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# The SCAOR e-Scoop

## OFFICE HOURS

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

Questions? Concerns? Contact Karen  
Kirwan at 831-464-2000 or [karen@scaor.org](mailto:karen@scaor.org)



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## SCAOR Education Highlight

### Lenders Panel: *The Changing Mortgage Industry*

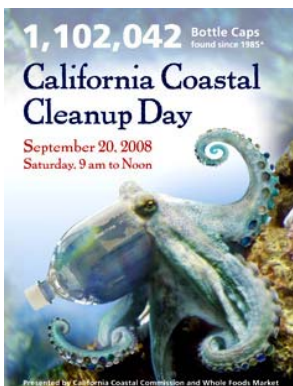
Friday, September 5th 10:00am-12:00pm

\$Free to SCAOR Members

\$15 at the door & Non-members anytime

Join us for a discussion on the ever changing mortgage industry. Have all your questions answered and concerns addressed by a panel of top local mortgage professionals. The changes in the mortgage industry affect all aspects of your business. Staying on top of these changes will help position you as a trusted advisor in real estate. By attending you will gain insight and knowledge into the current market that will put you ahead of the rest! Topics of discussion will include the state of lending; hot points of FHA; new legislation, and more. Click [here](#) for more info

## GREEN TIP OF THE WEEK



## ANNUAL COASTAL CLEANUP DAY IS SEPTEMBER 20TH!

ACC Day engages people to remove trash and debris from the world's beaches and waterways, to identify the sources of debris, and to change the behaviors that cause pollution. In 2006, 358,617 volunteers from 70 countries across the world removed more than seven million pounds of debris from 34,560 miles of shoreline and rivers! For more information on how you can make a difference in your own community click on the OCTOPUS or go to [www.saveourshores.com](http://www.saveourshores.com).

## Coming Up at SCAOR!

Aug. 8th [MLS Essentials-Hands On!](#)

Aug. 15th [Risks, Pitfalls & Resolutions in Selling Condominiums](#)

Aug. 20th [Shift Happens-Gaining Mind Over Market](#)

Aug 21-22 & 25-27 [CCIM CI101](#)

Aug. 27 [Microsoft Outlook Dashboard](#)

CALL SCAOR TO REGISTER AT 831-464-2000

For a complete list of classes click [here](#).



## SCAOR's Housing Foundation's "Sip of Summer"

Tuesday, August 19th

4:30pm-7:30pm

at Bargetto Winery

3535 N. Main Street in Soquel

Tickets: \$15 includes 3 samples of Wine, Appetizers, and Live music by Jim Rosenberg.

Enter the raffle drawing for a chance to win professional driving lessons on the Laguna Seca Racetrack; Golf bag; or Tickets to "A Taste of Santa Cruz".

Additional wine pours available at \$7 each or 4/\$20

This event is a great networking opportunity!

For tickets call SCAOR at 464-2000  
or Elaine Della Santina at 462-4000 x.216.

All proceeds benefit the SCAOR Housing Foundation's Closing Cost Assistance Program



*A Taste of Santa Cruz*

Get involved with one of the most successful community fundraisers in Santa Cruz

County! The 4<sup>th</sup> Annual "A Taste of Santa Cruz" is slated for November 13<sup>th</sup> at the Coconut Grove. This event draws nearly 800 attendees every year and exposes you and your company to the community. For information about purchasing a booth and/or becoming a sponsor call Loree Doan 831-566-2515.