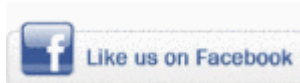


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August 17, 2017



# LUNCH & LEARN

## Lunch and Learn: Increase Your Business 10-15%!

Join us for lunch and learn how to increase your sales with HECM for purchase Loan (reverse mortgage) on Wednesday, August 23, 11:30 am – 1 pm. Topics include, downsizing for retirement options, giving our clients more buying power, selling more homes to seniors and more! [Reserve your free seat](#)

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## Lower Rates Not Swaying Buyers

Mortgage rates dropped to the lowest averages since November, but that did little to entice home buyers and refiners last week. The Mortgage Bankers Association reports that total mortgage application volume—including for refinancing and home purchases—eked out just a 0.1 percent week-over-week increase. [Read the full article](#)

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## City & County Schools

Learn all about our local schools including the district outlook for the next 10 to 15 years, inter-district transfers, charter schools with emphasis, APT scoring explained and charter schools, district boundaries, school resources. Class date: August 25, 9:30 am. [Register here](#)




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## Bend Matrix to Your Will!

You have your dashboard just how you like it. You know how to search and create reports. You are able to

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### 'This Ain't Your Daddy's Association Anymore'

It's time to get out of your comfort zone. That was the rallying cry from National Association of REALTORS® President-elect Elizabeth Mendenhall and CEO Bob Goldberg to local, state, and national association leaders and staff, who gathered in Chicago on Tuesday for NAR's 2017 Leadership Summit. "We shouldn't dread disruption," he said. "We must drive it." [Read the full article](#)

## Bay Federal Does Home Loans

Federally Insured by NCUA. Equal Housing Lender.



### "A Taste of Santa Cruz" Offering Booth Sponsorships

Have you been inside the Museum of Art & History within Abbots Square? If not, you are in for a treat as we hold Santa Cruz's premiere culinary extravaganza, "A Taste of Santa Cruz" in this new venue for 2017 on Thursday November 9 at the MAH from 5:30 – 9 pm. The Santa Cruz County Association of Realtors Housing Foundation is currently seeking booth sponsors from within the real estate community to pair up with local restaurants and wineries to make this year's fundraising event one of the best yet! Please contact [Suzanne Schmidt](#) for more information.

### Earn Free Software with MVP Offer

Join the REach® Insight Panel to test out new real estate technology and earn free software products and discounts. The REach® Insight Panel was created for real estate professionals like you to help improve your business and the real estate industry. Test out new products and provide feedback so that the tools and services are customized for YOU! After demoing one or more products and completing a brief survey, you will receive exclusive offers from the companies. [Take Action!](#)



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