

# SACRAMENTO REALTOR®

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FEBRUARY 2009

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

## FEBRUARY DATES & DETAILS

### How to Become a Successful Buyer's Agent for REO's

Feb. 9 | 9:00 - 12noon | Cost: \$29\*

### Foreclosures/REO Properties\*

Feb. 9 | 9:00am - 1:30pm | Cost: \$59\*

### Short Sale/Short Payoffs\*

Feb. 11 | 9:00am - 12:30pm | Cost: \$36\*

### Educational Roundtables\*

Feb. 13 | 8:00am - 12noon | Cost: \$10\*

### Negotiating a Lease

Feb. 18 | 7:30 - 9:00am | Cost: \$15

### FHA: The Best and Fastest Mortgage Finance Option for Clients Today\*

Feb. 18 | 9:00am - 12noon | Cost: \$10\*

### Public Issues Forum

February 20 | 9:30 - 10:30am | Free

### YPC Forum

February 20 | 9:30 - 10:30am | Free

\*early-bird fee

### ATTEND A REGIONAL MEETING NEAR YOU

Tuesdays, February 10, 17 & 24

#### Carmichael/Central

8:30 - 9:30am | SAR Mack Powell Auditorium (combined meeting with Central - separate tours)

#### Downtown

8:45 - 10:00am | Sutter Square Galleria

#### Elk Grove

8:15 - 9:30am | Stockman's Community Srv

#### Folsom

8:30 - 9:15am | Folsom Community Center

#### Northeast

8:00 - 9:15am | Orangevale Community Cntr

#### West Sacramento

8:30 - 9:00am | Sacramento Yacht Club

For more info visit [www.sarcaravans.org](http://www.sarcaravans.org)

SAR WEBSITE:

[www.sacrealtor.org](http://www.sacrealtor.org)

## INSTALLATION 2009

continued from cover page

Also taking the oath of leadership were the elected and appointed Members of the 2009 Board of Directors – **Ed Anderson, Lorin Brown, Judy Covington, Kathy Fox, Ron Greenwood, Jim Hanson, Michelle Lehman, Cathryn Snow, Dave Tanner, Stephen T. Webb** and **Corey Wilkerson**.

Mr. Wagner had the honor of presenting the Association's 2008 Service Awards for extraordinary efforts to improve the programs and services of SAR.

In the area of internal Association activities, honorees were: **Patrick Lieuw, Judy Covington** and **Kevin Nunn**.

**Dave Tanner** received the service award in the area of political affairs.

**Mary Willett** and **Jeff Jurach** were recognized for their contributions to SAR's exceptional education programs.

**Chris Little** received the service award in the area of civic affairs.

**Tracey Saizan** and **Leigh Rutledge** were recognized for their leadership contributions at the State (C.A.R.) level.

**Paula Colombo** received the award for leadership contributions at the national (NAR) level.

The SAR President's Award is bestowed each year on the one SAR Member who - in the opinion of the Board President - best exemplifies the professionalism and dedication to service for which the Association was established. The 2008 President's award was presented to **Jim Hanson** for his committed and enthusiastic volunteer service to Christmas

CanTree, the Real Estate Finance Forum and as a Member of SAR's Board of Directors.

The National Association of REALTORS® Lifetime Service Award recognize someone who has been a Member of SAR for at least 15 years and a Member of NAR for at least 20 years. The recipient must have actively contributed to SAR for at least ten of those years and be a current member of SAR. The 2008 Lifetime Service Award was presented to **Judy Schoer**. Among her many accomplishments, Judy was the first CanTree Chair, an early Community Relations (*now Outreach*) Chair, a former C.A.R. Director and a driving force behind the SAR Scholarship Trust.

**Steve Cassani** was presented the 2008 Affiliate of the Year Award by 2007 recipient **Scott Short**. Steve was recognized for his enthusiastic and outstand-

ing leadership on the Christmas CanTree, and active participation in many facets of the Association.

**Doug Covill** was selected as the 2008 SAR REALTOR® of the Year in recognition of his outstanding achievements as a Member of SAR's Board of Directors, former Masters Club Steering Committee Chair and participant in numerous other volunteer capacities. Doug has been at the forefront of raising funds for C.A.R.'s Political Action Fund. 2007 recipient **Charlene Singley** made the presentation.

SAR Members have a record of excellence in professional leadership and community service. The Association looks forward to building on the tradition of excellence in 2009, our 101st year!



SAR 2009 Board Members (Ed Anderson, Charlene Singley and Kathy Chigbrow not pictured)

## GOVERNMENT WATCH

### Importance of Political Participation

By: Leigh Rutledge, 2009 PAC Chair and SAR Past President

Every year as we turn a new page on the calendar, REALTORS® pay dues to renew their Membership with our Association. We all benefit from the great things the Association provides us – classes to improve our real estate skills, forums to learn about the communities we serve, community involvement like the Can Tree program and numerous discounts and services. But there is one benefit all REALTORS® get from Association Membership for which they are not obligated to pay – political representation.

Political representation comes from the money you donate to the REALTOR® Action Fund (RAF), which is collected with your dues billing, and contributions are optional. This money is used to support candidates and issues which further the interests of our industry (we also donate money to oppose issues that would hurt our business.) RAF support is non-partisan.

Contributions to candidates and issues are based upon what is important to our industry -- private property rights, business license taxes, sign ordinances, and more.

I know times are tight, but that means contributions are more important than

of us want.

Contributions of any amount can be made to RAF, with contributions often at the \$49 level. However, the true cost of doing business is \$197. You know, that is only 54 cents per day. How much was your last mocha? And the RAF contri-

**The REALTOR® Action Fund is a wise investment, saving you approximately \$13,741 annually**

• Stopping costly point-of-sale mandates	\$4,589.00 savings
• Protecting the mortgage interest deduction	\$4,786.00 savings
• Preserving dual agency	\$3,439.00 savings
• Preventing frivolous lawsuits	\$812.00 savings
• California Housing Finance Agency REALTOR® Benefit	<u>\$115.00 savings</u>
	<b>\$13,741.00 savings</b>

ever. Government is also feeling the economic pinch, and could come looking to us for additional funds. For example, a proposal surfaced in the debate on the state budget to withhold 3% of earnings from independent contractors. That represents most of us; three percent withheld from every check! I don't think that is what most

tribution is far less fattening, too.

If you haven't already, please consider donating money to RAF. It is vital to the survival of our industry, and in my opinion provides the greatest benefit we get from being Association Members.

## Sacramento Association of REALTORS®

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

### 2008 SAR Board of Directors

<b>Charlene Singley</b> President	<b>Barbara Harsch</b> President-Elect
<b>Doug Covill</b> Secretary/Treasurer	<b>Alan Wagner</b> Immediate Past President

### Directors

Ed Anderson	Lorin Brown
Judy Covington	Kathy Fox
Ron Greenwood	Jim Hanson
Michelle Lehman	Cathryn Snow
Dave Tanner	Stephen T. Webb
Corey Wilkerson	

### SAR Mission Statement

The purpose of the Sacramento Association of REALTORS® is to enhance the ability of its Members to practice their profession ethically and effectively through ongoing training and accountability.

### Vision Statement

Our vision is to promote the highest level of professionalism and ethics and to affect changes in the real estate industry to benefit our Members and the community at large.

## Here to Serve You

### SAR Staff

Feel free to call us direct.

**Nelson Janes – 916.437.1201**  
Executive Vice President

**Greg Wilson – 916.437.1204**  
Director of Finance and Operations

**Aaron Truby – 916.437.1203**  
Staff Accountant

**Janelle Fallan – 916.437.1208**  
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**Pat Lowell – 916.437.1206**  
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**Liliya Mishchuk – 916.437.1212**  
Meetings & Events Coordinator

**Todd Nicholson – 916.437.1214**  
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**Janet Whitney – 916.780.5846**  
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**Devyn Henry – 916.437.1226**  
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**Tony Vicari – 916.437.1205**  
Public Affairs Assistant

**Deborah Grinnell – 916.437.1209**  
Director of Meetings and Events

**Caylyn Brown – 916.437.1227**  
Government Relations Manager

### SAR Member Services

#### MetroList Administrative Center

**Nancy Manly – 916.437.1217**  
Director of Member Services

**Lyndsey Harank – 916.437.1221**  
Member Services

**Robin Mayer – 916.437.1216**  
Member Services

**Denise Stone – 916.437.1219**  
Member Services

**Amelia Warrington – 916.437.1218**  
Member Services

**Barbara Wells – 916.437.1220**  
Member Services

### SAR Retail Center

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

**Doreen Lambrite – 916.437.1224**  
Retail Center Specialist

**Kimberly Mar – 916.437.1222**  
Retail Center Assistant

Monday - Friday 7:30 am - 4:30 pm  
Saturday 9:00 am - 2:30 pm



## PRESIDENT'S PERSPECTIVE



2009 SAR  
President,

**Charlene  
Singley**

Our second century starts now! Yes, in case you missed it, SAR is 101 years old. What we do to continue our legacy starts in every office where REALTORS® continue to excel at what you do best, providing housing and fulfilling the American dream. It's not a cliché; it is the most basic of our desires and one which in today's financial environment is not all that easy to achieve.

As we consider "Connecting the Community," (SAR's theme for the year), let's think of ways we can continue SAR's legacy for another 100 years.

Our education programs, for example, make it possible for you to connect our community. An excellent schedule has been developed for 2009 and I hope you will take advantage of these programs. By providing quality education on relevant and emerging issues, we provide the means for our Members to give knowledgeable service to your clients. Those clients can then make good decisions on home ownership, become good neighbors and create strong neighborhoods.

And it's so much more than classes. Through the Main Meetings, the Public

Issue forums and other legislative and legal updates, SAR helps to develop a strong, well-rounded professional by offering not only technical training but by keeping us abreast of current issues. In short, they teach us not only book smarts, but street smarts as well. Armed with all of this information, our Members can firmly establish yourselves as THE trusted source for all things relating to real estate.

We are all connected: the more we build up the Association, the more we build up each individual REALTOR®. The more we support each individual REALTOR®, the more we build up the Association, and ultimately, the more we benefit our community. We are all connected.

## ETHICS CORNER

### CODE OF ETHICS ARTICLE 12

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

**CASE INTERPRETATION: Case #12-6: Misleading Advertising** (Reaffirmed Case #19-8 May, 1988. Transferred to Article 12 November, 1994). Reprinted with permission from the National Association of REALTORS® Code of Ethics and Arbitration Manual.

REALTOR® A's business included real estate brokerage, property manage-

ment and home building. In one of his newspaper advertisements for his home building activities, in which he identified himself as a REALTOR®, there was prominently featured the words, "Buy Direct and Save." REALTOR® B sent a copy of the advertisement to the Board of REALTORS® as the basis of a complaint that REALTOR® A in his advertising was, through use of the quoted phrase, seeking to take unfair advantage of other REALTORS®.

At the hearing, it was brought out that REALTOR® A's properties had been listed with his real estate firm and processed through the MLS. He defended his advertising by asserting that it was no more than reasonable for him to seek the sale of houses in his subdivision through his own brokerage office to the greatest extent possible. He was

not able to show the hearing panel any instances of reduced prices on direct sales even though several such sales had occurred.

It was the conclusion of the panel that REALTOR® A had violated Article 12. The panel's decision indicated that just because he engaged in home building he could not be exempted from the standards that apply to REALTORS® generally; and that the phrase "Buy Direct and Save" in his advertising was an attempt to convince prospective buyers that a lower price would be offered those purchasing direct rather than through cooperating brokers when, in fact, he had maintained the same prices and there was no saving by buying direct.



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**Rodney Carr**  
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**Connie Chan**  
916-531-2687



**Irene Haaf**  
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**Jim Graham**  
916-591-6185



**Theresa Place**  
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#### Sacramento REALTOR® Newsletter

**Editor:** Judy Wegener  
**Publisher:** Ned Foley, Foley Publications

**Design & Layout:** Eric Ulibarri, Foley Publications

**To Advertise:** Foley Publications - 1-800-628-6983

#### 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.

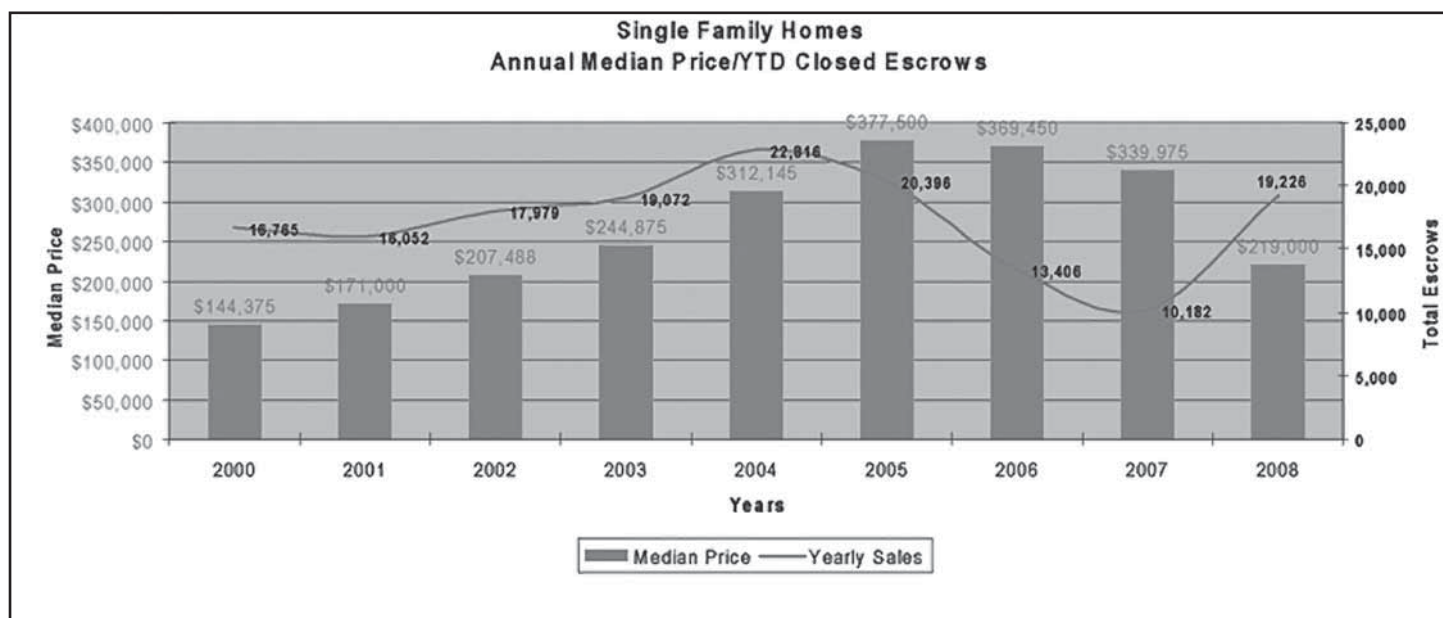
# DECEMBER SEES AN ENCOURAGING SURGE IN SALES

Winter home sales in December, usually a time of lower activity, saw an unexpected increase. The following information, compiled by the Sacramento Association of REALTORS®, is collected from the MetroList® multiple listing services and covers Sacramento County and the City of West Sacramento.

December showed a strong close to the year, recording 1,932 closed escrows, a 14.5% increase from the 1,589 sales recorded in November. When compared to the same month one year ago, December 2008 stands 140% above the 805 closed escrows recorded in December 2007.

The median price of \$180,000 was down 2.7% from November's median price of \$184,944 and is the lowest level since February 2002. The current figure is 35.7% below the \$280,000 median price of December 2007.

The total listing inventory for this month dropped to 6,462 listings, a 2.7% decrease from the 6,643 total list-



ings of November. Compared to the same month last year, the current figure reflects a 27.9% drop from the 8,965 listings in December 2007. The decreased total listing inventory and high rate of sales gives December a very low Housing Market Supply Index. This figure represents the amount of time - in

months - it would take to deplete the total listing inventory given the current rate of sales. The December figure of 3.3 months is down 15.4% from the November figure of 3.9 months. The current figure also represents a 70.3% decrease from the December 2007 figure of 11.1 months.

2008 came to a close with a total of 19,226 closed escrows and year-end median sales price of \$219,000. This information, displayed in the graph above, is compared to previous years' totals.

## Condominium Resale Market

Mirroring the single family home sales trend, the condominium market also showed an unexpected upturn in sales. There were 124 condominium sales in December, a 27.8% increase over the 97 sales in November. Compared to the same month in 2007, the current figure is a 118% increase over the 57

condominium sales of last December. The median sales price of a Sacramento condominium decreased to \$93,000, a 13.1% drop from the November median price of \$107,000. The \$190,000 median price of December 2007 is 51% higher than the current median price.



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# SAR MEMBER PROFILE



**Kellie Swayne**

I have found it to be the best place to educate myself about my profession. SAR's classes, forums and committee meetings offer the most current and pertinent information for selling real estate in our area.

### 5. How have you participated in SAR?

This year I was the Chair of the Young Professionals' Council, on the committee for the Business & Technology Expo and participated in the Leadership Academy. I attend weekly regional meetings, main meetings, the Real Estate Finance Forum and the legislative forum. I participated in as many of the association events as I was able, including Rebuilding Together, building the CanTree, International REALTOR® Day and the Centennial Gala.

### 6. What are your plans for 2009?

I look forward to chairing the Fall Conference Committee and will continue to be involved with the Young Professionals Council. I hope to get more involved at SAR and to continue to grow my business. Maybe, if I'm lucky, I'll even take a trip to somewhere tropical!

### 7. Why do you devote so much time and energy to the Association?

I have always been of the opinion that you get more out of volunteering than the time or energy you devote. My time

with SAR has been no exception. I have met the most wonderful people through my involvement in this association and have formed what I hope will be lifetime friendships. I also feel that I can be a much better REALTOR® because of my involvement at the association.

### 8. How long have you lived in Sacramento?

I was born and raised in Sacramento. I lived in San Diego for seven years while I earned my Master's degree and worked for a few years after college. I moved back to Sacramento in the summer of 2005.

### 9. What is your favorite restaurant?

Hmmm...a very tough question! Paragary's has always been a favorite, but I'm generally a fan of most of our local restaurants!

### 10. Besides dining out, what else do you enjoy doing in Sacramento and the surrounding area?

I love to play soccer! I play on three different soccer teams in the area including a women's indoor team, a co-ed outdoor team and a women's outdoor team. We have a blast! When I'm not working or playing soccer, you'll find me with family, friends or with my two adorable dogs!

### 1. How long have you been a Member of the Association?

I joined SAR in January of 2006.

### 2. What did you do before you became a REALTOR®?

I taught at San Diego Mesa College and was the Coordinator for the Developmental Neuroscience Laboratory at the University of California, San Diego.

### 3. Why did you decide to become a REALTOR®?

As a third generation REALTOR®, I had always considered selling real estate. After moving back to Sacramento from San Diego, I decided to give it a try. It's been a great ride ever since!

### 4. What do you feel are the benefits of belonging to SAR?

SAR offers a number of benefits, but

# MASTERS CLUB CORNER

## CONGRATULATIONS TO ALL WHO MADE MASTERS CLUB

By Julie Rees, Coldwell Banker

Excellent opportunities are coming our way. Mark your calendar for the Masters Club awards luncheon at The Hyatt Regency on March 13th and remember, you don't have to be a Masters Club Member to attend. This event always sells out quickly so contact Liliya Mishchuk Imishchuk@sacrealtor.org at SAR for reservations. This is a fun and memorable event marked by inspirational success and motivational

speakers.

March 30th, the last Monday in March, is the next Loaves and Fishes volunteer date so if you would like to volunteer to serve, or if you're able to make a donation to help feed the hungry, please contact a member of the Masters Club Steering Committee.

The next Masters Club mixer is tentatively planned for Spring. Those of you

who have attended these events in the past know they are a lot of fun. Watch for more information including, date and time in next month's newsletter.

As we enter the New Year, let us continue to strive toward a more rewarding future for ourselves and for others. Continued success to all.

## Mardi Gras Comes to Masters Club in March

### Masters Club Annual Awards Luncheon

March 13, 2009

11am-noon ~ No-host cocktails

Noon-2pm ~ Luncheon & Program

Hyatt Regency Sacramento,  
1209 L Street, Sacramento

Cost: \$35.00 per person if registered by March 5th

\$50.00 per person if registered after March 5th

This year's exciting event will bring Mardi Gras to you. The upbeat sounds of New Orleans carnival music, the delicious aromas of Cajun cuisine, along with colorful floats, will help you celebrate your accomplishments and will ignite a fire to motivate you for the coming year.

This event will be held at the Hyatt Regency Hotel downtown, where hundreds of SAR REALTORS® and affiliates

will gather to applaud SAR's top-producing REALTORS®. Year after year this event is SAR's largest formal affair. Keep an eye out for more details and your invitation soon. Registration will open to all SAR members February 1st.



# NEW SAR MEMBERS

December 2008

### New REALTOR® Members

- Daniel Dabkoski**  
*Titan Commercial*
- Ralph D. Bough**  
*Real Estate America*
- Noraly F. Cabrerros**  
*Keller Williams Realty*
- Sheri L. Engel-Aguilar**  
*RE/MAX Gold Lodi*
- Genaro Gonzalez**  
*BBH Realty*
- John J. Gudebski**  
*Lyon RE Sierra Oaks*
- Fred V. Hazlett**  
*Lyon RE Fair Oaks East*
- Raymond R. Henson**  
*Keller Williams Realty*
- Lyudmila V. Kozhayev**  
*Golden Financial*
- Thanh Quoc Nguyen**  
*Elite Realty Services*
- Stephen D. Reese**  
*Pinnacle Real Estate Group*
- Kevin A. Sherba**  
*GFL Capital Group Inc.*
- Jamie E. Thogmartin**  
*McMahon Phillips Real Estate*
- Sandra M. Veirs**  
*Allison James Estates & Homes*
- Celine Vo**  
*Elite Realty Services*
- Jorge A. Zendejas**  
*Keller Williams Realty*

### New Broker Associates

- Bob Ray Newton Jr**  
*RE/MAX Gold Fair Oak*

### New Designated REALTORS®

- Venancio S. Acosta**  
*Reliance Realty*
- John W Anderson**  
*JWA Real Estate*
- Iqbal S. Badwalz**  
*Iqbal S. Badwalz*
- Caroline J. Chen**  
*C. Chen Realty*
- Silvio J. Ferrari Jr.**  
*Silvio J. Ferrari Jr.*
- Jack E. Hood III**  
*Jack Hood III, Broker*
- Michelle L. Thompson**  
*Michelle Thompson, Broker*
- Eugene R. Ward**  
*Area Pro Realty*

### New Affiliate Members

- William Bolton**  
*Generation Mortgage*
- Lee G. Caruthers**  
*Federal Energy Services*
- Donald D. Skaife**  
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# MARCH CALENDAR OF EVENTS

Meetings subject to change.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>2</b> Metrolist Prospect – Session I (U) 9:00am-12noon WCR (A) 12noon-1:30pm Metrolist Prospect – Session II (U) 1:00-4:00pm	<b>3</b> Main Meeting (A) 9:00-10:30pm Video Seminar (T) 9:30am-12:30pm Community Outreach Committee (B) 10:30-11:30am	<b>4</b> Understanding Tenant-in-Common Investments (A) 8:00-9:30am New Member Orientation (B) 8:30am-12:30pm	<b>5</b> SRES (A) 8:30am-4:30pm Real Estate Finance Forum (A) 9:00-10:30am Cantree Committee (B) 10:15-11:30am Video Seminar (T) 12:30-3:30pm	<b>6</b> SRES (A) 8:30am-4:30pm RE Contract Class (A) 9:00am-12noon
<b>9</b> Metrolist Prospect – Session I (U) 9:00am-12noon Education Committee (B) 9:30-10:30am Metrolist Prospect – Session II (U) 1:00-4:00pm	<b>10</b> Regional Meeting* 8:30-9:30am Video Seminar (T) 9:30am – 12:30pm	<b>11</b> IREM (B) 8:00-9:30am	<b>12</b> GRI (A) 8:00am – 5:00pm Realists (A) 9:00 – 11:00am Equal Opportunity/Cultural Diversity Committee Meeting (B) 11:15am – 12:30pm Video Seminar (T) 12:30 – 3:30pm	<b>13</b> Masters Club Awards Luncheon 11:00am-2:00pm Hyatt Hotel - Downtown
<b>16</b> WINForms (A) 9:00am-12:00pm Metrolist Prospect – Session I (U) 9:00am-12noon New Member Orientation 12:30-4:30pm Metrolist Prospect – Session II (U) 1:00-4:00pm	<b>17</b> Regional Meeting* 8:30-9:30am Video Seminar (T) 9:30am – 12:30pm Fall Conference Committee (B) 2:00-4:00pm	<b>18</b>	<b>19</b> NAR Green Designation (A) 8:30am-5:00pm Young Professionals Council Forum (A) 9:00 – 10:00am WCR Luncheon (A) 11:30am – 2:00pm Video Seminar (T) 12:30 – 3:30pm	<b>20</b> NAR Green Designation (A) 8:30-5:00pm Public Issues Forum (B) 9:30 – 10:30am
<b>23</b> Metrolist Prospect – Session I (U) 9:00am-12noon REO's = Real Estate Opportunity (A) 9:00am-12noon Metrolist Prospect – Session II (U) 1:00-4:00pm License Renewal Course (A) 1:30-3:30pm	<b>24</b> Regional Meeting* 8:30-9:30am Video Seminar (T) 9:30am – 12:30pm Commercial Orientation (B) 10:00-11:00am	<b>25</b> Office Closed - Staff Development Training (A) 1:00 – 2:00pm Housing Opportunity Committee (B) 2:30-4:30pm	<b>26</b> Board of Directors (B) 9:00 – 11:00am Video Seminar (T) 12:30 – 3:30pm	<b>27</b> Industry Update Forum (B) 9:00-10:00am
<b>30</b> CCIM Intro Class (A) 8:00am-5:00pm Metrolist Prospect – Session I (U) 9:00am-12noon Metrolist Prospect – Session II (U) 1:00-4:00pm	<b>31</b> CCIM Intro Class (A) 8:00am-5:00pm Regional Meeting* 8:30-9:30am Video Seminar (T) 9:30am – 12:30pm	<b>1</b> New Member Orientation 8:30am – 12:30pm	<b>2</b> Real Estate Finance Forum (A) 9:00-10:30am Cantree Committee (B) 10:15-11:30am Video Seminar (T) 12:30-3:30pm	<b>3</b> SAR closed for staf development

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

(A) Mack Powell Auditorium (B) Board Room, 2nd Floor (T) Training Room, 2nd Floor

## 2009 EQUAL OPPORTUNITY FORUM

Each new year at SAR opens up an opportunity for change. New leadership bring ideas and a fresh perspective. For 2009, the SAR Equal Opportunity/Cultural Diversity Committee will feature a slightly restructured format.

Quarterly diversity seminars will promote better understanding to the

populations of Sacramento real estate professionals. These forums will feature updates on market statistics, legislative activities, financing products, the Code of Ethics and other benefits of belonging.

Another focus of this Committee will be strengthening SAR's ties to the com-

munity by appointing SAR Liaisons to various local Ethnic Chambers. Already associated with the Asian, Black and Hispanic Chambers, the Committee looks forward to making contact with the Filipino, Greek, Hmong, East Indian, Italian, Rainbow and Russian Chambers and communities, to name a few.

If you are interested in connecting the community and SAR or just want be part of this exciting committee, please call Tony Vicari at 916-437-1205. This group meets on the 2nd Thursday of each month from 11:15am – 12:30pm. We hope to see you there!

## CCIM INTRO COURSE PLANNED FOR 2009

Commercial brokers will be able to take a significant step in their professional development in 2009, thanks to SAR and the "Intro to CCIM" course to be offered March 30-31.

A Certified Commercial Investment Member (CCIM) is a recognized expert in the disciplines of commercial and investment real estate.

The CCIM Association is an Institute of the National Association of REALTORS®. The CCIM curriculum represents the core knowledge expected of commercial investment practitioners, regardless of the diversity of specializations within the industry.

Following the course work, candidates must submit a portfolio of closed transactions and/or consultations showing a depth of experience in the commercial investment field. After fulfilling these requirements, candidates must successfully complete a comprehensive examination to earn the CCIM designa-

tion. This designation process ensures that CCIMs are proficient not only in theory, but also in practice.

Only six percent of the estimated 150,000 commercial real estate practitioners nationwide hold the CCIM designation. The CCIM Membership includes brokers, leasing professionals, investment counselors, asset managers, appraisers, corporate real estate executives, property managers, developers, institutional investors, commercial lenders, attorneys, bankers and other allied professionals.

The CCIM designation was established originally by the California Association of REALTORS® in 1954 under the name Certified Property Exchanger (CPE). In 1967 it took on national significance under administration by a division of the National Association of REALTORS®.

More information is available at [www.saccommercial.org](http://www.saccommercial.org).

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## ABOUT THE MARKET



*Chair  
Real Estate  
Finance  
Forum*

**Jim  
Hanson**

Interest rates remain at historic lows and are predicted to stay low for at least the first two quarters of 2009. Can you guess why? The Fed. The Federal Reserve is now in the MBS (mortgage backed securities) purchase business. They are actively purchasing MBS on a regular basis. This activity is helping to make up for the lack of investors from the private sector and seems to be

bringing some stability to interest rates and the credit markets as a whole. It seems to be working for the short term and I hope the long term benefits in the same way. There are many different opinions about what the long term effects of this activity will be.

Stay tuned for updates from CalHFA, USDA and SHRA. There may be new funding from these first time home-buyer programs soon. And do not forget about SAR's H.E.L.P. program, which is fully funded and is underwriting its first few loans right now. You can get updates from these programs and much, much more at the Real Estate Finance Forum every month.

The Real Estate Finance Forum meets the first Thursday of every month at 9:00 a.m. in the SAR Mack Powell Auditorium. Please join us on March 5th for the next meeting. You know we will have a valuable speaker and topic ready. Please email comments or suggestions to jimhanson@softcom.net.



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## SAR EDUCATIONAL OFFERINGS

All classes listed below are held at SAR's Mack Powell Auditorium. To register online, visit [ims.sacrealtor.org](http://ims.sacrealtor.org). Questions - contact Chris Ly or call 916.437.1210.

*(Please contact us for non-Member pricing) Prices listed reflect early-bird fees.*

### How the Federal Bailout will Affect Your Business in 2009 Instructor: Bob McManus

Monday, February 23  
1:00 - 4:00pm  
Cost: \$10

### Understanding Tenant-in-Common Investments\* Instructor: Robert Meyer, CCIM

Wednesday, March 4  
8:00 - 9:30am  
Cost: \$15

### Senior Real Estate Specialist (SRES)\* Instructor: Joanna Phillips

Thursday - Friday, March 5 - 6  
8:30am - 4:30pm  
Cost: \$399

### Your Guide to the C.A.R. Residential Purchase Agreement\* Instructor: Gov Hutchinson

Friday, March 6  
9:00am - 12noon  
Cost: \$49 (includes booklet and info on foreclosures)

### WINForms® Desktop & Online Instructor: Patrick Lieuw

Monday, March 16  
9:00am - 12noon  
Cost: \$10

### NAR Green Designation Instructor: Bob Hart

Thursday - Friday, March 19 - 20  
8:30am - 5:00pm  
Cost: \$295

### REO's = Real Estate Opportunity Instructor: Duane Gomer

Monday, March 23  
9:00am - 12noon  
Cost: \$55

### License Renewal Course\* Instructor: Duane Gomer

Monday, March 23  
1:30 - 3:30pm  
Cost: \$60

\* This course is approved for continuing education credit by the California Department 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 DRE Credits.

All costs listed are based on early bird fee



# MLS STATISTICS

## MLS STATISTICS for December 2008 Data for Sacramento County and the City of West Sacramento

### SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	Last Month	Change	Last Year	Change
New Listings Published	1,819	1,589	14.5%	2,154	-15.6%
Total Listing Inventory	6,462	6,643	-2.7%	8,965	-27.9%
Number of New Escrows	1,764	1,715	2.9%	894	97.3%
Number of REO Sales (new feature)	1,402	1,236	13.4%	N/A*	
Total Number of Closed Escrows	1,932	1,716	12.6%	805	140.0%
Month's Inventory	3.3 Months	3.9 Months	-15.4%	11.1 Months	-70.3%
Dollar Value of Closed Escrows	\$388,393,265	\$349,965,233	11.0%	\$250,204,976	55.2%
Median	\$180,000	\$184,944	-2.7%	\$280,000	-35.7%
Mean	\$201,032	\$203,942	-1.4%	\$310,814	-35.3%
Mode	\$200,000 - \$249,999	\$200,000 - \$249,999		\$250,000 - \$299,000	

Year-to-Date Statistics	01/01/08 to 12/31/08	01/01/08 to 12/31/08	01/01/07 to 12/31/2007	Change
	SAR monthly data, compiled	MetroList YTD data		
Number of Closed Escrows	19,286	20,587	10,620	81.6%
Dollar Value of Closed Escrows	\$4,685,771,151	\$4,840,449,186	\$3,927,385,972	19.3%
Median	\$215,000	\$215,000	\$335,000	-35.8%
Mean	\$242,962	\$235,122	\$369,810	-34.3%

### CONDOMINIUM / PUD RESALES

Monthly Statistics	Current Month	Last Month	Change	Last Year	Change
New Listings Published	142	141	0.7%	169	-16%
Total Listing Inventory	531	540	-1.7%	738	-28%
Number of New Escrows	102	98	4.1%	62	65%
Number of REO Sales (new feature)	81	68	19.1%	N/A*	
Number of Closed Escrows	124	97	27.8%	57	118%
Dollar Value of Closed Escrows	\$15,572,484	\$11,785,542	32.1%	\$11,381,269	37%
Median	\$93,000	\$107,000	-13.1%	\$190,000	-51%
Mean	\$125,585	\$121,500	3.4%	\$199,671	-37%
Mode	\$40,000 - \$49,999	\$120,000 - \$139,999		\$200,000 - \$249,999	
Year-to-Date Statistics	01/01/08 to 12/31/08	01/01/08 to 12/31/08	01/01/07 to 12/31/2007	Change	
	SAR monthly data, compiled	MetroList YTD Data			
Number of Closed Escrows	1,230	1,335	888	38.5%	
Dollar Value of Closed Escrows	\$188,605,453	\$203,198,790	\$210,792,068	-10.5%	
Median	\$130,000	\$130,000	\$219,000	-40.6%	
Mean	\$153,337	\$152,209	\$237,378	-35.4%	

Median: The midpoint at which an equal number of homes sold above and below this value.

Mean: The arithmetic average of the total number of residential sales divided into total residential sales dollar volume.

Mode: The price range within which the most number of homes were sold.

\*To ensure the greatest possible accuracy, SAR, with the assistance of MetroList, has refined its search methods. Last year's reported listing inventory covered a date range rather than all homes on the market at a specific date. 08/2008.

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](http://www.sacrealtor.org) - about us - statistics

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Compiled monthly by Sacramento Association of REALTORS® [www.sacrealtor.org](http://www.sacrealtor.org) (916) 437-1205

## MLS STATISTICS for December 2008 Data for Sacramento County and the City of West Sacramento

### SALE PRICE BRACKET BASED ON FINAL SALES

Selling Price	Single-Family Residential	% of Total	Condo/PUD	% of Total	Residential Income	Residential Lots/Land	Other Residential†
Under \$100,000	344	17.8%	64	51.6%	13	1	40
\$100,000-\$139,999	295	15.3%	23	18.5%	18	0	10
\$140,000-\$159,999	164	8.5%	13	10.5%	7	0	1
\$160,000-\$179,999	152	7.9%	5	4.0%	5	0	1
\$180,000-\$199,999	145	7.5%	3	2.4%	9	0	0
\$200,000-\$249,999	307	15.9%	5	4.0%	9	1	2
\$250,000-\$299,999	219	11.3%	4	3.2%	5	0	1
\$300,000-\$349,999	121	6.3%	1	0.8%	2	2	2
\$350,000-\$399,999	74	3.8%	1	0.8%	2	0	0
\$400,000-\$449,999	38	2.0%	1	0.8%	0	0	0
\$450,000-\$499,999	25	1.3%	0	0.0%	0	0	1
\$500,000-\$549,000	16	0.8%	2	1.6%	0	0	1
\$550,000-\$599,000	10	0.5%	0	0.0%	1	0	0
\$600,000-\$649,999	7	0.4%	1	0.8%	1	0	0
\$650,000 - \$699,999	5	0.3%	0	0.0%	0	0	0
\$700,000-\$749,999	2	0.1%	0	0.0%	0	0	0
\$750,000 - \$799,999	4	0.2%	0	0.0%	0	0	0
\$800,000-\$849,999	2	0.1%	0	0.0%	0	0	0
\$850,000 - \$899,999	0	0.0%	1	0.8%	0	0	0
\$900,000-\$949,999	0	0.0%	0	0.0%	0	0	0
\$950,000-\$999,999	0	0.0%	0	0.0%	0	0	0
\$1,000,000 and over	2	0.1%	0	0.0%	0	0	0
<b>Total</b>	<b>1,932</b>	<b>100%</b>	<b>124</b>	<b>100%</b>	<b>72</b>	<b>4</b>	<b>59</b>

### Type of Financing

(SFR, condo, PUD only) Financing Method	# of Units	% of Total
Cash	463	22.5%
Conventional	984	47.9%
FHA	382	18.6%
VA	40	1.9%
Other †	187	9.1%
	2,056	100.0%

### LENGTH OF TIME ON MARKET

(SFR, condo, PUD only) Days on Market (DOM)	# of Units	% of Total
1-30	1,156	56.2%
31 - 60	397	19.3%
61 - 90	198	9.6%
91 - 120	121	5.9%
121 - 180	107	5.2%
181+	77	3.7%
	2,056	100.0%

† includes: contract of sale, creative, Owner Financing.

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

Average DOM: 46 Days  
Average DOM 1 - 180 Days: 37.8 Days  
Average DOM 181+ Days: 256.5 Days

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](http://www.sacrealtor.org) - about us - statistics

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**Ernest Alexander** – North and South Natomas (zip codes 95833,95834,95835) 916-717-0232

**Renee Cabral** – South East Sacramento (zip codes 95828, 95829, Elk Grove 95624) 916-923-6181x152

**Cathy Galligan** – Carmichael, Fair Oaks, Orangevale 916-923-6181x168

**Jim Hall** – South Sacramento- (zip codes 95823, 95832, 95831) (Greenhaven/Pocket), Land Park (zip code 95818), Mid-Town (zip codes 95816, 95814), West Sacramento (zip codes 95691, 95605) 916-923-6181x122

**Kent Kincaid** – Lincoln, Rocklin, East Roseville and Granite Bay 916-923-6181x131

**George Dahdough** – Laguna (95757,95758) Galt 916-271-3804

**Wes Richie** – Sacramento 95842, Antelope 95843, North Highlands 95660, Rio Linda 95673, West Roseville 95678

**Cathy Stratton** – Citrus Heights (95610, 95621) Foothill Farms (95841) Sacramento East Sacramento (95819) 916-923-6181x120

**Linda Stover** – College Greens (95826), Rosemont (95827) Rancho Cordova/Gold River (95670), Anatolia (95742) Mather (95655) 916-548-7712

**Geri Wells** – Sacramento 95815, 95821,95825, 95864 Arden Oaks/Arden Fair 916-849-5541.

**Jan Windsor** – Carmichael 95608, Arden Oaks/ Arden Fair (95864,95821,95825 East Sacramento 95819) 916-923-6181x132

**Barbara LeMaster** – Small Commercial, Apartments (16 units or more) Sacramento County 916-923-6181x128

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## INSTALLATION 2009

### President Charlene Singley sets the stage for a new century in SAR's history

Simple elegance was the tone of this year's officer and director installation and awards ceremony, and a reflection of the refined dignity that 2009 President Charlene Singley exudes. The annual event was well attended by seasoned and new Members alike. In spite of the challenging market facing REALTORS® today, there was a spirit of hopefulness and determination among attendees who understand the cyclical nature of real estate.

Legislative Advocate **Eric Rasmusson** served as Master of Ceremonies and set the event in motion by inviting Lodi's Immediate Past President **Linda Bush** to sing the National Anthem. Former President Dave Tanner then led the Pledge of Allegiance and introduced many guests from outside our Association, including the leadership of the Lodi, Yolo, Placer and El Dorado Associations.

As is the tradition, Incoming President **Charlene Singley** recognized 2008 President **Alan Wagner** for his outstanding job in leading the organization. Alan gave a heartfelt speech thanking all who had supported him and noting his gratitude at having served during SAR's Centennial Year. Charlene then addressed the audience articulating her theme "Connecting the Community."

Former SAR President **Leigh Rutledge** presided over the swearing-in and installation of SAR's new leadership: President **Charlene Singley**, President-Elect **Barbara Harsch**, Secretary/Treasurer **Doug Covill** and Immediate Past President **Alan Wagner** all accepted their charges as the Executive Committee at SAR's helm for 2009.



2009 SAR President Charlene Singley presents her predecessor, Alan Wagner, with gifts of gratitude for his service.

#### SAR's 2008 Major Awards Winners



Doug Covill:  
REALTOR® of the Year



Steve Cassini:  
Affiliate of the Year



Jim Hanson:  
President's Award



Judy Schoer:  
Lifetime Service Award

FEBRUARY 2009

### INSIDE THIS ISSUE

President's Perspective  
PAGE 2

Surge in Sales  
PAGE 3

New SAR Members  
PAGE 4

March Calendar  
PAGE 5

SAR Education Offerings  
PAGE 6

SAR WEBSITE:  
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continued on page 1