



REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

SCCAR Welcomes Our 2015 Officers!



Happy New Year!

In this issue:

- Become a Pro in 2015
- 2014 A Year In Review
- New Notary Form Legislation Changes
- Local Content Strategies
- Welcome to the Neighborhood: Pleasure Point



OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

REALTOR® is the official monthly newsletter of the Santa Cruz County Association of REALTORS® provided as a member service to inform, educate and update REALTOR® and Affiliate members on local, state and national news, as well as the Association's calendar of events.

Santa Cruz County Association of REALTORS®
2525 Main Street, Soquel, CA 95073
(831) 464-2000 (831) 464- 2881 (fax)

2015 BOARD OF DIRECTORS

President

Randy Turnquist

President-Elect

Candie Noel

Secretary/Treasurer

Carol VanAusdal

Past President

Frank O. May

Directors

Deborah Calloway

Pete Cullen

Sandy Kaplan

Connie Landes

Morgan Lyng

Greg Mann

Frank McCue

Lauren Spencer

Chief Executive Officer, SCCAR & Executive Director, SCAORHF

Kathy Hartman, RCE

Member Services Director, Director of Education & Professional Services

Norma I. Milete

Advertising, Communication & Marketing Director

Andrea Harbert

Government Affairs Director

Joe Foster

Administrative Assistant

Marylin Psaros

Bookkeeper

Linda Zoccoli

ADVERTISING INFORMATION

For advertising and deadline information, please contact SCCAR.

Inside This Newsletter

President's Message - page 3

Welcome to Pleasure Point - pages 4 & 5

Tsunami of Change - page 6

Local Content - page 7

Education Offerings - pages 8 & 9

Legal Notes - page 10

MLS Update - page 11

Holiday Event Pictures - page 12

Santa Cruz County Pro - page 13

In Memoriam - page 14

2014 in Review - pages 15, 16 & 17

New Members - page 18

Angel Investor - page 19

Affiliate News - page 19

October Statistics - page 20

November Statistics - page 21

Calendar - page 22



phillipmartin.info

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®

REALTOR®

THE VOICE FOR REAL ESTATE IN SANTA CRUZ COUNTY

Message From The President



Randy Turnquist
2015 SCCAR President
831-566-2590
randy@randyt.com

Greetings Members,

My focus for my term as president, and really my passion as a member of SCCAR, is "participation". We have a great profession and supportive associations on the local, state and national level, but it doesn't happen without you. It would benefit all members if every committee had scores of members that are willing to learn the ins and outs of the Associations and eventually step up to leadership roles. Here are a few facts about committee participation:

- Yes, it takes time away from your business
- Yes, it requires extra effort
- Yes, it can be frustrating many times
- Yes, it's worth it and of great value to your profession

Here is my perception of seven levels of member participation:

1. **Awareness** – You become aware of the existence of the Association(s)
2. **Wonderment** – You wonder how or why some rules or policies exist
3. **Knowledge** – You begin to understand how things at the association happen
4. **Discontent** – You are unhappy with the way things are done/decisions made
5. **Participation** – You decided to get on a committee and make a difference
6. **Discontent** – You are upset because the committee won't do it your way during the first three meetings

7. Perseverance: You are a big enough person to know it's not about you; it's about our group and our profession as a whole. You choose to persevere and stay involved and be a part of the critical thinking and group decision making process that makes our association the force that it is.

Remember, the world is run by those who show up. Whether it's the school board, or our association or Congress. The people who show up, participate and voice an opinion are the folks who have the input in how things are done. If you're not there, they won't listen to you.

I reach out to you for your input and to let me know how you would like participate.

Sales | Leasing | Management




116 Aptos Beach Dr.
Aptos, CA 95003

(831) 688-5100
www.allenpginc.com

CA BRE# 01843086

Reverse Mortgages



Richard Cornelsen
Reverse Mortgage Originator

1255 Treat Blvd., Ste 300, Walnut Creek, CA 94597
p. 831-320-8143, f. 831-535-6338
rcornelsen@aag.com
www.aag.com | NMLS#458733

Serving the Greater Central Coast
Call today for more information

Borrower/person on title must be at least 62 years old.
NMLS# 9392 (www.nmlsconsumeraccess.org), American Advisors Group (AAG) is headquartered at 3800 W. Chapman Ave., 3rd & 7th Floors, Orange CA, 92668.

EQUAL HOUSING LENDER



Quote On Philanthropy

So may the new year be a happy one to you and happy to many more whose happiness depends on you.

Charles Dickens

Welcome To The Neighborhood Pleasure Point

By Candie Noel,
Bailey Properties, Inc.
cnoel@baileyproperties.com



PLEASURE. Webster's Dictionary defines pleasure as

1. a pleased feeling, enjoyment, delight, satisfaction
2. a thing that give delight or satisfaction
3. gratification of the senses, sensual satisfaction
4. amusement, fun

Through the years Pleasure Point has been one, or all of these to its residents and visitors.

In the 1700's a few hundred nomadic Ohlones stalked game in the grasslands and arroyos of Pleasure Point as they were passing through. In 2014 the game, grasslands, and arroyos have been replaced by 3,091 housing units, close together on small lots covering a mere 2 square miles. The population of Pleasure Point is 5,846 of which 45 or 0.008% are Native American.

Pleasure Point today is a friendly laid back community made up of irregularly sized lots networked by narrow streets and alleyways. The neighbors know and greet each other and kids ride their bikes in the streets. The homes are eclectic with the older, small surfer shacks and beach bungalows sitting beside new and large stucco steroid homes.

This August the oceanfront home at 4100 Opal Cliff Drive sold. This home has 3 bedroom and 5 baths, 4,199 square feet, on a 10,454 square foot lot. It sold for \$4,800,000 in only 24 days. Fast forward, or backwards, to 1921 when tourism was beginning at the Point. For \$5 down and \$5 a month you could buy a 75 – 90 foot lot at Breakers Bonanza Beach. The purchase included free golden Waukesha mineral water to the lot. A free 2,000 long beach, and free camping were thrown in. By the 1930's most of the lots had been developed as summer cottages. Except for the cottages, Pleasure Point remained a mostly agricultural area of small farms and orchards.

During the 1920's the isolation and rural nature of Pleasure Point made it an ideal spot for bootleggers from San Francisco. They came by boat at night and buried the liquor in the sands below the

bluffs. The bounty was retrieved in broad daylight. The infamous Roadhouse was a center for the bootlegging.

The Roadhouse was built by John J. Henchy from San Francisco where he had a saloon and brothel. Construction started in 1902 and was intended for use as his primary residence. However, before construction was complete, he turned the ground floor into a saloon. The Roadhouse and the Point began to attract out-of-town visitors, mostly men. They pitched tents along the road or stayed at the Roadhouse. During the day they fished, dug for clams or hunted pheasant. At night the bootleggers, off-duty policemen, locals, tourists all mixed delightfully at the Roadhouse. Flapper girls rented rooms upstairs. It was indeed, a Pleasure Point. The name was born.

The historic Roadhouse and bootlegging days are gone. However, Pleasure Point continues to provide enjoyment, satisfaction and fun. At any time of the day and into the evening East Cliff Drive is filled with people walking, jogging, bicycling, strolling with their babies or holding hands. They enjoy the outdoor clean ocean air and the natural beauty of Monterey Bay. The recently completed East Cliff Drive redevelopment project has revitalized the bluff area and provided enhanced opportunities for sightseeing, watching surfers and paddleboarders, getting exercise or greeting neighbors.



Welcome To The Neighborhood Pleasure Point



The project was all about protecting public access to the beach band was centered on preserving the natural charm of Pleasure Point. The project driver was a new 1500 foot seawall to protect the eroding bluffs. The project also included separate bicycle and pedestrian pathways, improved landscaping and educational panels about the ocean. There are several bluff side benches to sit, relax, read, or enjoy the sights of the Bay. New stairwells have been built at 35th Avenue, 41st Avenue, and 33rd Avenue. They provide access to the water, sand and rocks for beach goers and surfers. Pleasure Point Park now has a real restroom and an outdoor shower for rinsing boards and wetsuits.

38th Avenue, Breakers Beach, Dog Beach, The Hook, The Dirt Farm are all familiar names to the surfing community who have made Pleasure Point a surfing destination and one of the most famous surfing spots in California. At any time of year and any time of day the groms, kooks, and skilled surfers are out on the water, bobbing in the swells waiting to catch a wave and become harmonious with the ocean. More than a sport, surfing is a culture unto itself.

The quaint cafes and bistros of Pleasure Point are just as cool, laid back and beachy. The Verve is always packed. People are lined up outside to get their daily coffee fix and chat with neighbors and friends. Dress any way you want any time of day at Pleasure Pizza, Betty's Burgers, Taqueria Vallarta No.2 or Hernandez Market.

There are many surf shops where you can find all of the beach and surf gear you want or need. You can buy a board hand crafted by a local surfboard crafter. If you want to see what surfing is all about, you can rent a board for a day.

There are many colorful and unique boutique shops to enjoy. You will find vintage and modern apparel at Seek & Find Vintage Collection, and Ivy Company. Home décor and jewelry at Zen Island Trading and Modern Life Home & Garden. Down on your luck? Try Good Luck Tattoo. From H2O4U Pure Water to Frenchy's Books & Videos, shopping at Pleasure Point has something for everyone.

Experience casual, friendly, beautiful Pleasure Point and let your worries fade away.



Tsunami of Change

Trends in the Industry Will Shake Things Up

by *Jeremy J. Conaway, contributing editor*

From predictive farming to succession planning, topics discussed at NAR's annual meeting proved that big changes are coming to the industry. Here's a recap.

The 2015 NAR Annual Meeting in New Orleans was, at many levels, a far different experience than any of its predecessors. There was a clear and consistent vibe that, after all of the years of talking about transition and disruption, that the long predicted tsunami of change had indeed arrived to create something *far different*. Moreover, that this *far different* thing was going to be broker-centric with a strong consumer flavor rather than consumer-centric with a strong broker flavor.

You could hear it in the presentations. You could sense it in conversations and hallway huddles. You could feel it in the demeanor of the late-night gatherings. Interestingly enough, one came to understand that those who were not receiving this vibe were also those who were probably never going to get it.

Perhaps it was the specter of the recent News Corp.-related purchase of Move.com. The realization that the industry demographic had expanded to include yet another team of powerful global experts for whom the industry's traditions and legacies paled in comparison to its long denied financial potential. One could not help but feel the gaze of Rupert Murdoch looking down on the trade show floor working a checklist of what was relevant and what was fluff.

Core Standards

There is no doubt that the vibe was driven by the influence of NAR's association core standards program that has thousands of association junkies at the edge of their seats. It has become increasingly obvious that, like so many other powerful players, NAR's vision of the future of Realtors® has moved significantly from its classic position. At the end of the meeting, the vibe was literally shot into the sky by the decision of the nearly 850-member NAR board of directors that approved policy recommendations directing NAR's leadership team to create a new "Code of Excellence" educational requirement. It will make the current requirement to complete Realtor Code of Ethics training biennial instead of quadrennial. The yet-to-be-developed "Code of Excellence" appears to be the trade group's latest effort to raise the bar of professionalism in the industry. These actions seemed to support the growing sense that the current role of the agent is not working for anyone.

Digital Disruption

Interestingly enough, in the middle of this confusion, Trey Garrison, writing for *HousingWire*, published an article entitled "Prediction: Realtors Almost Totally Unnecessary by 2025." The article centered on the continuing world of digital disruption. One of the article's more interesting quotes suggested that the gap between real estate services and market demands would continue to expand creating a vacuum that would demand to

be filled. "Real estate traditionally changes slowly but these new emerging aggregators could revolutionize the market."

Somehow this article generated a new round of the now-decade-old discussion regarding agent disintermediation. Politically motivated industry players once again rushed to the forefront to insist that real estate agents would always exist as if to say "don't sweat the changes, you are irreplaceable." Yes, there will probably always be humans involved in the real estate transaction. The real question is how far they will fall from the center of the transaction to an administrative runner.

Realty Alliance

Continuing the search for the origins of the vibe, one cannot underestimate the impact of the ongoing buzz within the large brokerage sector regarding the flawed conceptualization that is the Realty Alliance's downstream project. How can it be that we refuse to recognize that the MLS challenge is not about technology? The act of melding over 70 of the most magnificent corporate cultures ever created by man will require an almost biblical act of leadership when it comes time for each to sacrifice individual uniqueness in favor of the common good. Is Solomon really waiting in the wings?

Continuing with the MLS theme, some observers might suggest that the vibe was impacted by the constant background buzz regarding the rapidly deteriorating MLS situation. Another round of seasonal MLS leadership meetings has, with the exception of CMLS Best Practices program, expended significant resources yet netted little or no substantial progress. In the meantime, the large brokerage sector has given transparency to a growing realization that far too many MLSs are little more than vigilantes manning strategic roadblocks designed to protect local village markets. It is clear that the industry will not allow this situation to continue. It is just a matter of who will rescue the industry from this unacceptable behavior.

Final Analysis

In the final analysis, if one were to convert this stream of consciousness into a "vibe causer" beauty contest, the clear winners might be two organizations—Realogy and Smartzip. During the meetings, Realogy announced its new Ascend program. While only time will tell whether this program has the potential to make a major contribution to both the mindset and procedures involved in the long-standing dilemma of succession planning within the real estate brokerage industry, the initial design looks promising.

The fact is that despite the major role that the "having the kids take over" fantasy has played in the industry over the years, and it has not been a successful play. The Realogy press release quotes the Family Business Institute as suggest-ing that only about 30 percent of family businesses made it through the second generation in 2012. Experience over the past two years will probably find that even this number has dropped due in part to the massive changes that are taking place in all industries. Daughters and sons who might have

Continued on Page 11

The Importance of Local Content Strategies

Learn from neighborhood pages and other hyper-local strategies

by Travis Saxton, REAL Trends technology and marketing manager

There was a great article published recently about “Putting IDX Out To Pasture,” from Joel Burslem of 1000Watt Consulting. The article drives home that as more real estate consumers move towards mobile real estate searching, the listing portals are stealing online traffic market share. This is due to the listing portals’ superior products in this space. Brokerages just don’t have the time to keep up with features and “wow” factor; however, it’s not impossible. The article offers great advice, including the fact that implementing more neighborhood and lifestyle information will project you as the local expert in your respective area.

It’s All About Local Content

While brokers may not be able to launch the best mobile app (one caveat I will touch on later), they can implement better local content strategies than portals.

Let’s start with a granular example and bring it back to the big picture. When our technology consulting team works with brokerages, we help them create a neighborhood content strategy. We start with the MLS, RPR account or broker metrics and pull data on local areas, zip codes and cities. This is your starting point. Do not, and I repeat DO NOT, regurgitate that onto your website in some mess of statistics. Instead, create a catchy infographic. They are easy to make with tools such as Pictochart and Info.gram, but there are other online infographic tools out there as well.

In addition to the infographics, consumers want insights, not data. So, interpret this data into layman’s terms and place that on your website into easily decipherable images and text.

Take It Up a Notch

That’s the hyperlocal example, now let’s look big picture. Take this same strategy and put it on steroids. Do it for every neighborhood in your market area. Here’s a look at one year of doing this for one neighborhood a week:

Monday: Create your infographic for neighborhood or city and put it on a corresponding neighborhood page on your website. Create the webpage with rich keywords like “real estate in Highlands Ranch, Colorado.” Create a detailed description about life in Highlands Ranch. Interpret the data with a short write up and voilà, you’re created a neighborhood page. Ideally, this neighborhood page includes listings that match the area. Check the capabilities of your website vendor to hone your search. **Total time: 1-2 hours**

Tuesday: Encourage a top-producing agent to shoot a quick video

about a specific neighborhood. Focus on lifestyle and trends, and leave out the sales pitch. Place the video on the neighborhood page. Keep it short (30 seconds max). Share the video on your social media channels and drive traffic back to your website. **Total time: Less than 1 hour**

Wednesday: Set up a small budget in Google AdWords, such as \$50 a month, to drive search engine clicks to this neighborhood page. Remember, this is a hyper-local strategy, so don’t be intimidated by the high cost per clicks. It is unlikely there is stiff competition for a specific neighborhood, so expect to pay less than 50 cents a click on average. For \$50, you can drive over 100 clicks to this page. Make sure you have a conversion or contact form on the page. **Total time: 1-hour setup**

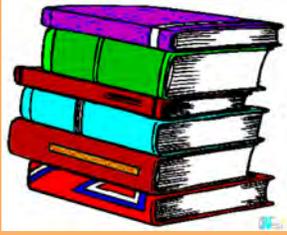
Thursday: Write a lifestyle blog post about this neighborhood and focus on schools, activities, events and more. Feed this from your blog to your neighborhood page or simply add it straight to your neighborhood page. This is unique SEO content to drive traffic from the search engines. You can use content from numerous sources such as city-data.com, Sitegeist (app) or niche.com. There are many sources with great school content such as RealtyTrac and Onboard Informatics. Share that content on social media, then place on your neighborhood page. **Total time: 1-2 hours**

Friday: Just like with any good exercise program, a day off won’t kill you. However, if you are ambitious, take all the great content you just created and place it into a local drip marketing campaign with links back to your website. This way, new leads you derive from that neighborhood page or customers you acquire elsewhere who are interested in that neighborhood, will get valuable local content each time that neighborhood page is updated.

Monday: Rinse and repeat with a new neighborhood

In one week, you can create a neighborhood page rich with local, unique content. You have generated traffic using Google AdWords and a social media campaign. You have built inbound links that are shared by your agents and consumers in that market. You have developed video and a drip marketing campaign centered around this unique pocket of your market. Commit to this for a year with regular updates to your already created neighborhood pages, and you have a full-blown and effective strategy (with followup/relationship marketing tactics built in) for 52 neighborhoods.

Continued on Page 18



Education & Professional Development



Register Online by visiting our [Web Portal](#)

January

[WIN Training Series Course 4: Technology Hardware, Smart Phones & Apps](#)

Wednesday, January 21, 9 am - 12 pm
Cost: Individual price: \$20 Members, \$40 Nonmember
The fourth course in the WIN series will cover current hardware options, operating systems, cloud storage, smart phones (iPhone vs. Android) and apps –from the best to the worst to the must have’s. This course is part of our WIN Training Series that is comprised of six classes designed to immerse and educate new REALTORS® in a wide variety of topics. Get your real estate career on a solid foundation by learning about essential industry information and "What's Important Now"! To view a complete list of classes [click here](#)

[Search & Report \(MLS\)](#)

Friday, January 23, 1 – 2:30 pm
Cost: Free with RSVP
Learn the foundations of the primary MLSListings search tool, including display options, report formats and client communications.

[Listing Locator \(MLS\)](#)

Monday, January 26, 10 – 11:30 am
Cost: Free
Did you know Matrix could help you locate your next listing opportunity? This course will teach you to observe where buyers are purchasing homes, what price-range they are purchasing most often, and identify homeowners in those “sweet spots” who own the homes that buyers are seeking.

[Market Intelligence Reports \(MLS\)](#)

Monday, January 26, 1 – 2:30 pm
Cost: Free
Knowing your current market conditions and performance history makes you the knowledgeable real estate expert clients want to work with. Stay quickly and easily up-to-date with market trends and statistics. Matrix has a number of tools available to build statistical analysis of local market conditions and performances. We'll teach you how to build and publish charts, tables and graphs for client presentations and social media posts.

[Santa Cruz County Pro Series \(SCCP\)](#)

January 28 – November 18. Courses are held from 9:30 am – 12:30 pm
Cost: **\$99 Early Bird Series Pricing ends 1/9/15.** Individual classes are \$20 for members and \$40 for nonmembers.

Santa Cruz County Pro (SCCP) is designed to provide REALTORS® with knowledge and information to better assist their clients in buying and selling real estate in Santa Cruz County. Upon completion of this series you will have obtained advanced skills about the workings and nature of Santa Cruz County communities. This series offers nine highly specialized courses that are held throughout the year. Attend them all and become a PRO! A maximum of seven classes need to be attended to receive certification.

[SCCP: The History and Culture of Santa Cruz](#)

Wednesday, January 28, 9:30 am - 12:30 pm
Cost: \$20 for members and \$40 for nonmembers
Santa Cruz County Pro (SCCP) is designed to provide REALTORS® with knowledge and information to better assist their clients in buying and selling real estate in Santa Cruz County. In the first class in this 9 course series you will learn about the History of Santa Cruz County. Attend 7 of the 9 courses and earn your official certification!

February

[Duane Gomer’s License Renewal](#)

Monday, February 9, 8:45 am – 12 pm
Cost: \$79 with CD, \$89 with textbook
All students will receive the three hour mandatory courses of agency, ethics, trust funds, fair housing, risk management and two 15 hour consumer protection courses by textbook or CD. Instructions for exams will be given at the seminar. Schedule: 8:45 am registration, 9 am course overview, 12 pm end of session. Money back guarantee. Must cancel 48 hours prior to class.

[WIN Training Series Course 5: Client, Personal and Business Care](#)

Wednesday, February 18, 9 am - 12 pm
Cost: Individual price: \$20 Members, \$40 Nonmember
The fifth course in the series will cover how to get and manage referrals, best safety practices, policies and practices previewing homes, overview of property management and much more.

This course is part of our WIN Training Series that is comprised of six classes designed to immerse and educate new REALTORS® in a wide variety of topics. Get your real estate career on a solid foundation by learning about essential industry information and "What's Important Now"! To view a complete list of classes [click here](#) .

Continued on Page 9

Unless otherwise stated, all Education & Professional Development offerings are held at the SCCAR offices at 2525 Main Street, Soquel, CA 95073

Education & Professional Development

Continued from Page 8

Search & Report (MLS)

Wednesday, February 18, 10 –11:30 am
 Cost: Free with RSVP

Learn the foundations of the primary MLS Listings search tool, including display options, report formats and client communications.

Public Records Search (MLS)

Wednesday, February 18, 1 – 2:30 pm
 Cost: Free with RSVP

Find out how to search county tax records, ownership information, mortgage facts and distressed data of all California properties. Then, use this information to create marketing plans and tools. Attendees will learn how to access and use REALIST public records to provide detailed ownership, transaction and property characteristics information.

Agent Pro Pack (MLS)

Monday, February 23, 1 – 2:30 pm
 Cost: Free with RSVP

This workshop will help you setup automated market inventory and activity reports for fast delivery to your mobile device, keeping you in-touch with current and customizable market conditions even when you're on the road.

SCCP: Land Use

Wednesday, February 25, 9:30 am - 12:30 pm
 Cost: \$20 for members and \$40 for nonmembers

In the second class of this nine course advanced training series you will learn about Land Use issues in Santa Cruz County. Some topics covered are: minimum steps to determine "build ability", biggest hurdles working with county or city planning/building departments, and much, much more! Attend 7 of the 9 courses and earn your official certification! Learn more about the series at http://myscar.org/sccp_certification.php

Factoid!

You know you are over the hill when opportunity knocks but your hearing aid is turned off

NOW YOU KNOW

The number of mortgage originations issued from credit unions in the first half of 2014 climbed 10 percent year-over-year, and credit union loans are now 8 percent of the home loan market. That makes credit unions a growing option for homebuyers seeking financing, according to data from the Credit Union National Association (CUNA). Nearly two-thirds of credit unions offer mortgages.

Source: "Shopping for a Loan? Credit Unions Can be Consumer-Friendly Option," Los Angeles Times (Nov. 9, 2014)

This article originally appears in the December issue of the REAL Trends Newsletter and is reprinted with permission of REAL Trends Inc. Copyright 2014

DEPENDABLE and KNOWLEDGEABLE agent seeks customers looking for real PROTECTION and long term RELATIONSHIP.

Look no further.
 Having one special person for your car, home and life insurance lets you get down to business with the rest of your life. It's what I do.
GET TO A BETTER STATE. CALL ME TODAY.

 **Lauren Yungmeyer ChFC, Agent**
 Insurance Lic#: 0B10216
 718 Water Street
 Bus: 831-423-4700
www.laureenyungmeyer.com



State Farm Mutual Automobile Insurance Company,
 State Farm Indemnity Company, State Farm Fire and Casualty Company,
 State Farm General Insurance Company, Bloomington, IL

1101201.1





Serving Santa Cruz County for over 30 Years Specializing in:

- RESIDENTIAL RENTALS
- VACATION RENTALS
- CORPORATE HOUSING

Attention Realtors: We pay you a referral fee.

The Phone Call is Free...The Management is Priceless!

831-477-7930
 522 Capitola Ave., Capitola, CA 95010
WWW.MONTEREYCOAST.COM



New Legislation Changes Notary Form

Terry Rein
Bosso Williams, APC

*Real Estate
Legal
Matters*

Effective January 1, 2015, SB 1050 (Monning) adds a new requirement to any certificate of acknowledgement taken within the state. The new legislation (see, e.g. Civil Code Section 1189) provides that any certificate of acknowledgment taken within California shall include a legible notice at the top of the certificate of acknowledgment in an enclosed box stating:

“A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.”

According to the National Notary Association, the notice seeks to reduce fraud by letting consumers know that the Notary’s seal and signature do not authenticate or endorse the contents of a document. The legislation is intended to make sure that people unfamiliar with a Notary’s duties would not be more inclined to trust a fraudulent document simply because it was notarized. Indeed, the legislative history for SB 1050 states, "When people are unfamiliar with the meaning and effect of a Notary's seal and signature, there is an opportunity for criminals to pass deceptive legal documents claiming a false right to money, authority, or real property by

inferring, suggesting, or stating that the Notary's seal and signature constitute an official endorsement of authenticity. SB 1050 seeks to reduce fraud by including a clear consumer notification statement as to the limited effect of a Notary's seal and signature."

If a Realtor® comes across a document that does not comply with the new notice requirements, contact the Notary who acknowledged the document. The National Notary Association suggests that the Notary may be willing to add a loose certificate if there is not enough room to insert the new wording which is legible and in a box. In support of this approach, the new legislation states that the physical format of the boxed notice at the top of the certificate of acknowledgment is an example, for purposes of illustration and not limitation, of the physical format of a boxed notice. But be prepared...as of January 1, 2015, county recorders will most likely reject notarized documents that do not include the new certificate wording.

Terry Rein is a transactional real estate attorney at Bosso Williams in Santa Cruz. This article is published for educational purposes and with the understanding that the information contained herein does not constitute legal advice.

Below is a sample of the new notary acknowledgement.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California §
County of _____ §

On _____ before me, _____, Notary Public, personally appeared _____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

MLS UPDATE

MLSListings, Inc.

In the fourth quarter of 2014 MLSListings launched several new products and services. More information about the products is listed below. Please contact us with any questions you may have about the services.

Core Products and Services

New Matrix – On Nov. 13 the new Matrix system launched. There were many questions about where to locate certain fields, retired fields, features planned for the future and more. There were even a few features that we missed moving over. We thank you for your comments in the Suggestion Box, by email and by phone. All of the teams at MLSListings reviewed the comments and worked quickly to make adjustments throughout the end of the year. And, we are still making small updates today.

New My Listings – On Dec. 9, the new My Listings system was made available. The application experienced some intermittent availability on the first day of use, as well as other challenges. All of the teams at MLSListings worked very hard to get the system working properly. Now that the system is stable, we are planning enhancements for the future.

The latest information about the new Matrix and the new My Listings can be found on our [Next Generation of MLSListings page](#).

MLS Apps Products

Inman Select – As an MLSListings subscriber you are invited to sign up for Inman Select for FREE! A free account with Inman Select gives you access to unique and exclusive industry information and insight, including breaking news, business intelligence, special reports and industry profiles. [Signing up is easy.](#)

Homesnap Pro – MLSListings partnered with Homesnap to provide an additional mobile search option. The app is available for iPhone, iPad and Android. Use your MLSListings user ID and password, and the app will give you agent-level information so you can be up-to-date from where you are.

We look forward to serving your professional real estate needs in 2015. Please contact us with suggestions for products and services to help you do business, 800-546-5657.

TSUNAMI

Continued from Page 6

found their parent's traditional business model attractive may not find the task of reinventing it and/or rehabilitating its dysfunctions equally attractive. The problem will not be improved by the fact that an ever-aging brokerage population will be seeking an escape from an invading technology sector, increased competition from new business models, a consumer who is now some 30 years younger and, most importantly, seeking a well-deserved retirement.

This program is a brilliant idea. Realogy is to be congratulated for addressing this major industry issue. Hopefully, they will be rewarded with many high-quality relationships with the next generation of brokers created through the Ascend program.

SmartZip

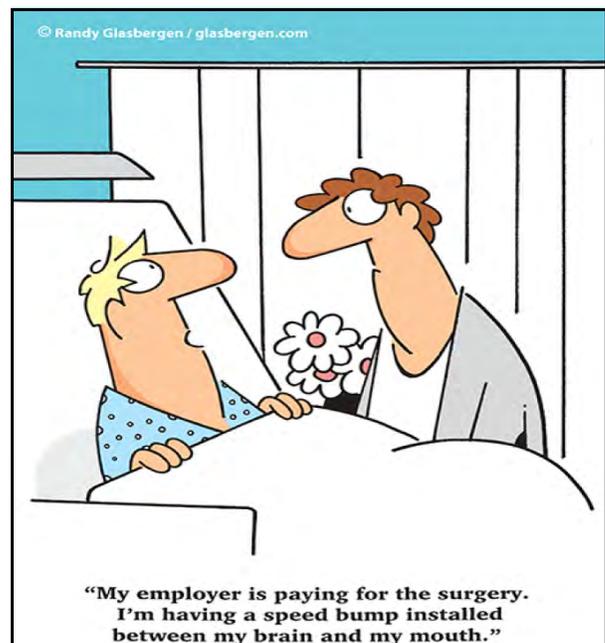
The second winner has to be SmartZip and its SmartTargeting product. This is not a new product. Instead, it's a product whose time has arrived. The product places the extensive powers of "big data" and "predictive marketing" in the hands of the brokerage to deliver a farming system of which many agents only dream.

Brokers may purchase a marketing farm comprised of about 2,000 contiguous residential properties. Once this farm has been established, SmartZip will target its impressive big data resources on the residents living in that farm. Using a sophisticated logarithm, SmartZip can correlate certain residents with behaviors or actions that are consistent with a decision to buy or sell property. One can

only imagine how many Rotary Club meetings would be required to match such a system's momentary sweep. SmartZip's product is just one example of how the agent function is being systematized and automated.

It's clear that the industry has now fully engaged with a new era. □

This article originally appeared in the December issue of the REAL Trends Newsletter and is reprinted with permission of REAL Trends Inc. Copyright 2014



Holiday Get Together



This year's annual Holiday Get Together, held on December 10, featured a special visit from Santa (aka 2014 President Frank May). Attendees also delighted in delicious hors d'oeuvres, great wine and fabulous company. Thanks to the many donations received that evening, the Second Harvest food barrels were nearly full by the end of the night. Thank you to everyone who donated and made the holidays a little brighter for our neighbors in need. We enjoyed sharing the evening with everyone and hope your holidays were joyous.





Santa Cruz County Pro

Advanced Educational Series for Santa Cruz County REALTORS®

Santa Cruz County Pro is designed to provide REALTORS® with knowledge and information to better assist their clients in buying and selling real estate in Santa Cruz County. Upon completion of this series you will have obtained advanced skills about the workings and nature of Santa Cruz County communities.

2015 Schedule

All seminars are held Wednesday mornings from 9:30 am - 12:30 pm

- January 28 History and Culture
- February 25 Land Use
- March 25 Affordable Housing
- April 22 Upcoming County Projects
- May 27 Water Resources
- August 26 City/County Schools
- September 23 Geology, Biology, and Climate
- October 28 Coastal Commission
- November 18 Statistical Training

(NOTE: Seven of the nine classes need to be attended to receive certification and there are no classes in June, July, or December)

Early Bird Special!
\$99
Ends January 9, 2015!

Offered Exclusively by



What Attendees Are Saying...

- "Wow what a great series! I recommend this series for any part-time or full time Realtor. Each month I looked forward to the new class providing incredibly informative and valuable information. Great topics and lovely teachers! I will definitely take more classes to come. *Sheila Feddema, Broker, REALTOR®*
- "Well organized. Wonderfully informative. Well worth the time." - *Mike Young, REALTOR®, Broker Associate, MBA, SFR, CDPE, HAFA*
- "The SCCP series of educational courses for REALTORS® has been fantastic this year! I have learned so many new things about Santa Cruz County in terms of History, Land Planning, The Coastal Commission, Affordable Housing, County Projects, and County Schools. I would recommend this series to any REALTOR® interested in expanding their knowledge base about this great place that we call 'home', Santa Cruz County." - *Ruth Bates, REALTOR®, Broker Associate & MBA*

Register [online](#), fax completed form to 831-464-2881, or call us at 831-464-2000.

- Early Bird Special Offer \$99 for Entire Series** **After 1/09/15 - \$159 for Entire Series**

Name: _____ Company: _____
 Phone: _____ Email: _____
 Cash Visa MasterCard AMEX Discover Check payable to "SCCAR" _____
 Name on cc: _____ Billing Address: _____
 Account #: _____ Exp. Date: _____ Zip Code: _____

SCCAR Cancellation Policy: Reservations for courses requiring payment will not be processed until payment is received. If you must cancel or reschedule your reservation, a full refund will be issued if notification is received, by email or in writing (not by telephone), 1 business day prior to class. SCCAR reserves the right to cancel or reschedule any course. If cancellation occurs, SCCAR will issue a full refund. In the event of rescheduling, SCCAR will send immediate notification and transfer all reservations (including payments) to the new date. To cancel/reschedule send email to: education@mysccar.org.

In Memoriam

SCCAR Remembers

As the New Year begins, SCCAR is taking a moment to remember our dear members who passed away in 2014. It is with a heavy heart that we do so. We are most thankful we had the opportunity to know them.



Charles "Buzz" Rogers
October 23, 1934 – March 31, 2014

He will be remembered for a fierce love of country and devotion to family and an insatiable desire to achieve, a commitment to excellence in business and sports as well as unwavering support for those less fortunate than himself and he did it all with a wild and somewhat wicked sense of humor (self-effacing). He loved to make people laugh.

Harriet Deck
July 29, 1935 - June 4, 2014

Harriet loved travel and the outdoors and looked forward to annual summer hikes to the Yosemite High Sierra Camps. She could be found many mornings walking on West Cliff Drive with John and her dog Pearl. She loved art and music, and was a frequent attendee at Santa Cruz Symphony, Cabrillo Music Festival, and Shakespeare Santa Cruz. Harriet practiced real estate in Santa Cruz for over forty years and was co-owner of Schooner Realty.



Matthew Hougardy
June 24, 1963 – January 1, 2014



Matt was an amazing man. Devoted and loyal, he maintained lifelong friendships. His sense of humor and quick wit was epic. He always had everyone around him laughing.

2014 REVIEWED



Thank you to this year's President, Frank O. May, our outstanding leadership team, SCCAR staff and our amazing REALTOR® and Affiliate members who helped make 2014 a remarkable year. We look forward to working together in 2015 and continuing to fulfill our mission of enhancing the professionalism and integrity of our members and protecting private property rights.



2014 REVIEWED



2014 REVIEWED



Current Rates & Mortgage Predictions For 2015

As of December 23rd current mortgage rates are at 3.73; that's a seven point increase from around a week ago. Experts expect rates to remain steady through the holidays. Rates for a 5-1 ARM stands at 2.85% while rates for a 15-year fixed loan at 2.96%.

For the coming year analysts are predicting more relaxed lending requirements which may increase the number of first time buyers. Part of this is due to Fannie Mae and Freddie Mac easing down payment requirements to 3% which will make it easier for young professionals to buy a home for the first time. The Mortgage Bankers Association reports that sales of new homes may increase by as much as 13% while sales of existing homes is also expected to go up by 5%.

The supply of homes is also expected to increase and make housing more affordable in cities that are typically more expensive to live in such as the Bay Area. Rates are also expected to go up at some point in 2015 although it's hard to pinpoint exactly when. The Federal Reserve has stated that it would raise the Federal Funds rate until mid 2015.

Resources: <http://www.loandepot.com/Purchase/HomeLoanRates>

Should You Pay For A Home In Cash?

One might easily assume that paying for a home in cash may be optimal but it's not always so clear. Let's take a look at the main advantages of paying for a home in cash versus obtaining a home loan.

One of the main benefits of an upfront payment is that you won't need to pay interest or escrow costs. Paying in cash will also make your offer appear more attractive to the seller if they are receiving multiple offers since you won't have to worry about getting denied for a home loan. The closing process will also be faster with a cash payment. One of the drawbacks of a cash payment is that buyers may have access to less cash if they stretched themselves financially in order to buy it.

However, financing does come with its benefits as well. You will have more money to invest in mutual funds, a retirement plan or stock and potentially get a better return depending on the market. Most investments offer a higher return versus the cost of paying for mortgage interest. Another bonus is that private mortgage interest is tax deductible. Having a mortgage also enables you to take advantage of the homestead exemption in case of financial trouble which makes your home exempt from creditors.

The fact remains that the majority of Americans finance their homes. Financial experts suggest that prospective home owners can afford the monthly payments and have sufficient savings stocked away in case of an emergency.

Reproduced with permission from Realty Times

SCCAR Welcomes the Following New Members!

REALTOR® Members

Alliance Bay Realty
Dawar Lodin

American Dream Realty
Jennifer Flansaas
Orion Flansaas
Diane Holtze

Bailey Properties, Inc.
Mike Ferguson
Danielle Huff

Century 21 M&M and Associates
Kieron Bery
Lauren Gregg

Coldwell Banker Residential Brokerage
Tyler Best
Chenoa Dodds
Jamie Wilson
Paul Zech

David Lyng Real Estate
Michael Burbatt
Darrel Louis
Valerie Shoaps

Keller Williams Realty - SC
Kassandra Cooney
Jennifer Dowdy
Joseph Erlach

Keller Williams Realty - SC
Seabea Ghoph
Carmen Kinkade
Beverly Ladd
Tarra McPartland
Diana Pawlak

Lighthouse Realty
Audra McKown

Mainstream RE Group
Elizabeth Kroft
Matthew Mueller

Re/Max Bayview
David Simons

Schooner Realty
Anne Lipman

Sereno Group
Carie Sigur

Thunderbird RE
Scott Joly

Affiliate Members

Law Office of James Eschen
James Eschen, Attorney At Law

Bank of America
Karen Kelley

The Importance of Local Content Strategies

Continued from Page 7

The Advanced Route

Want to take the advanced route? Add in two more strategies. First, target prospective job seekers in that area using Google's Display Network, but only focus on three sites. We like careerbuilder.com, simplyhired.com and indeed.com. Target your ad to job seekers looking in that area and drive the traffic to your neighborhood page.

Then, place a mobile ad on Trulia and Zillow for corresponding zip codes of home shoppers and drive traffic to your new neighborhood page. Have the ad say something like, "Want the best local information for "enter neighborhood," click here."

The Mobile Experience

Earlier in the article, I said it is hard for brokers to compete with the portals on a mobile playing surface. There are providers that offer a unique mobile experience that can compete, however it

takes a big commitment. There is nothing wrong with advertising your mobile app on the listing portals site as a mobile ad. It's a great way to drive downloads of your app to prospective home seekers already on a mobile device. Take a look at vendors such as HomeNdo, Virtual Agent, Virtual Properties and Mobile Realty Apps to handle your online presence.

In a research study by REAL Trends, we recently found that 31 percent of the top 500 brokerage firms did not have a mobile-optimized website, and nearly 80 percent did not have a mobile app. With almost 50 percent of all real estate web traffic visiting on a mobile device, it is time for brokerages to acknowledge this. I am not ready to "put IDX out to pasture," so let's compete! □

This article originally appeared in the December issue of the REAL Trends Newsletter and is reprinted with permission of REAL Trends Inc. Copyright 2014



Affiliate News



Julie Lynn
JCP-LGS Disclosures
julynn@firstam.com

It's Always the Season to Give

This past holiday season, the Santa Cruz County Association of REALTORS® Affiliate Committee adopted two families from Jacob's Heart Children's Cancer Support Services. Last year alone, Jacob's Heart has received three new families here in Santa Cruz County. Jacob's Heart is an organization that exists to improve the quality of life for children with cancer and support their families in the challenges they face. Since 1998, they have served more than 500 families who have heard the devastating words, "your child has cancer."

The SCCAR Affiliate Committee was generous with their donations from bikes and skateboards to dolls and even a trampoline. Fellow SCCAR member, Greg Turnquist heard about the adoption of these families and generously donated several Christmas trees from his tree lot in Aptos.

For those of you with generous souls, please feel free to contact the Jacob's Heart Family Center at 831-724-9100 to make donations and help bring some comfort to children with cancer and their families any time of the year.

The Santa Cruz Affiliate committee hopes you had a very Happy Holiday Season!

2014 Affiliate Committee

Julie Lynn – JCP-LGS Natural Hazard Co., Barbara Dimitruk – First American Title Co., Dennis Spencer – WIN Home Inspection, Dick Cornelsen – American Advisors Group, Loree Doan-Stewart Title, Tamar Frey – Stewart Title, Dimitri Timm, Princeton Capital, Suzanne Schmidt – Old Republic Title – Serena Wagner, Property ID,



Housing Foundation Angel Investors

It is with much gratitude that the SCCAR Housing Foundation recognizes Marta Davis with Opes Advisors for the generous donation made on her behalf. *"I feel really good about the decision to donate to this program. Being fairly new to the area it took some soul searching to connect with a program that I feel close to, and one that does great work right here in my community."*, says Marta.

Contributions such as hers allow our organization to continue to assist low income families become homeowners, making our community stronger.

What Is a Tax Lien?

The federal government takes it very seriously if you fail to pay your taxes. Not paying Uncle Sam his due could result in a tax lien being placed on your assets. A federal tax lien is the U.S. government's legal claim against your property when you fail to pay a tax debt.

Once you fail or neglect to pay a tax liability on time, the IRS files a public document, a notice of federal tax lien, alerting creditors that the government has a legal right to your property.

A tax lien means some pretty serious bad news for your credit. A consumer with no other negative items who has a tax lien placed on their credit report could see their credit scores fall by 100 points or more.

A tax lien stays on your credit report for seven years from the date it is paid. And a tax lien could impact your credit for even longer if you should wait to resolve your tax liability.

It is possible to have a tax lien removed once you pay a tax liability but you must submit a request to the IRS to do so. If your request is accepted, the IRS will file a notice of the withdrawal and send you a copy. You also may request in writing that the IRS notify credit reporting agencies and creditors and your financial institutions about the tax lien withdrawal.

Tax liens can have a major impact on your credit, appearing as a negative account on your credit report.

Santa Cruz County Housing Statistics

October 2014: Santa Cruz County - Single Family Residential

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Adult Village (199)	5	14	5	24	\$ 294,580	\$ 295,000	99.16	\$ 1,472,900
Amesti / Green Valley Road (54)	6	21	7	45	\$ 486,000	\$ 385,000	98.28	\$ 3,402,000
Aptos (49)	6	37	8	30	\$ 888,250	\$ 767,000	98.31	\$ 7,106,000
Ben Lomond (36)	4	8	10	29	\$ 522,860	\$ 488,250	98.77	\$ 5,228,600
Bonny Doon (32)	0	2	1	51	\$ 785,000	\$ 785,000	98.25	\$ 785,000
Boulder Creek (34)	6	35	7	62	\$ 527,382	\$ 491,000	98.39	\$ 3,691,674
Brookdale (35)	1	6	0	0	\$ -	\$ -	.0	\$ -
Capitola (44)	8	19	10	54	\$ 921,240	\$ 786,750	97.70	\$ 9,212,400
College Road (55)	0	3	2	22	\$ 446,500	\$ 446,500	100.90	\$ 893,000
Corralitos (53)	5	20	2	40	\$ 775,000	\$ 775,000	94.0	\$ 1,550,000
Davenport (31)	1	2	0	0	\$ -	\$ -	.0	\$ -
East Santa Cruz (42)	16	45	6	56	\$ 468,483	\$ 421,725	98.07	\$ 2,810,902
Empire Grade Road (33)	3	11	4	71	\$ 955,062	\$ 794,500	95.70	\$ 3,820,250
Felton (37)	10	13	6	59	\$ 531,500	\$ 517,000	99.31	\$ 3,189,000
La Selva Beach (51)	4	20	5	35	\$ 1,269,000	\$ 800,000	97.56	\$ 6,345,000
Larkin Valley (52)	0	10	2	145	\$ 1,514,500	\$ 1,514,500	99.51	\$ 3,029,000
Live Oak (45)	13	33	13	81	\$ 977,423	\$ 920,000	100.03	\$ 12,706,500
Lompico-Zayante (38)	3	8	5	34	\$ 423,800	\$ 430,000	99.82	\$ 2,119,000
Los Gatos Mountains (23)	9	47	15	86	\$ 965,133	\$ 710,000	96.07	\$ 14,477,000
Rio Del Mar/Seascape (48)	14	44	14	45	\$ 758,461	\$ 767,500	98.27	\$ 10,618,454
Scotts Valley (39)	5	15	6	59	\$ 986,308	\$ 935,500	100.22	\$ 5,917,848
Seacliff (47)	6	11	1	11	\$ 775,000	\$ 775,000	110.87	\$ 775,000
Soquel (46)	8	35	8	23	\$ 744,370	\$ 640,000	99.09	\$ 5,954,960
Unincorporated Santa Cruz/ Scotts Valley North (41)	5	16	7	71	\$ 799,700	\$ 777,500	97.85	\$ 5,597,900
Unincorporated Santa Cruz/ Scotts Valley South (40)	2	16	4	11	\$ 1,815,000	\$ 1,572,500	100.92	\$ 7,260,000
Watsonville (56)	13	29	9	57	\$ 437,666	\$ 444,000	97.31	\$ 3,939,000
West Santa Cruz (43)	12	37	12	40	\$ 944,583	\$ 902,500	102.0	\$ 11,335,000
Summary	165	557	169	52	\$ 788,380		98.54	\$ 133,236,388

October 2014: Santa Cruz County - Common Interest Development

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Amesti / Green Valley Road (5)	2	3	0	0	\$ -	\$ -	.0	\$ -
Aptos (49)	1	3	0	0	\$ -	\$ -	.0	\$ -
Capitola (44)	5	13	6	23	\$ 435,366	\$ 437,500	100.05	\$ 2,612,200
East Santa Cruz (42)	5	9	1	44	\$ 410,000	\$ 410,000	100.0	\$ 410,000
La Selva Beach (51)	2	11	4	244	\$ 622,300	\$ 621,250	94.68	\$ 2,489,200
Live Oak (45)	4	5	4	28	\$ 464,000	\$ 475,750	100.06	\$ 1,856,000
Rio Del Mar/Seascape (48)	3	25	4	81	\$ 709,750	\$ 737,000	96.45	\$ 2,839,000
Scotts Valley (39)	2	8	4	25	\$ 458,000	\$ 450,000	100.77	\$ 1,832,000
Soquel (46)	2	6	1	57	\$ 539,000	\$ 539,000	100.0	\$ 539,000
Watsonville (56)	6	13	4	57	\$ 304,750	\$ 314,500	100.0	\$ 1,219,000
West Santa Cruz (43)	3	19	9	54	\$ 438,000	\$ 393,000	98.22	\$ 3,942,000
Summary	35	115	37	66	479,416		98.41	\$ 17,738,400

Data provided by MLS Listings, Inc.

Santa Cruz County Housing Statistics

November 2014: Santa Cruz County - Single Family Residential

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Adult Village (199)	1	11	3	53	\$ 298,000	\$ 319,000	98.57	\$ 894,000
Amesti / Green Valley Road (54)	4	17	4	34	\$ 398,250	\$ 415,000	99.94	\$ 1,593,000
Aptos (49)	3	29	5	24	\$ 910,000	\$ 791,000	88.13	\$ 4,550,000
Ben Lomond (36)	3	7	4	47	\$ 503,861	\$ 478,222	102.94	\$ 2,015,444
Bonny Doon (32)	1	3	0	0	\$ -	\$ -	.0	\$ -
Boulder Creek (34)	9	31	6	42	\$ 503,166	\$ 487,000	97.77	\$ 3,019,000
Brookdale (35)	3	5	1	46	\$ 403,000	\$ 403,000	97.11	\$ 403,000
Capitola (44)	4	14	3	65	\$ 752,666	\$ 750,000	97.33	\$ 2,258,000
College Road (55)	0	1	1	30	\$ 375,000	\$ 375,000	93.77	\$ 375,000
Corralitos (53)	1	18	0	0	\$ -	\$ -	.0	\$ -
Davenport (31)	1	1	1	8	\$ 835,000	\$ 835,000	116.13	\$ 835,000
East Santa Cruz (42)	7	36	15	67	\$ 771,240	\$ 718,500	97.56	\$ 11,568,600
Empire Grade Road (33)	0	7	2	24	\$ 626,250	\$ 626,250	104.38	\$ 1,252,500
Felton (37)	4	11	2	173	\$ 425,750	\$ 425,750	93.16	\$ 851,500
La Selva Beach (51)	0	15	1	19	\$ 1,051,000	\$ 1,051,000	105.21	\$ 1,051,000
Larkin Valley (52)	3	9	4	169	\$ 1,985,328	\$ 668,500	91.52	\$ 7,941,315
Live Oak (45)	14	37	10	47	\$ 924,199	\$ 620,000	97.36	\$ 9,241,995
Lompico-Zayante (38)	3	5	1	134	\$ 220,900	\$ 220,900	102.79	\$ 220,900
Los Gatos Mountains (23)	11	45	5	70	\$ 673,990	\$ 619,950	98.01	\$ 3,369,950
Rio Del Mar/Seascape (48)	9	42	7	46	\$ 838,142	\$ 802,000	98.75	\$ 5,867,000
Scotts Valley (39)	2	10	12	62	\$ 829,627	\$ 685,250	95.45	\$ 9,955,535
Seacliff (47)	4	12	5	15	\$ 970,500	\$ 675,000	98.87	\$ 4,852,500
Soquel (46)	9	33	7	77	\$ 867,257	\$ 763,000	97.76	\$ 6,070,800
Unincorporated Santa Cruz/ Scotts Valley North (41)	3	15	1	117	\$ 1,110,000	\$ 1,110,000	92.58	\$ 1,110,000
Unincorporated Santa Cruz/ Scotts Valley South (40)	2	15	2	3	\$ 980,000	\$ 980,000	100.56	\$ 1,960,000
Watsonville (56)	7	26	8	18	\$ 409,025	\$ 425,350	98.60	\$ 3,272,200
West Santa Cruz (43)	8	30	10	23	\$ 912,383	\$ 850,415	101.29	\$ 9,123,830
Summary	116	485	120	53	\$ 780,433		97.28	\$ 93,652,069

November 2014: Santa Cruz County - Common Interest Development

City/Area	New Listings	Current Inventory	Closed Sales	Average DOM	Average Sales Price	Median Sales Price	% LP Rec'd	Total Sales Volume
Aptos (49)	3	4	1	37	\$ 588,000	\$ 588,000	100.0	\$ 588,000
Boulder Creek (34)	0	2	1	14	\$ 425,000	\$ 425,000	106.52	\$ 425,000
Capitola (44)	2	9	5	35	\$ 470,200	\$ 435,000	97.67	\$ 2,351,000
East Santa Cruz (42)	2	10	1	110	\$ 990,000	\$ 990,000	99.0	\$ 990,000
La Selva Beach (51)	2	9	5	288	\$ 559,400	\$ 610,000	94.91	\$ 2,797,000
Live Oak (45)	6	8	2	23	\$ 454,250	\$ 454,250	101.01	\$ 908,500
Rio Del Mar/Seascape (48)	2	21	2	118	\$ 452,000	\$ 452,000	99.91	\$ 904,000
Scotts Valley (39)	4	8	2	78	\$ 378,500	\$ 378,500	99.21	\$ 757,000
Soquel (46)	0	4	1	7	\$ 405,000	\$ 405,000	94.21	\$ 405,000
Watsonville (56)	3	12	5	54	\$ 266,800	\$ 275,000	97.09	\$ 1,334,000
West Santa Cruz (43)	4	14	5	24	\$ 405,800	\$ 369,500	97.08	\$ 2,029,000
Summary	28	101	30	87	\$ 449,616		97.73	\$ 13,488,500

Data provided by MLS Listings, Inc.

January 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 SCCAR Closed Happy New Year!	2	3
4	5	6	7	8 Tour Marketing Meeting 8:30 - 9 am	9 Board of Directors Mtg. 8:30 am	10
11	12 Installation & Awards Luncheon 11 am - 2 pm Chaminade	13	14 Housing Foundation Mtg. 2:30 pm	15 Tour Marketing Meeting 8:30 - 9 am	16 Dues Late Fee in Effect	17
18	19 SCCAR Closed Martin Luther	20	21	22 Tour Marketing Meeting 8:30 - 9 am	23 Search & Report Essentials (MLS) 1 pm	24
25	26 Budget 8:30 am Education 9:30 am Listing Locator 10 am Market Intelligence Reports 1 pm	27	28 SCCP: History 9:30 am C.A.R. - Indian Wells	29 Tour Marketing Meeting 8:30 - 9 am C.A.R. - Indian Wells	30 C.A.R. - Indian Wells	31 C.A.R. - Indian Wells

February 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 	3	4	5 Tour Marketing Meeting 8:30 - 9 am	6 LGR Committee 8:30 am Duane Gomer's License Renewal 9 am	7
8	9 Duane Gomer's License Renewal 8:45 am - 12 pm	10	11 Member Update Event 9 am Housing Foundation Mtg. 2 pm	12 Tour Marketing Meeting 8:30 - 9 am	13 Board of Directors 8:30 am	14 
15	16 SCCAR Closed President's Day	17	18 Search & Report Essentials (MLS) 10 am Public Records Search (MLS) 1 pm	19 Tour Marketing Meeting 8:30 - 9 am	20 New Member Orientation 8 am - 4 pm	21
22	23 Agent Pro Pack (MLS) 1 - 2:30 pm	24	25 SCCP: Land Use 9:30 am Budget & Finance 8:30 am	26 Tour Marketing Meeting 8:30 - 9 am	27	28

View our Calendar Online at www.mysccar.org