

OFFICE HOURS

8:00am to 5:00pm Monday-Friday
Every Thursday the office is closed from
9:00-10:30am for a staff meeting

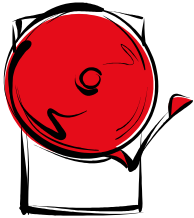
The SCAOR eScoop

2525 Main Street
Soquel, CA 95073
831-464-2000
831-464-2881 Fax



If you are unable to open any of the links visit our website at www.scaor.org
or call Karen Kirwan at 831-464-2000 or kkirwan@scaor.org

Volume 2
Issue 14
April 2, 2009



2009 Key and Tour invoices
have been mailed out and are
due on April 15th.

Payments can be faxed to
831-464-2881 or mailed to
SCAOR at 2525 Main St.
in Soquel, CA 95073



**SCAOR OFFICE
CLOSING AT NOON ON
FRIDAY, APRIL 10TH**

C.A.R. Legal Hotline open on Saturdays beginning April 4th

In addition to Monday-Friday
9:00am-6:00pm.
213-739-8282 Salespersons
213-739-8350 Broker/Owners,
Office Managers and Designated
REALTORS®.



C.A.R. Housing Affordability Fund Launches Mortgage Protection Program April 2

Through the C.A.R. H.A.F.'s Mortgage Protection Program, first-time home buyers who lose their jobs due to layoffs may be eligible to receive up to \$1,500 per month for up to six months to help make their mortgage payments. A Qualified co-buyer can also participate in this program, for a reduced monthly benefit of \$750 per month for up to six months in the event of a job loss. Program benefits also include coverage for accidental disability and a \$10,000 death benefit. C.A.R.'s Housing Affordability Fund is dedicating \$1 million toward its Mortgage Protection Program, and estimates that up to 3,000 families will benefit from the program this year.

Home buyers must request an application for the H.A.F. Mortgage Protection Program from their REALTOR®. More information on this new initiative will be forthcoming. Check <http://www.car.org/aboutus/hafmainpage/> for updates or contact Monica Rodriguez at (213) 739-8380 or monicar@car.org.

Know a Senior who could use some help around house?

RSVP to the rescue!!!
Click [here](#) for more information
and a Homeowner application or call
SCAOR at 831-464-2000

SAVE THE DATE!!!

- [Pitfalls of Selling & Leasing Income](#) and
Commercial Property 4/13
- [Risk Management](#)-DRE Mandated course 4/15
- [Reverse Mortgage](#)-Includes Lunch 4/17
- [Divorce this House](#) Designation Preview-4/24
- [Duane Gomer's Short Sale Update](#)-4/27
- [Dealing with Difficult Tenants Part Two](#)- 4/29
- 5/6 Spring Fling BBQ & Baking Contest

To register call SCAOR 831-464-2000. For a complete list
of classes click [here](#) or www.scaor.org

SCAOR Education Highlight

Lunch n Learn!

Buying Your Home with a Reverse Mortgage

Friday, April 17th

FREE for SCAOR Member if you register by April 15th

\$10 for SCAOR Member after April 15th

\$10 Non-SCAOR member anytime

Includes Lunch

Instructor: Richard Cornelsen, Wells Fargo

By attending this seminar you and your clients will learn how to sue a Reverse Mortgage to purchase a home or even a second home without any monthly payments.

Topics covered: Planning for your future; Reverse Mortgage 101; Purchase homes; Pay off options, and more!

Register yourself and a client by April 15th-

CLIENT ATTENDS for FREE too!

