

MARCH 2005



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SANTA CRUZ ASSOCIATION OF REALTORS®

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Santa Cruz County's
REAL ESTATE
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Designations and Educational Options for REALTORS®



Studies show that REALTORS® holding a professional designation earn \$27,000 more annually than those who do not hold a designation; brokers earn \$18,000 more.

The Santa Cruz Association of REALTORS® provides several options for you to enhance your career through education and training to enable you to earn various industry designations. Here's an overview of three of our most popular programs, Certified Residential Specialist (CRS), Graduate REALTOR® Institute (GRI), and Senior Real Estate Specialists® (SRES®).

If you're working with residential buyers and sellers, the Certified Residential



Specialist (CRS) designation, with more than 35,000 designees throughout the U.S. and international countries,

provides a proven alternative to enhancing your career path. Key benefits of earning the CRS designation are:

- Gaining higher volume of transactions and greater gross sales — CRS designees earn an average yearly income of \$155,896 compared to \$39,300 for a REALTOR® who is a sales agent;
- Improving efficiencies through use of

See **Education**, Page 5

Seniors Real Estate Specialists® (SRES®) Training March 17-18

SRES® is the only designation and marketing program specifically designed to serve senior property owners. The Seniors Real Estate Specialists® (SRES®) designation is one of the largest and fastest-growing national designations and most comprehensive seniors program in the industry.

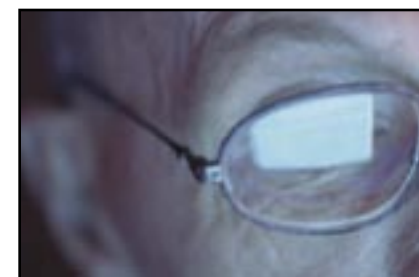
Power Training For Real Estate is offering a two-day course at the SCAOR office, March 17-18, from 8:30 A.M.- 3:00 P.M. The cost of the training is \$399. Continental breakfast and lunch will

be provided. To register for this training, call (800) 918-9637, or go to www.realestatepowertraining.com.

Through this course, you will earn national SRES® designation, as well as 12 hours of professional training and development suitable for continuing education DRE credit.

Through completion of this course, you will:

- Understand the range of housing and developmental needs of each of the



three major segments of the growing mature population;

See **SRES Training**, Page 6

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For advertising and deadline information, please call

Barbara Quinton

462-5700 ext 23

REAL ESTATE is the official monthly newspaper 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 real estate news and the Association's calendar of events.

SANTA CRUZ ASSOCIATION OF REALTORS®

2525 Main Street, Soquel, California 95073
(831) 464-2000 • (831) 464-2881 fax
www.scaor.org

President's Message

Market Summary

Our spring-time real estate market is well underway. Amazing home prices and multiple offers are commonplace. Our listing inventory is very low, and prices are climbing quickly to match this scarcity. Obviously, the key to thriving in this market as a REALTOR® is to focus on getting more listings.

Lockbox Update

By now you've realized that the conversion from the old Supra system to the new D-key is complete. Yes, you have to establish a new habit of "cradling" your D-key every night. Here is a memory tip: when you plug in your cell phone at night, put your D-key in its cradle. Your key will automatically upload your showing activity and recharge its battery. And by doing so, the quality of the data within our lockbox system and the security of the system for our clients will be optimized. Go to the Supra lockbox web site: www.supraekey.com to check out your new tools. Call the SCAOR office at 464-2000 with any questions about this system change.

Finally, Reflections on living well in this fast-paced and challenging market.

- Finish every day and be done with it. You have done what you could. Some blunders and absurdities no doubt have crept in; forget them as soon as you can. Tomorrow is a new day; begin it well and serenely and with too high a spirit to be cumbered with your old nonsense. This day is all that is good and fair. It is too dear, with its hopes and invitations, to waste a moment on yesterdays.

—Ralph Waldo Emerson

- A man traveling across a field encountered a tiger. He fled, the tiger after him. Coming to a precipice, he caught hold of the root of a wild vine and swung himself over the edge.

The tiger sniffed at him from above. Trembling, the man looked down to where, far below, another tiger was waiting to eat him. Only the vine sustained him.

Two mice, one white and one black, little by little started to gnaw away the

vine. The man then saw a luscious strawberry near him. Grasping the vine with one hand, he plucked the strawberry with the other.

How sweet it tasted.

—Zen Poem



Dan Sedenquist
Bailey Properties
2005 SCAOR
President
(831) 426-4100
soldbydan@aol.com

New Members

American Dream Realty

Jeannie Collins (reinstated)
Chuck Oliver

Bailey Properties, Inc.

Sara Welch
Bryan Chambers
Chris Howells
W. Skip Jones
Sasha Sirisena

Capitola Realty

Lyn Taylor

Century 21 Showcase REALTORS®

Katy Abel
Alfred Brinnand (reinstated)

Coldwell Banker Residential Brokerage

Lauren Anderson
Michael McDonald
Denise Norris
Regina Stark

Russell E. Gross Real Estate

Julie Jones

Heritage Properties

Pamela Cameron

The Office of Bernice Jacobs

Brent Adams

Keller-Williams Realty

Janine Canada

Key Associates

Gary Arnold

David Lyng & Associates

Susan Cecy
Nicole Vanover
Sue Carlson
Megan Lyng
Maribel Garcia

Network Alliance Real Estate

Laura Schultz
Catherine Barsch
Judy Pennycook
Jennifer Dowdy
Mark Kastner

New Horizons REALTORS®

Tina Schwendemann

Real Estate Center

Mohamed El-Sherif

Redwood Real Estate

Martie Szoke

Sunny Brook Appraisal Services

Rebecca Brummett

Affiliate News

The Affiliate Committee meetings are continuing to grow in response to the many exciting initiatives outlined for 2005. We had 14 people attend our February Affiliate Committee meeting, including two REALTOR® members, Bobbie Nelson and Jeanne Mulhern. Their participation is invaluable, and we'd love to see more REALTORS® join us.

All of the sub-committees are off and running with their planning, goal setting, and implementation. The Education Sub-committee sponsored the New Agent Lender's panel on February 4. The Membership Sub-committee pitched the benefits of participating on the Affiliate Committee at the February Women's Council of REALTORS® luncheon. The Liaison/Communications Sub-committee attended this quarter's Office Liaison meeting held at the SCAOR offices.

Our fourth sub-committee, the Events and Programs Sub-committee, is our focus for this month. This committee carries the responsibility for conceiving, organizing, and recruiting volunteers and producing events and programs. The focus is being driven by the 2004

See **Affiliate News**, Page 7

Affiliate Spotlight

First American Home Buyers Protection
265 Camino Al Mar, La Selva Beach
P (800) 698-0422 | F (800)772-1151

First American Home Buyers Protection has been in the home warranty business since 1984 with over \$100 million in net worth. We are proud to be a part of the buying/selling process here in Santa Cruz County, protecting buyers against unexpected repairs on appliances and major systems that occur during the first year of home ownership. We are fortunate to have Judy Ainsworth as our Senior Account Manager. Judy's unmatched customer service in the real estate community has earned her an Outstanding Achievement Award in 2004. If you are not currently working with Judy, you can reach her at (800) 698-0422 x 6915.



Judy Ainsworth
Senior Account Manager



First American Home Buyers Protection Corporation

Comments about an applicant's admittance should be submitted in writing to the Santa Cruz Assn. of REALTORS®, 2525 Main St., Soquel, CA 95073.



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Education...continued from page 1

business planning, effective personal marketing, and delegating part of the workload to personal assistants;

- Tapping into a network of professionally trained Certified Residential Specialists (CRSs) to give and get referrals to clients;
- Benefiting from the Council of Residential Specialist's body of knowledge: local and national networking opportunities and CRS Courses available in different locations throughout the year;
- Quality-tested products and services and the bimonthly magazine, *The Residential Specialist*.

The Certified Residential Specialist (CRS) designation is the professional designation offered by the Council of Residential Specialists and the highest professional designation awarded to REALTORS® in the residential sales field. Fewer than five percent of all REALTORS® hold the CRS designation.

The Council of Residential Specialists was created in 1976 to attract and retain those REALTORS® seeking the knowledge, tools, and relationship-building opportunities needed to maximize their income and

professionalism in residential real estate. The council has four objectives:

- To enhance members' continuing competence through providing superior educational opportunities in a cost-effective manner;
- To provide and promote benefits which enhance the economic value of membership in the council;
- To create and maintain organizational systems and alliances with appropriate organizations to ensure the integrity of the council;
- To create and maintain procedures to ensure a standard of excellence that is required for earning the CRS designation;

To learn more about earning the Certified Residential Specialist designation, go to www.crs.com, or call (800) 462-8841.



New technology, laws, procedures, and the increasing sophistication of buyers and sellers require real estate practitioners to perform at an ever-increasing level of professionalism. The GRI program has helped the best and the brightest in the industry achieve a keen understanding of the real estate business.

In today's competitive business environment, you need more than just motivation and initiative to succeed; you need the advantage of the education you receive in the GRI program. A GRI designation will set you apart, making a difference in the level of service you will be able to offer; expand your network of real estate professionals through course contacts to generate more leads and referrals; as well as increase your income.

But it's about more than just the money. New technology, laws, procedures, and the increasing sophistication of buyers and sellers require real estate practitioners to perform with a higher level of professionalism. The course work required to earn the GRI designation will give you the tools and knowledge you need to provide your clients with superior service.

The GRI designation is obtained by attending a specific, intensive series of a minimum of 90 hours of classroom instruction. The program has been developed for members of the National Association of REALTORS® and is offered through the California Association of REALTORS®. The subject matter has been chosen to educate practitioners about local, state, and national real estate practices that affect REALTORS® and their clients, focusing on the following core areas:

- Sales Process: business development, sales and marketing, customer and client services, and cultural diversity;
- Legal and Regulatory: fair housing, brokerage relationships, contracts, and environmental issues;
- Technology: communications, general technology, and real estate business technology;
- Professional Standards: NAR Code of Ethics and Standards, arbitration and mediation.

The Graduate REALTOR® Institute (GRI) designation indicates to buyers, sellers, and other real estate industry professionals that you have made the commitment to provide a high level of professional service to your clients by securing a strong educational foundation.

ing plan. Earn the trust of this untapped market segment and earn their business with the national SRES® designation.

Key benefits of earning the SRES® designation:

- Placement on the web site for viewing access by potential clients and referrals across the United States and Canada;
- Customizable quarterly newsletters;
- Direct response special reports and contact plan;
- Ongoing education: regular updates on senior-related issues to keep current with developments in financial or legal matters and trends in senior housing;
- Customizable ad templates designed by a professional ad agency to be used in local publications and newspapers;
- Marketing tools, such as brochures and postcards that can be used with prospective clients.

By earning the SRES® designation, the licensee demonstrates that he/she has the requisite knowledge, experience, and expertise to successfully provide seniors with professional consultation about real estate.

**To Advertise your
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For more information about our educational offerings or pursuing a particular designation, go to our web site, www.scaor.org, and click on the Education link on the left side of the page, or call (831) 464-2000.



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Move ins	Vacation rentals
Move outs	Property management
Construction cleanup	Household management

SRES The vast majority of seniors are homeowners. AARP estimates that of the 83 percent of seniors who own their homes, nearly three million of them will change residences in the next two years. These prospective clients need someone who can advise them on the best way to maximize their equity and plan for the future. To help REALTORS® meet the specialized needs of seniors, the founder of the Senior Advantage Real Estate Council® (SAREC®) spent 10 years developing the Senior Real Estate Specialist® (SRES®) designation and comprehensive market-



Real Estate Services



Jessica Arent
Relocation Broker
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Anative of Santa Cruz, Garret has his feet planted firmly into the sand. With children at Pacific Collegiate School and Santa Cruz Gardens Elementary, he understands the importance of delicately balancing home and business, while actively contributing to the community through school charity work and the Women's Council of REALTORS®.

Garret has been an interior/exterior home painter for 18 years and knows what quality prep work, color and creativity can do to improve the look of a home. For all of your painting needs, call someone who cares about Quality Craftsmanship and goes the extra mile to make your home more beautiful!

Garret's Painting

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garretspainting@yahoo.com
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406-0320



NAR Launches Public Awareness Campaign

The National Association of REALTORS® Public Awareness Campaign kicks off its eighth year this month with new television and radio ads featuring real people talking about their real estate experiences and touting the benefits of working with a REALTOR®. New this year, the ads encourage consumers to contact a REALTOR® first when it comes time to buy or sell a home or lease a commercial space.

The spots, which debut at the end of February on broadcast and cable networks, remind folks that not all practitioners are REALTORS® and urge consumers to look for the REALTOR® "R" on their real estate professional's business card. The ads also help differentiate REALTORS® from others in the real estate business by concluding with the tag line, "Ask if your agent is a REALTOR®, a member of the National Association of REALTORS®."

The 2005 campaign will feature four new television commercials and four new radio spots as well as new customizable print ads, posters and web banners

for state and local associations to use. The television and radio commercials will run from today through the end of October as part of the \$25 million advertising campaign.

This year's campaign also will include NAR's first-ever Spanish-language television ad. The new spot, which closely resembles the English-language version, uses real customers who are Hispanic Americans sharing their hopes, dreams, and stories about trying to achieve the

Consumers' preference for working with a REALTOR® has increased from 58 percent in 2000 to 72 percent in 2004.

American dream of homeownership. The new Hispanic television and radio ads will begin airing on Spanish-language networks in mid-March.

See **Public Awareness**, Page 7

New Flooring & Window Treatments

Now is the time to call for your free in-home consultation with one of our professionals.



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2800 Daubenbiss Ave, Soquel • 476-8780 www.IVFlooringandDesign.com

SRES Training...continued from page 1

- Develop and maintain senior client relationships while earning the respect and trust of the mature client;
- Understand the major concerns and fears facing each segment of today's mature client population and have the tools needed to effectively address them;
- Create a personalized housing plan for mature clients to reduce their fears and concerns about selling or buying;
- Use counseling tools that reinforce the comfort and confidence required by today's mature clients;
- Learn how to help maturing clients take positive action in estate, real estate, and financial planning without offending them;
- Understand differing professional services and lifestyle needs of our maturing clients;
- Develop concepts of how to move from a selling (salesperson) style approach to one of the professional counselor/advisor;
- Provide the maturing client and their family with a housing plan outline for their consideration when the time arises;

- Learn how to develop team-building skills with family members and other professional senior service providers in the community.

All of the SAREC® marketing tools, internet information, SRES® Certificate, Designation Pin, and sample press releases will be provided to you upon successful completion of the course and final exam. Please remember that you cannot use the SRES® designation until finishing the course and passing the test.

To earn your SRES® designation, you must complete the following four steps:
1) Meet the SRES® designation requirements (www.seniorsrealestate.com/sarec/servlet/perspective/requirements);
2) Become a member of the Senior Advantage Real Estate Council® by completing the membership application;
3) Complete the 12-hour course and pass the test;
4) Submit your documentation satisfying three senior involved transactions, completed 12 months after joining the council and prior to your renewal date.
Register today!

Santa Cruz County Statistics

Single Family Residences

04-05	Current Inventory	New	Sold	Average	Median
Nov.	540	205	229	\$700,341	\$630,000
Dec.	382	129	214	\$712,364	\$650,000
Jan.	425	243	154	\$798,524	\$715,000

Condos/Townhouses

04-05	Current Inventory	New	Sold	Average	Median
Nov.	83	65	49	\$446,488	\$449,000
Dec.	66	34	52	\$490,402	\$420,560
Jan.	72	55	43	\$444,323	\$451,000

Please visit <http://www.scaor.org/html/stats.htm> for more Santa Cruz County statistical information.

Public Awareness...continued from page 6

"NAR's Public Awareness Campaign helps millions of potential homebuyers, home sellers, and commercial business owners understand the value of working with a REALTOR®," says NAR President, Al Mansell, CEO of Coldwell Banker Residential Brokerage in Salt Lake City. "This year's campaign promises to build on the success of our previous efforts by branding REALTORS® as the first point of contact and encouraging consumers to look for the REALTOR® 'R' on their practitioner's business card."

The 2005 campaign is running on network news and entertainment shows such as NBC's *Today*, ABC's *Good Morning America*, and CBS's *Late Show with David Letterman*, as well as on cable networks like A&E, The Learning Channel, Home & Garden Television, Discovery Home, The Food Network, and The History Channel.

The 2005 media plan includes spots on prime time network television programs like *The West Wing*, *Law & Order*, and *CSI Miami*, which will start airing the week of March 7. The campaign also will continue its sponsorship of network radio programming like NPR's *Morning Edition* and *All Things Considered* and will be back at bat on sports radio by

sponsoring ESPN Radio's coverage of Major League Baseball.

The network television and radio advertisements have changed the way consumers think about buying and selling real estate. A 2004 tracking study found that approximately three out of four consumers, about 71 percent, are aware of the NAR's advertising campaign. The survey also found that more consumers than ever are likely to select a REALTOR® to help them buy or sell a home. Consumers' preference for working with a REALTOR® has increased from 58 percent in 2000 to 72 percent in 2004.

Last May, NAR's board of directors voted to continue a special annual assessment of \$20 per member to fund the campaign through 2005 and 2006. The assessment would rise to \$25 in 2007 to meet expected higher advertising costs.



CAR Legal Hotline Is A Valuable Member Benefit



The CAR Legal Hotline offers members the incredible benefit of receiving free confidential legal advice over the telephone on a vast array of real-estate related topics such as contract interpretation, arbitration, litigation, tax issues, commission disputes, disclosure requirements, fair housing issues, laws governing homeowners associations, and so on. By contacting the CAR Legal Hotline, you can speak directly to one of CAR's attorneys. Since its debut in 1979, CAR attorneys have answered more than 600,000 questions about real estate law and brokerage practice.

For additional information, CAR members may contact CAR's Member Legal Hotline at (213) 739-8282. Office managers, broker/owners, and designated REALTORS® may call (213) 739-8350. You may email legal questions by clicking on legal_hotline@car.org. One of our CAR attorneys will telephone you to discuss your legal question, so please be sure to indicate all the applicable telephone numbers.

Recently, the membership of CAR has increased tremendously with thousands of new real estate licensees joining the ranks of those contacting the Legal Hotline for free legal advice. As a result, there are days in which the Legal Hotline is flooded with calls, faxes, and email requests. Unfortunately, that may mean a delay from several hours to several days before receiving a phone call from one of the real estate attorneys on our staff. Our receptionists who answer the phone, process your requests, and forward them to the attorneys would greatly appreciate your understanding and patience.

For personalized legal advice from a CAR attorney, you may also telephone the CAR Legal Hotline at (213) 739-8282, Monday to Friday, from 9 A.M. to 6 P.M. CAR members who are broker-owners, office managers, or designated REALTORS® may contact the Member Legal Hotline at (213) 739-8350 to receive expedited service.

Source: CAR Newslines, 1/12/05, www.car.org

Affiliate News...continued from page 3

SCAOR Strategy Plan and focus group input. The sub-committee's activities are based around increased community awareness and networking.

Currently the Event and Programs Sub-committee either participates or has the responsibility for the Spring Fling, Annual Ski Trip, Annual REALTOR® Golf Tournament, Holiday Open House, and SCAOR Installation Dinner. The Ski Trip is scheduled for March 11. The Spring Fling is scheduled for Wednesday, May 4, at the SCAOR offices. The Annual Golf Tournament is scheduled for August 19 at De Lavega Golf Course. The Holiday Open House is on November 30 at the SCAOR offices, and the Installation Dinner is being moved from December to January.

At the end of last year, the Affiliate Committee began evaluating methods for enhancing community awareness

meanwhile increasing networking opportunities. The Events and Programs Sub-committee proposed organizing an annual community event that would benefit the SCAOR Housing Foundation. Planning is currently underway for a major community event which will hopefully attract hundreds of supporters as well as real estate community members. As real estate industry support is critical to the success of our foundation, your participation will be invaluable. Since November 3rd has tentatively been selected for this event, let's put it in our calendars today. We will have more details to follow shortly.

As always, your input is greatly appreciated. Please email Scott Pine, Affiliate Committee Chair, at pinescott@hotmail.com, or call (831) 479-8800.

—By Scott Pine, Associated
Finance Company

eLicensing: Manage Your Real Estate License



The fastest, easiest way to manage your real estate license is through eLicensing.

As long as you have an existing examination record or license on file with the Department of Real Estate (DRE), you can use eLicensing to access vital information and make important changes to your record, such as updating your mailing address, and even sign up for exams and electronic newsletters.

Salespersons have the ability to add/change employing broker, renew their license, or sign up to receive the *Real Estate Bulletin* electronically. Brokers can add or change their main office ad-

dress, certify or terminate salesperson employment, renew their license, or request a duplicate.

The opportunities available through eLicensing in regards to exams are significant. You can apply to re-take an exam, check your scheduled exam date, time and location, or reschedule your exam date. You're also able to view your exam records or results, request a duplicate schedule or results notice, and see if your license has been issued.

Go to www.dre.ca.gov to access eLicensing.

Source: Department of Real Estate, www.dre.ca.gov

Electronic Signatures In Real Estate Transaction

CAR has released a new legal memorandum, "Electronic Signatures and Records in Real Estate Transactions," to help REALTORS® navigate electronic signatures and records laws. While both federal and state laws now largely permit electronic signatures and records in real estate transactions, REALTORS®

should be aware of important legal considerations prior to incorporating electronic signatures and records into transactions. While most residential resale transaction documents may be signed electronically, some types of documents may raise questions

See **Signatures**, Page 14

Criminals Target Open Houses

Property showings can provide an opportunity for criminals to steal from the homeowner—during the actual open house and possibly even later—law enforcement authorities warn.

A thief can use the crowd of legitimate visitors to a home for sale as camouflage for his or her crimes, which often are not realized until much later. Some pocket easily concealed items such as jewelry and handheld electronics; while others slip away with personal checks and other

information that will facilitate identity theft and financial crimes.

In some states, drug addicts are reportedly targeting open houses as a way to obtain prescription medicines. Sometimes claiming to need a bathroom, they raid medicine chests, drawers, and closets in search of drugs. All small and potentially valuable items should be secured or removed before an open house event, say police.

Source: *Kansas City Star* (02/09/05)

Agent Training

What you will learn:

- How to pre-qualify your clients
- How credit scoring works
- How to recognize "red flags" when speaking with your clients.
- The common mistakes people make, before applying for a home loan.
- Avoiding breakdowns in the loan process
- How to use a financial calculator.

Next 3 hour workshop.

Monday March 14th, 2005
 Monday April 18th, 2005
 Monday May 16th, 2005
 3:00 to 6:00 pm

Reservation is required.
 Training Cost, **Priceless** and Free.

You will walk away with a clear understanding about the loan process. In addition, how to qualify your clients in the event they do not want to meet with a loan agent right away. **Call today, you will love this training.**

Who will benefit?

- Any Real Estate Agent in the industry, less than three years.

Results!

- Close more transactions.
- Be viewed as a trusted advisor by your clients.

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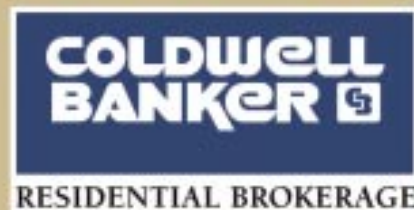
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Completing DRE Paperwork Properly Pays Off

Paperwork can be considered one of the drudgeries of life. Filling out DRE forms and applications is a chore that, for many licensees, may fall into this category. Levels of frustration often arise when your paperwork was “deficient” and you need to redo it.

Deficient applications negatively impact overall processing time frames for everyone as they cause double work. Last fiscal year (July, 2003–June, 2004), approximately 39 percent (45,000) of the original and renewal applications submitted to the DRE were incomplete or needed clarification.

To avoid incomplete forms/applications altogether, use the eLicensing online system at www.dre.ca.gov whenever possible. If you must submit a paper form/application, following these suggestions will help you get your DRE paperwork done efficiently:

- Use and follow the checklists provided with original and renewal applications.
- Submit the correct form to request license changes:
 - Salespersons should only use the Salesperson Change Applications (RE 214);

- Brokers should only use the Broker Change Application (RE 204);
- Corporations should use the Corporation Change Applications (RE 204A).
- Provide all information requested on the application and answer all questions completely.
- Submit the correct fee amount. Current fees are listed on the DRE web site at www.dre.ca.gov/fees.htm. Refunding excess fees and waiting for insufficient fees unnecessarily increases the DRE’s workload. Last fiscal year, it took the equivalent of six full time DRE staff members to process the thousands of refunds which resulted from the submission of incorrect fees.
- Personal checks are accepted for payment of fees.
- Provide all required supporting documentation including proof of legal presence for original license applications and continuing education course information for renewals.
- If a fictitious business name (DBA) is listed on the application, be sure to include the original or a copy of the Fictitious Business Name State-

ment filed with the county clerk in the county where your main office is located and stamped “Filed” and “Certified.”

- Obtain appropriate authorized signatures. *Note:* only licensed broker officers may sign documents on behalf of a corporation.
- Make sure employing brokers sign salesperson documents. Salespeople renewing with the same employing broker must have that employer sign the salesperson renewal application.
- Provide telephone numbers where requested. If we can call you, some questions can be quickly resolved, or issues can be explained.
- Submit applications only once. Often times an application is faxed and mailed in or entered into eLicensing and mailed in.

Special tips for corporations are outlined in the original article in the DRE’s *Real Estate Bulletin*, Winter 2004, page 2.

Keep your mailing address up-to-date. Commissioner’s Regulation 2715 requires real estate licensees to maintain a current address(es) with the DRE. If your mailing address is incorrect, you

may not receive important communications including a courtesy reminder that it is time to renew your license and the *Real Estate Bulletin*. Please check your public license record on the DRE web site at www.dre.ca.gov/licstats.htm to make sure your address(es) is correct. If you need to change it, use eLicensing for immediate results, or submit the proper change application (RE 214 for salespersons; RE 204 for brokers; RE 204A for corporations).

Help the DRE serve you better and process all applications faster by taking an extra minute to review applications for these common problems: check the fee to make sure it is the correct and current fee and review the check lists provided with the renewal and original applications to ensure all supporting documents are enclosed.

Source: Department of Real Estate, www.dre.ca.gov



Lisa Cardoza
Branch Manager
(831) 465-4013



Rick Campbell
(831) 465-4006



Dottie Jakolisen
(831) 685-3262



Kevin Melrose
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Santa Cruz Association of REALTORS® Housing Foundation

Observations From Where I Sit...

2005 is starting off with much enthusiasm and great support from the SCAOR® Housing Foundation Board of Trustees and all related committees. We are all working hard together to have a very successful and productive year. Our goals are lofty, yet within reach if we all work together to bring the realization of home ownership to those who so desperately need our help.

The committees that have met have written action plans but could still use additional participation from other members within the real estate community and also those interested from the local community.

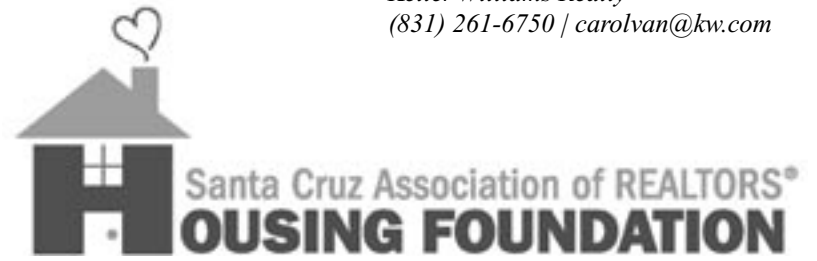
I look forward to reporting to you as we progress and make plans for future programs and events.

If you are interested in serving on the Program, Fundraising or Public Relations Committees, please contact me at (831) 261-6750 or Philip Tedesco at the

Association office, (831) 464-2000. We need your help and so do those we are trying to assist. Your financial contributions are always welcome too!

Until next month...

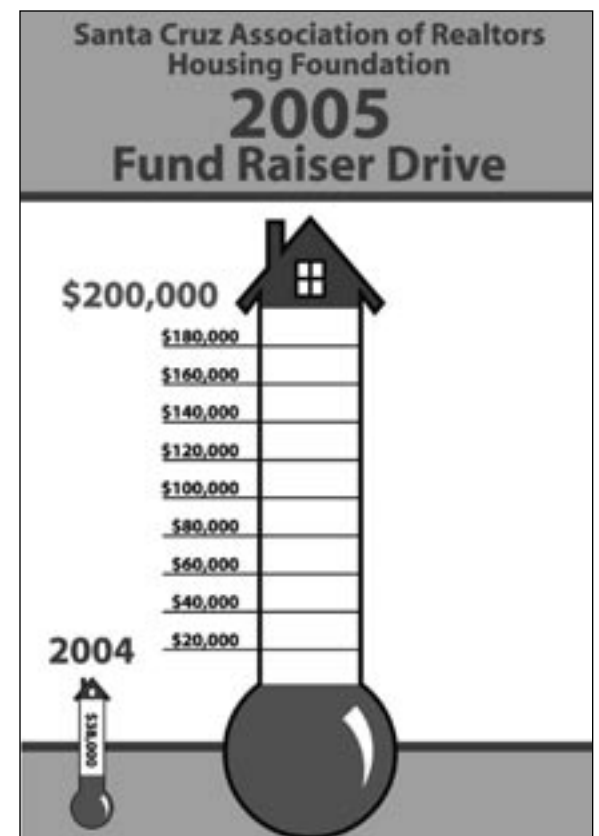
Carol VanAusdal
SCAOR® Housing Foundation Chair
Keller Williams Realty
(831) 261-6750 | carolvan@kw.com



Thank You to SCAORHF Donors

The Board of Trustees of the Santa Cruz Association of REALTORS® Housing Foundation gratefully acknowledges the contributions of our Charter Contributors who donated \$100 or more in 2004. Thank you for becoming involved in our solution to the local housing issue.

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REALTOR® Tsunami Relief Project Goal Met But Drive Continues



The National Association of REALTORS® Tsunami Relief Project, to which the Santa Cruz Association of REALTORS® donated \$500 in January, met its \$1 million fund-raising goal in its first month.

The scope of the devastation caused by the December tsunami in South Asia and the critical need for transitional and permanent housing for millions of tsunami victims have prompted the National Association of REALTORS® to continue and expand its campaign

to raise funds for Habitat for Humanity International to build “REALTOR® Villages” in four hard-hit countries.

“Habitat is building transitional housing as fast as it can to get displaced families out of overcrowded, disease-ridden refugee camps, but the needs far outweigh the resources at this time. Nearly five million people are homeless,” said NAR President Al Mansell.

“Thousands of REALTORS® all across the country have found it in their hearts to help people in need halfway around the world, and they want to do even more. REALTORS® proved once again that nobody puts people in homes better than we do,” Mansell said.

The relief project met its initial commitment to Habitat for Humanity in only one month, but NAR will continue to accept contributions through February. NAR has raised \$1,120,225 from 5,579 contributors as part of the REALTOR® Tsunami Relief Project. “But we’re not going to stop,” said Mansell. “We’ll keep raising money as long as REALTORS® want to help.”

Signatures...continued from page 8

of validity if signed electronically. WINForms®, the high-performance tool that allows REALTORS® to quickly and easily create, edit, and complete the forms required for any transaction, now offers an electronic signature feature.

For additional information, CAR members may contact CAR’s Member Legal Hotline at (213) 739-8282 or (213) 739-8350 for office managers, broker/owners, and designated REALTORS®. Hotline access is also available through CAR Online at www.car.org. Go to www.car.org/index.php?id=MzQzODQ= to view the legal memorandum.

Source: CAR Newswire, 1/12/05, www.car.org

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SCAOR Blood Drive February Blood Drive a Success; More to Follow

The Santa Cruz Association of REALTORS® sponsored a blood drive in conjunction with the American Red Cross on Wednesday, February 16, 2005, at the association office, 2525 Main Street, Soquel, which brought in about 40 donors and resulted in 32 usable units of blood.

Each person who volunteered to donate blood was to be entered in a raffle to win prizes, including a grand prize of a one-year gym membership, which was awarded to Rod Quartararo. Janet Russell won a bottle of wine. Ann Dye, Shannon Renfrew, and Anne Murphy won REALTOR® T-shirts.

Nine out of 10 people will need blood sometime in their life. "Each pint donated has the potential to save three lives. There is no better way to honor love than giving this precious gift of life," said Red Cross spokesperson, Sara O'Brien.

Blood is a perishable resource and must constantly be replenished. At least

60 percent of the population is eligible to donate, yet only five percent of the eligible population actually donates blood. Here in California, the number is even smaller, only two to three percent of those eligible actually make donations.

The association plans to schedule more blood drives throughout the year, as blood may be donated every 56 days.



Tech Hotline Contest



From March to May 2005, every time you call the Tech Hotline at (800) 773-8630 for help on a computer problem, you will automatically be entered in a drawing to win one of several prizes:

- **One Grand Prize**—Dell Latitude Notebook Computer
- **One Second Prize**—Canon Digital Camera
- **Three Third Prizes**—Dell Axim Handhelds

The more you call, the more chances you have to win. Even if you don't win, you'll still get great technical advice on the following programs and more:

WINForms®, Microsoft Office (Word, Excel, PowerPoint), ACT!, Goldmine, FileMaker Pro, Palm OS, Windows OS, Mac OS, Top Producer, Internet access, and E-mail applications.

The Tech Hotline is free to CAR members and is available Monday–Friday from 9 A.M.–5 P.M. PST. The contest is open to CAR members only. Winners will be selected via random number generator and notified by June 15, 2005. For information on the contest, please contact Annabel Enriquez at (213) 739-8219.



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Performing an eSYNC

DisplayKEYs are programmed to automatically eSYNC between midnight and 6 A.M. each night. Place your DisplayKEY on the DisplayKEY Cradle each evening. At your DisplayKEY's designated time, it dials KIM and completes an eSYNC lasting a few minutes. In the morning, the DisplayKEY is updated, and the battery is fully charged.

To perform a manual eSYNC:

- 1) Press Enter to turn on your DisplayKEY.
- 2) Scroll to the MANUAL eSYNC option and press Enter.
- 3) Place the DisplayKEY in the Cradle.

The Cradle light turns green indicating the DisplayKEY and Cradle are connected. The Cradle light flickers green and amber and then turns red indicating the modem is connected to KIM. The Key displays CONNECTING TO CRADLE during the entire eSYNC process. When the transfer of information is complete, the light turns green, and the Key status is displayed to indicate the battery is charging. Once the Key status is displayed, you may remove the Key from the Cradle.

Important! Do not remove the DisplayKEY from the Cradle while the red light is illuminated.



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Calendar

March 2005

Sun	Mon	Tues	Wed	Thur	Fri	Sat
		1	2	3	4	5
					<i>BOARD OF DIRECTORS 8:30 A.M.</i>	
6	7	8	9	10	11	12
			<i>AFFILIATE COMMITTEE 8:30 A.M. MARKETING & PR 2:00 P.M.</i>		<i>GRI CLASS 105 8 A.M.—5 P.M.</i>	
13	14	15	16	17	18	19
			<i>BUDGET & FINANCE 8:30 A.M. GRIEVANCE COMMITTEE 2:30 P.M.</i>	<i>SRESTRAINING</i>	<i>SRESTRAINING LGR COMMITTEE 8:30 A.M.</i>	
20	21	22	23	24	25	26
	<i>SCAOR HOUSING FOUNDATION 3:00 P.M.</i>		<i>STRATEGIC PLANNING COMMITTEE 8:30 A.M.</i>			
27	28	29	30	31		
	<i>INFOLINK 9:00 A.M.</i>		<i>STRATEGIC PLANNING 8:30 A.M.</i>			

Did You Know?

Updating and eSYNCing your DisplayKEY

DisplayKEYs expire daily. When your key is expired, you cannot access KeyBoxes. When you turn on your DisplayKEY, a message displays indicating if your Key is updated and how long the update is valid. There are several ways to update your DisplayKEY:

- Place your DisplayKEY on the Cradle each night. The Key automatically dials KIM when it is expired at a designated time between midnight and 6 A.M. to perform an eSYNC. eSYNC is the process where your DisplayKEY connects to the KIM network through the modem in the Cradle, information is exchanged, and your Key is automatically updated. Placing your DisplayKEY on the Cradle each night ensures your Key is automatically updated, and the battery is charged each morning.
- If you forget to place your DisplayKEY on the Cradle and miss an automatic eSYNC, you can do a manual eSYNC at anytime.
- Access the KIM web site or KIM automated voice system to receive a current update code, and manually enter the update code into your Key to activate it. Any activity in your Key remains in your Key until you perform an eSYNC.

You are allowed access to KIM three times between eSYNCs.

Need help navigating your DisplayKEY?

Here's a key to menu options and how to use them:

Press Enter to turn on the Key. Use the arrow keys to scroll through the menu options:

- **OBTAIN KEY** Obtain a listing key from a KeyBox.
- **RELEASE SHACKLE** Release the shackle on a KeyBox.
- **READ KEYBOX** Displays the Key activity information stored in a KeyBox.
- **PROGRAMMING** Set your KeyBoxes for timed access or 24-hour access.
- **MANUAL ESYNC** Initiate an eSYNC.
- **REVIEW MESSAGES** View messages from your broker, Association and Supra.

WCR Resource Meeting

Women's Council of REALTORS® (WCR) Santa Cruz Chapter March Business Resource Meeting will feature Joanna Phillips of Bailey Properties. Joanna will be speaking on "Savvy Seniors—There's Gold in the Gray."

The vast majority of seniors are homeowners. AARP estimates that of the 83 percent of seniors who own their homes, nearly three million of them will

change residences in the next two years. These prospective clients need someone who can advise them on the best way to maximize their equity and plan for the future.

The meeting is Wednesday, March 16, from 11:30 A.M. to 1:30 P.M., at the Coast Santa Cruz Hotel and is sponsored by American Home Mortgage.

For more information, contact Jeanne

Mulhern at (831) 477-2815. WCR is a community of real estate professionals creating business opportunities, developing skills for the future and achieving our individual potential for success.

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Did You Know...continued from page 17

- ESYNC PHONE # View or change the phone number to connect to KIM.
- INPUT UPDATE OR CBS Manually enter an update code or CBS code.
- ERROR CODES View recent error codes for troubleshooting.
- BATTERY STATUS Displays the battery charge level in the DisplayKEY.
- CLEAR iBOX LISTING DATA Clears listing specific information stored in an iBox. KeyBox specific information can be programmed into an iBox with an eKEY or at the Association/MLS. The information is only viewable by an agent with an eKEY.

Press Enter to select a menu option. Use the numbered buttons to enter codes. If you make a mistake while entering a code, use the down arrow to backspace. If you cannot exit a menu option by pressing the up arrow key, press Enter and 1 together to reset.

All of this information is also located in your DisplayKEY User Guide.

Meeting Schedule Rules

Board of Directors: First Friday at 8:30 A.M.

LGR: Third Friday at 8:30 A.M.

Affiliates: Second Wednesday at 8:30 A.M.

Strategic Planning: Last Wednesday at 8:30 A.M.—every other month

Budget & Finance: Third Wednesday at 8:30 A.M.—every other month

Grievance: Third Wednesday at 2:30 P.M.

Professional Standards: as needed

Education: First Wednesday at 9:00 A.M.—every other month

SCAOR Foundation: Third Monday at 3:00 P.M.

Marketing & PR: Second Wednesday at 2:00 P.M.

Offices Liaison: First Monday following first full week following CAR

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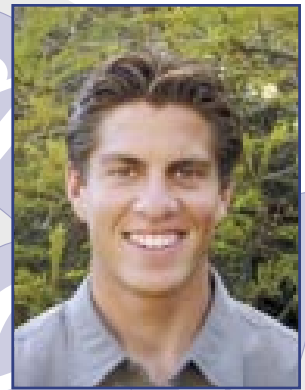
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