



A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

December 2008

Making Sacramento A Better Place to Call Home for 100 Years

VOLUME 10 | NUMBER 12

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2008 IN REVIEW



2008 Presidential Installation

The 2008 Installation of Alan Wagner as Association President served as a kickoff to SAR's Centennial Celebration. Reminiscent of 1908, the SAR Mack Powell Auditorium was decorated in black drape, with cardboard cutouts of our "founding fathers" and a turn-of-the-century style silent movie projecting onto a silver screen. Attendees were honored with the presence of many SAR Past Presidents, Directors of the Board and other prominent leaders. Following Alan Wagner's inspiring acceptance speech, Charlene Singley was awarded 2007 REALTOR® of the Year and Scott Short received the Affiliate of the Year Award.



Masters Club Awards Luncheon

Continuing their tradition of pursuing excellence, the SAR Masters Club held their annual awards luncheon on April 4th at the Sheraton Grand Hotel. Qualifying members were acknowledged and new officers installed in a spectacularly decorated room reflecting an Olympics theme.



April Main Meeting

The April Main Meeting featured a Financial Health Fair at which vendors showcased their financial products and services. The highlight of the meeting was keynote speaker Kelly Brothers, financial expert for both KCRA-TV and

NewsTalk 1530 KFBK. Brothers shared his expertise and discussed the economic future of the local area.

Rebuilding Together

SAR volunteers gathered twice during the year to help rehabilitate the homes of grateful Sacramento homeowners. Making up our largest group yet, 40 volunteers came out on April 29th to South Sacramento. On October 11th many of those same volunteers donated their time to assist a Foothill Farms resident.

June Main Meeting – Scholarship

The SAR Scholarship Trust rewards local students who excel not only academically, but who balance their time with extra-curricular activities. This year the Trustees awarded more than \$35,000 to 25 deserving students.

2008 Business and Technology Expo

Held for the first time at the Doubletree Hotel, the annual expo featured outstanding speakers Dick Betts, Terry Watson, Bill Miller and Dave Howe as well as more than 30 real estate-related exhibitors. Attendees took home useful and relevant information, and a few lucky participants walked away with valuable prizes.

Masters Club Golf Tournament

Each year a group of dedicated REALTORS® orchestrates one of the most successful charitable events of the year: the SAR Masters Club Golf Tournament. The theme this year, Golftoberfest, attracted more than 25 sponsors and nearly 100 enthusiastic golfers. After golf, attendees enjoyed dinner, awards and a silent auction full of valuable items.

International REALTOR® Celebration Day

The 3rd annual International REALTOR® Celebration Day greeted attendees with an array of appetizers, music and prominent local figures. Cassandra Jennings, Sacramento Assistant City Manager, spoke about the importance of Sacramento's diversity and how it positively affects the local economy. Olympic gold medalist Stephanie Brown-Trafton of Galt gave her perspective on the Olympic Village in Beijing.

Centennial Gala

On November 14, over 185 SAR Members, past leaders, Sacramento dignitaries and friends of the Association, celebrated a remarkable milestone – 100 years of "Making Sacramento a Better Place to Call Home." SAR's Centennial Committee planned the party of a lifetime with a red carpet, enchanting harp and flute music, and a lavishly decorated auditorium. The stage served as a giant album of large historic photos. Local comedian Jack Gallagher kept everyone laughing with his jokes on real estate, life in Sacramento and his own self-deprecating stories.

Christmas CanTree

A team with 26 years of history behind it, the Salvation Army and SAR's Christmas CanTree volunteers combined efforts once again to make 2008 a festive CanTree year. Even the economic downturn could not break the spirit of giving this holiday season. The many donations by generous, kind-hearted individuals supplied Sacramento's financially challenged households with the food they desperately need.

**2009 SAR OFFICER & DIRECTOR
Installation & Awards Ceremony**
Tuesday, January 6, 2009 | 12noon - 2:00pm
SAR Mack Powell Auditorium | \$40 per person*
For more information, contact Lilly at 437-1212.
Paid reservations required by Tuesday, December 30, 2008
*Special online discount: \$35 per person if you pay at ims.sacrealtor.org by Monday, December 29

Sacramento Association of REALTORS®

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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.

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Retail Center Assistant

Monday - Friday 7:30 am - 4:30 pm
Saturday 9:00 am - 1:00 pm



PRESIDENT'S PERSPECTIVE



SAR
President,

Alan
Wagner

Thank you to all the Committees!

Have you ever thought who creates, plans and executes the many SAR events? Have you ever thought what kind of time and dedication is involved to make this happen? Of course, there is the ever-so-helpful staff that is present to fulfill all your requests and needs. There are, however, a number of dedicated groups of REALTOR® and Affiliate Members that commit a significant amount of time to SAR. I would like to personally thank each and every Committee Member that has served during this Centennial year and helped me through my Presidency.

Board of Directors/Executive Committee

You elect six of your fourteen Directors each year for two-year terms. They meet monthly to guide the policy of the Association by reviewing activities and recommendations of SAR Committees. The Directors guide policy by being kept aware of political and legal issues affecting the industry and Association. These Directors serve as Ambassadors to the Members and public.

The Executive Committee is composed of your Officers, who also serve as four additional Directors. They, along with the Executive Vice President Nelson Janes, oversee all Association activities and develop the agenda for Board meetings.

SAR greatly appreciates your time: OFFICERS- President-Elect Charlene Singley, Immediate Past President Tracey

Saizan, Secretary/Treasurer Patrick Liew and myself. DIRECTORS - Ed Anderson, Lorin Brown, Kathy Chigbrow, Doug Covill, Judy Covington, Sally Dunbar, Kathy Fox, Barbara Harsch, Jim Hanson, Gina LaPlaca, Steve Ostrom, Cathryn Snow, Dave Tanner and Stephen T. Webb.

Broker/Manager Forum

This monthly forum is open to all Member brokers and managers. It provides education, information and networking opportunities. Thanks to those Members who bring this Forum to life every month and to President-Elect Charlene Singley for moderating.

Budget Committee

The Budget Committee works with SAR staff to develop the annual budget and then compares the budget to actual revenue and expenses each month. Any variances to the budget are brought to the committee for review and recommendations to the Board of Directors.

Thank you, Budget Committee:

Chair Patrick Liew, Nancy Arndorfer, Lorin Brown, Doug Covill, Judy Covington, Kathy Fox, Barbara Harsch, Sherri Rubly, Leigh Rutledge, Tracey Saizan, Charlene Singley, Dick Swayne and Dave Tanner.

Business and Technology Expo

For over six months, this Committee brainstormed, collaborated with numerous businesses and lined up nationally known speakers for the successful Expo held on September 5th.

Special thanks for developing this year's Expo go to:

Chair Judy Covington, John Adams, Steve Cassani, Tim McGuire, Bill McKnight, Lori Mode, George Perry, Kellie Swayne, Izzy Y-Devine and Richard Zuniga.

CanTree

This committee works relentlessly each year, securing funds and planning events to help collect more donations and canned food than the year before. Check out their CanTree masterpieces on display at each of the following local area malls: Downtown Plaza, Country

Club Plaza Mall and the Marketplace at Birdcage.

A big round of applause goes out to:

Chair Steve Cassani, David Boliard, Robert Campbell, Peggy Coughlin, Mark Daya, Kathy Fox, Jim Hanson, Michelle Kloss, Desmond Lenz, Chuck Manly, Tim McGuire, Pam Poore, Nicole Saizan, Wayne Saunders, Pauline Sheppard, Ilah Turner and Tim Weisbeck.

Community Relations

The Community Relations Committee handles donation requests and recruiting for volunteer efforts. This committee proudly displays its lime-green REALTOR® work shirts and can be seen involved in various volunteer opportunities including Rebuilding Together.

SAR expresses its gratitude to this selfless group:

Chair Marvelene Weyer, Vice-Chair Chris Little, Nancy Jones-Wegge, Lisa Martis, Kathleen Russell, Judy Schoer and Charlene Singley.

Education Committee

This committee meets monthly to review class proposals and select those that most appropriately meet your educational needs. They also develop innovative programs customized for particular groups like new REALTORS® and Brokers.

Special thanks to this committee:

Chair Evelyn Hernandez, Vice Chair Shirley Hunt, Gloria Allen, John Bennett, Ken Erickson, Tom Gunnette, Mo Jaiyeoba, Jeff Jurach, Chris Little, Jessica Lombardo, Dave Lovenvirth, Analyn Miller, Deniece Ross-Francom, Scott Short and Leon Williams.

Equal Opportunity/Cultural Diversity Committee

The Equal Opportunity Committee is responsible for planning and executing the International REALTOR® Celebration Day and our first Veteran's Day in June event, designed to educate attendees on the various housing programs for

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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.

EVP EXCHANGE



Executive Vice President,

Nelson Janes

NAR Conference Report

SAR is large enough to have three Directors representing you on the Board of the National Association of REALTORS®. They are Dave Tanner, Leigh Rutledge and Tracey Saizan, all seasoned officers at the local level and Directors at the state level as well.

Your President, Alan Wagner, sits on the Delegate Body which considers any changes to NAR's governing documents.

They most recently met in Orlando and this report, compiled by Robert Freedman of NAR's Washington office, summarizes actions taken in November to help keep you positioned for success in today's challenging market.

Economic Stimulus

The Board affirmed the four-point legislative plan that NAR is presenting to Congress as necessary to stimulate housing:

- Make the \$7,500 first-time home buyer tax credit, enacted earlier this year as part of housing stimulus legislation, available to all buyers and eliminate the repayment requirement.
- Make the higher 2008 Fannie Mae and Freddie Mac loan limits permanent.
- Get the U.S. Treasury to target funds from the \$700 billion federal economic rescue package to mortgage relief and create an interest-rate buy down program for residential mortgages.
- Permanently bar banks from entering into real estate brokerage or management.

The Board rejected expanding the plan to incorporate language about commercial real estate but encouraged leaders to now begin work on a similar stimulus plan focused on commercial. CEO Dale Stinton noted that NAR is vigorously promoting its four-point legislative plan to provide quick stimulus to real estate, though in ways that may not be obvious. "We do things in a lot of ways that don't have our brand and our label on it," Stinton told the Board, explaining that many academics, economists and other thought leaders have expressed support for the principles of the REALTOR® hous-

ing stimulus plan at NAR's urging.

Membership

The Board approved a budgeted 2009 membership of 1,062,500, a 10 percent reduction from the previously budgeted membership of 1,180,000.

The Board also heard a number of reports on NAR initiatives:

Fannie, Freddie Future

Vince Malta, C.A.R. Past President and NAR Chair of the Government Sponsored Enterprise Presidential Advisory Group, outlined a set of principles for what secondary mortgage market companies Fannie Mae and Freddie Mac should look like after they emerge from conservatorship. These principles are just the beginning of the PAG's work to ensure NAR has a voice in the future of Fannie and Freddie.

REALTOR® Credit Union

Mike Brodie announced approval of the REALTOR® Federal Credit Union charter. Brodie, who chaired the effort, said service of the REALTOR®-friendly financial institution—which will be entirely Internet-based—will begin in mid-2009. The institution will serve REALTORS® and their families, state and local REALTOR® associations and MLSs. Up to 7 million individuals are expected to be eligible.

REALTOR.com

For the 13th consecutive year, REALTOR.com is the Number One real estate site in terms of unique users and time at the site, said Errol Samuelson, President. The site revamp includes more photos, interactive maps, and more property detail. Today, the site has 2.2 million listings updated every 15 minutes. Listings have a "freshness" stamp that tells when they were last updated, assuring consumers that REALTORS® are providing the most accurate data online.

Since the revamped site launched, Samuelson said, property views have increased 48 percent and users are 62 percent more likely to click on an agent site.

REALTOR® Political Action Committee

Moe Veissi, 2008 RPAC Fundraising Chair, reported that the Association has collected \$9,946,616 to date for 2008, reaching 99 percent of its \$10 million fundraising goal. Veissi felt certain the goal would be reached by year's end.

Of the candidates NAR supported in the November 4th elections, 95 percent won their races.

MASTERS CLUB CORNER

Shift Happens Attend the 30th Annual Masters Club Roundtables

With the market shifting from sellers to buyers and from shorts sales to REO's, agents are still succeeding. Some are having their best years ever, based on different marketing ideas, increased lead generation and controlling their costs. The Masters Club is supporting Association Members by once again hosting the annual Educational Roundtables on February 13th, from 8:00 a.m. to 12noon.

From *How to Write Offers on REO Properties to Blogging for Real Estate Business*, accelerate into 2009 by attending this once a year grand event. Hear from Masters Club Members who are succeeding in the business and are willing to share their tips and expertise in their fields. Stick around for a panel of Members masterminding about how they are shifting in this market.

Registration material will be available soon.

Have You Qualified for the Masters Club?

The application period for the Masters Club is now open for the 2008 production year. All the information and forms needed for application can be found on our website at www.sacrealtor.org. Please be aware of the following:

1. The application deadline is Thursday, January 15, 2009. All applications must be received (not postmarked) at SAR by the end of the business day on January 15, 2009.
2. The qualifying amount is \$3 million in production and a minimum of 8 transaction ends or 30 closed ends.
3. Application is individual. If you work for a team, you must each qualify; credit for a transaction end is based

upon the names entered into the MLS at either 50% or 100%.

4. If you were a previous Life or Outstanding Life Member, you may send in your dues at any time; however, it would be better to send them in at the beginning of the year to ensure that you are included in the roster and receive special mailers. If you have not paid dues for three years or more, you must start over as a new Member.

If you have any questions, please check the Masters Club Standing Rules or contact Pat Lowell at (916) 437-1206 or plowell@sacrealtor.org.

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Thank you to all the Committees!

continued from page 1

veterans.

SAR extends its appreciation to:

Chair Bridget Lacey, Vice-Chair Bob Ingols, Sandi Burden-Bradley, Elena Crawford, Jeff Dominguez, Eva Garcia, Rose Hanson, Samantha Landolt, Patrick Lieu, Aida Saldivar, Charlene Singley and Lisa Ung.

Government Relations

The Government Relations Committee, backed by SAR's Legislative Advocate Eric Rasmusson and Government Affairs Manager Caylyn Brown, discusses political issues and decides which SAR supports and which it does not, all the while keeping the benefit of REALTORS® in mind.

A big "thanks" is due to this group for giving SAR a legislative voice:

Chair Tracey Saizan, Leigh Rutledge, Nancy Arndorfer, Paula Colombo, Doug Covill, Judy Covington, Ron Greenwood, Michelle Lehman, Steve Ostrom, Charlene Singley, Dick Swayne, Dave Tanner and Richard Wilks.

Grievance Committee

This committee serves as SAR's grand jury on disputes. Its Members provide means for REALTORS® and real estate consumers to settle differences without litigation.

Thank you, Grievance Committee:

Chair Paula Swayne, Tina Jones-Horn, Gilbert Chan, Kevin Cooper, Mindy Demain, Alicia Guzman-Foster, David Kirrene, Craig Logan, Beth Mergens, Susana Redding, Sandy Redmond, Deniece Ross-Francom, Paula Swayne, Marie Uber and Tina

Wilks.

Housing Opportunity

This committee is responsible for promoting first-time homebuyer and affordable housing programs to SAR Members. This past year the Housing Opportunity Committee organized three successful and informative First-time Homebuyer Panels.

We look forward to this Committee's plans for next year and would like to thank:

Chair Mary Willett, Linda Bennett, Randy Ervin, Eva Garcia, Sylvia Gomez-Waki, Deborah Luna, Kevin Nunn, Diana Preparos, Kathy Russell, Charlene Singley, Kittie Tiernan, Stephen T. Webb and Marvelene Weyer.

Leadership Program

This new program calls for prospective applicants to pursue leadership roles, in both their real estate careers and SAR. The select eight applicants attended various mandatory SAR meetings, events and committees further strengthening their knowledge of how SAR functions.

Congratulations and thank you to the first Leadership Program of 2008!

Chair Charlene Singley, Vice Chair Chris Little, Erin Attardi, Dee Dee Capps, Steve Cassani, Bridget Lacey, Bill McKnight, Rob McQuade, Drazen Misirlic and Kellie Swayne.

Legislative Forum

The Legislative Forum is a meeting open to all SAR Members who wish to discuss any current legislative topics following an address by a local elected official. These topics are often local, but can also be statewide or even national. Thank you to Chair Rich Wilks, Vice Chair Steve Ostrom and all those who attend this forum and contribute!

Masters Club Steering Committee

Choosing who is eligible for membership in the SAR Masters Club takes a group of knowledgeable and experienced people. Along with processing Masters Club applications, this group also organizes the Educational Roundtables, meetings, mixers, golf tournament and various charitable activities.

SAR is grateful for all the work you do:

President Aileen Santee, Christopher Briggs, Sandi Burden-Bradley, Jennifer Burke, Reneé Catricala, Louise Dela Cruz, Steve Galster, Gina LaPlaca, Lori Logan, Patti Martinez, Brian McMartin, Scott Palmer, Julie Rees, John Royball, Ted Russert, Aileen Santee, Bruce Slaton, Dianne Slutsky, Andrew Thielen, Jeremy Tuchsén and Patrick Vogeli.

PAC Trustees

The Political Action Committee (PAC) Trustees are your connection to local and statewide elected officials. This group decides which political campaigns and issues to support.

Thank you to these politically savvy REALTORS®:

Chair Dave Tanner, Vice-Chair Leigh Rutledge, Nancy Arndorfer, Paula Colombo, Doug Covill, Chris Little, Steve Ostrom, Charlene Singley, Dick Swayne and Rich Wilks.

Professional Standards

Upholding the REALTOR® Code of Ethics, disciplining Members and arbitrating Member disputes are all part of the Professional Standards Committee's duties. Without a body overseeing the Code, the benefit of being a REALTOR® would lose much of its strengths.

SAR would like to thank its Panelists:

Chair Pamela Petterle, Vice Chair Cleo Brown, Edward Anderson, Nancy Arndorfer, Betsy Berretty, George Bott, Pat Croyle, Robert Davis, Maggie Frisch, Tommie Hall, Barbara Jaramillo, Rick Keltner, Richard Kitowski, Rebecca Kucala, Ted McGregor, Laura Mikulecky, Richard Rumsey, Leigh Rutledge, Dave Tanner, JaCi Wallace, Bruce Werking and R.T. Willsey.

Real Estate Finance Forum

Under the leadership of Director Jim Hanson, SAR holds the Real Estate Finance Forum on the first Thursdays of each month. The ever-changing market, rates and programs require constant updating. This past year brought in an average of over 85 attendees, reflecting a timely and well run forum.

SAR appreciates the hard work of Jim Hanson and all those who participated in the forum.

Regional Meeting Coordinators

SAR's Regional Meeting Coordinators oversee the implementation of the six different Tuesday morning meetings held throughout Sacramento and in West Sacramento. The Coordinators attend and moderate each meeting, schedule interesting, industry-relevant speakers and assist with a location-specific caravan for SAR Members.

We thank our Regional Coordinators for their dedicated efforts:

Chair Rob McQuade, Vice-Chair Jack Falk, Tracy Bauman, Kathie Bell, Danny Camarena, Bill Espinosa, Joanie Kapell, Nicole McKane, Bill McKnight, Pam Poore and Izzy Y-Devine.

Scholarship Trustees

This year the SAR Scholarship Trust awarded more than \$35,000 to 25 very deserving students. Over the past four years, the Trust has awarded over \$150,000 to 111 of Sacramento's scholars.

Thank you for all you do to assist youth in pursuing their dreams:

Chair Perry Georgallis, Peggy Adams, Carol Kellogg, Sherri Radovich and Judy Schoer.

Young Professionals Council

The Young Professionals Council provides networking, social and educational opportunities for young REALTORS® and Affiliates paving a path to success and innovative growth in the real estate industry. This year the group organized a number of successful fundraisers with proceeds benefitting the C.A.R. Housing Affordability Fund and the Mustard Seed School.

We would like thank these enthusiastic REALTOR® and Affiliate Members:

Chair Kellie Swayne, Erin Attardi, Alyssa Lozano, Brian Maita, Drazen Misirlic, Lindsey Morin Mondragon, Heather Pierce, Jaime Ramirez and Ricardo Rivera.



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Bowling for the American Dream is a STRIKE!



Big hair and brightly colored clothes dominated the landscape at SAR's recent Bowling for the American Dream event. Each REALTOR® Association in California was asked to participate in a bowling fundraiser to raise money for the Housing Affordability Fund. SAR's Young Professionals Council joined forces with the Housing Opportunities Committee to organize the 1970's themed event.

On the evening of November 8th, over one hundred REALTOR®, Affiliates and their friends and family gathered in their grooviest disco outfits, tie dye and go-go boots to bowl for the American Dream. Thanks to the participation of the 25 lane sponsors, bowling teams, raffle donors and Land Park Lanes, the event raised over \$2,814 for the cause. Thank you to all who supported the event!

Could You Be Cited? Important Professional Standards Change

SAR and its regional partners, the El Dorado, Placer and Yolo County Associations of REALTORS®, have adopted the new C.A.R. Citation System for Code of Ethics violations. Implementation of this policy by all four Associations is to begin January 1, 2009.

What does this mean to you and how does it work? Business conduct violating some articles in the REALTOR® Code of Ethics could be subject to a citation or fine. The Association's Grievance Committee or a subcommittee of the Grievance Committee will decide whether the conduct in any ethics complaint received by the Association is subject to a citation/fine. If the Grievance Committee decides the conduct is a citable offense, the following will occur:

- The violator will be notified (as will the violator's broker) and he/she will have 10 days to pay the cited fine or request an ethics hearing.
- If no response is received after ten (10) days, a warning letter will be issued. If there is no response to the warning letter within another ten (10) days, the matter will be forwarded for a full ethics hearing, with possible amendments by the Grievance Committee.
- Only three (3) citations may be issued to a violator within a three (3) year period; subsequent potential violations would be sent directly to an ethics hearing.
- The fee structure is \$250 for the first citation, \$500 for the second citation and \$1,000 for the third citation. On the first citation only, the viola-

tor may attend live Code of Ethics training to be completed within 90 days, after which the violator would receive a refund of \$200 of the \$250 fine paid.

Listed below are the Articles and the behavior within these Articles that could be subject to a citation/fine:

Article 3:

- Attempt to change offer of compensation after being made aware of signed offer to purchase
- Failure to disclose existence of dual or variable rate commission
- Failure to disclose existence of accepted offers to cooperating brokers

Article 4:

- Failure to disclose REALTOR® interest in property being bought or sold

Article 5:

- Providing professional service without disclosing interest in property

Article 6:

- Accepting any commission, rebate or profit on expenditures without client's knowledge or consent

Article 12:

- Failure to present a true picture in real estate communications and advertising
- Failure to disclose professional status in advertising and other representations
- Failure to disclose compensation from 3rd party for services provided free

to a client

- Advertisement offering to sell/lease property without authority of owner or listing broker
- Failure to disclose name of firm in advertisement for listed property
- Failure to disclose status as both owner/landlord and REALTOR® or licensee when advertising property in which REALTOR® has ownership interest
- Falsely claiming to have "sold" property

- Registration or use of deceptive URL or domain name

Article 14:

- Failure to cooperate in any professional standards proceeding or investigation

Article 16:

- Use of terms of an offer to modify listing broker's offer of compensation
- Placement of for sale/lease sign on property without permission of seller/landlord

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- A market analysis of your home's value.

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If you have any question about which ad is compliance with the Code of Ethics and which is not, please review Article 12.

If you have further questions regarding the upcoming citation system, please do not hesitate to contact Pat Lowell, Director of Professional Standards at (916) 437-1206.

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After carefully evaluating our long-term business plan, Downey Savings made the difficult decision to close our Wholesale Lending Division and some loan processing centers. This decision was made in light of the challenges currently facing the banking sector and our entire economy.

As head of the Retail Lending Division, I can assure you that Downey Savings continues to operate a robust, full-service Retail Lending Operation covering all of California and Arizona. In addition, we have some of the brightest, most experienced Residential Loan Officers, along with top-notch underwriters and loan processors. It is an honor to lead such a talented group.

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Together we can navigate through these times. We are committed to helping you achieve your sales goals, and fully expect that this financial crisis will eventually pass. In the meantime, we'll continue to move forward and view these days as our biggest opportunity. Thank you for your business. Please feel free to call me directly at (949) 509-4160 with any questions you may have.

Sincerely,

Mark Hubbard

Mark Hubbard

Vice President, Director Retail Loan Production



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ABOUT THE MARKET



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First of all let me say thank you to everyone who reads this column on a regular basis. This was actually my first opportunity to put my thoughts and opinions in a publication. It was both fun and challenging. From this mortgage originator's perspective, the year 2008 will go down in history as the most volatile I have ever experienced. The huge swings in interest rates were like a roller coaster. I have also seen

the biggest consolidation in loan programs in my career. We are back to the basics however with an FHA, VA and Conventional loan market. What a relief!

In case you have not heard, the 2009 loan limits are out. They are higher than expected and should be adequate to handle the majority of all transactions. Conventional and FHA loan limits for Sacramento County for a single family one unit dwelling are \$474,950, two-unit is \$608,000, three-unit is \$734,950, and four-unit is \$913,350. Now all we need is for the credit markets to thaw out. Hopefully a good thaw will loosen up our freaked out investors that purchase mortgage-backed securities and loosen up the stranglehold on underwriting guidelines.

I want to leave you with these words of wisdom. I know Christmas is right around the corner. I know it would be

tempting to slow down on business planning for 2009, on business development, on strategizing new systems and tools. But don't. Keep the pedal to the metal. Keep reaching, keep climbing and keep pushing forward. If you keep moving forward, you will not look back and say should have, would have, could have.

The Real Estate Finance Forum meets the first Thursday of every month at 9:00 A.M. in the SAR Mack Powell Auditorium. However, there will be no meeting in January since the first Thursday in January is New Years Day. Plan on joining us again on February 5, 2009. We will have a new line up of valuable speaker's. Please email comments or suggestions to jimhanson@softcom.net.

Happy Holidays!

SAR EDUCATIONAL OFFERINGS

All classes listed below are held at SAR's Mack Powell Auditorium. To register online, visit ims.sacrealtor.org.

Questions - contact Traci Sarria at 916.437.1210.

(Please contact us for non-member pricing)

eSign Electronic Signature Instructor: Catherine Louise Annis Friday, December 12 1:00 - 3:00pm

Cost: \$20 if paid by 12/10;
\$25 if paid after 12/10

- Review of the legal aspects of electronic signatures and their use in real estate
- Review of the electronic signature process
- Complete training on executing electronic signatures
- Practical application in your day-to-day work
- Working with clients and other agents
- Hands-on ... set up electronic signatures application
- Hands-on ... practice using electronic signatures

You may bring a fully charged laptop if you wish. It is not required.

C.A.R. Residential Purchase Agreement* Instructor: Gov Hutchinson Thursday, January 8 9:00am - 12:00pm

Cost: \$49 (please RSVP by January 5)
3 DRE credits

This class is a thorough review of the real estate contract and how to complete it. By attending you receive Your Guide to The California Real Estate Purchase Agreement (a \$12.95 Value)

CRS 200 - Business Planning and Marketing* Monday - Tuesday, January 19 - 20

Cost: \$285 if paid by 1/5/09;
\$310 after 1/5/09

Build your business on a solid foundation with practical, solution-based training from the Council of Residential Specialists. With Business Planning and Marketing (CRS 200), sponsored by Sacramento the Association of REALTORS®, you can access the tools and strategies you need to thrive in any market.

Business Planning and Marketing offers practical objectives for immediate and long-term success that you can immediately apply to your business. With this course, you will get the tools you need to:

- Develop your business plan
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Business Planning and Marketing earns two units of credit toward the Certified Residential Specialist Designation, the premier Designation for residential real estate agents. Additionally, it will earn you continuing education credit.

* 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 & have proof of identification to qualify for DRE Credits.



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Closed escrows remain highest in years; median sales price remains stable

For two consecutive months, the number of total closed escrows has remained at record highs. The following information, compiled by the Sacramento Association of REALTORS®, is collected from the MetroList® multiple listing service and covers Sacramento County and the City of West Sacramento.

October closed escrows reached a total of 2,103, a figure 4.1% higher than the 2,020 home sales in September. This is the second consecutive month to show closed escrow numbers over 2,000 units, numbers that have not been seen for over three years. When compared to the same month last year, October's 2,103 sales show a 173% increase over the 770 closed escrows in October 2007.

Keeping in line with last month, October recorded one of the lowest median sales prices in the Sacramento region in more than six years. The Sacramento median sales price remained low, but constant, at \$195,100 for the month. This figure stands a mere 0.1% above September's \$194,950 median sales price. Compared to last year, the current figure is 36.2% below the \$305,893 median price of October 2007. The 2,333 new listings in October reflect a 7.1% increase over the 2,178 new listings from September. The total listing inventory for Sacramento County and the City of West Sacramento showed a moderate increase, with October show-

ing 7,304 total listings. This figure is a 2.5% increase over September's 7,178 total listings, but a 27.6% decrease from the 10,088 total listings of October 2007. The recent trend of a lowered listing inventory – combined with increased closed escrows – has produced favorable housing market supply figures. This figure represents the amount of time – in months – it would take to deplete the total listing inventory given the current rate of sales. October's figure of 3.5 Months mirrors September, but shows a 73.3% decrease from the 13.1 months calculated in October 2007.

"The REO properties in our area are keeping this market active," said 2008 Association President Alan Wagner. "According to MetroList, nearly 1/3 of all homes sold – 1,533 – were listed as REO properties. With the area median selling price floating just below \$200,000, it is time to make a move. On paper, the current market looks favorable and it is – for qualified buyers. This lowered median price has given many potential first-time homebuyers a chance to live the American Dream and become a homeowner."

"The high number of sales and lowered inventory make for a great market supply figure, but the truth is that homes, especially REO properties, are selling faster than they are being listed," said Wagener. "Even though the total listing inventory has dropped in recent

months, there is an accumulation of bank-owned homes sitting vacant that are not yet on the market. Because of these back-logged properties, Sacramento can expect to see this type of market continuing into 2009."

Condominium Resale Market

In line with the rising single family home sales, the number of condominium closed escrows has also increased. October reported 136 closed condominium escrows, a 24.8% increase over

the 109 closed escrows reported in September. When compared to one year ago, this month's sales represent a staggering 216% increase over the 43 closed escrows reported in October 2007. The median sales price of a Sacramento condominium also showed an increasing trend, 2.2% over September's \$112,000 to \$114,500. Compared to last year, however, the current median selling price shows a 45% decrease from the \$202,000 median price of October 2007.

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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 Dahdouh – 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.

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JANUARY CALENDAR OF EVENTS

Meetings subject to change.

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|--------|---|--|--|--|---|----------|
| | | | | 1 | 2 | 3 |
| | | | | SAR Closed | | |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | WCR (A) 12:00 – 1:30pm | Video Seminar (T) 9:30am – 12:30pm Community Relations Committee (B) 10:30 – 11:30am Installation (A) 12noon – 2:00pm | New Member Orientation (B) 8:30am – 12:30pm | GRI (A) 8:00am – 5:00pm Realtist (A) 9:00 – 11:00am Equal Opportunity/Cultural Diversity Committee Meeting (B) 11:15am – 12:30pm Video Seminar (T) 12:30 – 3:30pm Residential Purchase Agreement (A) 1:00 – 4:00pm | WINForms Desktop & Online (A) 9:00am – 12noon | |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| | Education Committee (B) 9:30 – 10:30am | Regional Meetings* Video Seminar (T) 9:30am – 12:30pm | Commercial Forum (A) 7:30 – 10:30am IREM (B) 8:00 – 9:30am | Young Professionals Council Forum (A) 9:00 – 10:00am WCR Luncheon (A) 11:00am – 2:00pm Video Seminar (T) 12:30 – 3:30pm | Legislative Forum (B) 9:30 – 10:30am | |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| | CRS-200 (A) 8:00am – 5:00pm BPO/AVM Market (A) 10:00 – 11:30am New Member Orientation (B) 12:30 – 4:30pm | Regional Meetings* CRS-200 (A) 8:00am – 5:00pm Video Seminar (T) 9:30am – 12:30pm Government Relations Committee (B) 10:00 – 11:30am Business & Technology Expo Committee (B) 2:00 – 4:00pm | Escrow Coordination Secrets (A) 8:00am – 12:30pm | Board of Directors (B) 9:00 – 11:00am Video Seminar (T) 12:30 – 3:30pm | | |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |
| | | Regional Meetings* Video Seminar (T) 9:30am – 12:30pm Commercial Orientation (B) 10:00 – 11:00am | SAR Closed 1:00 – 2:00pm Housing Opportunity Committee (B) 2:30 – 4:00pm | Certified Negotiation Expert(A) 8:30am – 4:30pm Video Seminar (T) 12:30 – 3:30pm | Certified Negotiation Expert(A) 8:30am – 4:30pm | |

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

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