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NAR

SAFETY MONTH



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Staying Technologically Safe

Our theme for September is REALTOR® Safety. Most of us probably associate safety with personal safety such as when we are meeting new clients or showing homes. While personal safety should always be foremost in our lives, my focus is different.

As REALTORS® we LOVE our technology. Do we do everything possible to protect

our investments in technology? Probably not. Additionally, we may not realize technology can also keep us safe. There are free (yes, I said free) and affordable applications on the market that will keep your tech investments safe.

The best way to keep your smartphone hacker-free is to require a password for use. Avoid using the "easy" passwords like 1-2-3-4 or personal numbers that are easy to figure out like your birthday or address. That simple step of using a harder password can potentially protect you and your business.

I recently read of three rules for technology safety developed by Alexis Moore who is a VP of the Blackstone Realty Group here in CA. She emphasizes the following:

1. Keep technology locked up literally and virtually. For instance, don't leave laptops or tablets visible in your car or out at an open house.
2. Install a tracking device on valuables.
3. Install the same anti-virus software and protections on your phone that you would on your home or office computer. Since smartphones are susceptible to many of the same viruses as computers, not protecting your smartphone can be devastating to your business and clients.

Apple has products that incorporate these items. For instance, the iPhone has a feature called "find my phone" which allows you to locate it using a GPS tracking if you misplace it or it is stolen. The feature also allows you to remotely erase your data in the event it has been stolen. Other manufacturers have similar security features on their smartphones and computer products.

One way to protect your information is to use a Cloud solution and there are many out there such as DropBox, Apple's iCloud, Google's Cloud, or programs such as Relay which has been accessible to REALTORS for years.

One final safety item is the use of your phone. While the technology is "mobile" it is not always safe (or smart) to use your smartphone while driving your vehicle. Please do not text and drive. Too much can happen in the blink of an eye or a moment not focused on the road and vehicles around you.

Given the importance of our investment in technology and need to keep ourselves, our client contact information and transaction records secure we cannot afford to leave ourselves unprotected. Happy selling and please be safe out there with your clients and with your technology.

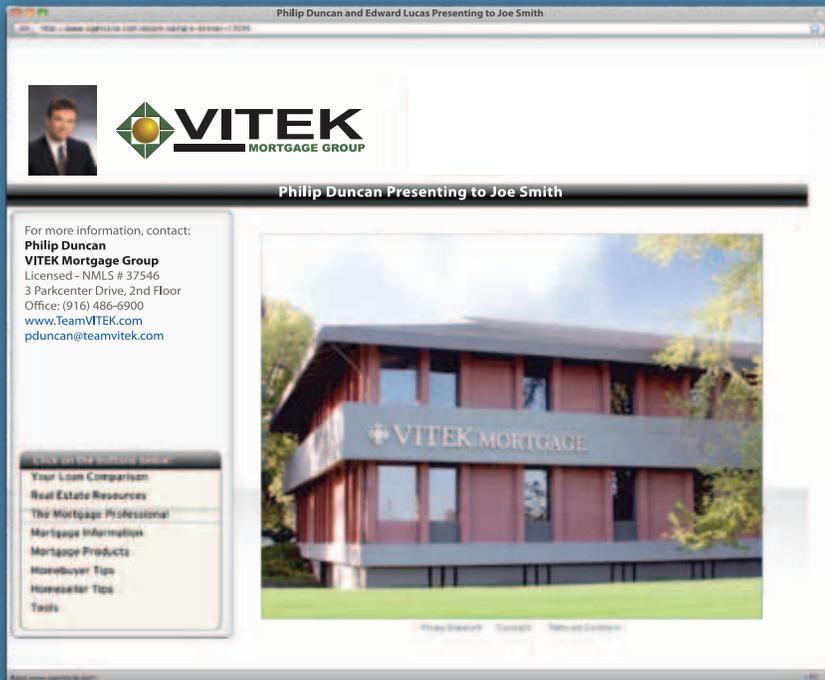
Goodbye to local HUD professionals



After decades of providing updates from the Housing/Urban Development at the SAR Real Estate Finance & Affiliate Forum, longtime HUD professionals J.C. Williamson and Twila Strangways are retiring from the industry. The career move was prompted for both by the closing of the local HUD office. SAR would like to say "Thank You" to both J.C. and Twila for being THE source of information on all things HUD for years!



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QM Mania!

By Larry Challis, Cherry Creek Mortgage

Look out! It's coming soon! The Qualified Mortgage ("QM") Rule, perhaps the most feared and talked about policy generated by the Dodd-Frank Wall Street Reform and Consumer Protection Act, will become effective on January 10, 2014. The QM was designed to protect the buyer/borrower/consumer by limiting or prohibiting high risk loan features. Various banking and real estate associations, including NAR, take issue with the definition of some of the "high risk" guidelines. They believe that the stricter enforcement will result in more expensive loans and could become a disincentive for homebuyers who before January 10th, would not have been considered high risk candidates.

Key elements of the QM rule:

Harsher Penalties for Non-Compliance

"Safe Harbor" – any loans that fail to adhere to the strictest interpretation of the QM rule will not be protected ("Safe Harbor"), and the originating lender may be held liable for the performance of the loan for its entirety (i.e., 30 years!).

Fees and Points – 3 percent cap – The amount of the points and fees charged cannot exceed 3 percent of the mortgage value. The calculation formula to determine what the 3 percent will be is being vigorously contested.

43 Percent Debt to Income ("DTI") Ratio – The DTI ratio includes a borrower's total debt expense including the entire mortgage costs, and will not be able to exceed 43 percent of the gross monthly income. The 43 percent DTI ceiling could seriously impact and reduce the number of qualified FHA and VA applicants who may be currently considered good risks.

Other elements of the QM Rule will apply greater restrictions to balloon payments, seller funded loans, jumbo loans, and low dollar amount loans. Industry Leaders remain optimistic that the considerable pressure to modify and ease the QM underwriting policies will occur before the January 10, 2014 start date.

For more details regarding the QM Rule, go to the Consumer Finance website at:

<http://www.consumerfinance.gov/regulations/ability-to-repay-and-qualified-mortgage-standards-under-the-truth-in-lending-act-regulation-z/>.

The NAR summary of the QM Rule may be found at:

<http://www.realtor.org/articles/summary-of-new-qualified-mortgage-qm-rule>.

Please plan to attend the next Real Estate Finance Forum meeting held on the first Thursday of each month at SAR from 9am to 10:15 am. It is always informative, timely, fun, and done! See you there!

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Staying Safe

The National Association of REALTORS® annually designates September as REALTOR® Safety Month. When I was newer in the business I used to say, “Yeah, yeah, I know, be careful.” But I did not truly appreciate how dangerous our profession can be until I was in the business for a few years

and saw the notices about how many real estate professionals were robbed, raped and/or murdered while innocently just going about doing their job.

Let me tell you a few stories from my own first-hand experience. While I was working in San Jose my former wife was returning from showing property. As she started to climb the outside stairway to our office a young man grabbed her purse from behind and yanked on it. When he did that she was knocked backwards down the stairs and landed on her head on the concrete. She spent several days in the hospital as the result of her injuries but fully recovered. The young man was not as fortunate. As he ran around the corner carrying a Gucci purse he encountered a sheriff's deputy taking a break in his car. He was promptly arrested and went to jail. The young man acknowledged he had targeted the office because “all REALTORS® have money.” Safety tip here is not to show off your success by material accouterments.

In Sacramento my present wife of twenty years, Michelle, received a call from a man who wanted to see houses. His story was he wanted to buy a vacant house as he needed to move in right away. He also designated a specific neighborhood to look. He emphasized he needed to see houses that morning. After Michelle got the list together she asked me to go with her to meet the new client. I drove and we met him at the designated location. She told him to follow us to the first house which was about six blocks away. About three blocks up the road I noticed he was not

following. We doubled back and found him in a parking lot along the way. He claimed he lost us in traffic. We started out again and made it to the first house. As we got out of the call he told Michelle that he had changed his mind and did not want to buy in that area. Remember that he had specifically designated the area when he called. I shudder every time I think about what might have happened to Michelle if I had not gone with her that day. Safety tip here is to be cautious of new clients and check them out before meeting them at vacant houses.

In case you might have decided by now that the first safety tip is not to marry Dave, let me tell you a story about an unrelated REALTOR®. A male associate in an office I managed received a call on a Friday afternoon. It was from a man that claimed to be a doctor being transferred to Kaiser South. He was in town for the weekend and staying at a motel in South Sacramento. He needed to see houses Saturday morning. Vacant houses of course because he needed to move in right away. This associate had a business plan of never showing a potential buyer property until they had been prequalified with his lender. He got info from the party and gave it to his lender. It did not check out. He called the “Buyer” back and got more info. Still did not check out. When he called back the third time for more info he was told the person had checked out of the motel. He probably was a repeat offender and thought someone was on to him. Safety tip here is always have a new client prequalified with your lender before you do anything. At least then you can be more confident you know who you are working with in case something bad happens.

Any business that has you going into dark vacant houses with a person you don't know has got to be inherently dangerous. But you can reduce the danger by having them prequalified, never going alone and avoiding demonstrating your success by not flashing material things that most other people are probably not impressed with anyway. It can be a great career but as the turnout sergeant on Hill Street Blues used to say “Be careful out there.”

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Solutions for Staying Safe with Social Media

Problem: Savvy real estate professionals like yourself frequently update your presence on Facebook, Twitter, and LinkedIn. However, because of the nature of your work, you are likely to have “friends,” followers, and connections whom you don’t know.

Solution: Following these basic steps can help you avoid exposing yourself or your data to risk through social media tools. It is vital to consider what you are sharing through the Internet!

Keep Business Separate

One way that you can make sure you are not revealing too much personal information is simple: set up a business account on each platform. Sure, anyone can figure out that Sally Field, REALTOR®, is the same person as Sally Field—but Sally will only accept requests to connect to strangers on the business account, whether Facebook or Twitter. Her personal account stays private (especially once she familiarizes herself with privacy settings), protecting her family photos, links to her kids’ pages, and personal posts from people she doesn’t know.

Tag! You’re It!

When a friend posts your photo, you may be “tagged” against your will. If you don’t want clients or others to find a reference like this—such as a less-than-flattering photo taken at a late night party—you can remove the tag and/or ask the person who posted it to do so. And be sure to follow up and ask friends to check first before tagging!

Don’t Give Away Passwords

Consider this: One way that hackers manage to crack personal passwords is by searching Facebook for easy answers. They know they may find answers to common security questions such as “What high school did you attend?” and “What are the names of your children?” So keep information about family members, household details, and past events to a minimum in order to help prevent this.

Guard Against Identity Theft

These days, anyone can find all kinds of personal information about anyone else. That doesn’t mean you have to make it easy! For example, if you who want to post your birthday, don’t include the year. (And delete any public comments that indicate you exact age.)

Tweets Are Forever

Social media usage has an impact on your safety, as well as your reputation. Carefully consider each item you share, and be aware that old posts, even if they’ve been deleted, may be copied or saved—and the Library of Congress is actually recording every single Tweet.

As a savvy real estate professional, you can maximize the business-building potential of social media while minimizing the unique risks it poses. Just follow these basic steps to help safeguard yourself, your data, and your reputation.

(Sources: Andrew Wooten’s REALTOR® Safety webinar “Social Media and Cyber Safety”; www.ftc.gov/infosecurity)

SAR Officer and Director Election Results

Congratulations to SAR’s new and returning Board Members. We appreciate the efforts of all who ran and all who took the time to vote.

The successful candidates were:

President-Elect for 2014
Ron Greenwood

Secretary/Treasurer for 2013
Ed Anderson

Directors for terms running 1/1/14 - 12/31/15

Kevin Cooper
Sue Galster
Chip O’Neill
Kellie Swayne
Kyle Thompson
JaCi Wallace



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Eminent Domain Proposal... Resurfaces Again

On July 30, the City of Richmond, California, revealed they made offers to 32 loan servicers to buy 624 underwater mortgages at their current market value under a local principal reduction plan.

The City's offer letters reveal Richmond is willing to use its condemnation authority – eminent domain – to take loans if banks refuse to sell by August 14. This offer resulted in lawsuits from several major banking institutions, and a warning from the federal government.

Should this plan move forward, Richmond would be the first municipality to exert its eminent domain power to take mortgages held by private homeowners to refinance them to reflect current market values. This program was considered in San Bernardino County last year (as well as several other jurisdictions nationwide). San Bernardino County created a Joint Powers Authority to look into the program, which later ruled out the proposal. All other jurisdictions thus far that have considered the program also backed out.

The idea for this program comes from "Mortgage Resolution Partners" (MRP), a self-described community advisory firm. MRP developed a program that would allow local governments to take underwater mortgages through the process of eminent domain. Eminent domain is a municipal power usually reserved for purchasing land for public use such as sidewalks, roads, or parks. MRP would create a public private partnership with local communities that want to participate in the program. After a local government, like the City of Richmond, creates a program, the jurisdiction would reach out to underwater homeowners. The local jurisdiction would take the mortgage from the lender through eminent domain, paying the servicer current fair market value of the note (less than the amount owed), and the homeowner would receive a refinanced loan at today's value. The homeowner comes out of the transaction with their negative equity in the

home erased and a cheaper monthly mortgage payment. MRP collects a fixed fee of \$4,500 per loan they refinance. They would be able to retain and service the newly refinanced mortgages, or sell them, presumably at a profit, to another investor. MRP secures the refinancing capital for local governments, structures deals, provides consumer and mortgage holder education, and offers the legal expertise to support the local participating authority. This description of the program, while too simplistic, explains the basic facets.

Pacific Investment Management Company, Black Rock Incorporated, and Bank of New York Mellon Corporation are seeking a court order to block Richmond and MRP from using eminent domain to seize these mortgages. Wells Fargo and Deutsche Bank filed a lawsuit claiming that the use of eminent domain was unconstitutional, and could cost investors \$200 million or more.

The Federal Housing Finance Agency (FHFA) will direct Fannie Mae and Freddie Mac and the Federal Home Loan Banks "to limit, restrict or cease business activities within the jurisdiction of any state or local authority employing eminent domain to restructure mortgage loan contracts. Currently almost 70 percent of new mortgages are done through one of these entities. FHFA has spoken out against MRP's program in the past, and it is likely they would follow through on restricting business to areas that enact this style of program. Due to the high percentage of loans currently done through these agencies, it would have a negative effect on sales."

Should the City of Richmond move forward on using eminent domain to seize underwater mortgages, it clearly could have a dramatic effect on the ability to buy and sell property in the future. The California Association of REALTORS® is opposed to programs using eminent domain to take underwater mortgages.

(To see past articles on this topic in the SAR newsletter, see the March 2013 and November 2012 editions)

Kicking off the CanTree Season with our Annual Sip and Support Fundraiser

With the ending of summer comes a new beginning at SAR: the 31st annual CanTree season. The Committee officially kicked off the CanTree season on the evening of Friday, August 9th with a "Cool August Nights" themed *Sip and Support* fundraiser. Attendees were greeted in the SAR parking lot by an array of Classic American cars built in the fifties – reminiscent of the old American Graffiti days. CanTree Committee member Tim Wisebeck wowed party goers with a Fonzi-like ducktailed hair style. Others dressed in attire similar to that worn by Olivia Newton-John in *Grease*. These year's Sip and Support was successful as usual with attendees enjoying wine tasting, appetizers provided by local restaurants, dancing, silent auction and a raffle.

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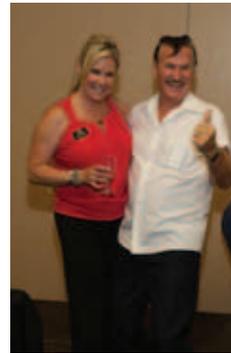
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SAR's most profitable fundraiser, CanTree has raised more than \$2 million since its 1982 inception. Funds raised in this effort benefit the local chapter of the Salvation Army and help out needy Sacramentans during a crucial time of year – the holidays. These funds were made possible through the selfless efforts of countless volunteers who through the years have tirelessly donated their time and energy.



SAR Foundation slippers win best group

When the Roberts Family Development Center holds its "Suits & Slippers" fundraiser, Sacramento community leaders gather in business attire and bedroom slippers to support the North Sacramento nonprofit. The team from the SAR Charitable Foundation came with slippers decorated in an appropriate housing-related theme. For their efforts, they were awarded "best group."

Since 2001 the Roberts Family Development Center has been providing before and after school programs to economically challenged children and working class families in the Sacramento Area. The Center's programs focus on strengthening family literacy, providing tutorial services, computer access, preschool readiness, love and nutrition. The Center provides a safe and supportive home away from home for neighborhood youth.



Left to right: Devyn Henry, Del Barbray, Janelle Fallan, Dave Tanner, Heather Pearce, Carl Carlson, Leon Williams



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September 6	9:00am – 12noon	C.A.R. Risk Management Class	\$64	This course provides you with valuable information on risk management, including: <ul style="list-style-type: none"> • An understanding of licensee activities likely to contribute to risk • Practical examples of high risk areas • Examples and guidelines for risk reduction • How risk management impacts the consumer • An understanding of legal responsibilities 	Neil Kalin
September 9	12noon – 1:30pm	Basics of Lending from a REALTORS® Perspective – Lunch & Learn	\$15	Topics Include: <ul style="list-style-type: none"> • Basics of mortgage loans and loan types (conventional, FHA, VA, 'jumbo' loans) • Choosing the best loan for your clients – why it matters • How much can my client qualify for? Credit scores, debt-to-income ratios, 2106 expenses • Asking the right questions with your clients before you begin to show properties • The importance of recognizing hidden costs, including Mello Roos, HOAs and other fees • Tips and tricks to help your clients close quickly 	Alex Munn & Brian Clark, esq.
September 13	9:00am – 12noon	iPad - Basics 101	\$45	THIS IS A BEGINNER'S CLASS Bring your laptop if you would like to sync with iTunes. Bring your cord to sync with it too. <ul style="list-style-type: none"> • If you have received or purchased an IPAD and want to learn HOW to use the device, this class is for you. • We will cover setting you ITUNES for back up, Navigating though ITUNES, Downloading Apps from ITUNES. • We will show you HOW to set up and use the device • We will learn HOW to download apps to the device, segment APPS. • Learn Bookmarking, Making ICONS, App Boxes • Learn APPS to aid you in Business • Learn Camera, Video with your IPAD IPAD. • Plus Much More! 	Kurtis Bieber
September 13	1:00pm – 4:00pm	iPad – Setting Up This Business Tool	\$45	Topics Include: <ul style="list-style-type: none"> • Complete understanding of set up and navigation of the iPad • Connecting multiple e-mails, calendar and contacts to your iPad • Learn and understand the "iCloud" applications and the differences with Google Business Premier • Utilizing 3rd party applications to help you do business from your iPad • Learning key applications like Keynote, Bookmarks and Expenses • Complete synchronization on the "Google Cloud" for business 	Kurtis Bieber
September 16	9:00am – 11:00am	Using the new Zipform® Plus	\$35	Topics Include: <ul style="list-style-type: none"> • A comparison between Zipform®6 Professional and Zipform®6 Standard. • Learn how to automatically update C.A.R. forms and eliminate writing contracts by hand. • Discover how to access unlimited transactions from any computer and synchronize transactions between Zipform® versions. • Find out about the new forms page that simplifies filling out new forms or editing forms within transactions. • Learn how to share transaction information online with clients and marketing information online with prospects using the Zipconsult feature. • Discover how to automate form filling using the ZipformMLS-Connect feature, and speed form completion using enhanced editing tools and full-screen option. • Figure out how Forms Advisor and Forms Tutor can assist you in selecting and completing forms. • Learn to access disclosure documents through ePUBS. • Find out about the enhanced contact list, email, fax and signature capability. 	David Lovenvirth
September 23 September 24	8:00pm - 5:00pm	CNE (Certified Negotiation Expert)	\$179	<ul style="list-style-type: none"> • Competitive Win-Lose Hard Bargaining vs. Collaborative Win-Win Negotiating - Understand the differences in these two classes approaches and how to use both approaches to get the best outcome for your client and yourself • Psychology of Buying - Learn how the brain makes purchase decisions and how you can impact both sides of the brain in the decision making process for real estate • Persuasion Principles - Scientifically proven persuasion approaches that increase your success rate at influencing others; includes scripts for real estate negotiation situations that utilize these proven persuasion approaches • CNE Model and Planning Guide - Learn how to proactively plan your real estate negotiations for success Case Studies - See how these principles and approaches are applied in real estate negotiation situations in all kinds of markets • Skill Practice/Role Plays - Get a chance to practice your new skills in a safe environment that will increase your success in the real world • Group Discussion Topics - Innovative and creative approaches are discussed by small and large groups that will help take your business to new levels 	Kurtis Bieber

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

Cancellation policy: if you cannot attend a seminar for which you have registered, you may send a substitute. You will receive a full refund when cancelling 24 hours in advance. If you cancel less than 24 hours in advance, your registration fee will be forfeited

*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 SAR Member fees.

OCTOBER CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
	1	2	3	4
	Main Meeting (EC) 9:00 – 10:30am	New Member Orientation (B) 8:30am – 12:30pm Commercial RE 101 (EC) 9:00 – 11:00am	Real Estate Finance and Affiliate Forum (EC) 9:00 – 10:30am	Real Estate Training Institute - RETI (EC) 9:00am – 1:00pm
7	8	9	10	11
MetroList Training – Session I (T) 9:00 – 11:30am MetroList Training – Session II (T) 1:00 – 4:00pm	Regional Meeting (B) 8:30 – 9:30am Lyon Legal Update 9:00am – 12:30pm (EC)	iPad – Setting Up This Business Tool (EC) 9:00am – 12noon Top Processes for your Business (EC) 1:00 – 4:00pm	Realtist (EC) 11:00am – 1:00pm	Office Closed for Staff Development 7:30 – 8:30am Real Estate Training Institute - RETI (EC) 9:00am – 1:00pm
14	15	16	17	18
SAR Closed for Holiday Masters Club Golf Tournament – North Ridge Country Club	Regional Meetings* (B) 8:30 – 9:30am		Young Professionals Council Forum (EC) 9:00am – 10:00am WCR Luncheon (EC) 11:00am – 2:00pm Economic Forecast – McClellan Conference Center 4:00pm - 6:30pm	Real Estate Training Institute - RETI (EC) 9:00am – 1:00pm Public Issues Forum (B) 9:30 – 10:30am
21	22	23	24	25
New Member Orientation (B) 12:30 – 4:30pm What Does the 2013 C.A.R. Contract Really Say? (EC) 9:00 – 11:30am How to Keep You and Your Clients out of Jail (EC) 1:00 – 3:30pm	Regional Meetings* (B) 8:30 – 9:30am SRES Day 1 (EC) 9:00am – 4:00pm	SRES Day 2 (EC) 9:00am – 4:00pm		Real Estate Training Institute - RETI (EC) 9:00am – 1:00pm
28	29	30	31	1
MetroList Training – Realtist Training (T) 9:00 – 12noon MetroList Training – Find	Regional Meetings* (B) 8:30 – 9:30am	Office Closed – Staff Development 1:00 – 2:00pm		Industry Update (B) 9:30 - 10:30am



Calendar Information

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

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

Meetings subject to change.

Inventory over 2,000 units, first time in 18 months

"Sacramento real estate is rallying. For those who believe change is a good thing, they will love our current real estate market. The Sacramento market continues to change in the best possible way for buyers and sellers." – 2013 SAR President Chris Little.

A steady increase of inventory has brought the total inventory volume to 2,071 units this month, 21.4% over the 1,706 units in June. This is the first time inventory rose above 2,000 units since February 2012 (2,194). The current number is 110.4% above the all-time low (recorded by SAR) of 984 in January this year. The months of inventory increased 18.2% from 1.1 to 1.3 months. This number is the amount of time (in months) that it would take to deplete the current inventory at the current sales rate.

The month-to-month median sales price increased 2.5% from \$245,908 to \$252,000 in July. The current price is a 26% increase from the \$200,000 sales price of January 2013. The current number is 44.0% above the \$175,000 median sales price of July 2012.

Sales volume increased 6.5%, bringing the total number of closed escrows up to 1,621 from 1,522 sales last month. The breakdown of sales for July was 83 REOs (5.1% of all sales), 291 short sales (18%) and 1,247 conventional sales (76.9%). Compared to one year ago, REO (bank-owned) sales accounted for 21.7%, short sales 31.8% and conventional sales 46.5%. Since then REO sales have dropped 76.5%, short sales dropped 43.4% and conventional sales have increased 65.3%. Compared with July 2012, however, the total sales volume has decreased 1.2% from the 1,640 units sold.

Homes priced between \$200,000 and \$299,999 accounted for 35.4% (575) of the 1,621 sales this month. Homes between \$100,000 and \$199,999

totaled 419 (25.8%) units and homes \$99,999 and under totaled just 64 units (3.9%). A year ago, homes under \$100,000 accounted for 13.1% (215 units) of all homes sold.

Month-to-month, closed escrows from cash financing (444 units or 25.5% of all sales) decreased 14.7%, conventional buyers increased 1.3% (814 units/46.8%) and FHA financing increased 22.4% (313 units/18%) sales. These numbers include the 121 condo sales this month. The average amount of days spent on the market (from list date to opening escrow) increased from 21 to 22 days; the median DOM remained at 11. In a breakdown of length of time on market, 80.4% (1,399 units) sold in 30 days or less. 11% (191 units) sold between 31 and 60 days. The remaining 8.6% (151 units) sold in 61 days or more. This information is available in full on the MLS Statistical Summary report featured at <http://www.sacrealtor.org/public-affairs/statistics.html>.

Condominium Resale Market

Sacramento condominium sales decreased for July to 121 units. This is down 22.9% from the 157 units sold in June and down 18.8% from the 149 units sold in July 2012. REO property sales accounted for 4.1% (5) of all units sold, while short sales (17.4% or 21) and conventional sales (78.5% or 95) accounted for the remainder. The condominium median sales price increased 19.8% month-to-month, from \$121,000 to \$145,000. This current price is 70.6% higher than the July 2012 (\$85,000) median sales price. Breaking down the Listing Inventory, there are 158 Active Condo Listings (includes 11 Active Short Sales) and 93 Pending Short Sale/Lender Approval. The Total Value of Closed Escrows was \$20,691,141; this is down 6.7% from the June Total Value of \$22,169,489.





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July 2013 Data for Sacramento County and the City of West Sacramento

MLS STATISTICS for July 2013
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	2,283		2,006	10.5%	1,906		14.4%
Active Listing Inventory †	2,071		1,706	21.4%	1,342		54.3%
Active Short Sale (included above)	131		91	44.0%	205		
Pending Short Lender Approval	664		1,010	-14.5%	2,281		-62.1%
Pending Sales This Month	1,282		1,239	3.5%	1,489		-13.9%
Number of REO Sales	83	5.1%	113	-26.5%	306	21.7%	-76.7%
Number of Short Sales	291	18.0%	290	0.3%	521	31.8%	-44.1%
Conventional Sales	1,247	76.9%	1,119	11.4%	763	46.5%	63.4%
Total Number of Closed Escrows	1,621	100.0%	1,522	6.5%	1,640	100.0%	-1.2%
Months Inventory	1.3 Months		1.1 Months	18.2%	0.8 Months		62.5%
Dollar Value of Closed Escrows	\$455,253,737		\$416,184,165	9.4%	\$338,373,321		34.5%
Median	\$252,000		\$245,900	2.5%	\$175,900		44.0%
Mean	\$281,194		\$273,446	2.8%	\$298,451		-6.2%

Year-to-Date Statistics	8/1/12 to 8/31/13	8/1/12 to 8/31/12	1/1/2012	Change
Number of Closed Escrows	10,152	10,490	11,209	-9.4%
Dollar Value of Closed Escrows	\$2,601,153,822	\$2,678,092,729	\$2,133,685,165	21.9%
Median	\$225,000	\$225,000	\$168,000	33.9%
Mean	\$250,664	\$255,300	\$192,884	30.0%

Sales Volume

Median Sales Price

Inventory Volume

† Includes Active, Active Release Contingent, Active Short Sale, Active Short Sale Contingent, Active Court Approval and Active Court Contingent Listings

‡ Includes: Active, Active Release Contingent, Active Short Sale, Active Short Sale Contingent, Active Court Approval and Active Court Contingent Listings

Based on Multiple Listing Service data from MetroLIS. © 2013 SAR.

Compiled monthly by Tony Year, Community Relations Manager, Sacramento Association of REALTORS® | www.sacrautor.org | 916.437.1300

MLS STATISTICS for July 2013
Data for Sacramento County and the City of West Sacramento

BREAKDOWN OF SALES BY PRICE

1 House on Lot Total: 1,621

Type of Financing/Days on Market

TYPE OF FINANCING [1 House on Lot/Condo] Other †

CONDOS Total: 121

DAYS ON MARKET [1 House on Lot/Condo]

Type of Financing	Current Month		Previous Month		LENGTH OF TIME ON MARKET				
	# of Units	% of Total	# of Units	% of Total	(SFR & Condo) Days on Market	# of Units	Current Month	Last 4 Months	Last 12 Months
Cash	445	25.5%	502	29.9%	0 - 30	1,390	80.3%	81.6%	73.2%
Conventional	814	46.7%	776	46.2%	31 - 60	192	11.0%	10.4%	12.2%
FHA	313	18.0%	247	14.7%	61 - 90	79	4.5%	3.7%	3.8%
VA	55	3.2%	55	3.3%	91 - 120	29	1.7%	1.8%	3.2%
Other †	115	6.6%	100	6.0%	121 - 180	30	1.7%	1.5%	3.1%
Total	1,742	100.0%	1,680	100.0%	181+	13	0.7%	0.9%	2.7%
					Total	1,742	100.0%	100.0%	100.0%

† half-price, 2-on-1, mobile home
 ‡ includes: call, contract of sale, creative, farm home loan, owner financing

Median DOM: 11
 Average DOM: 22
 Average DOM 1 - 180 Days: 21
 Average DOM 181+ Days: 275

This representation is based in whole or in part on data supplied by MetroLIS. MetroLIS does not guarantee, nor is it in any way responsible for, its accuracy. Data maintained by MetroLIS 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.sacrautor.org/public_offers_statistics

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by Patti Martinez

MORE THAN A PROFESSIONAL GOAL



Are You on Target?

Visit www.SARMastersClub.com to find the current Club Criteria.

One of the most rewarding aspects of belonging to the Masters Club is the fact that the proceeds from our annual golf tournament in October benefits local charities. This year two very deserving charities will be the recipients of our golf tournament, Sacramento Children's Receiving Home and Women's Empowerment.

The Children's Receiving Home was founded in 1944 through a cooperative effort of both the Junior League of Sacramento and the Rotary Club of Sacramento. The mission of The Children's Receiving Home is to positively impact the lives of children, youth and families affected by abuse,

neglect, behavioral health issues and trauma. Programs that assist the children and families include emergency shelter, outpatient mental health services, suicide prevention programs, independent living programs, education and assistance with social workers. These programs are by no means all of the services they offer.

Women's Empowerment is a wonderful program offered to assist women who are struggling to overcome homelessness. The program responds to the unique needs of each of the women they serve. Through classes, counseling, career mentoring and peer support, the women gain tools to rebuild their lives. On-site child care and supportive services are offered in a safe and nurturing environment. The goal is to help women become job-ready, financially independent and to assist them in reclaiming their dignity, inner strength and place in the community. Women's Empowerment helps women become the "author" of their future, rather than a "victim" of their past. Executive Director Lisa Culp worked with community leaders to establish Women's Empowerment in 2001. It became an independent nonprofit group in 2004. Since that time, it has been

recognized many times for its outstanding efforts in assisting homeless women.

GOLF TOURNAMENT:

Our annual Masters Club golf tournament is slated for Monday, October 14th at North Ridge Country Club. It is ALWAYS a sold-out event. If you'd like to participate as a player or sponsor, definitely grab the phone and call Lilly at 437-1212 to reserve your spot! Remember, proceeds from this outstanding fundraiser benefits Masters Club charities.

LOAVES AND FISHES:

Mark your calendar for Monday, September 30th AND Monday, December 30th as they are the last two opportunities we'll have to volunteer this year. Contact Susan Harrold at sharrold@golyon.com to sign up for either the "prep" shift which is 7:30 a.m. to about 10:00 a.m. OR the serving shift, which is 10:45 a.m to about 1:30 p.m.

It's a great opportunity to volunteer in our community.

ANNUAL MASTERS CLUB BREAKFAST: November 22 -

Former Sacramento Sheriff John McGinness is slated to be our main speaker this year. If you've heard him speak in the past, you'll understand why this will again be another sold-out event! Besides hearing a dynamic speaker, you'll also get to see us award the monies to our deserving charities. Watch for more information in SAR email messages.

We're now more than halfway through 2013..... and with criteria for Masters Club qualifying being changed to \$3.5 million, be sure to evaluate where you stand to make sure you're on track to make Masters Club. This has been an outstanding year for many REALTORS® and here's hoping you're one of those who have already qualified. If you haven't, there's still plenty of time to plow forward, get on the phone and call past clients and your sphere, send out notes, do those postcards -- do whatever it takes to get those listings and close those escrows. Be a part of our SAR Masters Club -- we'd love to have you!!

Speaking of which, as existing Masters Club Steering Committee members “term out”, we’re always looking for members who would like to be a part of the Board and who are looking for an opportunity to serve. We meet once a month at SAR and have a number of events throughout the year. We would welcome the opportunity to have you join us on the Board. If you’re interested in learning more, call or email current Masters Club President Steve Galster at 916-966-8700, steve@galstergroup.com.



Proceeds from the Masters Club golf tournament will benefit Women’s Empowerment and Children’s Receiving Home. David Ballard, Children’s Receiving Home, and Kate Towson, Women’s Empowerment, were introduced by Steve Galster, president of Masters Club at the August Main Meeting. Both thanked SAR Members for their support.

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Saturday, September 28th

It's rebuilding time! September 28th will see REALTORS®, affiliates and their families swarming over designated homes in need of repair for Rebuilding Together.

REALTORS® know the home should be a refuge; a place to weather the storms of life, celebrate with friends and family and age gracefully. Unfortunately, for thousands in our community, their home has become a place of stress and burden. The rising cost of living, falling social service budgets and an aging housing stock have left some of our most vulnerable neighbors without the most basic of necessities – a safe, healthy and efficient home. Leaky roofs, lack of heat and general decay compounded by financial and physical difficulties contributes to home injuries, high energy bills, lack of mobility and deterioration.

Rebuilding Together strives to reduce the neighborhood and homeowners' burden by performing badly needed repairs that focus on health, safety and efficiency. Conserving

the history and intergenerational wealth of neighborhoods is an important result of their work.

Rebuilding Together is the only nonprofit housing organization fully dedicated to rebuilding existing housing stock in low-income communities. The primary recipients of their services include:

- Senior citizens
- People with disabilities and poor health
- Grandparents raising grandchildren
- Families with children
- Veterans
- Children caring for ailing parents

Because of the liability waiver, it is necessary to sign up directly at www.rebuildingtogethersacramento.org. All skill levels are welcome.

SAR participants will also be supplied with the highly treasured, highly visible lime green t-shirt.

SAR's Online Interface Gets an Update

As an SAR Member, you will now see a new page when you go online to register for a class or renew your dues online. You can still go to <https://ims.sacrealtor.org>, but you will be redirected to our new log-in page that is more user-friendly and has many exciting new features.

Changes to the Online Interface

First, log-in IDs have changed from your 9-digit NRDS number to your e-mail address; passwords remain the same. Once logged in, you can register for upcoming classes, events and even see updates to any committees you are in. Social handles (log-ins for the various social networking sites) are now available to Members as well. If you enter your Facebook and LinkedIn accounts, any users searching Members on our site will see a link to your social profiles as well as organization and contact information.

Helpful New Features

Events and classes will include full descriptions and the ability to register additional guests online. You will be able to make adjustments to your registration as well. Let's say you registered for an event or class and are no longer able to attend, but your friend is. You can log-in and substitute their name for yours. After registration is complete, a registration email is sent to confirm the date and time of the seminar and a separate email sends you a receipt for your purchase. Previously, SAR charges appeared on your credit card statements as Sacramento AOR, but now will appear as *REALTOR® Association/MLS*.

Stay tuned for more exciting updates! For questions or concerns about the new interface, please contact Daniel Allen, SAR Network Administration at 916-437-1225.

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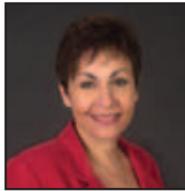
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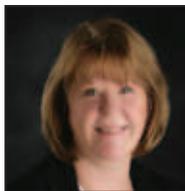
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About the hottest subject in the industry right now is listings being withheld from the MLS. Some brokers have even begun advertising that potential buyers should call them for lists of properties that they have not placed on the MLS. This article will look at the issue from several perspectives, especially from the Code of Ethics point of view.

When a listing is taken for a 1- to 4-unit residential property within the MetroList service area, the MLS rules require that the listing be promptly submitted to the MLS. But there is an exception. MetroList Rule 7.7 provides *"If the seller refuses to permit the listing to be disseminated by the Service, the listing broker shall submit to the Service a certification signed by the seller that the seller does not authorize the listing to be disseminated to the Service."* This exception is there because the seller always has the right to decide how their property is to be marketed. To satisfy the MLS rule for not submitting a listing, all the listing broker has to do is get a signed instruction from the seller not to submit the listing, as long as a copy of that instruction is provided to MetroList®, generally through the Service Center. That one is easy.

But what about the fiduciary duty owed to the seller? What if you ask the seller to sign a certification to withhold without telling the seller that statistics have shown that properties withheld from the MLS generally net the seller less money than properties exposed to the full market? The new C.A.R. form SEL issued in July helps to protect the listing broker by providing a detailed explanation of the possible impact of not placing the property on the MLS. If the listing broker provides that form to the seller and the seller agrees and signs the form, you should be in the clear. Right? Yes, except for those pesky lawyers. You can be sure that a cottage industry will spring up, much like what happens with dual agency transactions, where attorneys will contact sellers that closed escrow on properties that were not displayed on the MLS and recommend to the sellers that they allow the attorneys to look

at their paperwork to see if they sold the property for a lower net to seller than they could have obtained with MLS exposure. If they find anything questionable, you can bet that litigation will follow. Keep in mind the seller may have up to four years to sue after they discover that they were deceived. That one is less easy to brush away.

But the real stickler may be the Code of Ethics. Article 3 of the Code states *"REALTORS® shall cooperate with other brokers except when cooperation is not in the client's best interest."* Under that, Standard of Practice 3-10 provides *"The duty to cooperate established in Article 3 relates to the obligation to share information on listed property, and to make property available to other brokers for showing to prospective purchasers/tenants when it is in the best interests of sellers/landlords."* The threshold here is fairly low. All a complainant would need to do is demonstrate that the listing broker did not cooperate with other brokers on the listing. The listing broker would then need to demonstrate that not placing the property on the MLS was in the client's best interest. There is a lot of information out there that shows that placing property on the MLS is generally in the seller's best interest. Except for a few limited exceptions such as a noted politician or celebrity seller, it would probably be difficult for a listing broker to demonstrate the benefit to the seller. It is possible for listing brokers thinking of withholding listings to face their greatest risk from lack of compliance with the Code of Ethics.

A closing thought. The Code of Ethics has served as a guiding light for just over 100 years. Paragraph 5 of the Preamble to the Code states *"The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. **No inducement of profit** (emphasis added) and no instruction from clients ever can justify departure from this ideal."*

Holding a fundraiser? Check in with the Foundation

It's CanTree season. And that means many generous REALTOR® offices are holding fundraising events. With the Charitable Foundation now in place, event flyers need to note that funds will go to the "SAR Charitable Foundation for the benefit of CanTree." Checks should be made out to the SAR Charitable Foundation, with CanTree noted in the memo line.

If your office is planning a fundraiser, please send an email to Janelle Fallan, Chief Operating Officer of the Foundation, at jfallan@sacrealtor.org with the following information:

- Name of the event
- Date
- Location
- Brief description of the event
- Designated recipient, if any



Sacramento Association of REALTORS®
**Charitable
Foundation Inc.**

Promotional materials should say that the funds will go to the "SAR Charitable Foundation" or "SAR Charitable Foundation for the benefit of (name of designated recipient)."

Be sure to allow enough time for the Board of Directors of the Charitable Foundation to review the event. One-hundred percent of funds raised for a specific cause, such as CanTree, will go to that cause.

The Charitable Foundation acts as a conduit. The formation of the Foundation will mean better recognition for Members' contributions and further, many donations may now be tax deductible that were not in the past.

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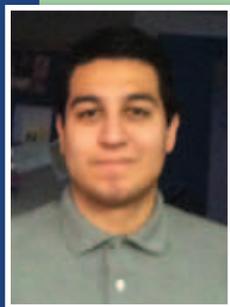
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STAFF MEMBER OF THE MONTH

MARCUS ARROYO



You are new to SAR. What is your job title and what are your job duties?

I am a Retail Center Sales Associate and my new duties consist of ordering merchandise, stocking, shipping online orders and helping with store operations.

What did you do before coming to SAR?

I worked at the Lego store in the Arden Fair Mall for 2-1/2 years as a "brick specialist." I was responsible for organizing monthly mini-builds for kids, helping customers and stocking the store.

Why were you attracted to the position? What do you hope to bring to SAR?

I was attracted to the position because I wanted a new work experience. I hope to bring my previous retail experience and customer service skills to the SAR Retail Center.

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

I have lived in Sacramento for 3 years. Before I lived here I grew up in Vacaville and lived there my whole life.

What do you like/dislike about Sacramento?

I love living right by the river. I make an effort to go floating or have a river day when I can.

What are your hobbies or other activities?

My hobbies include running, playing video games, and drawing; you could say I am a kid at heart.

Have you watched any good movies lately?

I recently saw Man of Steel. It was really awesome.

Any favorite vacation spots?

I like going to southern California to visit extended family. I love the beaches there.

Do you have a favorite restaurant in Sacramento?

Zocalo is my favorite restaurant in Sacramento because it's like Mexican food with a twist.

What would people be surprised to learn about you?

I think people would be surprised to learn that I am a huge nerd when it comes to things like video games and movies.



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City manager is optimistic at Main Meeting

John Shirey, Sacramento City Manager, highlighted causes for optimism in the city at the August Main Meeting.

For the first time in six years, the city is expecting “modest” increases in property tax and sales tax revenues.

The City has adopted a new economic development strategy. “We need to make it easier to do business with the city,” he said, citing simplified contracts, especially for small business; a “minor permit” program and the ability to pay online for permits.

He reviewed the City’s actions with the Kings and a new arena. He described the arena

as the “new redevelopment program” with the demise of redevelopment funds and enterprise zones. He noted that the new Kings’ owners are actively working to make improvements in the downtown area and also want to make some changes at Sleep Train Arena now.

“We are not selling our water,” Mr. Shirey said in response to a question. The City is still formulating its position on the proposed Delta tunnels. “There are moneyed interests trying to take away Sacramento’s water – this is ‘Chinatown’ all over again.” The City wanted to hire a professional firm to protect its interests and discovered that all experts had been hired by Southern California interests.

SAR’s Real Estate Training Institute Begins September 13

SAR’s popular REALTOR® training series returns this fall. If you are new or returning agent, you can’t afford to miss this program. For the low cost of \$99, you can attend ten half-day sessions taught by seasoned SAR REALTOR® and Affiliate members. Learn some of the basics of real estate from those with years of experience.

Here is what past RETI graduate Jordan Prewitt, Galster Real Estate Group, had to say. “*The RETI series is a must have series for a new agent. These classes will give you the knowledge to speak with confidence to clients about the workings of the real estate transaction.*”

To register, contact Brian DeLisi at 437-1210 or bdelisi@sacrealtor.org.

RETI Fall Schedule

Date	Time	Topic	Instructor
9/13	9:00 - 10:30am	The Real Estate Process & How to Profit w/ RETI	Dean Rinker
	10:45am - 1:00pm	Strategic Business Planning	Sue Gibson
9/20	9:00am - 1:00pm	Avoiding the Pitfalls of the RPA	Deniece Ross-Francom
9/27	9:00am - 1:00pm	Ethics	Dave Tanner, esq.
10/4	9:00am - 1:00pm	Listing Agreements and Disclosures	Dave Tanner, esq.
10/11	9:00 – 10:55am	Structural Pest Control & Home Inspections	David Lovenvirth
	11:10am – 1:00pm	Life of an Escrow	Ted Evangel
10/18	9:00am - 1:00pm	Lead Generating Through Marketing & Networking	Carol Kellogg
10/25	9:00 - 10:15am	Turning Your Open House into \$\$\$	Brian McMartin
	10:30am - 1:00pm	Natural Hazard Disclosures	Ralph Kephart
11/1	9:00am - 1:00pm	Financing Programs	Bob Willett
11/8	9:00am - 1:00pm	Presenting Offers	Jesse Garcia
11/15	9:00 - 11:00am	Marketing to Investors & 1031 Exchanges	TBD
	11:15am - 12:30pm	Trends of the Market	Panel



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