

The Clipboard



OFFICIAL PUBLICATION OF THE SOLANO ASSOCIATION OF REALTORS®
Serving Benicia, American Canyon, Vallejo, Cordelia, Green Valley



MARCH-APRIL 2007

Blood Drive Heroes

Many thanks to those who supported the Association's February Blood Drive. Over the past 2 1/2 years, the number of donors has gone from 23 to over 100. A special thank you to Jeff Schlosser, Ted Vollmer, Luis Romero, Don Villella and David Ballard for taking the extra time to donate through the ALYX machine which allows the donor to give 2 units of blood at a time through a special blood separating process. Through the efforts of all the participants, we were able to collect a new record of 40 Units. This will save hundreds of lives. Kudos to you all. For your opportunity to be a HERO, call Diane White Winship at 7070315-3241 or go to www.bloodcenters.org.

**C.A.R.'s Tech Hotline...free,
live help @ 800-773-8630**

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Closing Cost Assistance Program



President Jeff Dennis awards a matching funds check from CAR Housing Affordability fund to Housing Opportunities chair, Beth Brittenbach. This check goes towards our closing costs program at Vallejo Neighborhood Housing.

Over the past few years the Solano Association of Realtors has developed a Closing Cost Assistance Program for the use of its members. The program is funded by SAOR and matching funds from the CAR Housing Affordability Fund. This is a deferred loan to cover a portion of closing costs for buyers who are purchasing an owner occupied home with a price of not more than \$500,000. The property must be located in American Canyon or anywhere in Solano County. The buyer must meet some guidelines concerning income and other aspects of the purchase but those guidelines are realistic and flexible. The buyer must be repre-

sented in the transaction by a Realtor member of the SAOR. Loan approval can be obtained within 24 to 72 hours. To date, the Assn. Has raised \$30,000 for this program which has been matched by CAR/HAF to total \$60,000. Please keep this program in mind. It may save that tough transaction. If you are a lender, please find out about this program—it may give you another product to help your Realtors and your buyers. For more information call Carol Hardy at 707-552-4663. Anyone wishing to donate to the SAOR Housing Affordability Fund should contact Jeannie Hamann at 707-747-9300 or Anita Hawkes at 707-644-5525.

Leadership

2007 Officers and Directors

Jeff Dennis - President
Lori Collins - President Elect
Fran Everett - Treasurer
Sandy Vollmer - Past President
Linda Blanchard - Director
Derrick Brown - Director
Jeannie Cavagnaro - Director
Peggy Cohen-Thompson - Director
David Turner - Director
Paul Winders - Director
Todd Willis - Director

2007 Committee Chairpersons

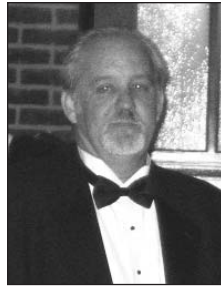
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Common Interest Development
 Eileen Stern
Community Relations Jeff Holder
Co-Chair: Pam Heaster
Community Safety Task Force
 Linda Blanchard
Education Dan Scott
Disaster Relief Task Force
 Bob Triglia
Equal Opportunity/Cultural Diversity
 Peggy-Cohen Thompson
Governmental Affairs Diana Lang
Co-Chair Cera Ghavimi
Infrastructure John Cummings
Grievance Fred Everett
 Beth Brittenbach
Make A Difference Kathy York
Membership Betty Kennon
Generation Monica Cline
Program Lori Collins
Property Management Diane Winship
Real Estate Finance Kevin Rahill
Special Events Kelly Cantrell
Strategic Planning Sandy Vollmer
Technology Brad Andersohn

Association Staff

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Michele Phillips - Membership
Diana Taylor - Front office/Store
Andrea Jones - Administrator

SOLANO ASSOCIATION OF REALTORS®

1302 SPRINGS RD, VALLEJO 94591
707.644.5525 www.SAOR.ORG



President's Comments

Dear Members,
I have just completed a two year term as the Chairman of the BAREIS MLS Advisory committee. The committee examines the design issues, functionality, data integrity, and performance of the MLS system and advises the BAREIS board of directors as to our findings. The board then votes on whether or not to request changes from our vendor, Rappatoni, that will make the system easier to use and more effective. In a perfect world, all of these changes would be implemented immediately and make searching for that perfect home for that perfect buyer a, well, perfect experience. Alas perfection is not to be found. We are limited, to varying degrees, by the very nature of computer programs. While the implementation of an "elegant" solution to some "obvious" problem may solve our immediate dilemma, it can have far-reaching affects on other aspects of the system resulting in a reduction in the overall performance. We are also constrained by budgetary considerations. There is often a cost associated with these changes and that expense can be prohibitive. Let me say though that the Board has spent money on items that they deemed were worthy of the expense, where the benefits were substantial. And where the vendor has failed to live up to their contractual obligations BAREIS has held them accountable and rectified the problem.

BAREIS is constantly inundated with ideas for changes and improvements. Most of these issues can be handled by staff but often they are sent on to the committee. The items are discussed and debated, refined or rejected.

My point here is that you have a say in how the MLS works and can affect change. This is only possible because of local control of the data and its display. For this reason, I am encouraged by the advent of Quattro. San Francisco MLS is already available to us and Metro list will be on board in the very near future. Access to listings throughout these serviced areas is a great opportunity. But the beauty of how it is being implemented is that local control is maintained. No major changes to the structures of each of the co-operating MLS's are forthcoming. This gives us the advantage of greater access without relinquishing control. This is not to say that there won't be kinks to work out, things to adapt to, but overall this is a very positive step forward.

I also believe that it is a step towards CAR's stated goal of statewide access to information for all real estate professionals. In January, the CAR MLS working group was charged with the task of preparing a business plan to create a statewide MLS. This plan will be presented in June and I am interested to see what they come up with. Meanwhile, we will continue to work on improving and expanding the data you need to conduct business. If you have ideas of how we might make the system better you can e-mail them to design@baries.com and rest assured that they will be looked at and taken into consideration.

Jeff Dennis

Jeff Dennis

2007 President-
Solano Association of Realtors

NAR LEADERSHIP TEAM SETS 2007 FEDERAL POLICY AGENDA

DEVELOPING OUR 2007 REALTOR® PARTY POLICY AGENDA

Earlier this year the NAR Research staff polled more than 13,000 REALTOR® Members, Association Executives and industry leaders to determine which federal policy issues were considered to be of paramount importance in 2007. During the January Government Affairs Meetings, REALTOR® members engaged in a spirited discussion at the Town Hall meeting, moderated by Dale Stinton, NAR's Chief Executive Officer, identified and prioritized public policy issues, reviewed the polling results and developed the 2007 federal policy agenda. The NAR 2007 Leadership Team approved the 2007 federal policy agenda at the recently completed Winter Meetings.

THREE PRINCIPLE AREAS OF FOCUS

While a vibrant real estate industry is essential to the overall health of the economy of the United States, sound public policies designed to ensure that vibrancy are not a forgone conclusion. Enacting sound public policy requires Congressional allies and an aggressive advocacy for REALTOR® Party Issues. Fortunately, NAR has both. Our REALTOR® Party Champions understand importance of the real estate industry to the national economy and the importance of homeownership to building strong and stable communities. Working with our REALTOR® Party Champions, NAR is

focusing our federal policy advocacy resources on three broad topics: creating affordable housing opportunities, protecting consumers in the real estate transaction and enacting health care insurance legislation. Throughout the 110th Congress, the issues presented below will remain NAR's top priorities.

CREATING AFFORDABLE HOUSING OPPORTUNITIES

- Reform the FHA Single-Family Mortgage Insurance Program to give FHA the flexibility to reach more low- and moderate-income borrowers.
- Increase the FHA single-family and GSE conforming loan limits to better reflect home price appreciation.
- Support creation of a GSE affordable housing fund financed by Fannie Mae and Freddie Mac.
- Support creation of an affordable housing tax credit to increase the supply of affordable housing available for purchase.
- Support alternative ways to assess the credit-worthiness of potential homebuyers.

PROTECTING CONSUMERS IN THE REAL ESTATE TRANSACTION

- Permanently bar the mixing of banking and commerce.
- Support strong anti-predatory lending legislation and regulations and oppose preemption of state predatory lending laws.

- Preserve favorable real estate tax policies that support housing opportunities and homeownership
 - Support the preservation of the mortgage interest deduction and the state and local property taxes deduction.
 - Retaining the current law treatment of Section 1031 like-kind exchanges.
 - Retaining the capital gains \$500,000 exclusion on principal residences.
- Support the consistent and ongoing availability and affordability of residential and commercial property insurance
 - Support continued funding for updating of the National Flood Insurance Program's (NFIP) flood maps.
 - Support reform of the NFIP to ensure its efficiency and effectiveness.
 - Support the availability and affordability of insurance in disaster prone areas.
 - Support the permanent availability of terrorism insurance coverage for commercial and multifamily properties.

ENACTING HEALTH CARE INSURANCE LEGISLATION

Seek enactment of legislation that would make affordable health insurance available to self employed Realtor members and firm employees.

SAVE THE DATE CALIFORNIA REALTOR® SHOWCASE JUNE 6-7, 2007 Sacramento Convention Center, Sacramento, CA

C.A.R. will present the second annual California REALTOR® Showcase during the June business meetings in Sacramento. Taking place at the Sacramento Convention Center, the Showcase will feature more than 100 exhibit booths to help REALTORS® stay informed about the latest real estate products and services in addition to a special luncheon with C.A.R. Vice President and Chief Economist Leslie Appleton-Young. The California REALTOR® Showcase will be open on June 6 through 7. Admission to the Exhibit Hall is free to C.A.R. members.

Who's New & Who's News

NEW APPLICATIONS APPROVED BY BOARD OF DIRECTORS From January-February 2007

AGENTS:

Roderick Arrington

LeaPannell Realty

Deborah Ann Azvedo

Pembroke Properties

Rolando Caabay

New Generation Realty & Loans

Angie L Collins

Collins Realty

Joeseph Delfierro

Coldwell Banker

Jonathan Harris

Avalar Realty & Mortgage

Amy Hunt

Realty Executives

Franco Lizardo

Realty World Redwood Properties

Jessica Ann Mojas

Bay Area Berkeley Properties

Enrico Principe

Home 4 All Realty & Mortgage

Luisa A Robinson-Wade

Home 4 All Realty & Mortgage

Welcome all new REALTORS®
and Affiliate members

REALTORS ON THE MOVE

Austin Nichols is no longer with Zip Realty

Tony Viscarro is no longer with Coldwell Banker-Solano Pacific

Christine Bautista is no longer with Cabrera Realty

Roberta Gilkison is no longer with Coldwell Banker-Solano Pacific



SAOR's Newest Members

President Elect, Lori Collins introduces the Solano Association of Realtors newest members at February's Induction Ceremony.

C.A.R. Files Lawsuit Against Blue Shield of California to Preserve Medical Insurance for More than 8,000 members and their Families

LOS ANGELES (Feb. 12) - The CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.) today announced it has filed a lawsuit against Blue Shield of California to prevent cancellation of medical insurance affecting more than 8,000 members and their families. C.A.R. also has filed a preliminary injunction due to the irreparable harm Blue Shield's actions have caused.

"We were abruptly notified - by mail - that our insurance coverage was being canceled," said C.A.R. President Colleen Badagliacco. "Families are scrambling unsuccessfully to find replacement coverage by May 31. Many have operations scheduled, others are recovering from surgeries and require continued medical care or additional therapy. Some are dying and are in need of palliative care during their

last days. Blue Shield is denying them all, just when they need medical care the most."

Under state law, group medical coverage is guaranteed as long as C.A.R. continues to meet legally stipulated guidelines, as it has done with policies underwritten by Blue Shield since 1999.

"Blue Shield is not allowing us the opportunity to try and resolve this issue. Blue Shield has shown a callous disregard for the more than 8,000 people who will be stranded without medical coverage and has refused to engage in any meaningful discussions with C.A.R. or RealCare, our insurance broker," Badagliacco said.

"We strongly believe that Blue Shield terminated medical insurance coverage without cause. We are committed to doing everything possible for

our members and intend to explore every legal option available so that our members and their families have access to the medical care they rightfully deserve. We expect to prevail with the litigation.

"Blue Shield of California's annual revenue tops \$7.5 billion. If Blue Shield can arbitrarily cancel medical coverage for more than 8,000 Californians simply by writing a letter, every one of Blue Shields' 3.3 million customers across the state should be concerned," she said.

Leading the way in California real estate for more than 100 years, the CALIFORNIA ASSOCIATION OF REALTORS® (www.car.org) is one of the largest state trade organizations in the United States, with nearly 200,000 members dedicated to the advancement of professionalism in real estate.

Meet C.A.R.'s Chief Economist



Leslie Appleton-Young is Vice President and Chief Economist for the California Association of REALTORS® (C.A.R.), a statewide trade organization with over 195,000 members dedicated to the advancement of professionalism in real estate.

Mrs. Appleton-Young directs the activities of the Association's Member Information Group. She oversees the analysis of housing market and brokerage industry trends, member communications, and membership development activities. She is also closely involved in the Association's strategic planning efforts and is a well-known speaker in California's real estate community.

Before joining C.A.R. in 1984, Leslie Appleton-Young was a consultant with Telesis Inc. in Rhode Island. She also spent several years working as a research associate at the Federal Reserve Bank of Philadelphia and as an instructor at the University of Pennsylvania.

Mrs. Appleton-Young earned a Bachelor of Arts degree in economics from the University of California, Berkeley, and her Masters from the University of Pennsylvania.

Tax Bill Includes Business Expensing Provision

The U.S. House Ways and Means Committee intends to craft a small business tax package in response to a Senate tax bill passed recently. The Senate's \$8 billion tax cut package was attached to legislation increasing the minimum wage. The House package is expected to provide tax cuts of about \$1 billion. Of interest to REALTORS® is a provision extending and expanding the deduction that permits owners of small businesses to deduct, rather than depreciate, the cost of up to \$100,000 in new equipment. The provision would be expanded to a \$125,000 allowance and would phase out when a business had \$500,000 of income. Both the House and Senate packages would be revenue neutral. For more info, contact: Linda Goold, 202/383-1083.

Regional Markets Break Ranks From State

Conditions in the statewide housing market further stabilized in December 2006, as sales edged down and the California median price showed a slight gain. However, the California regions continued to break ranks from the statewide picture, both in terms of sales and prices.

For the fifth month in a row, seasonally adjusted, annualized sales for the state remained in the range of 450,000 homes. Sales dropped slightly from 450,930 homes in Nov. to 450,550, and fell 15.3 percent year-to-year compared to the Dec. 2005 figure of 531,910 homes. The statewide market registered a 23.6 percent decline in sales for all of 2006.

The statewide median showed a slight bounce, with an increase in the median price from \$555,280 a month earlier to \$567,690, and a 3.7 rise from the prior year median of \$547,400. With inventory levels in the range of 7 months - the long run average - small single-digit percentage gains in the median price have been the norm since August.

The seemingly orderly transition to lower levels of activity at the state level belies a mixed bag of adjustments at the regional level. Sales in Southern California have tracked most closely with the state as a whole with a 22.6 percent decline for the region, compared to 23.6 percent for the state. The median price in the region has also behaved much like the state, with a series of single-digit year-over-year percentage gains in recent months. For Dec., the Southern California median stood at \$552,474, up 5.4 percent year-to-year, but shy of the record high of \$565,390 that was set in September 2006. Part of the drop-off from the record may be attributed to the seasonal decline in home prices; it is unlikely that the median will do much more than match the Sept. 2006 record over the next few months.

The Bay Area actually peaked in 2004, a year ahead of the statewide sales peak. With an 18.6 percent decline in 2006 on top of a 10.3 percent decline in 2005, sales in the region were 29 percent lower than the

sales peak in 2004. Still, sales in 2006 remained higher than in 2001 when the region felt the effects of the dot-com meltdown. The median has generally fallen since the June 2006 record of \$760,930, and stood at \$725,900 in Dec. However, the market continued to post a small annual gain with a 1.8 percent increase over the \$712,940 median of a year earlier.

Of the three regions, the Central Valley has experienced the greatest departure from the state, both during the upswing in the market and now during the slowdown. After rising more dramatically than the other regions of the state during the first half of the decade, sales in the Central Valley fell by 31.8 percent in 2006 alone, the largest decline among the California regions. The region has seen five consecutive months of year-to-year decreases in the median price, with a Dec. median of \$342,160 that was 3.8 percent lower than the prior December median of \$355,830, and six percent below the region's record high of \$363,680 that occurred in Aug. 2005.

RELAY™ Version 4.0 adds Transaction Contact Management and Direct Service Provider Access

LOS ANGELES (Feb. 13) - RELAY™, an Internet tool for real estate professionals to manage transactions and collaborate with clients and affiliates through a custom Web site, today announced the release of RELAY™ Version 4.0, a new, streamlined version of the popular software featuring dozens of improvements for agents, brokers, clients, and transaction coordinators.

RELAY™ Version 4.0 enables real estate professionals to save time by importing, tracking, and managing contacts across transactions. The latest version of the software also incorporates direct service provider access, allowing users to invite escrow, title, attorneys, and other service providers to participate directly in RELAY™ online real estate transactions. Version 4.0 users who are NAR members also can distinguish themselves with a RELAY™ badge in the "Find a REALTOR®" section of www.realtor.com and www.realtor.org, attracting new clients and highlighting their services as a RELAY™ agent. Users now can import and update

transactions from ZipForm® or WINForms Online® directly from RELAY™ Version 4.0, adding to the already popular sync with RELAY™ features.

RELAY™ already enables agents to thoroughly track documents, activity checklists, communications and contacts through a branded Web site that clients can access 24/7. The Web-based software also offers an enhanced online listings capability, enabling users to publish property information on a branded RELAY™ Web page which can be shared with potential clients. RELAY™ also allows users to invite guest agent access and cross-brokerage transaction access. Guest agent and cross-brokerage access enable both sides of the real estate sale to work together in one transaction file, making communication smoother for both real estate teams and clients.

Hailed by industry leaders as a mission critical enhancement to the services provided by REALTORS® to home buyers and sellers, RELAY™ has maintained a rapid schedule of advancements in quality features



development since its launch in 2005.

RELAY™ features one-click integration with ZipForm Online® and WINForms Online®, the electronic forms software used by nearly 400,000 REALTORS® nationwide. With one-click integration, users can easily sync transaction data and completed electronic forms with a RELAY™ transaction Web site.

RELAY™ has been declared compliant with security standards set by Cybertrust Inc., a global information security specialist, and was awarded the REALTOR® Secure designation by the NATIONAL ASSOCIATION OF REALTORS® Center for REALTOR® Technology (CRT), certifying that best practices are in place to protect client data and systems from risk.

For more information about RELAY™ Version 4.0, go to www.rebt.com.

"New" Loan Limits Fail to Improve Homeownership Opportunities for Californians

LOS ANGELES (Nov. 28) - The cost of financing a home will remain prohibitive for many households in California in the wake of the Office of Federal Housing Enterprise Oversight (OFHEO) conforming loan limits for 2007, announced earlier today. The maximum 2007 conforming loan limit for single-family mortgages will remain at \$417,000, unchanged from the 2006 level established last year. The conforming loan limit determines the maximum size of a mortgage that Fannie Mae and Freddie Mac can buy or guarantee.

"By leaving the conforming loan limit unchanged, home buyers in California are being shortchanged," said C.A.R. President Colleen Badagliacco. "The median price of a home in California exceeds the national median by 79 percent, yet California is not recognized by OFHEO as a 'high-cost' state. Alaska, Hawaii, Guam and the U.S. Virgin Islands are recognized by OFHEO as 'high-cost' areas. Surely California deserves the same consider-

ation. California has the third highest home price in the nation, compared with Hawaii at seventh, and Alaska, which ranks 39th in terms of median home price.

"California has the second lowest rate of homeownership in the nation, where even the most "affordable" parts of the state have home prices in excess of \$300,000," she said. "Non-conforming or jumbo loans typically carry a higher mortgage interest rate than a conforming loan, increasing the monthly payment and negatively impacting affordability for households in California."

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Stabilizing Market Conditions?

Robert Kleinhenz, Ph.D., Deputy Chief Economist

The California housing market continued to experience steep declines in sales for the month of October, while the median price registered a further decrease consistent with the typical pattern for off-peak months. Yet, a number of market signals suggest that the market may be stabilizing as the year draws to a close.

Seasonally adjusted and annualized sales of existing single family homes fell from 621,530 units in October 2005 to 443,320 units in October of this year, 28.7 percent year-to-year decline. While sales registered a slight 0.3 percent month-to-month drop, sales over the past three months have held steady at just under 450,000 homes, a welcome sign after many months of decline beginning in October last year. The statewide year-to-year decrease was the smallest of the past four months, a pattern that has prevailed in most regions of the state as well.

The statewide median price continued to show year-to-year gains, but has dipped for two months running compared to the August peak of \$576,360. The October median was \$548,680, down 1.5 percent from the

September median of \$556,920 but 2.0 percent ahead of last October's median price of \$537,930. The month-to-month decreases in the median at this time of year may be attributed to seasonality, but the yearly price changes have shrunk substantially from nearly a 14 percent gain in January of this year, to small single digit increases in the last 3 months.

At the regional level, the picture is mixed. In areas that saw relatively less new home building in recent years -- notably Los Angeles County and much of the Bay Area -- home prices continued to increase by small single-digit year-to-year margins. However, in parts of the state where new home activity flourished in the recent past, new home and existing home inventories have competed with each other throughout much of the year, triggering a succession of year-over-year decreases in the median price. These areas include parts of the Central Valley, and to some extent, Orange and San Diego Counties. Softness in home prices also continued in the Wine Country, which had seen elevated levels of second home activity over the past few years, and in the Palm Springs/Lower Desert region, which saw both elevated new

home levels and second-home activity levels during the housing boom.

It does appear as though the market will finish 2006 and enter 2007 on a more stable set of market conditions than those that marked the beginning of 2006. First, because the slide in sales actually commenced in late 2005, smaller year-to-year percentage declines in sales are expected in November and December compared to the first 10 months of the year, so sales should finish the year very close to the predicted 23 percent decline for all of 2006. Additionally, the unsold inventory index and, in particular, the number of listings have stabilized. While the supply of homes for sale is about twice that of a year ago, large increases in supply are not expected over the foreseeable future. As such, large decreases in median prices are unlikely. Finally, interest rates have held steady or edged down in recent months, a good sign as the California housing market embarks on a new year.

To learn more about our Trends Newsletter, please contact the Research & Economics Department at research@car.org or (213) 739-8352.

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CARQUINEZ MORTGAGE is an independent branch office of First Priority Financial under the California Department of Real Estate License # 00654852.

CALENDAR

March

- 1 4:30-7:30 · Affiliates Night-SAOR Office
- 2 9:30 · Housing Opportunity
- 6 1:00-3:00 · Outlook Class
- 7 8:30 - 10:00 · Elks Lodge-Marketing Meeting-TBA
- 14 8:30 - 10:00 · Elks Lodge-Marketing Meeting-TBA
- 15 9:00 · Property Management
12:00 · Education
- 19 9:00 · Board of Directors
12:00 · Scholarship
- 20 9:00-4:00 · GRI Institute
- 21 8:30 - 10:00 · Elks Lodge-Marketing Meeting-TBA
- 22 9:00-12:00 · Exchanges/
Investors Class
- 24 6:00-10:00 · Presidents Dinner-The Lodge at Sonoma
- 27 9:00 · Safety Task Force
- 28 8:30 - 10:00 · Elks Lodge-Marketing Meeting-TBA

April

- 4 8:30 - 10:00 · Elks Lodge-Marketing Meeting-TBA
- 5 11:30-1:30 · Infrastructure Task Force
- 6 9:30 · Housing Opportunity
- 10 2:00-4:00 · Tax Withholding/
Partnership Laws
- 11 8:30 - 10:00 · Elks Lodge-Marketing Meeting-TBA
- 16 9:00 · Board of Directors
- 17 GRI Institute
- 18 8:30 - 10:00 · Elks Lodge-Marketing Meeting-TBA
- 19 9:00 · Property Management
- 23 12:00 · Scholarship
- 24 9:00 · Safety Task Force
- 25 8:30 - 10:00 · Elks Lodge-Marketing Meeting-TBA
- 26 9:00 · Orientation

Please go to www.saor.org for event calendar updates.

2007

Region VI

Presidents Dinner March 24, 2007

*The Lodge at Sonoma
\$60 per person
Reserve Early
SAOR 707.644.5525*

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