



TUOLUMNE REALTOR®
 "The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonoma, California 95370
 Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



50% off
 2nd package
 when two
 are chosen,
 of equal or lesser price

Low cost health screenings help prevent stroke, heart attack, osteoporosis, etc.

Tuolumne County Assn. of Realtors®
 is again offering preventive health screenings to
PROMOTE HEALTH & LONGEVITY
Tuesday - July 7th, 2015
 9:00 am to 4:00 pm
 in the conference room



ANY
FOUR \$45
SCREENINGS
ARE ONLY
\$145
(SAVE \$35)

If you have a family history of stroke, heart attack or cancer, Precision Ultrasound could save your life!

Call TOLL FREE for an appointment

(877) 487-7324

NO
doctor's
order
needed

Take advantage of these convenient and low-cost health screenings. Packages take about an hour or less and your results are given immediately.

- 1. Executive Wellness Package - Only \$355 (\$5,000 in hospital)**
 Includes the carotid arteries (stroke), thyroid, liver, kidneys, pancreas, gall bladder, spleen, and aorta (aneurysm & plaque) osteoporosis (bone loss) ultrasound (U/S), 12-lead EKG, full panel cholesterol and a urinalysis.
- 2. Abdominal Ultrasound Package - Only \$195 (\$2,500 in hospital)**
 Includes a liver, kidneys, pancreas, gall bladder and spleen and aorta U/S.
- 3. Vascular (heart attack/stroke) Package - Only \$195 (\$2,500 in hospital)**
 Includes the carotid arteries (stroke), *CIMT (heart attack), aorta U/S, full panel cholesterol and an EKG.
- 4. Ultimate Wellness Package - Only \$635 (\$5,500 in hospital)**
 Includes the carotid arteries (stroke), *CIMT, liver, kidneys, pancreas, thyroid, gall bladder, spleen, and aorta U/S, osteoporosis (bone loss) U/S, EKG, full panel cholesterol, urinalysis, *TSH (thyroid function), *Comprehensive Metabolic Panel (liver & kidneys), *hsCRP (heart attack), and the *PSA/prostate (for men) or uterus & ovaries U/S (for ladies).

Screenings may be purchased individually or added to any above package.
 *These screenings are \$95 each or \$60 each when chosen WITH a package. All others are only \$45 each.

Another valuable service offered by The Tuolumne County Assn. Realtors®
 (In cooperation with Precision Ultrasound - Palm Springs, California)

SAVE THE DATE
Friday
November 6th
TCAR 2016
Officers &
Board of
Directors
Installation

Event begins
 at 5:30 p.m.
 with a no host
 social hour

Call
 877-747-8777
 to book your
 discount rate
 guest room at
 Black Oak
 Hotel, be sure
 to mention
 TCAR when
 you book!

TOC





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**A Message From
Your Association
Executive**

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**Congratulations TCAR new CAR Honorary Member
for Life recipients: Linda Kile & Bjorn Wahman**

**NEW MEMBERS! 9AM TO NOON JULY 31 AT TCAR
IS A MANDATORY NEW MEMBER ORIENTATION**

**See Page 3 for your TCAR 2016
Officers & Board of Directors!
Congratulations to all, looking
forward to another great year!**

**Friday November 6th, 2015
TCAR 2016 Board of Directors & Officers Installation
SAVE THE DATE and book your discount room in advance!
Event begins at 5:30 p.m. with a no host social hour
Guest rooms available at Black Oak Hotel at a discounted rate,
mention TCAR when you call 1-877-747-8777 to book a room!**

**WELCOME
NEW MEMBERS!**

New REALTOR® Member(s):
 Mariza Cortez, Century 21
 Wildwood Properties
 Jane Scully
 Jane Scully Broker
 Eric Kabbara, Broker
 United Realty Group
 Randi Gross, Agent
 United Realty Group
 Lonnie Calhoon-Agent-
 Century 21 Wildwood

New Affiliate Member(s):
 Signal Service, Inc
 Glen Moore



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2016 TCAR Officers & Directors

PRESIDENT Val Ogletree valo@valogletree.com	Real Living Sugar Pine Realty P.O. BOX 577 Mi Wuk, CA 95346 (209) 586-3242
PRESIDENT- ELECT Adam Wilson adam_w@att.net	Century 21 Wildwood P. O. Box 548 Twain Harte, CA 95383 (209) 586-3258
TREASURER Paul Wild wild@pcr1.com	Berkshire Hathaway HSCATH P. O. Box 127 Twain Harte, CA 95383 (209) 586-1107
DIRECTOR Veronica Hemphill veronicaforhomes@yahoo.com	Coldwell Banker Segerstrom 84 N. Washington Street Sonora, CA 95370 (209) 532-7400
DIRECTOR (PAST-PRESIDENT) Kathie Burby kathieburby@yahoo.com	Real Living Sugar Pine Realty 19520 Hillsdale Drive Sonora, CA 95370 (209) 533-4242
DIRECTOR Roy Navarro buypmlhomes@gmail.com	Yosemite Region Resorts 18687 Main Street, Suite E Groveland, CA 95321 (209) 962-1111
DIRECTOR Melissa Oliver melissao@melissao.com	PMZ Real Estate 14570 Mono Way, Suite F Sonora, CA 95370 (209) 588-2910
DIRECTOR Susan Paris susan@susanparis.com	Susan Paris, Broker 22902 Twain Harte Drive, Suite E Twain Harte, CA 95383 (209) 232-0732
DIRECTOR Sam Segerstrom sslambda@yahoo.com	Coldwell Banker Segerstrom 84 North Washington Sonora, CA 95370 (209) 532-7400

Your
 2016
 TCAR
 Officers
 &
 Board
 Of
 Directors

Congrats
 To
 All

Looking
 Forward
 to
 a
 Great
 2016
 TCAR
 Year!



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JULY 2015 GAD CORNER

Government Affairs Update - Karen Burkhardt, Government Affairs Director

Contact karenmburkhardt@gmail.com 772-8097 (cell – 916/947-0563)

for more information or to share information on the topics below or on other governmental topics.

Board of Supervisors Housing Policy Committee continues PACE discussion to July 8 meeting

Supervisors Hanvelt and Brennan, and other committee members asked very specific questions about how Home Energy Renovation Opportunity (HERO) operates its PACE (Property Assessed Clean Energy) program at the BOSHPC meeting on 6/10. John Law, Director of Municipal Development for HERO, attended the meeting and answered questions. The representative from Ygrene, who attended the meeting on 5/13 and was invited to the June meeting, did not attend.

Prior to the BOSHPC meeting, I contacted Gene Wunderlich, Government Affairs Director for the Southwest Riverside County Association of Realtors®, to get information about how the HERO/PACE program operates in Riverside County. HERO/PACE has been approved as a PACE program provider in Riverside County for about 4 years. Gene sent an article he had written for the Real Estate Section of the *Valley Business Journal*, published on 3/3/15, entitled “HERO Energy Retrofit Program? Buyer Be Aware”. Some issues with the HERO/PACE consumer marketing have arisen in Riverside County this year. Gene sent links to two articles entitled “RIVERSIDE: DA’s office to hold meeting on HERO loan issues” (published in the Press Enterprise on 5/28/15); and “REAL ESTATE: Prosecutor to probe contractor behavior with HERO program” (published in the Press Enterprise on 6/3/15). I provided these articles to members of the BOSHPC.

At the conclusion of the meeting on 6/10, BOSHPC members agreed to work on ideas for a consumer education fact sheet. Because of home finance issues, most committee members agree strong consumer education is a necessary component of PACE programs if they are approved for the county. At the June meeting, BOSHPC members also discussed whether or not local contractors would be likely to participate. Committee members asked staff to contact local contractors and obtain their perspective for the July meeting.

Legal staff Q & A on PACE programs is available on the C.A.R. Website. Property Assessed Clean Energy program loans, for the purchase and installation of energy efficient home upgrades, are recorded as a first priority lien attached to the property tax of a participating homeowner. Along with other qualifications, a homeowner must have at least 10% equity and no delinquencies in mortgage payments or property tax payments.

“Building Homes and Jobs Act”- AB 1335 progresses

On 6/8/15, an update from C.A.R. stated AB 1335 is an urgency measure not subject to the “House of Origin” deadline, and therefore could be heard on the Assembly Floor at any time. C.A.R. directors voted to support AB 1335 in May after C.A.R.-negotiated changes were made to the bill. Passage of the bill would add a \$75 fee to some real estate transactions, and create a fund for below-market-rate property development. The BOSHPC recommended the county send a letter of support and include a recommendation for representation from 100% rural counties on the “governing board” to be created by this legislation. The Board of Supervisors will hear this matter on 7/7.

Meetings of Note:

The BOSHPC meets on 7/8 at 9:30 AM in the Board of Supervisors Chambers to continue discussion about PACE programs. The meeting is open to the public.

The LGR Committee will meet over lunch with Supervisor John Gray on 7/8.



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PLAN FOR SUCCESS

CRS 200



Business Planning and Marketing

Successful real estate agents know how to run a business. They know how to define their goals, and they possess the business planning, budgeting, and marketing skills to get them where they want to go. After taking this course, you will know how to think like a business owner. You will have the ability to develop a complete business plan with strategies you can implement immediately.

Upon the successful completion of this course, you will be able to:

- Apply standard business principles to the real estate practice
- Draft vision and mission statements to guide success
- Use situation analysis to assess current status and market conditions
- Develop a budget that will lead to profit
- Develop a marketing plan based on your mission statement and budget goals
- Create a comprehensive one-year action plan

This course is being taught by Dale Carlton, JD, ABR, CRS and National CRS President.



Council of Residential Specialists
The Proven Path To Success

July 29-30, 2015

8:30am – 5:00pm

Presented by
Northern California CRS
Chapter

Info@nocalcrs.com

949-766-2901

www.nocalcrs.com

Course location:

Monterey County Association
of REALTORS®, 201-A Calle
Del Oaks Place, Del Rey, CA
93940



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INFO**

**GO TO
<http://expo.car.org/>
for full event
details,
schedules, to
register, and
more**

REGISTRATION FEE:

Northern California CRS Chapter Member **\$200 by July 10th, \$250 after July 10th**

Non-Chapter Member **\$250 by July 10th, \$300 after July 10th**

WAYS TO REGISTER:

1. Register online at www.NoCalCRS.com
OR
2. Fill out the information below and mail with a check to: NoCal CRS,
PO Box 80412, Rancho Santa Margarita, CA 92688.

WHO (ABOUT YOURSELF):

Name _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____

Email _____

ABOUT CRS The Council of Residential Specialists is the largest not-for-profit affiliate of the National Association of REALTORS®. We are a professional network of over 30,000 residential real estate professionals, and we provide the industry's best education, resources and networking opportunities. CRS also awards the Certified Residential Specialist® (CRS) Designation to top-producing REALTORS® who have met specific requirements related to experience, transactions and education.

**SPACE IS VERY LIMITED!
A RESERVATION
MADE CANNOT BE
REFUNDED.**



For more information on other CRS courses or obtaining the CRS Designation, the premier designation for members of real estate professionals, visit www.crs.com.



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From the MLS Director’s Desk: Ofelia Ontiveros MLS Director

Lockboxes/Keys have been a topic of debate lately. Here is the TCAR policy on Lockboxes and keys (loaner keys)

**NOTICE
TO ALL
TCAR
MEMBERS**

**NO
FUTURE
TUESDAY
TOURS
PLANNED
AT THIS
TIME**

**NOTE:
AGENTS
WILL USE
THE MLS
OPEN
HOUSE
FEATURE
TO PLAN
AND
NOTIFY
OTHER
MLS
MEMBERS
OF
FUTURE
OPEN
HOUSE
EVENTS**

VIII. LOCKBOXES/KEYS

- A. Broker or agent working under a broker with lockboxes leased from TCAR will be charged the current annual key lease rate to co-op a key and a Broker or agent with no lockboxes leased from TCAR who has a key and is paying for that key through another MLS will be charged annually to co-op a key. (07/05)(5/14)
- B. In the event a Participant or Subscriber’s TCAR issued lockbox key becomes non-functional and cannot be immediately replaced said Participant or Subscriber may have the loan of a temporary key from the TCAR MLS for a period of not longer than 14 days. A deposit of an amount equal to the cost of a replacement key will be collected at the time the key is loaned and will be refunded if the key is returned in good working order within 14 days of issue. A late fee will be charged per day for any key not returned within 14 days. (9/06) (5/14)

Effective July 31, 2015 the Parcel Quest feature in the TCAR MLS will be discontinued. Don’t wait until you need info in a hurry to learn about RPR and REInsight, learn now!

Both RPR and REInsight are accessed from the Paragon MLS “TAX” button (like PQ is now). Get familiar with these ways of looking up county/property data. Here is some info about RPR for you:

Agents don’t miss the opportunity to learn about RPR Realtors® Property Resource. Fundamentals of RPR course is complete step by step library of video tutorials that will introduce you to all the basic features that RPR has to offer for an agent. <http://blog.narrpr.com/learning/fundamentals-of-rpr/>

EXCLUSIVE REALTOR® BENEFIT

RPR is 100% owned and operated by the National Association of Realtors® as a member benefit for all REALTORS®. Only REALTORS® can access RPR.

BIG DATA YOU CAN USE

RPR gathers all available data on a property and organizes it for your benefit. Add your local market knowledge and you’re set.

SEARCH MLS + PUBLIC RECORDS

From MLS and public records to mortgage history and school attendance zones, RPR has the data your clients want.



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10 Ways to Prevent Liability

Friday, August 7th 2015 10:00 -11:00 a.m.



Join us for ONE hour of education to help you in your Risk Management Practices to help Prevent Liability. According to Real Estate Attorneys over 80% of Lawsuits are from Non-disclosure and Failure to Investigate. This class may be free; however continuing your knowledge is priceless!

Friday, August 7th 2015 10:00 -11:00 a.m. at TCAR Office

R.S.V.P. by Wednesday, August 5th - Snacks will be provided!

Tuolumne County Association
of REALTORS®
14195 Tuolumne Road
Sonora California 95370

Please R.S.V.P. via
LAMPS
<https://tcar.getlamps.net>

Sponsored by Jamie Eger
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Home Buyers Protection
Corporation

WE
HAVE
LOTS
OF
GREAT
EDU
EVENTS
AT
TCAR
THIS
SUMMER

BE
SURE
TO
CHECK
THE
EVENT
LIST
ON
PAGE
12

BE
SURE
TO
WATCH
FOR
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ON
THE
TCAR
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AND
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PAGE
TOO!



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 General Information
 

 TCAR Staff
 





2015 Officers






 Shauna Love—Executive Officer
Shauna@TCRealtors.org







 Kathie Burby — President
 Val Ogletree — President Elect
 Paul Wild — Treasurer
 

 Ofelia Ontiveros—MLS Director
Ofelia@TCRealtors.org



2015 Board of Directors


 Karen Burkhardt—Government Affairs Dir.
Karenmburkhardt@gmail.com



 Berit Brown — Director
 Steve Campbell Sr. — Director
 Veronica Hemphill — Director
 Stella Sauls — Director
 Adam Wilson — Director
 

 Carolyn Botell—RETS/IDX Administrator
Carolyn@TCRealtors.org



 The Board of Directors meet at 9:00AM
 on the third Wednesday
 of each month at TCAR
 

 T.C.A.R.
 14195 Tuolumne Rd, Sonora, CA 95370
 PH (209) 532-3432
 FAX (209) 533-9418
 



Have you seen TCAR’s Facebook page?

<https://www.facebook.com/home.php#!/pages/Tuolumne-County-Association-of-Realtors/125779880796966?fref=ts>

Log in, search Tuolumne County Association of REALTORS® , and “like” us
 To get your Association news via facebook.

TCAR Newsletter Advertising Rates			
Times Per	12X	5-11X	1-4X
Full Page	150	190	225
Half Page	80	100	120
Quarter Page	45	55	65
Business Card	25	30	35
Inside Front or Back Cover	200	240	275



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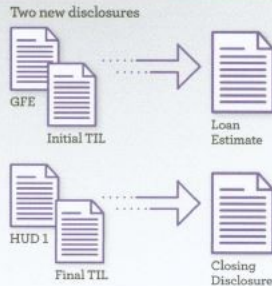


TILA-RESPA Integrated Disclosure Rule

What you need to know

The TILA-RESPA Integrated Disclosure Rule mandates new disclosure forms that all lenders provide to buyers applying for a mortgage.

- Applies to all lenders
- Purchase and refinance
- Closed-end mortgages only
- Effective with new loan applications on or after August 1, 2015



Requirements for new disclosures

Loan Estimate

- All lenders must provide the Loan Estimate within three business days of application - either in person, electronically or by mail
- The lender is accountable for the fees disclosed on the Loan Estimate, with some exceptions
- Changes to fees may require a revised Loan Estimate
- The buyer reviews and if accepts the loan terms, provides their intent to proceed and fees are collected
- Lenders may only collect the credit report fee before receiving the buyer's intent to proceed

Closing Disclosure

- Closing Disclosure has to be in buyer's hand three business days before closing
- Wells Fargo will complete the Closing Disclosure, along with settlement agents, by leveraging the Closing Insight tool
 - The Closing Insight tool is a shared technology that hosts an electronic exchange of closing information between lenders and settlement agents
 - It makes the validation and approval of the Closing Disclosure between lenders and settlement agents more efficient, but this collaboration takes time
- Three business-day review period begins again if the APR changes outside of tolerance, or the product or prepayment penalty change

Tuesday, July 21st starting at 11 a.m.
Lunch will be provided.
 RSVP via TCAR.

WELLS FARGO

HOME MORTGAGE

Join
Wells Fargo
 As they present to TCAR Members
 up to date information on
TILA-RESPA.



WELLS FARGO

It's important to understand when the Loan Estimate and Closing Disclosure are provided and received.

Loan Estimate and Closing Disclosure provided to borrowers

- Delivered face to face
- Placed in postal mail
- Sent electronically

Loan Estimate and Closing Disclosure received by borrower

- Physically in their possession
- Presume received three business days after document is placed in the mail
- Lender obtains evidence that the disclosures were received in fewer than three business days

What can you do? Set process expectations with your buyers.

- Encourage your buyers to get preapproved
- Confirm with the lender that your desired closing date is feasible
- Discuss with your buyer
 - The option of electronic disclosures
 - Lock interest rate early
 - Select loan product
 - Provide the necessary financial documents promptly
- Satisfy approval conditions quickly
- Finalize homeowners' insurance early
- Avoid making changes
- Minimize amendments to purchase agreement
- Always refer to the most recent Loan Estimate/ Closing Disclosure

You can count on me to keep you informed about how the TILA-RESPA Integrated Disclosure Rule impacts the mortgage process. Call me today!



Michaela Richardson
 Home Mortgage Consultant
 Union Plus Mortgage Specialist

Wells Fargo Home Mortgage
 808 E. Mono Way
 Sonora, CA 95370
 Cell: 209-640-2627
 Michaela.Gonzalez@wellsfargo.com
 www.wf.com/loans/michaela-gonzalez
 NMLS ID: 448214



Jamie Trimeloni
 Home Mortgage Consultant

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 137618 MONO WAY
 Sonora, CA 95370
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 eFax: 877-803-3019

jamie.trimeloni@wellsfargo.com
 www.wf.com/jamie-trimeloni

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FREQUENTLY USED CONTACT INFORMATION

BLACK KNIGHT FINANCIAL SERVICES: MLS SOLUTIONS

TCH SUPPORT HELP DESK: 1-877-MLS-HELP (1-877-657-4357) paragonsupport@lpsvcs.com

CALIFORNIA ASSOCIATION OF REALTORS® (CAR)

CAR LEGAL HOTLINE SALESPERSON 1-213-739-8282
CAR LEGAL HOTLINE BROKER/OFFICE MANAGER 1-213-739-8350
CAR CUSTOMER CONTACT CENTER (HELP DESK): 1-213-739-8272 cs@car.org

ZIPFORMS & RELAY PRODUCT HELP

zipForms® Technical Support 1-213-739-8227 support@zipform.com
RELAY™ Products 1-586-840-1168

NATIONAL ASSOCIATION OF REALTORS® (NAR)

NAR CUSTOMER SUPPORT: 1-800-874-6500
NAR INFORMATION CENTRAL: infocentral@realtors.org

REALTOR.COM LISTING SERVICES

AGENT SUPPORT: 1-800-874-6500 FAX: 1-805-557-2332

SUPRA (GE) LOCK BOX & KEY SYSTEM

AGENT SUPPORT LINE (All Help Options)
1-877-699-6787 Option 1 Tech Support—Option 2 Billing—Option 3 Services suprasupport@fs.utc.com
KIM VOICE FOR AGENTS (for emergency key update code) 1-800-844-7560

COUNTY HOUSE NUMBER INFORMATION

Mariposa County House Numbering, Assessor/Records Office, 4982 10th St., Mariposa (209) 966-2332
Tuolumne County House Numbering, Public Works, 48 W. Yaney Ave. Sonora (209) 533-5628





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**Free Seminar: Mastering Online Marketing
Thursday August 6 - TCAR Conference Center**

Join us on Thursday, August 6th for a free seminar, exclusively for members of Tuolumne County Association of REALTORS®. Learn about the latest trends in online marketing and a suite of tools to help you communicate more effectively with clients. The agenda is packed with timely information and useful tips that will directly and immediately benefit you and your clients.

During the presentation, you'll learn:* How leading brokers are arming their top-producing agents with simple tools to win listings and get referrals

- * How to gain insights on which properties & zip codes are getting the most traffic and where the best leads are coming from
- * How to manage and respond to leads even faster
- * Tools for engaging clients and demonstrating the value only a Realtor can provide

BROKERS: 9:30 AM - 10:30 AM [BROKER REGISTER](#)

AGENTS: 11:00 AM – 12:00 PM [AGENT REGISTER](#)



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CALL OR GO ONLINE

866-378-8393 / Conifercom.Net

TCAR Calendar of Events:

July 3rd Closed in observance of Independence Day

July 8th LGR Committee Meeting Noon at Umpqua Bank (downtown)

July 9th MLS Committee meeting 1pm in the TCAR Conference room

July 15th Board of Directors Meeting 9 a.m. in the TCAR Conference room

July 21 Education Event 11am-1pm by Jamie Timeloni, Wells Fargo Mortgage: HUD Update

July 29 & 30 Education: CRS Class at Monterey County AOR (See flyer in this newsletter for details)

July 30 Education Event 9am at TCAR by Denise Dooley Bailey, First American Title

July 31 - MANDATORY NEW REALTOR MEMBER ORIENTATION 9am-NOON at TCAR

August 6 - Education Event by ListHub: Mastering Online Marketing (Broker/Agent Register Separate)

August 7 Education Event 10am-11am by Jamie Eger, First American: 10 Ways to Prevent Liability

September 26 - TCEDA Executive Guest Speaker Luncheon Series at Black Oak Casino Resort

November 6th - SAVE THE DATE and book your discount room in advance! TCAR 2016 Board of Directors & Officers Installation on Friday November 6th starting at 5:30 p.m. with no host social hour. Guest rooms are available at Black Oak Hotel at a discounted rate, be sure to mention TCAR when you call 1-877-747-8777 to book your room

Tuolumne REALTOR®

“The Voice of Real Estate for Tuolumne County”

The mission of the Tuolumne County Association of REALTORS® is to provide the tools to enhance the professionalism and success of its members and to be a leader in the community.



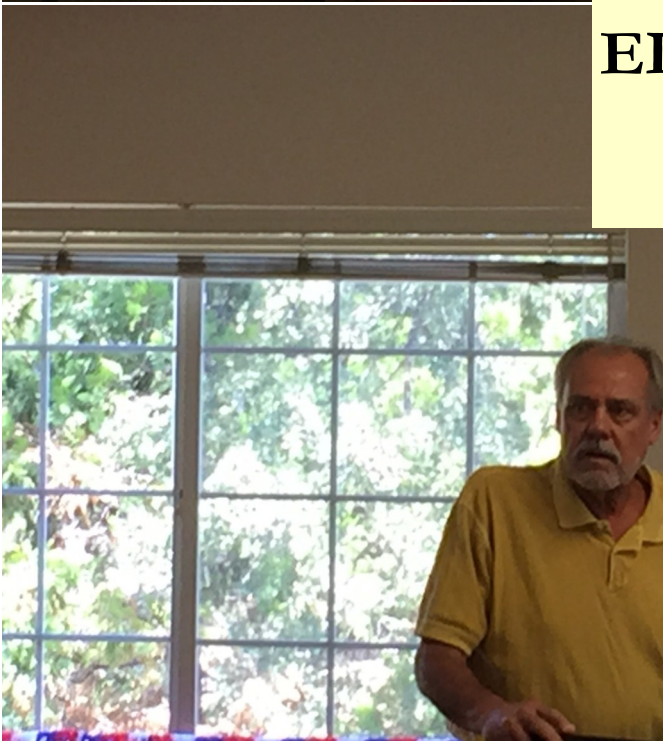
TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



**TCAR
ELECTION
2016**





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Tuolumne County
Business Council



2015 Executive Speaker Series Luncheons



Presented at

THE HOTEL at Black Oak Casino Resort's Conference Room

19400 Tuolumne Road North, Tuolumne, CA 95379

12:00-1:30pm • Tickets \$20

Friday, March 27th

John Paul, CEO

of Spiral Internet and John Lane, CEO of Cal.net

Friday, June 26th

Dee Dee D'Adamo

California Water Board Member

Friday, Sept. 25th

Steve Frisch

President of the Sierra Business Council





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CALIFORNIA REALTOR® EXPO
SAN JOSE, CA | OCTOBER 6-8, 2015

[HOME PAGE](#)

HOME • SESSIONS • EVENTS • SPEAKERS • EXHIBIT • ATTEND



EXPO Sessions -- FREE for Attendees
45 minute sessions

Converting Today's Traveler into Tomorrow's Buyer

Leverage your local expertise and skill to your advantage when working with out-of-town clients looking for resort or second home properties.

8 Free Social Media Tools You Need Now

Ensure your social media marketing success with these eight free management tools designed to help you streamline your workflow so you can spend more time with your clients.

Who is Today's Homebuyer?

Get inside the mind of today's homebuyer with data from actual C.A.R. Surveys. Obtain insight into what types of products they use, common obstacles they face, and how they are impacted by topical housing issues such as affordability and financing.

Down Payment Assistance Options for Every Client

Stay informed and be the go-to expert for your clients on the latest financial assistance programs available from CalHFA, Fannie & Freddie, Down Payment Assistance, and HUD.

Ask an Attorney... Hot Risk Management Topics

Join our C.A.R. Strategic Defense attorneys as they keep you prepped and ready to handle many of today's common risk management issues.

10 Mobile-friendly Marketing Tips

Enhance your online marketing with these ten tips crafted to help you cut through the clutter, reach more clients, and save valuable time.

Safety First: Tips for Selling Safe

Play it safe in the field with these cost-effective and easy-to-implement tips and strategies.

How to Grow Your Leads in 7 Days

Online lead generation systems and tactics are always changing. Try something new with this step-by-step rundown of a technique that generated 100 leads in seven days.

Successful Sales Using Social Media

Time-tested tips on how practitioners like yourself have used social media sites like Facebook, Instagram, and Twitter to generate leads and make sales.

Your New Agent Checklist

Calling all new agents – listen as tried-and-true practitioners share their top tips on how to navigate through some of today's common issues facing new REALTORS®.

What's Hot Now: The Latest in Legal Real Estate

An A to Z of the most current legal real estate issues REALTORS® face today.

EXPO Sessions -- FREE for Attendees
60-90 minute sessions

Making the Right Connection

A deep-dive into how to strategically engage with your clientele in order to grow your database and make more sales. It's not just about lead generation. We'll cover everything from what data and information you need to pay attention to in order to attract the right clients, how to market appropriately to your clients, and the steps you need to take to close the deal.

Financing Hurdles: Finding a Fix

Advice and counsel, straight from the source, on how to navigate the important issues impacting your business such as TILA-RESPA Integrated Disclosures (TRID), as well as information on how to help your qualified buyers obtain the lending they need, and what steps you can take to avoid future financing hurdles.

How to WOW With Data

Use data to you position yourself effectively with clients. Identify where to find fun and useful infographics and charts, and how to package them for a variety of audiences and channels. Walk away usable tips, tools, and hands-on help to make the most of data every day.

Register Early

Take advantage of our early-bird rates for up to 40 percent savings on ticketed and special events.

[REGISTER](#)



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HOMEOWNERSHIP MATTERS

HELP PROTECT YOUR LIVELIHOOD

C.A.R.'s REALTOR® Action Fund: Fighting For Our Profession!



WE VALUE

Homeownership, Private Property Rights, Free Enterprise and a Responsible Government

Why Support RAF?

THE GOOD:
AVOIDED: \$225 Per-Transaction Recording Fee (Transfer Tax): C.A.R. stands ready to fight any future proposals!
AVOIDED: 3% independent contractor withholding: 3 times within the last 5 years the legislature has proposed an acceleration of income tax payment in the form of 3% withholding.
AVOIDED: Service Tax: Sales tax on services including ALL real estate related services.

THE BAD:
GSE & MORTGAGE REFORM: This could significantly increase down payment requirements, limit the amount of mortgage money available, and raise interest rates!
POINT-OF-SALE: Point-of-sale mandates are always a threat... stayed tuned!
INCREASED RECORDING FEES: This will return as the state struggles to find revenues to replace expended one time housing bond monies with an ongoing revenue stream.

THE UGLY:
 What will your business look like if these threats become a reality?

MAKE A DIFFERENCE

Contribute Today

The REALTOR® Action Fund (RAF) raises money to promote the values, attitudes, and beliefs of organized real estate; every dollar is used to protect and advance REALTORS® interests in government.

<http://raf.car.org>

Yes I will contribute to the voluntary REALTOR® ACTION FUND in 2015, because it is needed to protect my livelihood.

Dual Agency **REPEATEDLY AVOIDED**

Point of Sale Retroliffs **REPEATEDLY AVOIDED**

Mortgage Interest Deductibility **REPEATEDLY AVOIDED**

Savings due to C.A.R.'s Government Affairs Successes: \$6,499



REALTOR ACTION FUND
Fighting For Our Profession

(916) 492-5211
<http://raf.car.org>



WHY CONTRIBUTE TO H.A.F.?

- ✓ **What is the CAR Housing Affordability Fund (H.A.F.)?**
The HAF was established in 2002 as a charitable non-profit fund, whose purpose is to provide direct assistance to address the housing crisis in California. The state suffers from both a chronic long-term housing shortfall and a chronic housing affordability problem.
- C.A.R. already has a long track record of achievements on the housing affordability front in the policy/legislative arena. The H.A.F. will support statewide and local efforts to make a direct impact on the housing affordability problem.
- ✓ **What is the H.A.F. Mission Statement?**
The CALIFORNIA ASSOCIATION OF REALTORS® Housing Affordability Fund plays an active role in addressing the ongoing housing affordability crisis facing our state. The fund will raise and distribute funds and partner with other groups to promote housing and homeownership and address all housing opportunities locally and statewide.
- ✓ **Are contributions to the H.A.F. tax-deductible?**
Yes. This is a charitable fund so your contributions as an individual/business are tax-deductible to the extent provided by law. H.A.F. is exempt under Section 501(c)(3) of IRS Code.
- ✓ **Where can I send my contribution?**
We are happy to announce that our new H.A.F. Online Donation Payment Service is now available. No matter where you are, you can make a (FREE) online payment anytime of the day. It provides a fast, secure, and convenient way to donate online. Not only is this online bill payment system easy to use, but you can also sign up for a payment plan directly here, plus you'll receive an automatic e-mail alert when your payment is made to your account.

IT'S SIMPLE, MAKE YOUR DONATION HERE TODAY!

Or you can always mail your contributions to the address below:

Make checks payable to:
 C.A.R. Housing Affordability Fund (or C.A.R.H.A.F.)
 CALIFORNIA ASSOCIATION OF REALTORS®
 Attn: Alma Menchaca
 Member Information Department
 525 S. Virgil Avenue
 Los Angeles, CA 90020

- ✓ **What types of contributions can the H.A.F. accept?**
The H.A.F. can accept contributions in the form of cash, checks, and credit card payments. For more information on the types of contributions H.A.F. accepts, please contact Julissa Gómez at (213) 739-8380 or julissag@car.org
- ✓ **Who may contribute to the H.A.F.?**
The H.A.F. accepts tax-deductible charitable contributions from REALTORS®, other individuals as well as business and other organizations.
- ✓ **How will the HAF address housing affordability problems? What types of projects will H.A.F. support?**
H.A.F. supports a wide variety of programs based on the stated need and participation of the local REALTOR® association. Some efforts have included:
 - Down payment or closing cost assistance.
 - Employer assisted housing program.
 - These are just examples. Each local association is free to choose solutions that fit the needs of its community.

CAR fights for YOU and your clients EVERY DAY of the year, thru the Realtor Action Fund and the Housing Affordability Fund.

You can contribute to RAF & HAF all year too!

CLICK on the flyers to the left to find more information about RAF and HAF, or to DONATE now...

THANKS THANKS THANKS

HELP PROTECT YOUR LIVELIHOOD

CONTRIBUTE TO THE REALTOR® ACTION FUND TODAY!

CONTRIBUTOR INFORMATION

NAME (please print): _____

NRDS #: _____ ASSOCIATION: _____ REGION: _____

BILLING ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE NUMBER: _____

EMAIL: _____

COMMITMENT LEVEL

REALTOR® ACTION FUND VOLUNTARY CONTRIBUTION

\$20 \$49 \$148

INTRODUCTORY LEVEL "THE MINIMUM COST OF DOING BUSINESS"

"THE TRUE COST OF DOING BUSINESS"

CALIFORNIA MAJOR DONOR VOLUNTARY CONTRIBUTION

\$449 CALIFORNIA SILVER BEAR 

NAR MAJOR DONOR VOLUNTARY CONTRIBUTION

NAR Sterling "R" \$1000 ANNUAL \$449 SUSTAINING

NAR Crystal "R" \$2500 INITIAL \$1500 SUSTAINING

NAR Golden "R" \$5000 INITIAL \$2000 SUSTAINING \$449 SUSTAINING

Chartered NAR Sterling "R" (formerly known as the California Golden "R", prior to 12/31/2011)

Chartered NAR Golden "R" (prior to 1/01/02)

PAYMENT & SUBMISSION

Payment plan available for all levels (for specific details visit our website listed below)

PAYMENT METHOD: VISA MASTERCARD AMERICAN EXPRESS DISCOVER

CREDIT CARD #: _____ EXP DATE: _____

SECURITY CODE: _____ CARD TYPE: PERSONAL CORPORATE

*Most cards have 3 digits on the back of the credit card. AMEX cards use 4 digits located on the front of the card.

FAX this completed form to 916.492.5290; CONTACT Lisa Edwards: 916.492.5211 or lisa@car.org

MAIL CHECK Attention: Lisa Edwards C.A.R. 525 South Virgil Avenue, Los Angeles, CA 90020 ONLINE go to www.car.raf.org

Political contributions are not tax deductible as charitable contributions for federal and state income tax purposes. Contributions to the REALTOR® Action Fund are voluntary, and the amounts above are only guidelines; you may give more, less or nothing at all. Failure to contribute will not affect an individual's membership status in the California Association of REALTORS® (C.A.R.). Contributions will be allocated among three of C.A.R.'s political action committees (PACs), according to different formulas approved by C.A.R. for personal and corporate contributions. These PACs are: OREGON (supports state and local candidates); OREGON/FEDERAL (supports federal candidates); and OREGON (makes independent expenditures in support of or opposition to candidates). C.A.R. also sponsors MPAC which supports local and state ballot measures and other issues that impact real property in California. The allocation formula may change including re-designating a portion to MPAC.



3 Reasons Why You Should Consider Contributing to the Voluntary REALTOR® Action Fund

1. The Good:

- **AVOIDED: \$225 Per-Transaction Recording Fee (Transfer Tax):** C.A.R. stands ready to fight any future proposals!
- **AVOIDED: 3% Independent Contractor Withholding:** 3 times within the past 2 years! Politicians proposed an acceleration of income tax payment in the form of 3% withholding.
- **AVOIDED: Point-of-Sale Bills:** Multiple bills were introduced, which if passed, could have resulted in, as much as, \$20,000 of costs per home to close escrow.
- **AVOIDED: Service Tax:** Sales tax on services including ALL real estate related services.

2. The Bad:

- **MORTGAGE INTEREST DEDUCTION:** Could be eliminated or severely reduced!
- **GSE & MORTGAGE REFORM:** This could significantly increase down payment requirements, limit the amount of mortgage money available, and raise interest rates!
- **POINT-OF-SALE:** Always more to come!
- **INCREASED RECORDING FEES:** This will return as the state struggles to find revenues to replace expended one time housing bond monies with an ongoing revenue stream.

3. The Ugly:

WHAT WILL YOUR BUSINESS LOOK LIKE IF THESE THREATS BECOME A REALITY?

The REALTOR® Action Fund (RAF) raises money to promote the values, attitudes, and beliefs of organized real estate; on the local, state, and federal levels. Every dollar is used to protect and advance REALTORS® interests in government.

Please note: The \$49 REALTOR® Action Assessment cannot be used for federal issues.