

The SCAOR eScoop

December 3, 2009 - Vol. 3, Issue 47



In this issue..

[Facebook Vote = \\$\\$\\$](#)

[Foreclosure Avoidance Incentives](#)

[Win Your Dues Back](#)

[Ring in the Holidays!](#)

[2010 Loan Limits](#)

Quick Links

[Clarus Market Metrics](#)

[Clarus Investor](#)

[Join our Facebook Fansite](#)

[Follow us on Twitter](#)

Coming Soon
12/2

[Clarus Investor Webinar](#)

12/9
[Holiday Open House](#)

1/15
[Mastering Matrix Realist](#)

1/22

Your Facebook Vote Could Earn the Foundation \$25,000!

The Santa Cruz Association of REALTORS® Housing Foundation could be awarded \$25,000 with your vote on Chase's Facebook fan site. Chase, through its *Community Giving Program: You decide what Matters* Campaign, is gathering votes for local non profits who will then be awarded funds to help support that organization.



Those funds in there entirety, along with all proceeds the Foundation receives, go towards helping low income individuals and families become first time homeowners in Santa Cruz County through our Closing Cost Assistance Grant Program (www.scaorhf.org).

Its Easy As 1-2-3! Here's how you vote:

- 1) Click here to visit the fansite:
<http://apps.facebook.com/chasecommunitygiving/?src=wayforward>
 - 2) In the Search for your local charity box type in the following exactly as it is case sensitive: Santa Cruz Association Of Realtors Housing Foundation
- You can click on the link as it pops up below that box or type the name in and click go.
- 3) On the next screen click Become a Fan, then click Vote

Be sure to pass the link onto your Facebook contacts so the Foundation gets the most votes to help our Community!

Thank you in advance for your vote!



Facing Facebook

New Guidelines Aimed At Providing Foreclosure Avoidance Incentives

Office Hours:
8 AM - 5PM
Mon. - Fri.

SCAOR's Closed
Holiday Office
Hours:

12/24 at Noon
Christmas Eve

12/25
Christmas Day

12/31 at Noon

1/1
New Year's
Day

The Treasury Department released guidelines and forms for its new Home Affordable Foreclosure Alternatives Program (HAFA). HAFA provides incentives in connection with a short sale or a deed-in-lieu of foreclosure (DIL) used to avoid foreclosure on a loan eligible for modification under the HAMP program. HAFA applies to loans not owned or guaranteed by Fannie Mae or Freddie Mac, which will issue their own versions of HAFA in coming weeks. Click here for more information: www.scaor.org/upload/files/HAF_Briefing.pdf

Win Your Dues \$\$\$ Back

Don't miss out on the chance to win all of your dues back! Pay your dues in full by December 31, 2009 and you will be automatically entered into our **Win Your Dues Back** contest. Over 300 are entered so far to win!

**Your payment method must be fully processed to be eligible.*



Ring in the Holiday Season with SCAOR

The Holidays are coming and SCAOR would like to invite you to celebrate the season at our annual Holiday Open House on December 9th from 4 - 6 PM. Appetizers, wine and soft drinks will be served for your enjoyment. We invite you to bring your favorite beverage to share and a canned good donation for the Second Harvest Food Bank barrel.



Begin the holiday season with a relaxing evening of fellowship and fun! Pre-register by calling 831-464-2000. *We look forward to seeing you there!*

2010 Loan Limits Announced

The loan limits described in Mortgagee Letter 2009-50 are effective for loans with credit approval issued by the mortgagee on or after January 1, 2010 through December 31, 2010. These limits apply to mortgages insured under the following Sections of the National Housing Act: Sections 203 (b) (FHA's basic 1-4 family mortgage insurance program, including condominiums), 203(h) (mortgages for disaster victims), and 203(k) (rehabilitation mortgage insurance). [Click here for complete information.](#)

If you are unable to open any of the links visit our website at www.scaor.org or call Andrea Harbert at 831-464-2000 or send an email to andrea@scaor.org
For a pdf version of this week's eScoop click here or go to www.scaor.org/News & Events.

[Forward email](#)

✉ **SafeUnsubscribe®**

This email was sent to andrea@scaor.org by andrea@scaor.org.

[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Email Marketing by



Santa Cruz Association of REALTORS® | 2525 Main Street | Soquel | CA | 95073