-821-1886  
NMLSR ID 461745  
*Hablo Español*

1510 Arden Way, Suite 205  
Sacramento, CA 95815  
916-678-3840

Information is accurate as of date of printing and is subject to change without notice.  
Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N. A. © 2018 Wells Fargo  
Bank, N.A. All rights reserved. NMLSR ID 399801. AS2996880 Expires 12/2018



Together we'll go far





## Decision to Protect Innocent Landlord from Cannabis Fine

Over the last two years since cannabis was legalized in California, many laws, regulations, and ordinances have been adopted to regulate the commercial growth, production, manufacture, shipping, and retail activities involving cannabis. This has created increased liability for unwary landlords.

While regulated cannabis is legal, a large unregulated market remains as a lucrative competitor to the legal cannabis trade. A major component of the black market involves illegal cultivators posing as innocent tenants seeking to rent a property. Once approved and a lease is signed, the grower moves in, modifies the property, and begins an illegal growing operation. In April 2018, Federal law enforcement raided 100 homes in Sacramento related to illegal cannabis. Pursuit of such grow houses by Federal, State, and County law enforcement continues in earnest.

Local ordinances have sought to penalize illegal cannabis cultivation by creating administrative fines when there is more cannabis being grown than legally allowed. The City of Sacramento was one of the first to pass an ordinance that made it a strict liability offense to have more than 6 cannabis plants growing in house. This penalty, which is incredibly draconian, is usually levied against landlords who own the home and not the tenant that is actually engaged in the illegal grow. Landlords, who are generally innocent of any charges related to the growth, are left paying the penalty for the tenant's illegal actions.

These ordinances put landlords in a precarious position – the ordinance creates strict liability for the landlord based upon the actions of the tenant, but the state law limits the amount of inspections a landlord could engage in without violating the tenant's right to quiet enjoyment of the premises. What was a landlord to do? The California legislature passed a law codified at Gov't Code §53069.4 that allows a landlord to possibly avoid administrative penalties if among other things, the lease has a specific provision prohibiting cultivation of cannabis, which many do not.

Despite the state law, many local agencies and municipalities have regularly cited and prosecuted landlords for the activities of the tenant without much regard for the state laws. The City of Sacramento has been pursuing enforcement of its cannabis ordinances and levying enormous fines to landlords. However, some of this may be changing for the better. A landlord, who was unaware of the activities of her tenant was cited and fined \$296,000 for violation of Sacramento's cannabis ordinance. Her tenants had 544 cannabis plants in the property, well above the 6 plant limit. The landlord challenged the administrative fine in court.

The Court discussed at length the inspection rights of the landlord. The City alleged that landlords are supposed to inspect every year and that had the landlord conducted inspections she would have known. The City argued that if she would have inspected each month when she picked up the rent money she would have been aware. The Court pointed out that the City's legal argument was not accurate because landlords have limited ability to inspect under Civ. Code §1954. The Court noted that a landlord can only inspect at the end of the lease and only if requested by the tenant or for one of the enumerated reasons in §1954.

The Court stated that "the City imposed a substantial penalty -\$269,000- on a landlord...with no evidence the landlord knew or had reason to know about the violation." The Court went on to reverse every factual finding made against the landlord and granted the landlord's petition.

This is a win for landlords, but as Municipalities are rightfully seeking to shut down the illegal cannabis industry, it is the landlord carrying the risk. Landlords need to make sure their properties are registered with the rental housing inspection programs, conduct the annual inspection, and pay attention to the properties. The Court focused its opinion on whether a landlord knew or **should have known** of the illegal activity. That **should have known** standard should keep investors and landlords watching over the property.





# C.A.R. GOVERNMENT AFFAIRS

LEADING THE WAY... IN LEGISLATIVE UPDATES

## Red Alert Update: AB 1482 Passes Assembly

September 12, 2019

On 9/12, the state Assembly passed AB 1482 with a vote of 48 yes votes to 31 no votes or abstentions. The Governor is expected to sign the bill shortly.

We are grateful to all the REALTORS® across California who responded to our many Red Alerts and made calls to lawmakers urging them to vote no. It was a true grassroots effort that generated more than 8,400 calls and 1,300 tweets in the past week alone. Thank you to all of you for making those calls and posting on social media. Legislators acknowledged from the floor that they were hearing from many of you.

While several of our recommendations were included in the final bill, including the exemption of single-family homes and condominiums, the final bill did not do enough to increase the supply of affordable rental housing. Even legislators who voted yes did so acknowledging its shortcomings.

It was disappointing that the California Apartment Association and the California Business Roundtable did not stand with us, but their decision had no impact on our commitment to making our position clear and focusing squarely on why AB 1482 was not a solution to California's housing supply crisis.

In the final days, REALTORS® stood firm and made our case against AB 1482 based solely on its policy. Although we did not prevail, we remain steadfast in our commitment to overcome California's historic housing supply and affordability crisis.

For more information, please contact Julie Tran at [juliet@car.org](mailto:juliet@car.org).





## Everything I Know About Real Estate, I Learned in Sports...

I started playing organized sports at a very young age and I loved it: the teamwork, the excitement, the fun, the winning, even the losing just added to my determination to get better. I guess I've always been a little competitive and, even though my sports of choice have morphed over the years, I feel like a lot of my life and real estate lessons are rooted in those experiences.

### Passion and your "Why?"

No one gets really good at anything without passion or a burning internal desire to get there. No coach, mentor or manager can do the hard work for you. They might inspire or give you the tools to succeed, but it's your determination that will make it happen! What makes you excited to reach your goals?

### Preparation

Long before I played my first soccer game or ran my first running race, I spent countless hours training and doing the same things over and over to improve. In fact, training for my first marathon was far more enlightening and life changing than crossing the finish line. It taught me anything is possible with hard work and grit and a plan. I treat my prospecting and marketing the same way. Have a plan, stick to it, break it down into manageable pieces and voila, you'll be 26.2 miles down the road or taking selfies in front of your new listing before you know it!

### Teamwork VS Individual

Most of my early sports were team sports and it really was true, you were only as strong as your weakest player. Likewise, in real estate, it's important to assemble a team of affiliates that makes you proud and represents you in the best way possible. If your client has a terrible experience with someone you recommend, it will always reflect back on you. Surround yourself with the best!

### Sprint VS Marathon

There are no shortcuts to success. Building a solid, consistent business is like training: you need to be persistent, have a long term plan and never give up. When I'm at mile 60 of a 75 mile bike race and my quads are cramping, quitting is never an option, I dig deep and think about all the preparation that went into that moment. Likewise, I used to do a lot of cold calling and door knocking when I first started in real estate and my attitude was, every "no" was one step closer to a "yes." Do the work and the fun will follow!

### Attitude & Mindset

We all know the power of a great motivator or coach and I've been lucky to have many in my life, including my amazing parents. Every morning I give myself the most incredible, inspirational locker room speech to set the tone for my day. Just ask my husband how much I like to be interrupted during those moments. I get completely focused on what I'm doing that day, what I hope to accomplish and how I'm going to make it happen. Try it, it works!

### Nutrition

Just like an athlete needs proper nutrition to fuel their performance, what you feed your body and brain to succeed in real estate is no different. Reading motivational books, listening to other successful agents and businesspeople and generally immersing yourself in whatever feeds your soul, while staying away from negativity is key. You can't be an expert without knowing the data, so always be learning and surround yourself with motivated, positive influences. Fuel that passion!

### Stay Humble

I used to think I was an incredibly good soccer player because I was the only girl on the high school boy's team, then I got to college. (I also thought I was really smart, too, but that's another story). I quickly learned that being a big fish in a small pond had its benefits, but there were lots of us and the pond was bigger now. So when I pat myself on the back for being number 1 in my office or my zip code, I know there's always someone out there doing more, pushing harder, setting bigger goals. If you're hitting your goals, have bigger dreams!

### Integrity

You'll find in sports and in business, not everyone shares the same values, work ethic and attitude. Winning isn't always everything and sometimes how you play the game and how you treat your fellow agents and clients is way more important than the "win." Be kind, respectful and always have integrity!

### Fun

Sports should be fun and so should real estate! When you're prepared, motivated and sharing your real estate passion with the world, how can you be anything but successful! Let's all go out and work together to make this the best industry it can be. Thanks for listening and "Go Gitt 'Em!"





## Article 3

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

### Case #3-9: REALTOR®'s Obligation to Disclose True Nature of Listing Agreement

*(Adopted as Case #9-32 April, 1992. Transferred to Article 3 November, 1994. Revised May, 2017.)*

REALTOR® A listed the home of Seller X and entered it in the MLS as an exclusive right to sell listing. REALTOR® A did not disclose that there was a variable rate commission arrangement on this listing, even though the listing contract provided that, should the seller be the procuring cause of sale, the listing broker would receive a commission of \$1,000, an amount intended to compensate REALTOR® A for his photography and marketing costs.

REALTOR® B, a cooperating broker, showed the property several times. Eventually, REALTOR® B submitted a signed purchase agreement to REALTOR® A. REALTOR® A returned the purchase agreement the next day, informing REALTOR® B that the seller had rejected the offer. Several weeks later, REALTOR® B learned that the property had been sold, and that the buyer was Seller X's nephew.

Several months later, REALTOR® B met Seller X at a fund-raising event. Seller X thanked her for her efforts, and told her that, under "normal circumstances," he might have seriously considered the offer she had produced. When asked why the circumstances surrounding this transaction were "unusual," Seller X responded telling her of his agreement "with REALTOR® A to pay a \$1,000.00 commission if Seller X found the buyer. And when my nephew decided to buy the house, I jumped at the chance to save some money."

When REALTOR® B learned of this arrangement, she filed a complaint with the Association of REALTORS® alleging that REALTOR® A had violated Article 3 of the Code of Ethics. The Professional Standards Administrator of the Association referred the complaint to the Grievance Committee, and, after its review, the Grievance Committee referred the complaint for hearing.

At the hearing, REALTOR® B, in stating her complaint to the Hearing Panel, said that REALTOR® A's failure to disclose the actual terms and conditions of his listing with Seller X was a misrepresentation. She explained that, had she been aware of this arrangement, she might have decided not to accept REALTOR® A's offer of cooperation, since it might put potential purchasers she would produce in a possibly unfair position.

REALTOR® A, speaking in his own defense, stated no commission differential would have resulted if the buyer had been procured by either the listing broker or a cooperating broker so whatever other arrangements he had with Seller X were personal and, as listing broker, it was his right to establish the terms and conditions of his relationship with his client.

After careful deliberation, the Hearing Panel concluded that while it was REALTOR® A's right to establish the terms and conditions of the listing contract, the existence of his "special" arrangement with Seller X should have been disclosed as a dual or variable rate commission, since without knowledge of it, cooperating brokers would be unable to make knowledgeable decisions regarding acceptance of the listing broker's offer to cooperate.

The Hearing Panel concluded that REALTOR A had in fact concealed and misrepresented the real facts of the transaction and was in violation of Article 3 of the Code of Ethics as interpreted by Standard of Practice 3-4.



# SAR STAFF MEMBER OF THE MONTH

MARI NAVARRETE



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

I am very new with the company and as of today I have officially been with Sacramento Association of REALTORS® for three weeks now. My title here is Retail Services Specialist. My daily duties are different depending on the day of the week. From doing orders, cycle counts, putting together the new member orientation packets, servicing our members with any services they may need, stocking our store, the list goes on.

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

Prior to working for SAR I was a Supervisor at Target. I was in charge of running the front end and supervising the cashiers and making sure tasks and goals were met for the day. I was at Target for a little over 2 years. I loved what I did and gained so much experience and knowledge and that has strengthened me as a professional individual.

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

I enjoy how challenging it is working here. It is a positive thing for me because I grow every day and learn about so many things I didn't know before. I'm constantly learning about everything SAR has to offer for our members. I've gained so much knowledge on how a real estate agent works and how I can help meet their needs. I've personally gained a lot more confidence by working with the team I have and working here has been helping me mentally grow and become a better version of myself. This place, my coworkers, and Members have such a wonderful and positive vibe.

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

I am originally from Los Angeles. I lived there for 15 years and then my mother moved me and my siblings here to Sacramento. I lived here now for a total of 15 years. I must say it took a while to adjust to the big move, but now it feels like home.

## 5. What do you like/dislike about Sacramento?

What I like and enjoy about living in Sacramento is that it's not so fast paced. It's a humble town and it still holds the same look how our old Sacramento looked years ago. It's very different and old school and I like it. To me Sacramento is the perfect place a family or couple to live and retire.

What I dislike about Sacramento and I've always felt the same way about it, is that it doesn't have too many places to go to or explore. Over the years yes this town has been expanding, but it's still missing the excitement and fun places you get to experience if you were to go to larger cities like San Francisco or San Diego. Lastly, I dislike that more and more people are moving here and it's starting to become crowded and now we have to deal with morning and evening traffic!

## 6. What are some of your hobbies or interests?

Growing up I was very active, I played all kinds of sports with my siblings and in school. As an adult I no longer play sports because of my different lifestyle. Currently one of my biggest interests is working out! Not your simple cardio or dance classes (which are fun), but my type of workout is more like bodybuilding. I enjoy lifting heavy weights and deadlifting and training really hard. It gives me a sense of empowerment and it genuinely makes me really happy when I'm at the gym training.

## 7. Have you watched any good movies or read any good books lately?

This one is going to be a hard question to answer only because I don't have favorites. I love watching movies and that's what I do when I have any extra free time. I make it either a movie night or a movie date with my daughter. Anything from Disney to action to romance movies – I'm all for it.

## 8. Do you have any favorite vacation spots?

At this point in life I still haven't had the opportunity to travel to any place that I have on my vacation list. A few years ago I took a mini trip down to San Diego and I fell in love with the place. It was so beautiful that I have to say it's the city that I dream of living in. But if I had the opportunity and time to take a vacation I would love to spend some time in Hawaii or anywhere in Europe.

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

For the most part I'm very simple, but my favorite type of food are burgers. I really like a good American cheese burger. With that said my favorite restaurant to go to is Red Robin. They have some really good burgers and their service is always great. I love their unlimited fries and their deserts are great as well.

## 10. What would people be surprised to learn about you?

People find it surprising to learn that I grew up being a little tomboy. I have always been a tough cookie and did everything the boys in my class or neighborhood were doing. I like to compare myself to that Gatorade commercial when the girls say "Anything you can do I can do better, I can do anything better than you." That's because I like to preach that women are tough, too. Lastly, people find it surprising to learn that I love anime and that I have this really geeky and funny/dorky sense of humor. But over all I'm a good-hearted person.



## Credit Reports: Facts & Myths

This month we hear from Scott Short and Tracie Panish as they talk about how credit reports differ between certain online resources and the actual credit score pulled by lenders. It is always important to keep an eye on your credit score so you know roughly where you stand as far as your credit-worthiness.

They also discuss how income amount has NO play in your FICO score, but instead how your patterns of being responsible with your credit and how having a long credit history are more important. Check out the video below for all the tips, including what kind of credit card balance to keep to see best return on score.



CLICK HERE TO VIEW



# Looking for an Affiliate or REALTOR®?

[Click Here](#) to quickly find an Affiliate or REALTOR® by name or category with our convenient search engine!



# SAR EDUCATIONAL OFFERINGS —

All classes listed below are held at SAR's Mack Powell Auditorium. To register online, visit [ims.sacrealtor.org](https://ims.sacrealtor.org). Questions - contact Marcus Arroyo at 916.437.1210. Prices listed reflect early-bird price, please contact us for non-Member pricing.

## OCTOBER

	CLASS	COST	INSTRUCTOR
10	9:00am – 12:30pm <b>TRANSACTION COORDINATION 2: BEYOND THE CONTRACT</b>	\$90	Wendi Molina
11	9:00am – 1:00pm <b>RETI SERIES – JUMPSTART YOUR CAREER – DAY 4</b> LEAD GENERATION	\$25	Joey Satariano
18	9:00am – 1:00pm <b>RETI SERIES – JUMPSTART YOUR CAREER – DAY 5</b> ESSENTIAL DISCLOSURES	\$25	Theresa Gorham
19	8:30am – 5:00pm <b>DUANE GOMER ONE DAY CRASH COURSE</b>	\$150	Duane Gomer Representative
21	9:00am – 1:00pm <b>UNDERSTANDING THE RESIDENTIAL PURCHASE AGREEMENT</b>	\$73	Duane Gomer C.A.R. Assistant General Counsel
22	9:00am – 10:30am <b>LUXURY HOMES PANEL</b>	\$10	Nick Sadek
23	11:00am – 12:30pm <b>NO BS TAX PLANNING</b>	\$20	Michael Ornelas, EA
25	9:00am – 1:00pm <b>RETI SERIES – JUMPSTART YOUR CAREER – DAY 6</b> ZIPFORM & DOCUSIGN	\$25	Elisabeth Morgan
30 11/6 11/13 11/20	9:00am – 12:15pm <b>PROPERTY MANAGEMENT BASICS - SERIES</b> ZIPFORM & DOCUSIGN FOUR CLASSES – ATTEND ONE OR ALL FOUR	\$125 (full series) \$45 (individual class)	Bob Thomas
30	9:00am – 12:15pm <b>PROPERTY MANAGEMENT BASICS – DAY 1</b> GETTING STARTED IN PROPERTY MANAGEMENT & NEW LAWS	\$45 (individual class)	Bob Thomas

## NOVEMBER

	CLASS	COST	INSTRUCTOR
6	9:00am – 12:15pm <b>PROPERTY MANAGEMENT BASICS – DAY 2</b> THE NUTS & BOLTS OF YOUR DOCUMENTS	\$45 (individual class)	Bob Thomas
8	9:00am – 1:00pm <b>RETI SERIES – JUMPSTART YOUR CAREER – DAY 7</b> UNDERSTANDING THE RPA	\$25	Dave Tanner
13	12noon – 1:30pm <b>LUNCH &amp; LEARN: EVERYTHING VA</b>	\$20	Melissa Arntzen
13	9:00am – 12:15pm <b>PROPERTY MANAGEMENT BASICS – DAY 3</b> YOU ARE BEING AUDITED, ARE YOU READY?	\$45 (individual class)	Bob Thomas
15	9:00am – 1:00pm <b>RETI SERIES – JUMPSTART YOUR CAREER – DAY 8</b> TIME MASTERY	\$25	Michael Lee
16	8:30am – 5:00am <b>DUANE GOMER EXAM PREP</b>	\$150	Duane Gomer Representative
20	9:00am – 12:15pm <b>PROPERTY MANAGEMENT BASICS – DAY 4</b> LET'S MAKE SOME SERIOUS MONEY (INCLUDES RENT CONTROL UPDATE)	\$45 (individual class)	Bob Thomas

# NOVEMBER CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
				1
				SAR Toastmasters Club (T) 7:45 – 9:15am Broker/Manager Forum (B) 9:30 – 10:30am
4	5	6	7	8
MetroList Training – Prospector Course I (T) 9:00 – 12noon WCR Board Meeting (B) 12noon – 1:30pm MetroList Training – Prospector Course II (T) 1:00 – 4:00pm	SAR Main Meeting (EC – Full) 9:00 – 10:30am Charity Research Committee (P) 10:30 – 11:30am CanTree Committee (B) 10:30am – 12noon Volunteer Coordinating Committee (T) 10:30 – 11:30am	The Nuts & Bolts of Your Documents (T) 9:00am – 12noon CANCELLED: SAR New Member Orientation (B) 9:00am – 12:30pm Commercial Class (EC - Full) 12noon – 1:30pm	Real Estate Finance & Affiliate Forum (EC – W) 9:00 – 10:30am Social Media Strategies for Real Estate (EC – E) 9:00 – 11:00am Ambassador Orientation 2.0 (EC - W) 11:00am – 12:30pm	SAR Closed 7:30 – 8:30am SAR Toastmasters Club (T) 7:45 – 9:15am RETI Series – Day 7 (EC – W) 9:00am – 1:00pm Sac Area RE Exchange Network (T) 10:00am – 12:30pm
11	12	13	14	15
SAR Office Closed Veterans Day	Regional Meetings Visit <a href="http://www.sacrealtor.org/caravans">www.sacrealtor.org/caravans</a> YPN Advisory Meeting (B) 11:00am – 12:30pm Top Producer Panel (EC - W) 11:30am – 1:30pm Intern Class (B) 2:30 – 4:30pm	You Are Being Audited, Are You Ready? (T) 9:00am – 12:15pm AREAA Board Meeting (B) 9:00 – 10:00am Everything VA (EC - E) 12noon – 1:30pm New Member Orientation – (B) 1:00 – 4:30pm	Social Media Advertising – Part 1 (EC - E) 9:00am – 12noon Masters Club Steering Committee (B) 9:30 – 11:00am All About Disclosures (EC - W) 10:00am – 1:00pm Intern Committee (B) 12noon – 1:30pm	SAR Toastmasters Club (B) 7:45 – 9:15am Masters Club Breakfast (Offsite) 8:30 – 10:30am RETI Series – Day 8 (EC – E) 9:00am – 1:00pm CANCELLED: Public Issues Forum AI vs Real Estate (EC – W) 2:00 – 4:30pm YPN Gala – Havana Nights (Offsite) 7:00 – 11:00pm
18	19	20	21	22
Education Committee (B) 9:00 – 10:30am MetroList Training – Cloud Workshop (T) 9:00 – 12noon Leadership Academy (B) 1:00 – 2:30pm MetroList Training – Realist Workshop (T) 1:00 – 4:00pm	No Regional Meetings <a href="http://www.sacrealtor.org/tours">www.sacrealtor.org/tours</a> Ultimate Guide to List & Sell Commercial Investment Properties (EC – E) 9:00am – 5:00pm Marketing/Communications Committee (B) 10:30am – 12noon NARPM Luncheon (EC - W) 10:30am – 2:00pm Charitable Foundation BOD (B) 12:30 – 2:00pm Scholarship Fundraising Committee (T) 1:00 – 2:00pm Intern Class (B) 2:30 – 4:30pm	Ultimate Guide to List & Sell Commercial Investment Properties (EC – E) 9:00am – 5:00pm Let's Make Some Serious Money (T) 9:00am – 12noon New Member Orientation – (B) 6:00 – 9:00pm	Ultimate Guide to List & Sell Commercial Investment Properties (EC – E) 9:00am – 5:00pm Social Media Advertising – Part 1 (EC - W) 9:00am – 12noon	SAR Toastmasters Club (T) 7:45 – 9:15am Business Planning – Starting Strong in 2020 & Beyond (EC – W) 9:00am – 12noon SAR BOD (B) 9:00 – 10:30am
25	26	27	28	29
No Events Scheduled	CANCELLED: All Regional Meetings Cultural Diversity/Fair Housing Committee (B) 10:30am – 12noon	SAR Offices Closed 1:00 – 2:00pm	SAR Closed: Thanksgiving Holiday	SAR Closed: Thanksgiving Holiday

## Calendar Information

\*For Regional Meeting locations and times, visit [www.sacrealtor.org/caravans](http://www.sacrealtor.org/caravans)

\*Various locations – Call for details

\*\* closed meeting

(EC) Mack Powell Event Center

(B) Board Room, 2nd Floor

(T) Training Room, 2nd Floor

(U) Upstairs

*Meetings subject to change.*





# September 2019

## AFFILIATES

**Peter Fisher**  
Inland Private Capital Corp.  
**Jesse Phariss**  
Prestige Inspections, LLC

## Broker Associates

**Eric Follestad**  
eXp Realty of California, Inc.  
**Todd Jones**  
Opendoor Brokerage, Inc.  
**Thanh-Binh Le**  
Keller Williams Realty  
**Laforest Smith**  
Lyon RE Sierra Oaks

## DESIGNATED REALTORS®

**Jerome Abbott**  
Grupe Real Estate  
**John Christiansen**  
Christiansen Real Estate  
**Ruth Golden**  
Golden Realty  
**John Kim**  
New Star NorCal Realty & Inv  
**Elmer Shaw**  
Elmer Shaw Realty

## New REALTOR® Members

**Julian Aguilar**  
Keller Williams Realty Elk Grove  
**Abdul Ahamed Kabeer**  
Keller Williams Realty Natomas  
**Martha Ascencio**  
Lyon RE Elk Grove  
**Jill Averett**  
eXp Realty of California, Inc.  
**Mark Avila**  
Pacific National Lending, Inc.  
**Shawn Bali**  
Davis Berk Realty  
**Tyeisha Barlow**  
Berkshire Hathaway HS Elite  
**Jaswinder Basi**  
Golden One Realty, Inc.  
**Marcellus Bass**  
Merriman Properties  
**Jennifer Berry**  
Coldwell Banker Residential Brokerage  
**David Bigelow**  
Rogers & Associates  
**Robert Brodnik**  
RE/MAX Performance  
**Stacey Bussell**  
American Horizon Realty

**Shane Butler**  
eXp Realty of California, Inc.  
**La Toya Bynum**  
Lyon RE Natomas  
**Cody Campagne**  
Keller Williams Realty Elk Grove  
**Monica Careathers**  
Lions Gate Real Estate Group  
**John Castro**  
Cornerstone Real Estate Services  
**Boris Castro**  
eXp Realty of California, Inc.  
**Nishica Cervantes**  
Coldwell Banker Residential Brokerage  
**Vladimir Chifa**  
USKO Realty  
**Justin Colby**  
Keller Williams Realty Folsom  
**Landon Cooper**  
Coldwell Banker Residential Brokerage  
**Cecilia Cordova**  
Lyon RE Natomas  
**Kimberly Davis**  
Coldwell Banker Residential Brokerage  
**Nicholas Delano Pires**  
Realty One Group Complete  
**Greg Duncan**  
Big Block Realty North  
**Lisa Eldridge**  
Keller Williams Realty Natomas  
**Jonathan Escobar**  
Tower Real Estate Brokers, Inc.  
**Shannon Eubanks**  
Keller Williams Realty Folsom  
**Candie Fields**  
Berkshire Hathaway HomeService  
**Brian Fitzgerald**  
Home River Group  
**Yanny Flores**  
HomeMart Realty Services  
**Derrick Gamez**  
Berkshire Hathaway HS Elite  
**Lois Gant**  
Berkshire Hathaway HomeService  
**James Gholson**  
Bunyan Realty  
**Alejandra Gomez**  
Lyon RE Elk Grove  
**Karl Guidotti**  
NextHome Premier Properties  
**Laura Hague**  
eXp Realty of California, Inc.  
**Aaron Hill**  
Consumer Plus Realty  
**Eddie Hipolito Nolasco**  
Realty One Group Complete  
**Connor Hoffman**  
PDF Realty, Inc.  
**Tigran Khachatryan**  
Lyon RE Sierra Oaks

**Toni King**  
Keller Williams Realty Elk Grove  
**Joseph Kitcher**  
HomeSmart ICARE Realty  
**Lina Kravtsova**  
Real Estate America  
**Dillon Krueger**  
Carlile Realty & Lending  
**Benjamin Lagasca**  
Century 21 M & M  
**Hai Le Phung**  
Cal-Link Realty & Mortgage, Inc.  
**Julie Liebel**  
Keller Williams Realty Elk Grove  
**Kristy Liu**  
Real Estate America  
**Benjamin Maestretti**  
Berkshire Hathaway HS Elite  
**Leah Mamayev**  
USKO Realty  
**Brittany McCurdy**  
Coldwell Banker Residential Brokerage  
**Jeremy McNeill**  
eXp Realty of California, Inc.  
**Michael Miller**  
Miller Realty  
**Maila Moore**  
Premier Agent Network  
**Anthony Pascua**  
Portfolio Real Estate  
**Michaella Payumo**  
Keller Williams Realty Elk Grove  
**Ashley-Paige Pierce**  
Lyon RE Fair Oaks  
**Tyler Ridino**  
Keller Williams Realty Elk Grove  
**Carly Scherck**  
Lyon RE Folsom  
**Kaylee Sedler**  
Galster Real Estate Group  
**Jasdeep Shanker**  
Century 21 M & M  
**Jagraj Singh**  
eXp Realty of California, Inc.  
**John Smith**  
Realty World-American River Properties  
**Jessica Toodle**  
Mathews & Co. Realty Group  
**Geraldine Triplett**  
Keller Williams Realty Folsom  
**Michelle Vdovkin**  
Lyon RE Downtown  
**Melissa Washington**  
All City Homes  
**Amy Winslow**  
Coldwell Banker Residential Brokerage

WELCOME

## Median sale price, sales volume decrease for August

# AUGUST

August ended with 1,567 sales, a 7.4% decrease from the 1,693 sales last month. Compared to the same month last year (1,676), the current figure is down 6.5%. Of the 1,567 sales this month, 187 (11.9%) used cash financing, 968 (61.8%) used conventional, 290 (18.5%) used FHA, 97 (6.2%) used VA and 25 (1.6%) used Other† types of financing.

The median sales price decreased 1.3% from \$390,000 to \$385,000. This figure is up 4.1% from August 2018 (\$369,950). The Sacramento Association of REALTORS® recorded the highest median sales price in August 2005 at \$392,750. The current figure is 1.9% below the record.

The Active Listing Inventory increased 1.4% from 2,425 to 2,460 units. The Months of Inventory increased from 1.4 to 1.6 Months. This figure represents the amount of time (in months) it would take for the current rate of sales to deplete the total active listing inventory. The chart to the right reflects the Months of Inventory in each price range.

The Median DOM (days on market) increased from 11 to 12 and the Average DOM increased from 23 to 25. "Days on market" represents the days between the initial listing of the home as "active" and the day it goes "pending." Of the 1,567 sales this month, 74.5% (1,167) were on the market for 30 days or less and 89.8% (1,407) were on the market for 60 days or less.

The Average Price/SqFt of all homes sold increased from \$249.9 to \$251.7 from July to August.

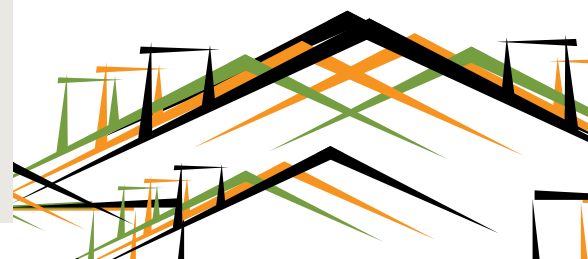
See all statistical reports compiled by the Sacramento Association of REALTORS [here](#).

Let's Talk About Inventory			
Price Range	For Sale	Sold	Months of Inventory
\$0 - \$159,999	6	3	2.0
\$160,000 - \$179,999	2	8	0.3
\$180,000 - \$199,999	12	11	1.1
\$200,000 - \$249,999	89	79	1.1
\$250,000 - \$299,999	217	183	1.2
\$300,000 - \$349,999	304	296	1.0
\$350,000 - \$399,999	353	270	1.3
\$400,000 - \$449,999	296	190	1.6
\$450,000 - \$499,999	280	181	1.5
\$500,000 - \$549,000	173	99	1.7
\$550,000 - \$599,000	158	92	1.7
\$600,000 - \$649,999	93	44	2.1
\$650,000 - \$699,999	110	33	3.3
\$700,000 - \$749,999	41	23	1.8
\$750,000 - \$799,999	62	13	4.8
\$800,000 - \$999,000	134	24	5.6
\$1,000,000 and over	130	18	7.2
<b>Total:</b>	<b>2,460</b>	<b>1,567</b>	<b>Total: 1.6</b>

Market Snapshot - August 2019					
	Aug-19	Jul-19	Change	Aug-18	Change (from '18)
<b>Sales</b>	<b>1,567</b>	<b>1,693</b>	<b>-7.4%</b>	<b>1,676</b>	<b>-6.5%</b>
<b>Median Sales Price</b>	<b>\$385,000</b>	<b>\$390,000</b>	<b>-1.3%</b>	<b>\$369,950</b>	<b>4.1%</b>
<b>Active Inventory</b>	<b>2,460</b>	<b>2,425</b>	<b>1.4%</b>	<b>3,167</b>	<b>-22.3%</b>
<b>Median DOM</b>	<b>12</b>	<b>11</b>	<b>9.1%</b>	<b>14</b>	<b>-14.3%</b>
<b>Avg. Price/SqFt</b>	<b>\$252</b>	<b>\$250</b>	<b>0.8%</b>	<b>\$240</b>	<b>5.0%</b>

The Sacramento Association of REALTORS® is a professional association representing over 6,500 real estate professionals and commercial affiliates doing business in the greater Sacramento metropolitan area. All SAR statistics reports compiled by Tony Vicari, SAR Director of Communications. Statistics are derived from the MetroList® MLS database for Sacramento County and the City of West Sacramento.

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



## MLS STATISTICS

August 2019

## MLS STATISTICS for August 2019

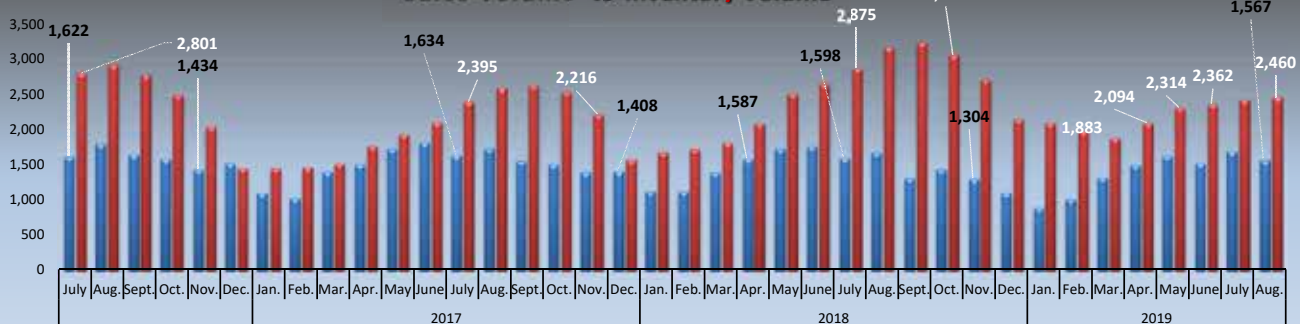
Data for Sacramento County and the City of West Sacramento



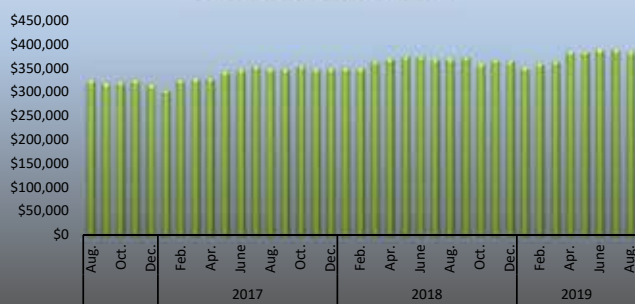
## SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	% of Total Sales	Last Month	Change	% of Total Sales	Last Year	% of Total Sales	Change
Listings Published this Month	2,122		2,138	-0.7%		2,518		-15.7%
Active Listing Inventory †	2,460		2,425	1.4%		3,167		-22.3%
Pending Sales This Month*	1,984		2,030	-2.3%		1,205		64.6%
Number of REO Sales	17 1.1%		18	-5.6%	1.1%	12	0.7%	41.7%
Number of Short Sales	3 0.2%		8	-62.5%	0.5%	11	0.7%	-72.7%
Equity Sales	1,547 98.7%		1,667	-7.2%	98.5%	1,653	98.6%	-6.4%
Other (non-REO/-Short Sale/-Equ)	0 0.0%		0	0%	0.0%	0	0.0%	N/A
Total Number of Closed Escrows	1,567 100%		1,693	-7.4%	100%	1,676	100.0%	-6.5%
Months Inventory	1.6 Months		1.4 Months	14.3%		1.9 Months		-15.8%
Dollar Value of Closed Escrows	\$659,110,038		\$738,531,935	-10.8%		\$672,851,340		-2.0%
Median	\$385,000		\$390,000	-1.3%		\$369,950		4.1%
Mean	\$420,619		\$436,227	-3.6%		\$401,463		4.8%
Year-to-Date Statistics	1/01/19 to 8/31/19		1/01/19 to 8/31/19			1/1/2018		
	SAR monthly data, compiled		MetroList YTD data			8/31/2018		Change
Number of Closed Escrows	11,142		11,351			12,013		-7.3%
Dollar Value of Closed Escrows	\$4,587,944,169		\$5,012,566,204			\$4,813,466,618		-4.7%
Median	\$378,000		\$378,000			\$365,000		3.6%
Mean	\$411,770		\$441,597			\$400,688		2.8%

## Sales Volume vs Inventory Volume



## Median Sales Price

Sacramento County Statistics  
brought to you by:

**Your Real Estate Office**

Would you like to see your contact info here?  
Contact [tony@sacrealtor.org](mailto:tony@sacrealtor.org) for details.

*David Brooker*  
REALTOR/Specialist

\*SAR Members Only\* MLS

† includes: Active, Contingent - Show, Contingent - No Show listings

\* The method for retrieving Pending Sales from MetroList® was updated for April 2019. Pending sales are now counted at a single point in time at the beginning of the month rather than by entering the date range of the month in question. This new method will now include any listings that have the status of "pending" in MetroList®.

Based on Multiple Listing Service data from MetroList® | 2019 SAR

Compiled monthly by Tony Vicari, Director of Communications | Sacramento Association of REALTORS® | [www.sacrealtor.org](http://www.sacrealtor.org) | 916.437.1205



# Data for Sacramento County and the City of West Sacramento

## MLS STATISTICS for August 2019

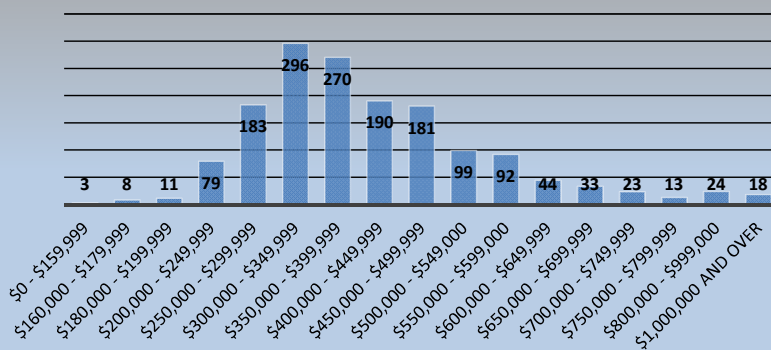
### Data for Sacramento County and the City of West Sacramento

#### BREAKDOWN OF SALES BY PRICE

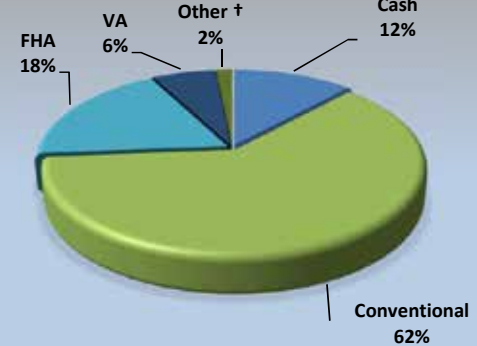
#### Type of Financing/Days on Market

#### 1 House on Lot

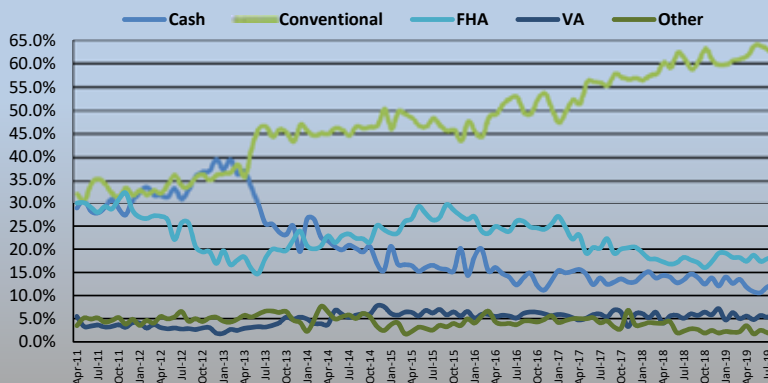
Total: 1,567



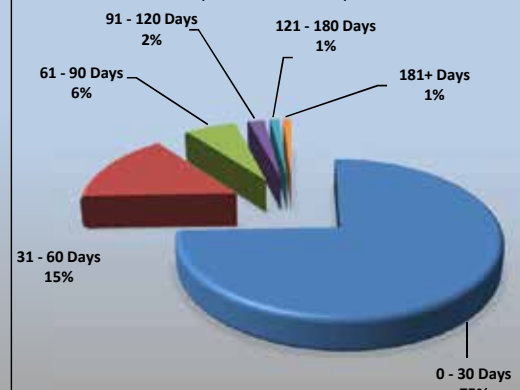
#### TYPE OF FINANCING (1 House on Lot)



#### Types of Financing Historical (% of Sales)



#### DAYS ON MARKET (1 House on Lot)



Type of Financing	Current Month		Previous Month		LENGTH OF TIME ON MARKET				
	# of Units	% of Total	# of Units	% of Total	% of Total				
(Single Family Home only) Financing Method					(Single Family Only) Days on Market	# of Units	Current Month	Last 4 Months	Last 12 Months
Cash	187	11.9%	201	11.9%	0 - 30	1,167	74.5%	77.3%	68.6%
Conventional	968	61.8%	1,065	62.9%	31 - 60	240	15.3%	13.4%	16.4%
FHA	290	18.5%	304	18.0%	61 - 90	96	6.1%	4.9%	7.9%
VA	97	6.2%	90	5.3%	91 - 120	31	2.0%	2.0%	3.6%
Other †	25	1.6%	33	1.9%	121 - 180	18	1.1%	1.5%	2.5%
<b>Total</b>	<b>1,567</b>	<b>100.0%</b>	<b>1,693</b>	<b>100.0%</b>	<b>181+</b>	<b>15</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>
					<b>Total</b>	<b>1,567</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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

	Current	Last Month
Median DOM:	12	11
Average DOM:	25	23
Average Price/Square Foot:	\$251.7	\$249.9

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 <https://www.sacrealtor.org/consumers/housing-statistics>.

Based on Multiple Listing Service data from MetroList® | 2019 SAR

Compiled monthly by Tony Vicari, Director of Communications | Sacramento Association of REALTORS® | [www.sacrealtor.org](http://www.sacrealtor.org) | 916.437.1205

# STAFF DIRECTORY



2003 Howe Avenue, Sacramento, CA 95825  
(916) 922-7711  
Fax (916) 922-1221 or Fax (916) 922-3904



## MetroList

1164 W. National Dr. Suite 60  
Sacramento, CA 95834  
(916) 922-2234 or (916) 922-7584

## 2019 SAR Board of Directors

**Deniece Ross-Francom**  
*2019 SAR President*

**Judy Covington**  
*President-Elect*

**Kellie Swayne**  
*Secretary/Treasurer*

**Linda Wood**  
*Immediate Past President*

## Directors

Jodi Ash  
Del Barbray  
Judy Black  
Courtney Edwards  
Sue Galster  
Rosanna Garcia  
Waldo Herrera  
Cherie Hunt  
Barbara Lebrecht  
Chip O'Neill  
Scott Short  
Patrick Stelmach  
Luis Sumpter  
Maurice Thomas  
Samantha Tov-Weissensee

## SAR Member Services MetroList Administrative Center

**Robin Spear – 916.437.1217**  
*Director of Member Services*

**Hailey Odell - 916.437.1218**  
*Member Services Specialist*

**Henry Lorenzo - 916-437-1218**  
*Member Services Specialist*

**Robin Mayer – 916.437.1216**  
*Member Services Administrator*

**Denise Stone – 916.437.1219**  
*Member Services Manager*

## SAR Staff

*Feel free to call us direct.*

**Dave Tanner – 916.216.1941**  
*Chief Executive Officer*

**Chris Ly – 916.437.1204**  
*Chief Operating Officer*

**Marcus Arroyo – 916.437.1210**  
*Education Services Coordinator*

**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*

**Nallely Lopez– 916-437.1212**  
*Meetings & Events Manager*

**Carter Nelson – 916.437.1208**  
*Public Affairs Assistant*

**Irene Ruan – 916.437.1203**  
*Staff Accountant*

**Chrystal Shamp – 916.437.1229**  
*Web Designer*

**Judy Shrivastava – 916.437.1207**  
*Director of Education & Graphic Services*

**Erin Teague – 916-437-1227**  
*Government Affairs Director*

**Yvonne Ukabi – 916.437.1206**  
*Accounts Receivable*

**Tony Vicari – 916.437.1205**  
*Director of Communications*

**Spencer Williams – 916 437-1225**  
*IT Manager*

## SAR Retail Center

**Carl Carlson – 916.437.1223**  
*Director of Facilities and Retail Operations*

**Mari Navarrete – 916-437-1224**  
*Retail Services Specialist*

**Elizabeth Scambler – 916.437.1222**  
*Retail Services Specialist*

**Sacramento REALTOR®** is published monthly by the Sacramento Association of REALTORS® for the benefit of its Membership. Advertisements and statements of fact and opinion are the responsibility of the authors alone and do not imply an opinion or endorsement on the part of SAR officers, Members or staff. All material copyright 2018, Sacramento Association of REALTORS®. All rights reserved.

## 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.*

## Sacramento REALTOR® Newsletter

**Editor:** Tony Vicari

**Publisher:** Matt Larson, Foley Publications LLC.

**Design & Layout:** Scott Arnold, Foley Publications, LLC.

**To Sponsor Ads:** Foley Publications -1-800-628-6983

