

Ventura County Coastal

Official Publication of the Ventura County Coastal Association of REALTORS®

February 2017

Let Technology Be Your Friend

Brad Inman addresses
General Membership
Meeting

page 6





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UPCOMING Meetings/Events

FEBRUARY 15 VCRDS - flexMLS Tools for Appraisers + More Live Webinar 9:00 AM YPN Committee Meeting Board Room 9:45 AM	MARCH 1 First Wednesday TBD 4:00 PM MARCH 2 Local Government Relations Committee Board Room 3:30 PM MARCH 8 Professional Standards Training Training Room 9:00 AM MARCH 9 Staying Out of Court Training Room 9:00 AM MARCH 13 Education/EO Committee Board Room 1:00 PM MARCH 14 MLS Committee Meeting Board Room 1:00 PM MARCH 15 YPN Committee Meeting Board Room 9:45 AM
FEBRUARY 16 REFAT Meeting Board Room 10:00 AM VCRDS Meeting Board Room 1:00 PM FEBRUARY 17 Gain The Competitive Edge Training Room 10:00 AM FEBRUARY 20 Presidents Day Office Closed VCRDS - Building CMAs & Customizing Stats Live Webinar 11:00 AM FEBRUARY 21 Officers & Directors Meeting Board Room 9:00 AM FEBRUARY 24 zipForm® Training Training Room 10:00 AM FEBRUARY 27 California Probate for Real Estate Agents Training Room 2:00 PM FEBRUARY 28 New Member Orientation Training Room 9:00 AM	



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Lyle Elliott
2017 VCCAR President



Lyle Elliott

Items of Note from the C.A.R. Winter Meetings

The California Association of REALTORS® meetings are always informative, and the recent winter meetings in Palm Desert were no exception. Here are a few items in particular that we thought you need to know about.

First of all, I'm excited to let you know that C.A.R.'s Housing Affordability Fund has launched a new program to provide qualified first-time homebuyers with up to six months of HOA dues, not to exceed \$2,500. C.A.R. has allocated \$1 million for the program, which is on a first-come, first-served basis. The program application and certification form, along with rules and conditions for HAF's Homeowners Association Grant Program, are available on the new C.A.R. website. Click on zipForms, then Transactions. Go to Forms, click on Select Library, then on HAF-Housing Affordability Fund.



I'm also pleased to announce that C.A.R. will be providing a FREE 45-hour package of online continuing education this year for your license renewal. All packages – for first-time salesperson and broker renewals as well as for second or subsequent renewals – meet CalBRE requirements for mandatory subjects and course categories. The packages are available in both English and Spanish. You can access the packages on the new [C.A.R. website](#) as well.

There are also a number of new laws at the state and federal level that are taking effect.

On the federal level, in response to passage of the Housing Opportunity Through Modernization Act, the FHA has reduced the minimum owner-occupancy ratio for condos from 50 percent to 35 percent provided the project meets certain conditions. Reforming the owner-occupancy ratio requirements has been a longstanding goal and while this new policy doesn't go far enough it's a good step in the right direction. In addition, FHA has been directed to streamline the process for documentation.

And here in California, legislation enacted last year will require agents to include their license number on virtually all signs, including open house signs, beginning January 1 of next year. The new law was designed to fix inconsistent identification requirements that had been imposed on individuals compared to real estate teams. But at least the state gave the industry a year to comply.

If you were able to attend the General Membership Meeting on February 2, you heard President-Elect Matt Capritto provide an update on these changes and more, along with Brad Inman's informative keynote address (you can catch the highlights in the article on [Page 6](#)) and information about VCCAR's strategic plan update. For the upcoming year, your Association will focus on four key objectives and goals:

- Advocacy
- Community Outreach
- Governance and Policy
- and Products, Programs, and Member Services.

You can learn more about the 2017 Strategic Plan in CEO Wyndi Austin's column on [Page 15](#).

And finally, it was announced that NAR has revised its ethics training from a quadrennial basis to a biennial basis. Beginning this year, REALTORS® will be required to complete ethics training of not less than 2½ hours of instructional time in each two-year cycle. More information is available on the [NAR website](#).

As you can see, there's a lot of good information at VCCAR's membership meetings and I hope you will make plans to attend the next meeting later this year.



From left, Emily Horn, C.A.R.'s NAR Core Standards Program Manager; Lottie Elam, C.A.R.'s Local Association Services Director; VCCAR CEO Wyndi Austin; and C.A.R. Chief Executive Officer Joel Singer at C.A.R. meetings in January.

Real Estate

New Honorary Life Members Named

C.A.R. has designated four VCCAR members as Honorary Members-for-Life, a designated given to REALTORS® who are at least 75 years old and have 25 years or more service.

The four are John Ryan, recently retired from Anderson & Barker Real Estate Brokers in Ventura; Bodine Elias with Coldwell Banker Residential in Oxnard; Joan Osborne with RE/MAX Gold Coast in Camarillo; and John Ryan with Coldwell Banker Residential in Ventura. Ryan received his award at the General Membership Meeting on February 2. (See photo below.)

They join the 37 VCCAR Honorary Life Members previously approved by the C.A.R. Membership Committee and Board of Directors.



John Ryan receives his Honorary Member-for-Life gift from VCCAR 2017 President Lyle Elliott.

The Fed That Cried Wolf: Rates Forecast in Doubt

CNBC | February 2

Practically no one expected the Federal Reserve to do very much at this week's meeting, but it's possible the central bank actually did less.

The Fed did not raise interest rates on Wednesday and gave no indication of when the next hike might happen — virtually a prerequisite for movement on rates. As a result, 2017 is shaping up as another year in which Fed officials' time frame for rate hikes is looking too aggressive.

At least in the market's eyes, there is little chance of a hike in March, and not much likelihood that the Fed will meet the projections at the December meeting that indicated three hikes are on the way this year.

[Read more.](#)

Trump Signs Actions to Begin Scaling Back Dodd-Frank

Wall Street Journal | February 3

President Donald Trump ushered in a friendlier era for Wall Street's relationship with Washington, calling for an end to eight years of rising regulations and publicly embracing some of the industry's top leaders.

At a White House meeting, Mr. Trump promised Friday to undo a bevy of restrictions on financial firms put in place after the 2008 financial crisis, while praising the CEOs of BlackRock Inc. and J.P. Morgan Chase & Co.

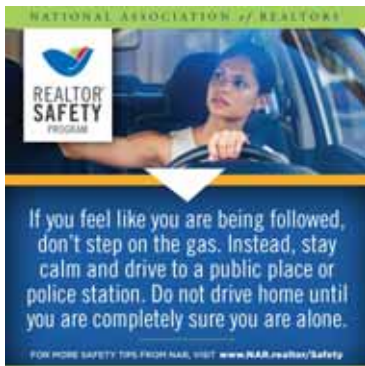
[Read more.](#)

ULI Predicts Positive Economic Changes for New Year

URS Media | January 23

A new presidential term always brings change, especially when it comes to the economy. But despite the doom and gloom of the media, the overall economic outlook for the country and real estate market seems relatively positive, according to a recent Urban Land Institute webinar. During the hour-long webinar held last week, institute experts shared their views on what real estate professionals should expect as a result of new leadership in the White House and the federal executive departments, as well as new lawmakers in both houses of the U.S. Congress.

[Read more.](#)



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Brad Inman, center, shown here before his keynote address with Chase Bank's Rosario Lawrence and Ted Good, Sr.

Let Technology Be Your Friend, Real Estate Innovator Says

By John Frith

VCCAR Editor and PR Consultant

Technology continues to change our lives, and REALTORS® in particular need to be in the forefront of adopting new technology to grow their businesses.

That was the underlying message real estate innovator, entrepreneur, and thought leader Brad Inman presented to more than 200 VCCAR members at the General Membership Meeting in Oxnard on February 2. The event was sponsored by Chase.

"This smartphone has 200 robots working on your behalf every second," Inman said, holding up his phone. "It is propelling you into the future whether you like it or not.

"What is the most torturous transaction on the planet? Buying a home. It is a waste of your valuable time and it's time for real estate to grow up."

Inman is the founder and sole owner of Inman, real estate's leading name in news, information, and innovation. He manages the daily operation of the company and serves as the host of the popular series of conferences that bear his name. Previously he founded a number of online ventures, including HomeGain.com, TurnHere, and Vook.

He said technology is a wonderful tool that can simplify and speed up business and that REALTORS® should focus less on administrative details and more on the human interactions with clients that machines cannot do.

"You have the capacity to have empathy, to love, to be trusted, to trust. So adopt technology. Let it take care of you and focus on your humanness. If you focus on those elements, you will succeed," he said.

Inman told the members that technology is driving "transaction compression." As we get used to things happening more quickly and smoothly, the old-fashioned way of doing things can quickly become a problem.

He noted he recently bought a home where the escrow officer still used a land telephone line and faxed a spreadsheet to him. In another instance, he demanded that the escrow company learn how to sign documents electronically and threatened to withdraw from the deal unless they did. The officer quickly figured it out.

But some companies are embracing technology. One is Opendoor, which he said was basically a flipping service but one that could quickly and painlessly buy and sell properties. Through use of technology, the company mines public and private data to generate

a fair offer price and allows sellers to request offers in as little as three minutes – and select their closing date if they like the price.

"So if I'm selling my home, I can go through the conventional process, which takes weeks or months, or for 2 or 3 percent off the price I can close in 72 hours," he said.

Inman gently took REALTORS® to task for having in many cases fought technology – opposing putting listings on the Internet, then supporting listings but not the property's address, and then opposing having prices posted.

He said agents and brokers should make demands on their vendors to adopt new technology. "If they're using old technology, they are doing everything they can to delay money going into your bank account," he said.

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NAR Takes Lead in Fight to Restore FHA Premium Reduction

By Marta Golding Brown
VCCAR Government Affairs Director



Marta Golding Brown

NAR has taken the lead in an effort to persuade the new Trump Administration to restore the 25 basis point reduction in the FHA Annual Mortgage Insurance Premium as soon as possible.

The FHA announced the reduction in the waning days of the Obama Administration, but suspended it as part of the new Administration's review of numerous regulations implemented during the past few years. Making matters worse, the regulation that lowered the premium rate also cancelled the requirement that borrowers maintain mortgage insurance once they reached 78 percent loan-to-value. That long-overdue measure has also been rescinded.

Eliminating the premium reduction will have a significant impact on the housing market, both nationally and here in Ventura County. NAR estimates the reduction would have reduced costs for up to 850,000 homebuyers this year with mortgages backed by FHA. Worse, NAR says it will shut another 30,000 to 40,000 prospective homebuyers out of the market.

That's particularly worrisome because FHA occupies a critical role in the nation's housing finance system, with a mission to ensure access to mortgage credit is available to all Americans, in particular groups traditionally underserved by the private market, including low to moderate-income, minority, and first-time homebuyers.

And eliminating the requirement for mortgage insurance on FHA loans once borrowers reached 78 percent LTV would give them the same protection as buyers who use conventional financing and save them considerable amounts of money since FHA now requires the coverage for the entire life of the loan.

In a letter to Dr. Ben Carson, who has been nominated to serve as the new secretary of Housing and Urban Development, NAR 2017 President William E. Brown said an urgent reversal of the Administration's action is critical.

"NAR urges FHA to reinstate the 25 basis point premium reduction and remove the life of loan premium as soon as possible," Brown wrote. "Homeownership is a key element of the American Dream and FHA makes that dream possible for millions of Americans. We look forward to working with this Administration to ensure FHA's continued health and necessary participation in the housing market."

Remember that NAR and C.A.R. -- and VCCAR -- are only as strong as the combined strength of our members. Through the REALTOR® Party of California, our members can quickly respond to C.A.R. Red Alerts and NAR Calls for Action, and by contributing to the REALTOR® Action Fund you help us advocate locally, in Sacramento, and in Washington, D.C., on behalf of you and your business. Learn more here. <http://www.car.org/difference/getinvolved/rparty/>



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Supervisor Kelly Long Attends VCCAR Meeting

County Supervisor Kelly Long is quickly getting up to speed just over a month after being sworn in to the five-member Board.

"I'm very fortunate that I have a great staff and have been able to hit the ground running," she said during a visit to VCCAR's General Membership Meeting on February 2.

Her priorities include job creation, improving education, and housing. On the latter issue, she acknowledged that the SOAR restrictions will be in place for many years but said both cities and the county need to take a hard look at meeting their housing needs through the general plan update process.

Touching briefly on other issues, she said she strongly supports creating a biotech hub in the county and that as a member of the Ventura County Transportation Commission she'll be looking at what cost-efficient modifications can be made to the 101 Freeway in the wake of the defeat in November of Measure AA.

A former Pleasant Valley School District trustee, Long's district includes Camarillo, Port Hueneme, parts of Oxnard, Santa Paula, and Fillmore. She replaced veteran incumbent Kathy Long (no relation), who did not seek re-election last year.



Ventura County Supervisor Kelly Long and 2017 VCCAR President Lyle Elliott at this month's General Membership Meeting.



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FIRST-TIME BUYERS GAIN TRACTION

After slipping for three straight years, the U.S. share of sales to first-time home buyers increased to 35% in 2016, the highest level since 2013.

Typical first-time buyer in 2016:

32 Median age of
first-time buyers



First-time buyers used a Federal
Housing Administration-backed
mortgage to purchase a home

6%

Average size of a down
payment for a first-time buyer

1,650

Average square footage of a
home for a first-time buyer

\$72,000

Household income of typical
first-time buyer.

Inventory Continues to Fall While Prices Hold Steady

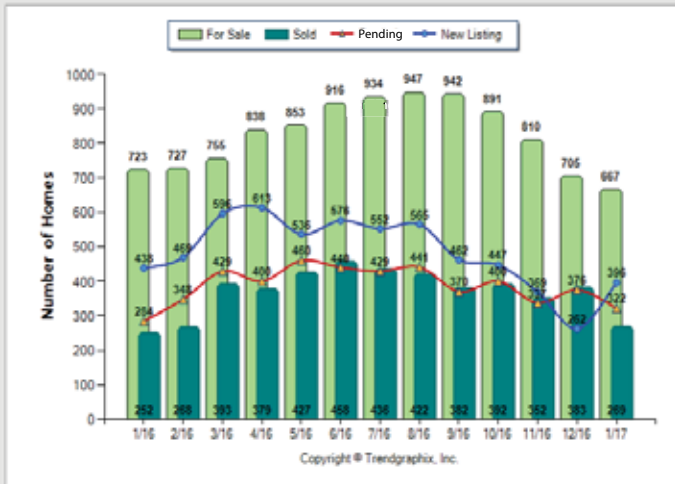
The number of homes on the market in VCCAR's service territory continued to decline in January while prices remain steady, according to data compiled by the Ventura County Regional Data Share (VCRDS) MLS service.

A total of 667 homes were available for sale during January, down 5.4 percent from the previous month and down 7.7 percent from January 2016. Meanwhile, the number of homes sold also fell to just 269, down 29.8 percent from December but up 6.7 percent from a year ago. Pending sales also fell to 322 in January, down 14.4 percent from December but 13.4 percent higher than a year ago.

The number of new listings increased, however, from 262 in December to 396 in January, a jump of 51.1 percent. But that's still down 9.6 percent from the new properties on the market a year ago.

The median price of the homes sold held steady at \$485,000, down 0.6 percent from December and up 2.1 percent from January 2016. The average active price, however, rose 3.9 percent to \$1.024 million from December. That figure was also 12.7% higher than a year ago. The price per square foot of homes sold also held steady at \$331, up 1.5 percent from December but down 0.01 percent from January 2016.

Number of Homes For Sale vs. Sold vs. Pending vs. New Listing (Jan. 2016 - Jan. 2017)



BROKER TOUR INFORMATION

Broker tours in different parts of the county are routinely scheduled on the same dates and times each month. For your convenience, here is the normal schedule. Please note that Broker Tours are occasionally cancelled or moved, so check the VCCAR and CSMAR online calendars to confirm there have been no changes in tours in the two AOR's service territories.

Camarillo:

Thursday. Pre-tour meetings are held at the Boys & Girls Club, with networking at 8:45 a.m. and the meeting at 9 a.m., with sales pitches to follow. Broker Tour lists are pulled off the computer and properties are generally held open from 9:30 a.m. until noon, but there are no set hours. If a property needs to be removed from the list, please remove it as soon as possible, preferably the night before the Broker Tour date.

Oxnard/Port Hueneme:

Wednesday. The same rules as Camarillo apply. A Pre-Tour meeting is held at 9 a.m. at the VCCAR Office, 2350 Wankel Way, Oxnard.

Santa Paula/Fillmore:

Wednesday. Broker Tour/Caravans in Santa Paula will be from 10 a.m. to noon. There will be a Pre-Tour/Caravan meeting at the new Troop Real Estate Office 750 E. Main St., Santa Paula, at 9:30 a.m. Broker Tour lists are pulled off the computer and properties are generally held open from 10 a.m. until noon, but there are no set hours. If a property needs to be removed from the list, please remove it as soon as possible, preferably the night before the Broker Tour date.

Ventura:

Thursday. An informal pre-tour meeting for **REALTORS® only** (complete with refreshments) is held at Mimi's Cafe, 3375 E. Main St., Ventura, from 8:30-9:30 a.m. The CMA Group also holds an informal meeting (complete with refreshments) at 9 a.m. at The Sandwich Factory, 4531 Market St., Ventura. The same rules as Camarillo apply.

Conejo Valley:

Friday. The meeting for Thousand Oaks, Newbury Park, Agoura, Westlake, and Oak Park will be held at the CSMAR Thousand Oaks Office, 463 Pennsfield Place #101 in Thousand Oaks. Meetings are held from 8:30-9:15 a.m. The broker tour follows from then to approximately 2 p.m.

Simi Valley/Moorpark:

Friday. The meeting for Simi Valley, Moorpark, Wood Ranch, and the Santa Rosa Valley is held at the Seventh Day Adventist Church, 1636 Sinaloa Rd. in Simi Valley. Meetings are held from 9-9:30 a.m. The Broker Tour starts immediately following and goes to approximately 2 p.m. It is highly recommended that tours are pitched in person at the meeting.

Ojai:

Friday. The list is pulled off the computer and properties are generally held open from 9:30 a.m. until noon.

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First Wednesday Rocks Copper Blues

The year's first First Wednesday event brought out an energetic crowd of VCCAR members to Copper Blues Rock Pub & Kitchen on February 1, with proceeds benefitting Interface Children and Family Services. This month's event was sponsored by Keller Williams, Guild Mortgage, and Fidelity National Home Warranty.



Among the attendees were Sarah Kenney, Elaina Conroy, Salena Bracamontes, and Shelby Bishop

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Michelle Mueller, Mike Love, and Vanessa Rice.

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In January, 18 new REALTORS® were officially sworn in by 2017 President Lyle Elliott at the monthly New Members Orientation.

Front row, left to right:

Brian Nix, RE/MAX Gold Coast Realtors, Ventura; Josh Lowe, Keller Williams Realty, Oxnard; Katherine Sipes, RE/MAX Gold Coast Realtors, Oxnard; Suzie Connell, Berkshire Hathaway Home Services, Camarillo; Tammy Arosemena, RE/MAX Gold Coast Realtors, Camarillo; Bianca Carrera, RE/MAX Integrity, Camarillo; Dane Saiki, Best in Show Realty, Camarillo; Joanne Berger, Ventura Management, Moorpark.

Back row, left to right:

Carly Moore, Sotheby's International Realty, Santa Barbara; Megan McGinty, RE/MAX Integrity, Camarillo; Lynda Mors, Keller Williams Realty, Oxnard; Holly Barnett, Keller Williams Realty, Oxnard; Sarah Miller, Keller Williams Realty, Oxnard; Jonathan Mai, MAI Properties, Newbury Park; Lyle Elliott; Jessica Erives, Premier Realty Associates, San Diego; Laura Lee Burell, Century 21 Troop Real Estate, Port Hueneme; Ashley Bacon, Truth Realty, Oxnard; Paula Romero, Keller Williams Realty, Oxnard.



New VCCAR Strategic Plan to Focus on 4 Key Objectives

Thank you for such a warm welcome into the VCCAR family. I'm excited for the opportunity to serve you, our members, and to work with leadership in executing the 2017 Strategic Plan. We have developed four key objectives and goals that are complemented by many tactics to guide our way. It will prove to be a very challenging but equally rewarding process for all. As a recap here is the Strategic Plan outline:

ADVOCACY

VCCAR is seen by the public, media, and elected officials as the leading advocate for private property rights and real property ownership.

We will accomplish this by:

- Increasing by 2% year-over-year the number of REALTORS® who contribute The True Cost of Doing Business (\$148) to the REALTOR® Action Fund (RAF).
- Increasing by 2% year-over-year the number of REALTORS® who respond to both NAR and C.A.R. Calls to Action.
- Voting – Acting – Investing.

COMMUNITY OUTREACH

VCCAR promotes the REALTOR® image, provides valuable information, and invests in the community.

We will accomplish this by:

Wyndi Austin
Chief Executive Officer



Wyndi Austin

16 ►

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--	--	---

LOAN OFFICERS

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CELEBRATING 50 YEARS of Closing Loans and Opening Doors

- Being the “Voice for Real Estate” and promoting market statistics and/or real estate trends and issues and their impact on consumers.
- Promoting the value of using a REALTOR® and/or engaging in community activities that enhance the image of REALTORS®.

GOVERNANCE & POLICY

VCCAR is creative, flexible, and forward-thinking in order to always be prepared to carry out its goals effectively into the future.

We will accomplish this by:

- Reviewing and revising the Bylaws and Policies as necessary.
- Developing a Leadership Academy for member participation.
- Implementing the strategic plan on an ongoing basis, aligning it with committees and the budget, and reviewing it annually.
- Ensuring that every decision made by the Board of Directors includes a focus on forward-thinking and inclusion.
- Evaluating and improving the VCCAR staff customer service.
- Evaluating the current committee structure, including purpose, makeup, terms, etc.
- Working with neighboring associations’ leadership to evaluate collaborative efforts.
- Evaluating potential new sources of non-dues income and sustainability.

MEMBER SERVICES

Members are aware of and utilize Association services.


We will accomplish this by:

- Developing a comprehensive and effective communication plan.
- Evaluating and improving the VCCAR website.
- Evaluating every VCCAR program, product, service, and activity for relevance and value.
- Improving education offerings, focusing on relevance and technology use.
- Evaluating more deeply the member survey results to determine additional recommended steps, programming, member breakdowns, etc.
- Ensuring effective implementation of MLS services.
- Evaluating the effectiveness of all membership meetings.

You, too, can help us reach our goals. There are many opportunities for you to get involved and please understand the commitments vary. For example, you can serve the entire year on a committee that meets one time per month for approximately an hour or help with a work group that meets just one time for a specific task or a few times during several weeks. We understand your busy schedules and want to accommodate as best we can to utilize your talents for the betterment of the Association.

If you were to ask the current Board of Directors, I believe overwhelmingly they would agree that volunteering and taking the first step to get involved is exactly what led them to their current roles in leadership.

Finally, thank you to our current group of volunteers. I am so appreciative of the commitment demonstrated by each of you. Without you, the changes we are about to embark on would not be possible.



Strategic Plan

GAIN THE COMPETITIVE EDGE

Your Peak Performance Strategy Session with Scott Gass

Improve your performance by integrating a three-step process for creating lasting change. Clearly identify what is holding you back from reaching your true potential by closing the gap between where you are and where you want to be.

THE FACTS

- More than 60% of salespeople miss their sales goals.
- The average salesperson makes two attempts to contact prospects, while 80% of sales are made after the fifth contact.
- 50% of sales go to the first salesperson to contact the prospect.
- 80% of your sales come from 20% of your sales force.
- Only 11% of salespeople ask for referrals.

WHAT ARE THESE HABITS COSTING YOU?

WORKSHOP BENEFITS

- Learn the three actions you absolutely must take to be successful in any business.
- Destroy the two obstacles that are dramatically limiting your sales.
- Discover the fastest method to doubling your sales without spending a penny.
- Master a proven method for tripling your referrals in any interaction.
- Develop an unshakable mindset that will give you the competitive advantage in your industry.

In just one hour, a Peak Performance Strategist from Tony Robbins can create an immediate shift in your team's performance.

Peak Performance Strategist Scott Gass will be conducting your *Turning Action Into Results* workshop.

Friday, February 17th @ 10:00am

Hosted by Ventura County Association-Realtors
2350 Wankel Way | Oxnard, CA 93030



To register:

1. Login to vcrealtors.com & Go to the "Member Sign In"
2. "Events and Classes" link under "Ventura Membership".
3. Then click on "Scheduled Classes"

For more Information, call Alma Dominguez
(805) 981-2100 x-103 or email: store@vcrealtors.com



Tony Robbins ranks among the "Top 200 Business Gurus"



Tony Robbins is one of the "Top Six Business Leaders in the World"



Tony Robbins ranks as one of the "Top 50 Business Intellectuals in the World"

TONY ROBBINS

ROBBINS RESEARCH INTERNATIONAL, INC.™ 6160 Cornerstone Court East, Ste. 200, San Diego, CA 92121
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PRESENTS

CALIFORNIA PROBATE FOR REAL ESTATE AGENTS

<http://LosAngelesProbateLawyer.com>

By: **Mina N. Sirkin, Attorney**
818-340-4479

Mina N. Sirkin, Esq.

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- Learn the entire process
- Marketing Approaches in Probate, Conservatorship & Trust Sales
- Who are Professional Fiduciaries, and how can they help you?
 - Impact of Emotions on Probate Sales

Monday, February 27, 2017

2:00 P. M. -3:15 P.M.

VCCAR Training Room

2350 Wankel Way. Oxnard, CA

To register,

1. Log into vcrealtors.com Go to the **"Member Sign In"**
2. **"Events and Classes"** link under "Ventura Membership".
3. Then click on **"Scheduled Classes"**.

For more Information, call Alma Dominguez (805) 981-2100 x-103 or email: store@vcrealtors.com

About the Speaker:

Mina Sirkin is a nationally recognized expert attorney in Estate Planning, Probate and Trust Law. She was the featured legal expert on NPR News, Prime Time News CBS2/KCAL 9, CNN, CNBC, and many other media outlets on celebrity deaths and conservatorships. She frequently speaks about the following topics: Celebrity Estates, Trusts, Probate Estates, Conservatorships, & Elder Law. Ms. Sirkin can be reached at 818.340.4479 and MSirkin@SirkinLaw.com.

Learn How to Master Your
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FREE zipForm® TRAINING

February 24, 2017

VCCAR Training Room

2350 Wankel Way, Oxnard, CA 93030



10:00AM - 12:00PM PST • zipForm Basics

- How to access zipForm®
- Navigating through zipForm®
- Creating templates

12:30PM—2:30PM PST • zipForm Advanced

- Advanced Features in zipForm® Plus
- zipLogix™ Digital Ink
- zipTMS(TM)



[To Register.](#)

1. Log into vcrealtors.com Go to the **"Member Sign In"**
2. **"Events and Classes"** link under "Ventura Membership".
3. Then click on **"Scheduled Classes"**.

For more Information, call Alma Dominguez (805) 981-2100 x-103



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TESTIMONIALS:

GS - Van Nuys: "Great presentation, wealth of knowledge, wisdom and uncanny ability to share and pass them on."

LF - Palm Springs: "The review course was awesome."

MK - Walnut Creek: "Passed with flying colors - contribute it to your excellent teaching skills and fantastic study materials."

TR - Online: "My gosh, was it easy & easy to access."

EA - Vista: "Your class in Vista was unbelievable."

**LOW PRICE -
GREAT VALUE**
\$92-TEXT BOOKS
\$82-PDF

Non-Members \$102 Text/\$92 PDF

Ventura Co. Coastal Association of REALTORS®

Thursday, March 16th, 2017 at 9 a.m.

2350 Wankel Way, Oxnard

WHAT THE PROGRAM WILL COVER

- You will test on one 15-hour course, Property Management Success, at the site and will receive instructions to test online later on the additional courses.
- All students will receive the 3-hour mandatory courses: of Agency, Ethics, Trust Funds, Fair Housing, Risk Management, Management & Supervision and one consumer protection course by textbook or PDF.
- Although this meeting is not mandatory to renew your license through the use of our continuing education courses, it is our most popular.
- Instructions for online exams will be given at the seminar.
- All testing in accordance with current CalBRE rules.

Anyone who fails an exam can take a second test at no cost any time within one year from date of registration or take the optional review again at no cost. Courses are for all licensees. These courses are approved for Continuing Education Credit by the California Bureau of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, author or lecturers. BRE Sponsor #0054

SCHEDULE

8:45 a.m. Registration

9:00 a.m. Course review

12:00 p.m. End of Session

NOTE:

1. Value - Book \$10

2. Money back guarantee

3. Must cancel 48 hrs prior

**TO REGISTER OR INFO CONTACT ALMA AT (805) 981-2100
OR FAX 805-981-2107**

Name _____ Email _____

Address _____ Zip Code _____ Phone _____

Please charge my ☐ VISA ☐ MC ☐ DISC BRE# _____

Credit Card # _____ Exp. _____ v-code _____

Billing Address for Credit Card _____ Signature _____

STAYING OUT OF COURT

AVOIDING LITIGATION HAS NEVER BEEN EASIER !

- **THE ABSOLUTE BEST DISCLOSURE STRATEGIES**
- **UPDATES ON SOCIAL MEDIA LIABILITIES,
PLUS A REVIEW OF COMMON TDS/AVID ERRORS**
- **APPLY RISK MANAGEMENT PRINCIPLES TO EVERY
TRANSACTION, INCLUDING WITH INVESTOR CLIENTS**

SEMINAR CONTENT CONSTANTLY UPDATED !



ROBERT BRAND

Presenter of California's leading seminars on property condition disclosure strategies, Robert Brand is a high content speaker with a unique ability to take what works in court and apply it to the real-world experiences of real estate professionals. Mr. Brand was a Licensed General Contractor, and has personally inspected thousands of residential properties. He now works as a litigation consultant, a contributing author to *REALTOR* magazine, and a speaker on effective disclosure strategies. Multiple thousands of agents have enjoyed his informative and entertaining presentation style.

Thursday, March 9, 2017

9:00 A. M. -10:30 A.M.

VCCAR Training Room

2350 Wankel way .Oxnard, CA

To register.

1. Log into vcrealtors.com Go to the "Member Sign In"
2. "Events and Classes" link under "Ventura Membership".
3. Then click on "Scheduled Classes".

**For more Information, call Alma Dominguez (805) 981-2100 x-103
or email: store@vcrealtors.com**

Look What's Available in the VCCAR REALTOR® Store



Your Guide: "I to We: Building and Working as a Team & Related Forms"

Should you be on a team? This helpful guide for every REALTOR® will provide insight into being on a real estate team. After reading this guide you be able to:

- Better evaluate if a team environment is best for you
- Understand the roles of each member within a team
- Learn the best practices of successful teams in real estate
- Understand how to work in a two person and larger teams
- Identify the legal risks involved when working on a team
- Discover the many benefits to working as a real estate team
- Get the answers you need to start a real estate team.
- Develop an understanding as to how each individual contributor may fit into the team Paperback: 34 pages

VCCAR member Price: \$24.95 plus tax.



Real Estate Office Policy Manual

This manual offers Brokers a smart tool for creating their own comprehensive office policy and procedures, based on sound standards from C.A.R.

The publication presents model guidelines for business practices that are specific to the real estate industry. Brokers can conveniently customize the Office Policy Manual to fit their own company needs. A copy of the book as a Word Document is provided on a CD. *The CD is Mac and PC compatible. Reviewed by C.A.R.'s legal department, the Office Policy Manual addresses broad.

REALTOR employment topics including:

- Independent contractor relationship
- General office procedures -Confidentiality
- Litigation and claims -Dispute resolution
- Advertising -Client management
- And more, Revised May, 2016

VCCAR member price: \$105.60 plus tax.



Who's Your REALTOR® - 11 oz. Ceramic Coffee Mug

Show everyone your love for real estate with this classic ceramic mug with a C-handle. "Who's Your REALTOR®" logo PRINTED ON BOTH SIDES in a light blue. Makes a great gift for any REALTOR®. Color: White, Material: Ceramic, Size: 11, Ounce Product Dimensions: approximately 5" wide (handle included) by 3.75" high.

VCCAR member Price: \$10.00 plus tax.



Who's Your REALTOR® - Lapel Pin

Show everyone your REALTOR® pride with this "Who's Your REALTOR®" lapel pin. Blue enamel finish and metal design featuring raised lettering with post closure + backing. Material: Metal Product Dimensions: 1" wide 1" high

VCCAR member Price: \$7.95 plus tax.



The California Residential Purchase Agreement and Joint Escrow

Instructions (Form RPA) is the cornerstone of every successful real estate transaction in California, and there are several essential concepts, principles, and facts about this form that all REALTORS® should know. This guide provides an in-depth look at C.A.R.'s purchase agreement with step-by-step information about how to complete the RPA form. A practical guide to keep handy at all times!

This guide contains:

- Recently updated and includes information about the recent changes to the agreement
- Information about how to create, modify, cancel, or close a transaction
- Information about how to identify, explain, understand, and remove contingencies
- Details about how to complete all mandatory and recommended disclosures
- Information about how to ensure all commissions are paid in full and on time
- Important terms of the contract

VCCAR member Price: \$77.40 plus tax.



**Returns must be within 30 days of purchase unopened package with receipt.
No refund on single forms. No exceptions.**