



SANTA CRUZ ASSOCIATION OF REALTORS®
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inside REAL ESTATE

Santa Cruz County's Real Estate News Source

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HOLIDAY OPEN HOUSE

**Thursday, December 11
 from 4 to 6 p.m.**

Join us at the SCAOR offices at 2525 Main Street in Soquel on Thursday, December 11 from 4:00 p.m. to 6:00 p.m. to celebrate the Holiday Season.

Appetizers will be provided by the Santa Cruz Association of REALTORS® Board of Directors, the Affiliate Committee and the SCAOR Housing Foundation and the music by Jim Rosenberg.

Bring a canned good donation for the Second Harvest Food Bank barrel and a beverage of your choice to share at the Open House.

Come and mingle with colleagues, real estate industry friends and staff at this festive event. Start the holidays with a relaxing evening of fellowship and fun by pre-registering (a must) with Karen Kirwan at kkirwan@scaor.org or by phone to (831) 464 2000.

NAR FOCUS

The Board of Directors of the National Association of REALTORS® in its meeting in Orlando, took actions to keep its members positioned for success in today's challenging real estate markets.

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 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 buydown program for residential mortgages.

Permanently bar banks from entering real estate brokerage or management.

Workforce Housing Grants

State REALTOR® foundations or state associations will soon be able to apply for grants under an NAR program that enable homeownership opportunities for households earning 80 percent to 150 percent of an area's median household income. The Ira Gribin Workforce Housing Grant Program, named to honor NAR's 1989 president, will begin accepting applications in January 2009. The board approved funding a 2009-2010 grant program with \$5.2 million as part of the association's Second Century Initiative to run through 2010.

Local Associations may apply for these one-time grants beginning next year through their state association.

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ADVERTISING INFORMATION

For Advertising and deadline Information, please contact SCAOR.

INSIDE REAL ESTATE Newsletter

Inside Real Estate is the official monthly newsletter of the Santa Cruz Association of REALTORS® provided as a member service to inform, educate and update REALTOR® and Affiliate members on local, state and national news, as well as the Association's calendar of events.

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(831) 464-2000
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www.scaor.org

President's Message

Thanks For An Amazing Year



Christa Shanaman
2008 Association President
Coast Country Real Estate
(831) 475-3525
christa@coastcountryhomes.com

Dear Friends and Members,

The expression, "Where did the time go?" seems particularly appropriate as I sit here to write my final president's message for the newsletter. The year has flown by in a blink. A year ago, we were deep in the process of searching for a new CEO. Since then, we have hired Kathy, made a successful transition, overhauled the accounting system at the association, launched the RSVP program for homebound assistance, held strat planning round tables, updated the by-laws, re-vamped the education offerings, transitioned to an on-line news letter, created a new web presence and held two very successful fundraisers, the annual golf tournament, and the 4th Annual Taste of Santa Cruz. Amazingly, all of this has been accomplished against the back-drop of one of the most challenging economic times in our history. WHEW!

Currently we are working on the nominations for REALTOR® of the Year, and Affiliate of the Year, to be announced at Lela Willet's installation as 2009 president on January 14th.

There are a number of people that I would like to thank for a multitude of reasons. Kathy Hartman is at the top of the list. She came into this position with great enthusiasm and spirit, despite facing some amazing challenges. I am very thankful that after the dust settles on this year, and I am no longer president, she will always be my friend. To the best association

staff in the world, Norma, Karen, Linda and Leslie, Amy and Julie.....without you....**wow!** I don't even want to imagine that! To the Executive Committee, Lela, Steve, Sandy and the Board of Directors, your support has been paramount in all that we have accomplished this year. You are an amazing group of people, and I am in awe of the spirit with which you have all risen to the occasion this year. To Barbara Palmer and Bobbie Nelson.... no one took the phrase "Cowgirl-up" more seriously than the two of you! To my Coast Country family, Debbie, Linda, Betsy, Linda Downing and Betty.....thank-you for holding the ball this year, and saving my desk for me!

In saving the best for last, I want to express my love and gratitude to my parents Betty and Bruce Southstone, for "encouraging"

me to participate at the association.....(try saying no to them!) and my family, Chris, Erin, Cary, Dani and Ian for your willingness to put up with me!

This year has truly been a team effort. From the AE search committee, to the Taste of Santa Cruz committee. From our hands on CEO, staff and Board of Directors, to our hands on Emergency Gutter cleaning crew (Bobbie and Dave), everyone has played a role, everyone has pitched in, and we have **all** made a difference. As we say in Idaho....."There ain't a dud in the bunch!"

It has been my pleasure to have served as your president, may what we accomplished this year continue to grow and prosper for many years to come.

My best to all of you, and may we all have a peaceful holiday season.

Christa

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Planning Director Tom Burns Visits LGR Committee

Tom Burns was the guest of the LGR Committee at the October 24, 2008 meeting. At the top of the agenda was a discussion concerning the Planning Appeals Board. A group of concerned citizens had brought up the issue of our county not having an Appeals Board which did shine the light not only on not having a board, but on the entire appeals process. At the present time the appeals process is confusing and cumbersome.

Director Burns is attempting to bring clarity to the process. The County Board of Supervisors decided rather than appoint an interim Appeals Board, and then re-organize the process; all should be tackled at the same time. The hope is that the appeals process will be reduced to a more comprehensive procedure; that there is one place to go whether an individual is appealing a Planning Department decision or a Zoning Department decision. If you would like to be involved in the process we urge you to attend the Board of Supervisors meetings in which they will discuss the matter. You can call the Board's office at (831) 454-2200 for dates.

Director Burns also brought us up-to-date on property affected by the fires this past summer. Several homes were affected from complete loss to more minor losses of out buildings & fencing. The Planning Department has given these projects priority for processing and are issuing permits at a reduced cost. If the property was destroyed and had no permits, a

permit will have to be issued. I checked with Larkin Valley home owners and they have reported that the County Planning Department has been easy to work with as they go through this process. The staff has been quick to respond and understanding that time was of the essence for these projects.

REPORTS FROM GOVERNMENT ASSIGNEES

Renee Mello reported the City of Watsonville has implemented the new abandoned building registration fee. The \$50 fee must be paid by the bank or mortgage holder upon abandonment after foreclosing. All foreclosed properties inside the city of Watsonville are subject to paying the fee. The city keeps a list of these properties that they intend to monitor. In some areas of California vacant properties have caused blight in communities by unauthorized people moving in or damaging the property. The city expects the vacant properties to be maintained. If the city must step in to maintain a property a lien will be recorded and the matter will be resolved at the close of escrow. We are finding that in other areas these costs can add up quickly, so best practice is that the REALTOR® listing the property pass this information on to the bank or mortgage holder that they are liable for these costs if the property is not kept up to the city's satisfaction. The \$50 fee is an annual fee and provides extra funds to the city for monitoring foreclosed, vacant properties.

Tom Sanders reported on various County water issues: like the city of Scotts Valley, the County is beginning to (a) look at impervious and pervious water surfaces, and how they will affect permits (b) storm drainage and ground water discharge is becoming a larger issue, (c) with the start of the rainy season there is concern for the Summit fire area and mudslides and possible vacating of property. If there is mud slide potential the county may require vacating homes during heavy rain.

The Pajaro Valley Water Management Board has been undergoing it's woes for years now,

they now have 6 months to get organized or either the county or state may have to take over. The Board wants to declare a water emergency in South County which will affect permits. It is still undecided whether or not this will happen.

LGR general discussion included a warning to REALTORS® involved with Condominium foreclosures. Be sure to check on outstanding Home Owner Association unpaid dues, and unpaid property taxes. The bank or mortgage holder that foreclosed on the property is responsible for paying these balances unless otherwise negotiated. Don't forget to check reserves, which may also be impacted.

NOW IS THE TIME TO INVEST IN REAL ESTATE!

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RE Legal Matters**LOCAL DISCLOSURES AND REGULATIONS***By Lloyd Williams, Association Attorney*

The California Association of REALTORS® provides forms to assist Agents in meeting their disclosure obligations under state and federal laws; however, local ordinances requiring disclosures or other acts prior to the sale of real property are, understandably, not included. These ordinances are contained in the County Code or in city Municipal Codes. Most, if not all, of these local disclosures and regulations are described below. I have underlined certain portions for emphasis.

1. County Code Section 16.50.090 - Agricultural Land Zone Disclosure.

This Section requires the listing agent or the seller, of any real property located in the unincorporated portion of the County, to make the following verbatim disclosure to the buyer:

Santa Cruz County has a strong rural character and an active historical agricultural sector. As a property owner or lessee you should be prepared to accept properly conducted agricultural practices that are allowed for in Federal, state and county laws and regulations, are consistent with accepted customs and standards, and are operated in a non-negligent manner. Accepted agricultural practices that may cause inconveniences to property owners during any 24-hour period may include but are not limited to: Noise, odors, fumes, dust, smoke, pests, operation of farm equipment, storage and application and disposal of manure and the application of pesticides and fertilizers by ground or air. The County of Santa Cruz will not consider an agricultural practice to be a nuisance if implemented in accordance with Federal, state, and local law. Nothing herein is intended to limit rights under

Federal, State, and local regulations governing pesticide use.

Additionally, prior to issuance of a building permit for a parcel within 200 feet of agricultural lands, as designated on the Agricultural Resources Map, a similar, but longer, statement must be recorded prior to issuance of a building permit. The Association has these disclosures available to the Members.

2. County Code Section 13.10.376 - Timber Production Zone Disclosure.

This Section requires the Seller of real property located adjacent to land included in the Timber Production Zone, as shown on the County Assessor's Parcel Maps, to do the following:

a. Disclose to the Buyer that:

Santa Cruz County has established the Timber Production Zone to protect and maintain timberland for growing and harvesting timber, and for compatible uses. This property adjoins land included in the Timber Production Zone as designated on the County Assessor Parcel Maps. Residents of the property occasionally may experience increased traffic, noise, dust, change in the viewshed and/or other activities related to the growing and harvesting of timber or other uses permitted within the Timber Production Zone.

b. Include the following disclosure statement in the Seller's Transfer Disclosure Statement, and as part of the Deed conveying the property:

The property described herein is adjacent to land included in the Timber Production Zone as designated on the County Assessor Parcel Maps. Santa Cruz County has established the Timber Production Zone to protect and

maintain timberland for growing and harvesting timber, and for compatible uses. Residents of the property occasionally may experience increased traffic, noise, dust, change in the viewshed and/or other activities related to growing and harvesting of timber or other uses permitted within the Timber Production Zone.

Before issuing a building permit for property located adjacent to a Timber Production Zone, the County Building Official will either require the recording of a statement of acknowledgment containing the above disclosure or confirmation that the disclosure has already been recorded as part of the Deed.

Since the disclosure requirement applies to land within the Timber Production Zone "as

designated on the County Assessor Parcel Maps," you should obtain a copy of the applicable Assessor Parcel Map(s) before delivering the Seller's Transfer Disclosure Statement to the Buyer, to make sure the Seller has complied with this ordinance.

The Association has these disclosures available to the Members.

3. Water Conservation Retrofit -

a. County Code Section 7.69 - Installation of Water Conservation Devices.

This Section requires any real estate agent involved in sale of residential, commercial or industrial property using water in showers and in water closets to

Continued on next page

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RE Legal Matters

Continued.

give written notice to the buyer and the seller of the requirements in this Chapter for installation of the water conservation retrofit devices specified in this Chapter. The disclosure must be made prior to the close of escrow. Subject to certain stated exemptions, the seller is obligated to provide the buyer with written certification of compliance with the requirements of installation of the water conservation retrofit devices. In the unincorporated portion of the County receiving water service by the City of Santa Cruz, the responsibility to retrofit may be transferred to the buyer if the buyer commits to completing the retrofit within 90 days from the close of escrow. The ability to transfer responsibility to the buyer does not apply to unincorporated areas outside of the City of Santa Cruz service area.

b. Santa Cruz Municipal Code Section 16.02 and Capitola Municipal Code Section 13.02.

Santa Cruz and Capitola have similar requirements of retrofitting and certification; however, as stated above, they allow the buyer to commit to performing the retrofitting within 90 days from the close of escrow. The Association has the Certification and Transfer of Responsibility Forms available to Members.

4. County Code Section 12.10.216 – Swimming Pool/Spa/Hot Tub Barrier Requirements.

Prior to the sale of residential property containing a swimming pool, spa or hot tub, the seller must give the buyer a written certification, prepared by a building official or certified home inspector, of compliance with barrier requirements in effect when constructed or erected, unless there is no barrier between the residence and the pool. In that case, regardless of

the barrier requirements in effect when constructed or erected, the pool must comply with requirements in effect as of January 1, 2007.

The Association does not have certification forms to meet the requirements of this Ordinance, and I am informed by the County that it does not provide a form.

5. Santa Cruz Municipal Code Section 21.04 – Tenant Notification of Sale of Residential Rental Property.

At least 10 days, but no more than 30 days before entering into a listing agreement for sale of residential rental property located with the City limits, or making an offer to sell such property, the owner must give the tenant(s) written notice that the property is for sale, either by first class mail or by personal delivery to all tenants. If the owner does not comply, any sale is still valid, and the commission may be collected; however, the tenant(s) may recover damages not to exceed \$400.

New Members

SCAOR welcomes the following new members and wishes them the best of luck!

REALTOR® MEMBERS

The Office of Richard Guelich, Broker

Richard Guelich

Monterey Bay Property Management

Sheri Markowitz

AFFILIATE MEMBERS

Blue Adobe Mortgage

Vicky Gordon

Realedit

Ellen Wagman

Presentation to Congressman Farr



Pictured are Christa Shanahan, President SCAOR, Congressman Sam Farr and Barbara Palmer, Chair of the LGR Committee.

SCAOR was honored to present a check, in October, for \$5000 to Congressman Farr, 17th. District, on behalf of NAR and CAR. Sam Farr has supported REALTOR® issues for many years and continues to represent our interests.

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Education and Professional Development



Getting Your Foot in the Door: REO Listings!

Instructor: Bob Barrie
Friday, Dec. 5th 9am-12pm
Cost: \$35 SCAOR Member
\$50 at the door, \$55 Non-member.

Are you interested in working the REO market and frustrated with the lack of information on how to get started? If so, this is the class for you! In this class you will get to the heart of the REO business, you will learn how to get the BPO's, what forms to use, payment information, how to do an occupancy check, handling utilities and general maintenance of the property, marketing tips, handling offers, addendums, and much more!

Pricing Properties to SELL in a Default Market

Instructor: Bob McManus
Monday, Dec. 8th 1pm-4pm
Cost: \$10 SCAOR Members.
\$20 at the door. \$25 Non-members

This seminar will cover Where to find the Buyers in Today's Market, How to get your Property SOLD in 10 days, How to have your Property receive MULTIPLE OFFERS, How to have the seller want to work with you at the price YOU determine, Why only 6% of the properties sell each month & how to have your listings in the 6%, What the sellers REALLY WANT in a REALTOR®, How to THRIVE and Not Just Survive in a Default market, How to talk to people in default and how to get them to talk to YOU.

Distressed Properties: A Tactical Approach to the Procedures and Risks Involved in Short Sale, REO, and Foreclosure Transactions

Tues. Dec. 9th 11:30am-2:00pm
Cost: \$10 SCAOR Member
\$25 at the door. \$35 Non-member

Cost includes lunch sponsored by Old Republic Title Company.

Panelists Include: Dave Hammerslough, Attorney; Katherine Handley, County Manager for Old Republic Title Co.; and Robert Bailey, Broker/Owner Bailey Properties

Back by popular demand! Distressed Properties was a sell out in November and it is guaranteed to be another sell out in December. Reserve your seat today! In certain markets, homeowners are unable to make their mortgage payments in a timely manner. Foreclosures have increased and lenders who now own these properties may want to salvage as much value as they can. Buyers are also excited about the prospect of buying from a truly motivated seller. All of these potential clients need help-qualified, professional help. A top-notch Panel of local Real Estate experts will be discussing the procedures used in the sale and disposition of distressed properties. You will also be armed with the Risk Management tools needed to safely maneuver through each transaction.

Effective Client Communication Skills Workshop

Instructor: Ron Franke, Ceboa
Wed. Dec. 10th 1:30-3:30pm
Cost: \$5 Member. \$15 at the door. \$25 Non-member.

Topics covered: You are your brand; What is Client communication; The art of listening; Quality in communication; Using technology to communicate; Communication information.

Charlie Krackeler's 45hr License Renewal Panic Program.

Fri. Dec. 12th 8:30am - 12:30pm
Cost: \$65 SCAOR Members.
\$85 at the door. \$90 Non-member.

At this seminar you will complete exams for the five mandated courses* and receive a certificate for 15 credits. You will receive an access code to Charlie's website to complete the remaining 30 hours of testing over the course of two days. In order to start testing on 12/12 you will need to pick up

the study material** (text CD) at least 7 days prior to start of class. All students who register after 12/5 will need to make special arrangements to test on the Mandated courses. Course material will be available to students at the Association office at time of registration.

Understanding Tenant-in-Common Investments

Mon. Dec. 15th 1:30-3:30pm
Cost: \$5 Member. \$15 at the door. \$25 Non-member

DRE approved for 1hr CE Credit

Learn about the NAR Exemption and Tenant-in-Common Investments that may impact your business. Learn how to potentially earn advisory & referral fees; Why this is a positive trend for your business; The basics of the TIC industry; Why all Broker/Dealers are not the same; How to pick a Registered Rep for your clients, and more!

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A Taste of Santa Cruz

Record Attendance at 4th Annual "A Taste of Santa Cruz"

Attendees looking for some fantastic food, wonderful wine, a night of networking and super shopping came to the Cocoanut Grove on November 13th to celebrate the 4th Annual "A Taste of Santa Cruz". Judging from the amount of people juggling plates and glasses of wine while perusing the silent auction tables, we are pretty sure they found what they were looking for! "We were absolutely thrilled with the turnout", stated Co-Chairwoman, Barbara Dimitruk, First American Title.

In a shaky economy, the SCAOR Housing Foundation Trustees and the "A Taste of Santa Cruz" committee were keeping their fingers crossed that people would come out and support this annual fundraising event. "The extra publicity we received in the Good Times and in the Santa Cruz Sentinel persuaded more of the general community to attend the event, which was fantastic. The silent auction tables were humming and the live auction did well considering the economy. Our goal was to raise \$30,000. We think we may have been successful in doing that", Julie Ziemelis, Housing Foundation Program Manager, stated.

"Our goal was to create a fun and wonderful event while making as much money as possible for our grant program while creating awareness of the Housing Foundation, and from what I saw I'd certainly call the event a success!", Jeff McCormac, 2008 SCAOR Housing Foundation Chairman said.

We thank all of you who attended the event and helped us keep the Housing Foundation's Closing Cost Assistance Grant Program in a strong financial position so that we can continue to provide financial assistance to anyone who qualifies for a grant. Thank you!

Months of planning goes into the success of "A Taste of Santa Cruz" every year. All that work that is done behind the scenes by a group of dedicated volunteers. We wish to express our gratitude to the following members who have a passion for seeing first time homebuyers attain the dream of homeownership and for having the know-how on creating a great party!

Co-Chair-Barbara Dimitruk

First American Title

Co-Chair-Loree Doan

Santa Cruz Title

Dimitri Timm

Princeton Capital

Elaine Della-Santina

Main Street REALTORS®

Inez Pandolfi

Century 21 Showcase

Janee Del Colletti

Bailey Mortgage

Jeanne Hatch

Housing Foundation Trustee

Jeanne Mulhern

Keller Williams Realty

Jeff McCormac

Wells Fargo Home Mortgage

Vera Sarkissian

Advantage Staging By Vera

Norma Milete

SCAOR

Kathy Hartman

SCAOR

Julie Ziemelis

SCAOR

For every volunteer who donated their time, we also had two generous sponsors who assisted us financially in creating a fantastic evening for everyone to

enjoy themselves and help raise funds.

Thank you to our following sponsors:

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DS Capital Mortgage

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First American Title

GL Crown Real Estate

Intero Real Estate

McNair Real Properties/Ross

Real Estate

Monterey Bay Properties

Morgan Stanley

Old Republic Title

Patelco Credit Union

Santa Cruz Title

Wells Fargo Home Mortgage

We hope to see you at our 5th Annual "A Taste of Santa Cruz" in November 2009!



A Taste of Santa Cruz



Thanks to our Volunteers, left - right: Janee Del Collett, Vera Sarkissian, Inez Pandolfi, Julie Ziemelis, Loree Doan, Barbara Dimitruk, Norma Milete, Joe Ganeff, Dimitri Timm, Jeanne Mulhern, Connie Landes.

Another outstanding success!!!!

Kudos to all the fantastic individuals who helped make our most recent event so awesome!!! This year's "A Taste of Santa Cruz" was probably our best to date in regards to registration flow, signage and information, check out, publicity, devoted volunteers and community involvement.

This happening could not have attained the level of success it did without the efforts of our ATOSC committee and their commitment to our cause. Having key people to head the various sub-committees and who enlisted the assistance of so many wonderful and creative volunteers was vital to our endeavor. Our gratitude to all the incredible people who worked the silent auction tables, registration, front doors, clean up and those who

donated the extraordinary array of silent and live auction items.

A huge "THANK YOU" to our 2008 "A Taste of Santa Cruz" committee: my co-chair Barbara Dimitruk, Dimitri Timm, Elaine Della-Santina, Inez Pandolfi, Janee Del Colletti, Jeanne Hatch, Jeanne Mulhern, Jeff McCormac, Vera Sarkissian, and Connie Landes. Each and every one of you "stepped up to the plate" and hit a home run!

And of course, we cannot overlook the incredible staff of our own Santa Cruz Association of REALTORS, who participated that evening on their own time as volunteers. Kathy Hartman, Norma Milete, Julie Ziemelis, Leslie Flint, Karen Kirwan and Linda Zoccolithier dedication to the SCAOR Housing Foundation is unsurpassed. This type of allegiance



should be acknowledged by all of us as we encounter the SCAOR staff in our day to day dealings.

"Thank you" doesn't seem strong enough for what was accomplished last Thursday evening, but I hope that everyone that attended our event knows what an enormous effect the funds raised will have on our community.

Loree Doan





WOW! It's Been a Record Year

What a wonderful month of much needed fundraising! We started off with a blast of a Halloween Party at the Verve Club (Formerly the Aptos's Club) in Aptos hosted by Debra Schottgen and Greg Turnquist and sponsored by Bank of the West. Fun was had by all with some great costumes, a palm reader, a live band, raffle and a costume contest with four winners splitting the \$100 prize. A special thanks to Dimitri Timm and Shelly Paine for their help in throwing this event.

That was followed by the event of the year, the fourth annual "A Taste of Santa Cruz". From the first year four years ago this event just seems to keep getting

better and more fun. Even in these challenging times, we filled the Coconut grove and all who came enjoyed some fantastic food and beverages. I know that much will be written about this wonderful event so I'll keep this brief but wanted to give a special thank you to Barbra Dimitruk and Loree Doan the fabulous co-chairs of this event who, with their committee and the help of the SCAOR staff, put on another spectacular event.

So now the reason for these wonderful fundraisers - our grant recipients! With each year we have given out a higher number of grants, but this year we will double the number of

grants given out from last year. This year the Foundation has given out 28 grants for over \$95,000 year to date. That's 28 families, single parents and county residents achieving the dream of home ownership with your help. Congratulations and a huge thank you to all of you for your support of the Housing foundation.

Thank you.

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SCAOR Calendar December 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 9:00am Budget & Finance Comm. 10:00am-12:00pm MLS Listing Mgmt	2	3	4	5 9:00am-12:00pm REO Listings: Getting your foot in the door	6
7	8 1:00pm-4:00pm Pricing Your Listings to Sell	9 11:30am-2:00pm Distressed Properties (Includes Lunch)	10 8:30am Affiliate Comm. 1:30pm-3:30pm Effective Client Commu- nication Skills Workshop	11 SCAOR Holiday Open House 4:00pm-6:00pm	12 8:30am-12:30pm 45hr Panic Program License Renewal 9:00am Board of Directors	13
14	15 1:30pm-3:00pm Understanding Tenancy in Common	16	17 10:00am SCAORHF Fundraising Committee	18	19 8:30am LGR Committee 9:00am Affiliate Committee "Adopt a Family"	20
21	22	23	24 SCAOR office closing at noon	25 SCAOR office closed for the holiday	26 SCAOR office closed for the holiday	27
28	29	30	31 SCAOR office closed for the holiday			

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Readers a Happy &
Prosperous Holiday*

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