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**C.A.R. Newsline**

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**Market Matters**

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In response to volatile housing and economic markets, Market Matters is a weekly e-missive that grabs today's headlines and helps put the story in perspective. The user-friendly talking points we provide for our members to pass directly on to their clients is what makes our newest e-letter so enormously popular.

## C.A.R. Newsline

Wednesday, October 01, 2008

Brought to you by the CALIFORNIA ASSOCIATION OF REALTORS®

SENATE APPROVES PLAN TO HELP STABILIZE NATION'S FINANCIAL MARKETS

C.A.R. REPORTS SALES INCREASED 56.7 PERCENT; MEDIUM HOME PRICE FELL 40.5 PERCENT IN AUGUST

HOUSE SCHILLER HOME PRICE INDEX POSTS RECORD DECLINE

CALIFORNIA REALTORS EXPD 2009 IS A WEEK AND A HALF A WAY

MUD LAUNING A NEW PROGRAM TO PROVIDE FUNDS FOR REDEVELOPING FORECLOSED PROPERTIES

C.A.R. PRAISES GOV. SCHWARZHEGGER'S VETO OF AB 1828

C.A.R. ANNOUNCES C.R.I.A.S ENDORSED INSURANCE PROSER FOR REALTOR MEMBERS

KITCH THE DAY, EXPD LUBCHON'S SPOTLIGHT TECHNOLOGY'S REE AND STARBUCKS MODEL FOR EXCELLENCE

C.A.R. PROVIDES ACCESS TO NEW DIGITIZED LIBRARY OF MANDATED AND CONSUMER DISCLOSURE DOCUMENTS

C.A.R. GREEN TIP OF THE WEEK: LOVE THAT LINOLEUM

SENATE APPROVES PLAN TO HELP STABILIZE NATION'S FINANCIAL MARKETS


The Senate this evening approved a revised version of the Emergency Economic Stabilization Act of 2008 in a 74 to 25 vote, clearing the way for full consideration by the U.S. House of Representatives. The House voted down an earlier version of the plan on Monday.

The revised plan, which is designed to shore up the nation's financial markets, includes a temporary one-year increase in Federal Deposit Insurance Corp. (FDIC) caps for bank and credit union accounts. The cap increases are critical because they increase the funding backstop the public relies upon should their banks fail. The plan also includes extensions on several business tax breaks and adjustments to the alternative minimum tax (AMT) for individual taxpayers. These, as well as the FDIC cap changes, are amendments lawmakers believe will help bolster a smooth approval by the House.

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## Market Matters

CALIFORNIA ASSOCIATION OF REALTORS®

Proposed \$700 billion plan moves forward

A proposed rescue plan that was initially submitted by the U.S. Dept. of the Treasury last Friday and received numerous edits and additions throughout the week appears to have made significant progress today, with members of both parties announcing they have reached general agreement to move forward with a \$700 billion federal rescue plan.

If the plan announced today is approved, it would allow the U.S. Dept. of the Treasury to purchase troubled residential and commercial mortgage-related assets, including mortgage-backed securities and loans -- up to \$700 billion, which would promote stability in the U.S. financial markets.

C.A.R. strongly supports the intent of Congress and the federal government to calm the financial markets, address liquidity issues and begin to restore confidence in our financial system as outlined by Congress this afternoon. C.A.R. looks forward to examining the proposed plan in greater detail as more information becomes available, and wants to be certain that the needs of Californians are addressed in the final legislative package, and that housing's critical role is recognized in the legislation.

C.A.R. also is encouraged by reports of additional provisions providing a greater level of protection to both consumers and taxpayers, and the addition of stricter oversight protocols than what was initially proposed by the Treasury Dept.

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