



## Change, Communication & Confidence...

By Sue Piccolini,  
2011 RSAOR President

Change is constant and as real estate professionals we know that better than anyone. Market trends are influenced by an array of factors, many we have no control over. While we cannot change the economy, we can help our clients deal with market challenges by addressing their concerns and finding solutions. That said, we do not need to work alone, we are part of a National and State Association that work with us.

Locally, the dedicated real estate professionals that serve as your RSAOR Board of Directors, work hard to ensure that your association will remain fiscally sound now and in the future so that we can respond to industry changes that affect you as a real estate professional.

Issues such as the ability of REALTORS® to serve as independent contractors, and changes that not only affect how we do business, but also affect our clients and their real property interests. I believe the long term success of an organization depends on its ability to adapt to change, and I'm confident we have a great leadership team to steer us in the right direction.

In closing, I'd like to remind you that this Association is your association; you have simply placed it in our care. We, the Board of Directors take this responsibility seriously and serve at your pleasure – please keep the lines of communication open and let us know your concerns, so that we can continue to address the issues that matter most to you.

Respectfully,

*Sue Piccolini*

piccsue@hotmail.com

**April 19, 2011**

**Marketing Session & Monthly  
Membership Luncheon**

Rio Hondo Country Club, Downey

**SPEAKER: Barry Eisen**

***"Your Business Will Never grow  
More Than You Do!"***

**11:00 – 11:30 A.M.,  
PITCH YOUR LISTINGS**

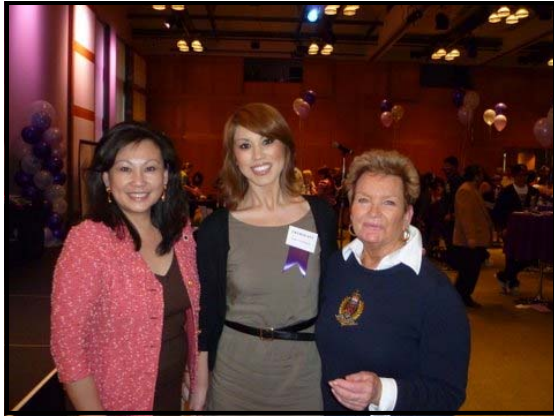
Luncheon will begin at 11:00 a.m. with an opportunity for members to pitch their listings from 11:00-11:30 a.m. A separate table is available for display of listing flyers.

Cost \$15.00 includes buffet lunch with a vegetarian dish. RSVP: [deem@rsaor.com](mailto:deem@rsaor.com)

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## Seen and Heard



L-R. REALTOR® & newly elected Mayor of Cerritos, Carol Chen, RSAOR staff member Francesca Delgado and RSAOR President Sue Piccolini pose for the camera at the Miss Cerritos competition. Francesca was sponsored by RSAOR as an entrant in the competition.



L-R Pictured at C.A.R. 2011 President's Installation were:  
Alex Torres, Sue Piccolini, Beth Peerce (2011 C.A.R. President) John Torres, Luis Guevara, Margie Heavener and Mike Daily.



Photographed at the March Membership luncheon were: L.A. County Tax Assessor John Noguez, RSAOR President, Sue Piccolini and luncheon sponsor AmeriSpec Home Inspection Services, Ned McTaggart.



RSAOR President Sue Piccolini & Director Robert Rooks made the presentation of two \$2,000 C.A.R. Scholarships El Camino College students Ryan Negrette & Maria Little from Torrance and Compton.



2011 C.A.R. President Beth Peerce & RSAOR President Sue Piccolini



C.A.R.'s Deputy Chief Economist Robert Kleinhenz and Sue Piccolini February Membership Luncheon

**What does  
Powered by  
mean to you?**



The phrase "Tempo MLS, Powered by CARETS" is often used, but how many of you reading this actually know what this phrase means? Read on, it's great information!

CARETS is comprised of 30 REALTOR® Associations serving 106,000+ real estate professionals in Southern California.

Tempo MLS - Powered by CARETS - means that when performing any search option on the SoCalMLS Tempo MLS you are actually searching the MLSs of all CARETS participants. Your searches can access the **complete databases** of SoCalMLS, The MLS®/CLAW, CRISNet, CRMLS, i-Tech, Desert Area, and Ventura County Regional Data Share listings! Together these databases cover all of Orange County, Los Angeles County, Riverside County, and portions of Riverside, San Bernardino and Imperial Counties. All available through your SoCaMLS Tempo MLS.

Click on the links below for further CARETS details.

[CARETS Web Page](#)

[CARETS Service Area Map](#)



**Japanese Earthquake  
and Tsunami:**

**How to Help**

N.A.R. has identified four charities providing relief to Japan as it struggles in the aftermath of its 9.0-magnitude earthquake and Tsunami.

Members are invited to acquaint themselves with the charities' efforts in the stricken country and their donor ratings by accessing [NAR's summary](#) or you can go directly to the charities themselves: [AmeriCares](#), [Habitat for Humanity International](#), [UNICEF-USA](#), and [World Vision](#).

**zipVault™**

**is one of your complimentary member benefits...**

An online filing cabinet for you to store unlimited transactional documents online for up to five years within your zipForm® 6 Professional account. Some of the capabilities include document upload and delivery via web, e-mail, fax, or scanning directly to a specific transaction.

**Other benefits include:**

- Documents can be stored with transactions
- Ability to specify a date-certain retention/deletion time
- Provides broker oversight and control
- May be used as a DRE compliance tool

To learn more about zipVault™ visit:  
[www.car.org/tools/zipform6/storage](http://www.car.org/tools/zipform6/storage).



**New Features Released: Upload  
non-zipForm® 6 Documents!**

Check out the recently released enhanced user interface for zipLogix Digital Ink™. Features include:

- Send non-zipForm® 6 documents (broker forms, MLS paperwork, lender documentation) for e-signature
- Easy-to-use screens to use for both members and their signers
- Assign read/acknowledge only transaction participants

To begin using your newest FREE member benefit, log on to your zipForm® 6 account and look for the esign icon.

To learn more about zipLogix Digital Ink™, visit [www.car.org/tools/zipForm6/esign/digitalink](http://www.car.org/tools/zipForm6/esign/digitalink).



### Syndication of Your Listings

We're excited to inform you that as a courtesy of Rancho South-east Association of REALTORS®, all your listings are being sent to the over 50 syndication partners in the Point2 Listing Syndication network!

Your listings will appear on the syndication partner sites within 24-72 hours. Any prospects generated by your listings will be emailed to you as long as you have logged into your Syndication Dashboard at least once.

You must have at least one active listing in order to receive a Syndication dashboard. You can manage your syndication preferences within your Syndication Dashboard at any time.

If you did not receive your Syndication Dashboard and have active listings, please contact us or Point2 Agent Customer Care at 1-866-977-1777 or [customercare@point2agent.com](mailto:customercare@point2agent.com).

Any questions regarding Point2 you may contact Point2 directly at 866-977-1777, email [customercare@point2.com](mailto:customercare@point2.com)



### Sad news...

It is with much sadness that we inform you of the death of Reynaldo

Rivera, beloved father of staff member **Mary Rivera**. Mr. Rivera passed away February 7, 2011.

A memorial Service for **Kathy Gardiner's** father George E. Gardiner was held on February 11, 2011. Our sincere condolences are also extended to Kathy and her family.

Our thoughts are also with the family and friends of REALTOR® members **Arnnulfo Quintero** who passed away March 4, 2011 and **Jerardo Lemus** of Prudential California Realty Cerritos whose brother passed away end of January.



## Cliff Notes for New 2011 Federal and State Laws

Understanding new laws and how they can affect your business may take time and research.

So C.A.R.'s Legal Department provides members with a brief summary of new California and Federal laws of interest to REALTORS® at <http://www.car.org/legal/2011-new-laws/>.

This summary concisely summarizes and explains new laws such as the Carbon Monoxide Poisoning Prevention Act of 2010 (SB 183), which requires a carbon monoxide detection device in homes with fossil fuel-burning heater, appliance, fireplace, or attached garage; and the Tenant Protection for Domestic Violence Victim (SB 782), which prohibits a residential landlord from terminating a tenancy if the tenant or household member of the tenant is a victim of domestic violence, sexual assault, or stalking. New law summaries also can be found in the Legal column in the January/February 2011 and March/April 2011 issue of *California Real Estate* magazine

### C.A.R. LEGAL UPDATE:



The following revised or new Legal articles are available on Legal's [What's New](#), the [Legal Articles](#) pages, and the [2011 Q&As](#) page on C.A.R. Online.

[Carbon Monoxide Detectors](#) (Dec. 1, 2010).

[Errors and Omissions Insurance for REALTORS®](#) (Dec. 13, 2010)

[Conducting Corporate Online Meetings](#) (Jan. 27, 2011)

[Short Sale Deficiencies](#) (Jan. 26, 2011).

[Trust Funds](#) (Feb. 10, 2011).

[Foreclosure Timeline](#) (March 3, 2011)

[NOD & Investor Transactions: Home Equity Sales Contracts](#) (March 9, 2011).



## YPN

### Young Professional Network

YPN is a member-driven organization that helps young real estate professionals excel in their careers by giving them the tools and encouragement to become involved in REALTOR Associations, the Real Estate Industry, their Peers and the Community.

The next Rancho Southeast Network gathering will take place on

**Wednesday, April 13, 2011, 5-7 pm**

at The El Torito, 11167 183<sup>rd</sup> Street, Cerritos,

At the April mixer top listing agent Mark Jensen will share his success secrets of

***"How to list a property in today's market".***

*And you will be able to pitch your listings (wants and needs).*

**Event Sponsor:** Eric C. Miller · MetLife Home Loans  
Office: 562-729-5784  
ecmiller@metlife.com

If you have questions, contact:

Joelie Quezada at 714/398-2528 or  
[YPN.RSAOR@gmail.com](mailto:YPN.RSAOR@gmail.com).  
Or Mark Jensen (562) 208-7500

### Keep informed

For information about RSAOR calendar of events & meetings, click on the link below

<http://www.rsaor.com/pdf/monthlycalendar.pdf>

Visit [www.rsaor.com](http://www.rsaor.com)

Call (562) 860-5656

### Education Calendar:

<http://www.rsaor.com/edcal.asp>

### **"TOP 10 WAYS TO KEEP YOU & YOUR CLIENTS SAFE AT OPEN HOUSES"**

April 5, at 8 a.m. PST. Register for this **FREE SAFETY WEBINAR** at [www.REALTOR.org/safety](http://www.REALTOR.org/safety)

## NO NEED TO BE PITCH PERFECT...

Do you have a listing that you need to market? Don't miss the opportunity to plug your listing(s) for **free** at the RSAOR Monthly Membership meetings held on the third Tuesday of each month at the Rio Hondo Event Center.

Bring your flyers for display and step up to the microphone to share the details of your listing with other agents. Don't forget to let your clients know this is just one more way you are marketing their home for sale!



**Plug session is held 11:00 a.m.—11:30 a.m.**

### Understanding How Fannie, Freddie Reform Might Look - free one hour webinar

**March 31, 2011 @ noon PST**

N.A.R., analyst Tony Hutchinson will walk you through an explanation of how the federal government might reform the government-sponsored enterprises Fannie Mae, Freddie Mac, and the Federal Home Loan Banks in a webinar on Thursday, March 31, at 12 p.m. PST

Hutchinson will talk about the three options put forward by the Obama administration and what's under development in Congress, what the implications of the different reform proposals are for your members' business, and where NAR stands on the issues.

Of all the issues to come before Congress in the next year, few will be as critical to residential real estate markets as this reform effort, since Fannie and Freddie own or guarantee securities backed by half of all mortgages originated. The free webinar is hosted by REALTOR® Magazine. [Registration link for you, your staff, and your members.](#)

## Make your Buyers and Sellers Happy with HPPP

In another initiative to help you earn a living, C.A.R. recently launched its **Home Payment Protection Program** (HPPP), which provides a home buyer with mortgage payment assistance in the event of a job layoff. The program is offered by REALTORS® to sellers at the time of listing as an added incentive to prospective buyers. It is paid for by the seller and is completely optional. The program covers both first-time and repeat buyers for 12 months from close of escrow and will make up to six mortgage payments up to \$1,000 or \$1,500, depending on the coverage level the seller chooses. By offering HPPP as an added incentive to buyers, sellers have an additional way of differentiating their home from others and can sell their home more quickly. It's a win-win benefit for buyers, sellers, and REALTORS®.



### CHANGE IN HOURS FOR SoCalMLS' Tech Support (Effective April 4, 2011)

Monday - Friday 9:00 am - 7:00 pm.

Saturdays 9:00 am -5:00 pm

### New DRE rules and regulations 2011

The Dept. of Real Estate (DRE) recently released updated requirements for Continuing Education (CE) courses. These new requirements will be implemented Jan. 1, 2011, to improve the standards for all CE course providers. Some of these updates will impact how REALTORS® take and test for CE-credited courses. A summary of the updated requirements is available from C.A.R. Education at: [www.car.org/education/licenser renewal/cerules2011](http://www.car.org/education/licenser renewal/cerules2011).

## C.A.R. offers Rewards Card...



Earn points with the freedom to redeem for cash back or other rewards. The CALIFORNIA ASSOCIATION OF REALTORS® Platinum Plus® MasterCard® credit card with WorldPoints® rewards gives you the flexibility to choose from different types of rewards – Cash, Travel, Gift Certificates, Merchandise and much more. Features include:

- \* Earn one point for every \$1 in net retail purchases
- \* No limit to the amount of rewards you can earn
- \* Redeem your points starting just 2,500 points
- \* Support C.A.R. with every purchase
- \* Access to the WorldPoints Mall – do all your shopping here and earn Bonus Points at hundreds of your favorite online stores
- \* Absolute fraud protection and zero liability for unauthorized card transactions
- \* Secure Online Account Access – View up-to-the-minute account activity, pay our credit card bill, receive your monthly statement via email and much more

Reward yourself and **apply securely online today**. For information about rates, fees, other costs and benefits associated with the use of this credit card, click on the application link above and refer to the disclosures that accompany the online credit card application. This credit card program is issued and administered by FIA Card Services, N.A. For questions or to apply over the phone call (800) 932-2775.



**Free  
Farming flyer  
for RSAOR  
Members**

Members of the **'REALTORS FOR ROOFS'** neighborhood revitalization program are searching for Bellflower residents who are financially distressed and who need a new roof on their house. If you farm Bellflower, or know of a likely candidate please let us know. A ready to print farming flyer promoting this program can be found on the RSAOR website for your use. <http://www.rsaor.com/pdf/rfr.pdf>

# How To Successfully Sell HUD Homes!

## NATIONAL ASSOCIATION OF HISPANIC REAL ESTATE PROFESSIONALS MONTEBELLO SOUTH EAST LOS ANGELES CHAPTER

### Get the Answers

- Who can buy HUD Properties
- How to register with HUD
- Bidding/Submitting Offers (Offer Period)
- How Priority Bidding works
- How to Market, Advertise, and Show HUD homes
- The 4 Listing Periods: Lottery, Exclusive, Extended & Dollar Homes
- What are the financing type listing codes (I, IE, UI)
- What is and how to write a complete HUD Sales Contract
- Important must know: Do's & Don'ts
- How to Leverage HUD homes for Lead Generation: Techniques for lead generation, systems to utilize, and successful strategies
- How other agents have been successful selling HUD homes



**Ray N. Warda**  
Outreach Manager  
BLB Resources, Inc.



**Stuart Merida**  
RE/MAX Masters  
The Stuart Merida Group



### Platinum Sponsors:

**Bank of America**



**WELLS FARGO**

**HOME MORTGAGE**

**March 31, 2011**

**Rio Hondo Country Club**

10627 Old River School Rd. Downey, CA 90241

Full Breakfast Served: 8:00 am—9:00 am Meeting Starts: 8:30—10:00 am

Members \$10.00 & Non-Members \$20.00

**PLEASE RSVP: Cynthia Rodriguez, Director of Events at 562-318-6965  
or on our FACEBOOK NAHREP-MSELA page**

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*Luz A. Lluncor*

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*David Jennings*

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*Cynthia Rodriguez*

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Welcome to  
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Where you  
and your money  
belong



Ask about our  
Horizon Loan  
for up to \$5,000  
For a limited time only!

**REALTORS® Federal Credit Union is dedicated to serving the financial needs of REALTORS® like you!**

REALTORS® FCU offers customized products & services to meet the unique financial and cash flow needs of REALTORS®. You deserve the freedom to manage your finances when and where you want to.

#### **Savings & Investments Products**

- Traditional Savings
- Money Market Savings
- Industry leading Certificate Investments
- Traditional, Roth and SEP Individual Retirement Savings and Certificate Accounts

#### **Checking**

- Free eChecking with MasterCard® Debit Card\* with no minimum balance requirement
- Fee-Free ATM Transactions at Thousands of CO-OP Network & CU24 ATMs

#### **Lending to Fit Your Needs**

- Vehicle Loans
- Personal Loans & Lines of Credit
- Home Loans, Refinancing and Home Equity Lines of Credit

#### **Your Own Virtual Branch**

- Remote Check Deposit
- Online Bill Pay
- Electronic Internal & External Transfers
- Electronic Statements
- Alerts & Secure Messaging

#### **Not a Member? Not a Problem!**

All REALTORS® and immediate family members are eligible for lifetime membership!

#### **Join online today, here's how:**

1. Visit REALTORSFCU.ORG
2. Click "Membership" to learn more
3. Click "Membership Application" to get started

#### **Have Questions?**

Call a Member Care representative 24-hours a day at 866.295.6038.



Must meet REALTORS® Federal Credit Union (RFCU) membership eligibility. Membership requires opening and maintaining a primary share savings account with a \$100 minimum balance. Rates, terms, conditions and services are subject to change. RFCU savings are federally insured by the National Credit Union Administration (NCUA).

\*No monthly service fee. Other fees may apply. Please refer to the Schedule of Fees and Charges at REALTORSFCU.ORG for details.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency



We're here for you



REALTORS® Federal Credit Union is a proud [REALTOR Benefits® Program](#) Partner and works closely with the National Association of REALTORS® to ensure that the unique needs of REALTORS® are being met. As a REALTORS® FCU member, you will have access to a diverse portfolio of products and services. Our cooperative approach to financial services allows us to provide you with great rates and low fees. As a REALTORS® Federal Credit Union member you will also have access to our in-depth financial education resources and money management solutions.

### REALTORS® Federal Credit Union Field of Membership

REALTORS® Federal Credit Union is partnered with the National Association of REALTORS® and our membership eligibility reflects this common bond. Our field of membership includes:

- [Members and employees of the National Association of REALTORS®;](#)
  - [State and Local Associations and their employees;](#)
- [REALTOR®-owned Multiple Listing Services, but not their employees;](#)
  - [Institutes, Societies and Councils and their employees;](#)
  - [REALTOR®-owned businesses, but not their employees;](#)
  - [REALTORS® Federal Credit Union employees & volunteers;](#)
- [Family members/household members \(Grandparents, parents, spouse, brothers and sisters, children and grandchildren \(includes step relationships for parents, siblings and children and adopted children\) of the above groups; and Spouses of persons who die while within the field of membership of this credit union.](#)

In order to apply for membership, you must know your NRDS ID or the NRDS ID of the person who qualifies you for membership. [Find your NRDS ID.](#)

### When Does Eligibility Begin?

You can become a member of REALTORS® Federal Credit Union as early as your first day of membership or relevant affiliation with the National Association of REALTORS® or any time afterward. Once you are eligible and have submitted a membership application, your purchase of a \$100 share gives you full membership access to all of the products and services REALTORS® FCU has to offer. Opening and maintaining a Primary Savings Account at REALTORS® FCU requires a minimum deposit of \$100. This amount will be held on deposit throughout your membership.

Must meet REALTORS® Federal Credit Union (RFCU) membership eligibility. Membership requires opening and maintaining a primary share savings account with a \$100 minimum balance.

### Frequently Asked Questions

▸ [Are my funds insured?](#) ▸ [How can my business join the credit union?](#) ▸ [How do I add a joint owner to my account?](#) ▸ [How do I fund my new account?](#) ▸ [How do I join the credit union?](#)

*Does the future of health care scare you?*

*Take the worry out of preventive health care.*

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- Preventive ultrasound imaging
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  - Cholesterol
  - Liver function
  - PSA
- Osteoporosis detection/prevention
- EKG's
- Urinalysis, and more!

- Never an office charge
- YOU take control
- Same day results
- Peace of mind
- NO doctor's orders
- Education

Precision Ultrasound has been offering preventive health screenings since 1999. We offer more mobile health screenings than ever before! We can help you:

- PREVENT STROKE
- PREVENT HEART ATTACK
- WITH THE EARLY DETECTION OF:
  - ♦ Masses, fibroids, cysts
  - ♦ Kidney & gallstones
  - ♦ Aneurysms
  - ♦ Diabetes, hypertension, high cholesterol, etc.

**\$200 OFF**  
**OF OUR**  
**"PREMIER"**  
**PACKAGE!**  
(See flyer for details)

**FOR QUESTIONS & APPOINTMENTS PLEASE**  
**CALL (877) 487-7324** (For more details see flyer)

See next page for additional details....

# Low cost preventive health screenings

Screening for masses, kidney stones, osteoporosis, stroke & heart attack is recommended for people with a PERSONAL or FAMILY history. **Do you have occasional abdominal pain, diarrhea, excessive upper or lower gas, excessive bleeding, temporary blurred or loss of vision, loss of memory ...maybe we can help!**

**\$200 off** For a limited time! Precision Ultrasound is offering a **\$200 discount** off our "Comprehensive Initial Evaluation" and \$100 off the "Full Evaluation!"

## ULTRASOUND (imaging) SCREENINGS

- **Carotid (STROKE) Arteries** (These arteries are checked for "fatty or calcified" plaque.) \$45
- **IMT-Intima/Media Thickness** (Part of the common carotid artery is measured to evaluate plaque thickness that strongly correlates with coronary heart disease/heart attack.) \$95
- **Uterus and Ovaries** (Imaged for fibroids, cysts, enlargement, etc.) \$45
- **Liver** (Check the liver for cysts, hemangiomas, masses, etc.) \$45
- **Gall Bladder** (Gallbladder is checked for gallstones, sludge, etc.) \$45
- **Pancreas** (Pancreas is imaged for abnormalities seen.) \$45
- **Spleen** (Checked for calcifications, enlargement, cysts, etc.) \$45
- **Thyroid** (Check the thyroid for nodules, calcifications, cysts, etc.) \$45
- **Aortic (RUPTURE) Artery** (Checking for aneurysm and plaque.) \$45
- **Kidneys** (Checked for stones, hydronephrosis, enlargement, cysts, etc.) \$45

**Our \$45 screenings are just 3 for \$125 And \$40 for each additional!**

## NON-IMAGING ULTRASOUND

- **Osteoporosis-bone loss** (Ultrasound machine is used to check for bone loss) \$45
- **ABI Ankle-Brachial Index** (Ankle & arm B/P are compared to detect blocked leg arteries.) \$45

## LAB SCREENINGS

- **Comprehensive Metabolic Panel/CMP** (ALB, ALP, ALT, AST, BUN, Ca, Cl, CRE, & 6 more.) \$95
- **Full Panel Cholesterol/Glucose** (Total cholesterol, HDL, LDL, triglycerides, etc.) \$45
- **Liver Function-ALT** (Screening liver for basic function) \$45
- **EKG-12-lead electrocardiogram** (To detect arrhythmia's, past heart attacks, etc.) \$45
- **Urinalysis** (Urine is checked for: pH, blood, glucose, protein, etc.) \$45
- **PSA-Prostate Cancer** (Checks for a specific antigen associated with prostate cancer.) \$60
- **Colorectal/Colon Cancer** (Sensitive take-home kit to check for blood in the stool.) \$20

**All \$45 screenings are \$125 for three, and only \$40 for each additional!**

Friday - April 15, 2011

**Rancho SE Association of REALTORS®**

11812 South St., Ste., 200 - Cerritos  
(Appointments starting at 9:00 am)



**Precision Ultrasound**  
Accurate Health & Wellness Screening  
599 Williams Rd, Palm Springs, CA 92264

For questions & appointments  
**(877) 487-7324**

### Comprehensive Initial Evaluation

All of the "imaging" ultrasound  
Osteoporosis • Cholesterol • EKG  
ALT(liver function) • Urinalysis  
Comprehensive Metabolic Panel  
ABI(ankle-brachial index)

~~\$495~~ \$295

### Full Evaluation

Carotid Arteries • IMT • Liver U/S  
Kidneys U/S • Gall Bladder U/S  
Spleen U/S • Aorta U/S • Thyroid  
ALT(liver function) • Osteoporosis  
Pancreas U/S • EKG • Urinalysis  
Full Panel Cholesterol

~~\$395~~ \$295

### Abdominal Evaluation

Liver U/S • Kidneys U/S  
Gall Bladder U/S • Spleen U/S  
Liver Function • Urinalysis  
Colorectal(colon/rectum)  
Aorta U/S • Pancreas

\$245

### Vascular Evaluation

Carotid (STROKE) Arteries  
Full Panel Cholesterol • EKG  
ABI (leg artery circulation)  
Aortic (RUPTURE) Artery  
IMT/Intima Media

\$245