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# The San Diego REALTOR®

THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • September 2011

## AT REAL ESTATE SUMMIT, SPEAKERS LOOK FOR SILVER LININGS

Despite the stalling of the real estate market, the invited speakers to SDAR's Real Estate Summit attempted to point out the good with the bad.

The summit was held August 24 at the Town and Country Resort. Hundreds of SDAR members and guests came together to get an update on the state of the regional economy and a forecast for the future. They also took the opportunity to network with their colleagues and with real estate affiliates while enjoying a continental breakfast.

Guest speakers were Norm Miller, Director of Real Estate Academic Programs for USD's Burnham-Moores Center for Real Estate; and Cynthia Kroll, Senior Regional Economist at the Fisher Center for Real Estate and Urban Economics, UC Berkeley.



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## 2012 LEADERSHIP SELECTED

The results of SDAR's recent Election of 2012 Leadership have been announced, and the following members were elected by their peers to lead the association in the coming year. In addition, all bylaw amendments were approved by voters.

**2012 President-Elect**

Linda Lee

**2012 Vice President**

Leslie Kilpatrick

**2011-2012 Treasurer**

To be appointed to fulfill term of  
Linda Lee

**2012 Newly Elected Directors**

Kevin Burke  
Karla Cohn  
Gerri-Lynn Fives  
Steve Fraioli  
Patrick Hale  
Rob McNelis  
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Cory Shepard  
Michael Spilger  
Fiona Theseira

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Mark Marquez, 2011 Immediate Past President  
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Edith Broyles  
David Cabot  
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Barbara DuDeck  
Angela Ordway  
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San Diego Association of REALTORS® AMBASSADORS FOUNDATION

## Everyday Heroes Golf Tournament

**Monday,  
October 24, 2011  
Riverwalk Golf Club  
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**Player Cost (per person)..... \$135 by September 26  
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**PRICE INCLUDES** green fees, shared golf cart, golf shirt, lunch, dinner, silent auction, live auction, and awards ceremony

**Registration & Lunch ..... 11:30 a.m.**  
**Shotgun Tee Time ..... 1:00 p.m.**  
**Reception/Silent Auction ..... 6:00 p.m.**  
**Dinner/Live Auction ..... 7:00-9:00 p.m.**

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This month I'd like to ensure that members are aware of an issue that will impact our industry. As you may know, unless Congress extends the expiration deadline, Federal Housing Administration (FHA) loan limits set in 2008 will drop significantly beginning October 1. Loan limits were temporar-

## PRESIDENT'S PERSPECTIVE

ily raised by Congress in an effort to breathe life into the home buying market in response to the housing crisis. FHA loans offer borrower-friendly rates and terms, and they only require a 3.5% down payment. Allowable debt ratios are higher than the typical debt-ratio limits imposed for conventional loans, and there are no income limit qualifications, so more people tend to can qualify for them.

If the loan limit drops on October 1, many California homebuyers will be negatively impacted by higher down payment requirements, higher mort-

gage rates, and tightened loan qualification requirements. Borrowers seeking larger mortgages will have to apply for conventional or jumbo loans, which may be subject to higher interest rates and down payments. C.A.R. has suggested four things we should know to help our clients: (1) the conforming loan limit determines the maximum mortgage amount that FHA, Fannie Mae and Freddie Mac can buy or guarantee. If your client wants to stay under the current loan limits, then encourage them to purchase now and close by September 30; (2) under the new FHA loan limits, some counties will see significant

drops in their loan limits. San Diego County will experience a \$151,250 drop, Sonoma County a \$141,550 reduction, while Orange and Los Angeles Counties will drop by \$104,250; (3) the current FHA loan limit is \$729,750. After October 1, that limit may drop to \$625,500. Mortgage loans higher than that amount will be considered non-conforming jumbo loans, which typically have rates that are 0.875% to 1.5% higher than conforming rates, depending on the loan product, and require higher down payments; and (4) FHA loan requirements may allow for lower credit scores. So an applicant with a lower FICO score can still qualify for an FHA loan, even if they can't for a conventional loan. Your clients may be able to obtain an FHA loan three years after defaulting or having a loan foreclosed.

Key statistics from August housing data indicate that sales of existing single-family properties in San Diego County were unchanged, compared to July, but showed an increase of 5 percent from August of last year. Attached home (condo) sales showed a healthy increase of 7.6 percent from the previous month, and 2.6 percent better than August of last year. Median prices for single-family homes and condos both lagged in August, compared to July. Turn to the center pages for a full breakdown of the August statistics.

I'll be checking in with you next month to keep you informed about the latest news from your association.

Sincerely,

Bob Kevane

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Greetings from your San Diego Association of REALTORS®! This month I'm delighted to announce an exciting new SDAR member benefit. SDAR now makes it easy for members to go mobile. SDAR and Mobile Real Estate ID™ - the leader in real estate mobile marketing - have recently partnered to offer SDAR members a no-cost mobile marketing solution. In addition, REALTOR® Plus+ members are eligible to receive a 25% discount on plan upgrades. The Silver level account offers an introduction to provide a valuable base of marketing services including text message with lead generation, unlimited listing and leads, message customization, real-time delivery of leads, unique quick response (QR) codes

for each listing, and more. When you upgrade to a Gold or Platinum level account, you can enjoy the convenience of uploading your listing information and enhanced benefits such as adding your branding, contact information, a full mobile website that uses your existing URL, social media links. To learn more about this new member benefit and to sign up for your free account, visit the REALTOR® Plus+ page at [www.sdar.com](http://www.sdar.com). I invite you to take advantage of this new member benefit. SDAR is committed to providing members with the resources and tools, education, and networking opportunities real estate professionals need to succeed in business.

I hope that you will participate in the upcoming Everyday Heroes Golf Tournament benefitting the Ambassadors Foundation which helps San Diego Police Officers enjoy more affordable housing in the communities in which they serve. The tournament will take place on Monday, October 24, at the Riverwalk Golf Club in Fashion Valley, San Diego. Sponsorships are available and you can choose to tee it up or just join us for dinner and the silent and live auctions. If you can't attend, consider donating an auction item or making a financial contribution to the Ambassadors Foundation. Find out more at [www.sdar.com](http://www.sdar.com) or call (858) 715-8005.



MICHAEL T. MERCURIO

As always, SDAR thanks you for your membership and appreciates the opportunity to be your partner in success.

Sincerely,

Michael Mercurio



## BOARD OF DIRECTORS HIGHLIGHTS OF AUGUST 2011 MINUTES

• **President's Report:** Bob Kevane presented a Mid-Year Review of strategic objectives and accomplishments. He discussed the success of recent member events and expansion of member benefits, plus efforts for member recruitment.

He also presented the recommendation of the Executive Committee regarding election of officers. The Board of Directors approved a motion to leave the method of voting for officers off the Bylaws ballot until 2012, but to leave on the ballot the addition to the Board of Directors of a Commercial Division representative and second Past President.

• **President-Elect's Report:** Donna Sanfilippo reported that she has attended several meetings including the Sandicor Task Force, New Member Orientation, SDAR committee meetings, as well as meetings with Councilmember Lori Zapf and the Inman Conference.

• **Committee Business:** Upon recommendation of the Government Affairs Committee, the Board of Directors supported the preliminary draft maps drawn by the City of San Diego Redistricting Committee, titled "July 19th Plan."



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The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

### Designated REALTORS®

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Daniel Cote - San Diego Investment Brokers  
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Theresa Krist - Theresa Michelle Krist  
Dennis Lee - DRL Realty, Inc.  
Nick Liadis - Buena Vida Realty  
Beth Svenson - FairHome  
Lorraine Vales - SR Group, Inc.

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Clifford Aberson - SD Homes  
Leah Albao - One Stop Realty & Mortgage Services  
Christine Anderson - Keller Williams Realty La Jolla  
Jenna Andrus - Barker Realty  
Vera Ashby - Prudential California Realty  
Sara Atkins - eCLOUDBroker - Trident Group  
Nicole Baker - The Gultinan Group  
Sean Bascom - South Coast Commercial, Inc.  
Greg Boyd - Coldwell Banker Residential  
Dawn Breisch - Coldwell Banker Residential  
James Brown - Coldwell Banker Royal Realty  
Gabriela Cardoso - Top Producers Real Estate  
Robert Castro - Real Living Lifestyles  
Tammy Catalano - Prudential California Realty  
Carlos Chavarria - Axia Real Estate Group, Inc.  
Stephen Cherry - Coldwell Banker  
Timothy Cien - Century 21 Award  
Matt Conser - ARG Abbott Realty Group  
Nitsa Corbatta - Real Living Lifestyles  
Edward Cordova - Keller Williams SD Metro  
Robert Cromwell - Keller Williams Realty  
Judy Cruz - Cali-Land, Inc.  
David Debeck - Capital Real Estate Company  
Daniel Desiga - ZipRealty, Inc.  
Pedro Diaz - Realty Executives Dillon

Kelcey Dillon - Realty Executives Dillon  
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Heather Foster - eCLOUDBroker - Trident Group  
Nicholas Frost - Evergreen Realty & Associates  
Stephen Genshock - Prudential California Realty  
Kathleen Glen - Advance Realty Premiere Properties  
Wareen Goins - Prudential California Realty  
William Green - RC Realty of San Diego  
Cara Grow - Intero Real Estate Services  
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Benjamin Harrington - Damico Realty Group  
Rebeca Hodar - Real Estate EBroker, Inc.  
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Harold Kaemerle - Harold K. Kaemerle, Jr.  
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Alfred McCoy - Russ Eskilson Real Estate  
Gary Mingo - Century 21 Award  
Darya Monroe - Prudential California Realty  
James Nicoletti - GMP Development Group LLC  
Miguel Nunez - Prudential California Realty  
Michelle Olson - Silvercrest Realty Group, Inc.  
Armando Ortiz - First Team Real Estate  
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Miller covered topics including how metro market averages can be misleading, how tax credits have distorted our markets, how distress is stabilizing yet will impact future markets. Kroll discussed the fragility of the recovery and the implications for employment, economic growth, and the U.S. and California real estate markets.

Kroll began her message by confirming that the U.S. and California recovery has been very "uneven," even to the point of stalling. She expressed some concern that a "double-dip" recession is possible, pointing to concerns about the debt crisis in European countries and the United States, and the fact that unemployment continues to run high.

If there are some bright spots, Kroll said, the commercial market has been improving despite the lagging of the residential side. Interest rates are expected to remain low for another two years, she added, but buyers have been slow to respond due to low expectations.

As far as economic recovery goes, California is about in the middle of other states, instead of leading – a result of being at the center of the subprime leading fiasco. She noted that California home sales are at a "pretty solid level," but that "shadow inventory" is still keeping prices low.

Real estate is so weak right now, she concluded, that it may have "nowhere to go but up."

Norm Miller invoked the real estate mantra that "all markets are local," pointing out that while many regions of the country are distressed, there are other hot spots. He bemoaned the S&P/Case-Shiller index that compares resale home pricing trends because it mixes regular sales with distressed sales, and that gives a skewed view of the local housing market.

Low mortgage rates would normally have buyers "responding like crazy," Miller said, allowing prices to climb, but things like underwriting standards and legislative rules are interfering. He said government tax credits have not stimulated the housing recovery and actually delayed it.

From his perspective, Miller said, he would not be hesitant to get some investors together to buy distressed properties, with the expectation that the market will turn positive. "Mortgage rates are a bargain, but they will go up."



For more information on Real Estate Summit, including complete videos of the speaker presentations and their PowerPoint presentations, visit [www.sdar.com](http://www.sdar.com).



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# LEAVE THE "LEGAL" TO LAWYERS: BE CAREFUL NOT TO "CROSS THE LINE"

By Jacqueline A. Oliver, Esq.

The duties of a real estate licensee do not include giving legal advice; however, it is easy to get "trapped" unexpectedly when clients ask you about their rights and obligations. Almost any answer is legal advice. Attorneys, not real estate agents, provide opinions on "rights and obligations."

The best way to avoid the "trap" is: 1) to be prepared with a response and 2) to truly understand your role as a real estate agent, (i.e., know what you are supposed to be doing in the first place.) This article focuses on how real estate agents can avoid the dangers of giving legal advice—either intentionally or innocently.

A real estate licensee has limited duties which do not include "interpreting" contracts, that is, determining the rights and obligations of the parties to a contract. You might ask yourself "how do I do my job if I can't tell the client what their rights and responsibilities are?" Unfortunately, the answer is complicated. Your role in the transaction might be to assist Sellers in marketing and selling real property or to assist Buyers in locating and purchasing real property. Sounds

simple, right? Not really. As you well know, a real estate agent's job is complex. The more you focus on your own role, the less likely you are to take on someone else's role—i.e., the attorney.

Consider the following questions you might hear from a client. Can we cancel the contract? Can we keep the buyer's deposit? Can I change my financing terms? Any response could constitute a legal opinion. For example, the consequences to a party cancelling a contract depend on which party wants to cancel, the availability of contingencies and the default remedies. In practice, it is best to tell your client that cancelling a contract may result in legal consequences and, since you do not give legal advice, you recommend they consult an attorney to answer their legal questions. Confirm this advice in writing. (See "Confirmation Letters" on the SDAR website under Risk Management.)

Another example of how agents fall into the trap of giving legal advice is when their client says "I don't have an attorney and can't afford, or don't want to pay for, legal advice." The response should be "You can contact the Lawyer's Referral Service in San Diego and get 30 minutes of free advice from

an experienced real estate attorney." Confirm this in a quick email and be sure to include the phone number to LRIS which is (619) 231-8585.

If you know the limits to your duties and really understand the contract you are using, you can be ready with an appropriate response to questions which trigger legal advice. Basic risk management protocol begins with determining the type of transaction, that is, whether it is a sale, purchase, lease, and whether it is residential or commercial. Then select the appropriate contract which fits the transaction. Using the wrong contract can result in liability since you are supposed to know which contract to use. If in doubt, remember to use the Forms Advisor®. As an example, you should not list vacant land using a Residential Listing Agreement nor should you use the Residential Purchase Agreement (RPA) for multi-unit income property when the Residential Income Purchase Agreement (RIPA) is more suitable to the transaction. To improve your skills, look to your resources such as additional real estate education courses, your broker, your manager, Forms Advisor®, and the CAR website.

After selecting the appropriate contract, complete it correctly and leave the legal questions to the client's own attorney. Although, the California Association of REALTORS® standardized forms (Zipforms®) include a disclaimer that REALTORS® do not give legal advice, it is prudent to pay attention to the particular circumstances and, when necessary, give additional recommendations to your client about the need to consult with an attorney. For this reason, confirmation letters work well to memorialize in writing that 1) you do not give legal advice and 2) you recommend the client consult with legal counsel.

In regard to disputes, be sure to tell your clients whether the contract requires mediation prior to filing an action, i.e. "automatic mediation." While mediation is often "automatic," arbitration is generally a negotiable term which carries legal consequences such as giving up one's constitutional right to a jury trial. The CAR website ([www.car.org](http://www.car.org)) and the Real Estate

Mediation Center website ([www.realestatemediationcenter.com](http://www.realestatemediationcenter.com)) include valuable information explaining both mediation and arbitration and the differences. If you are not familiar with these words, go to those websites to educate yourself today because you should know what they mean.

Unfortunately, not all attorneys recognize that most CAR contracts require mediation before filing an action. A party's failure to mediate before filing an action could result in their losing the ability to recover attorney fees—a benefit often available to the prevailing party. Be sure to advise your clients to consult with legal counsel if a dispute arises between the parties. Point them to the paragraph in the contract on "Dispute Resolution" (paragraph 23 in the RPA, for instance). If the contract provides for automatic mediation, be sure to remind your client to mention this to their attorney.

A common mistake that agents make is to consult with their own attorney about the client's legal questions. Your attorney will likely tell you not to give legal advice. However, your attorney may not realize that you intend to share their advice with your client. The mistake is giving your client the legal advice that your attorney gave you. BEWARE: This constitutes unauthorized practice of law by YOU. The client must contact their own attorney for advice; legal advice cannot come from you.

Finally, when faced with a legal question, the best practice is to be ready to respond that you do not give legal advice and strongly recommend your clients consult with their own attorney. Whether the client actually contacts an attorney is always a mystery so remember to create a paper trail of confirmation letters to prove your advice to your client to consult an attorney.

*Jacqueline Oliver, Esq. is a frequent instructor for SDAR risk management classes. She is a broker and owner of Arpeggio Realty in San Diego, and provides legal services as well as risk management counseling and education for real estate brokers and agents.*



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## In Memoriam RICHARD P. NESBITT

Richard "Rick" Nesbitt, age 67, passed away unexpectedly of cardiac arrest on July 31, 2011. Richard was born and grew up in Oakland, CA, before serving in the Army. Later moving to Lake Tahoe, he started a lifelong career in Real Estate. In 1978, Richard moved to San Diego, and later that year, he married the love of his life, Linda "Buffy" Nesbitt. Eventually Richard owned his own company, Regatta Real Estate. In 1993, he sold the company to Coldwell Banker and managed the Point Loma office for Coldwell Banker until he retired in 2009. Richard embraced his involvement with the San Diego Association of REALTORS® and the California Association of REALTORS® throughout his career. Survived by his wife, Linda; two daughters, Amy Pope and Jorie Lucas (Sean Lucas); four grandchildren, Shane, Natalie, Bailey and Zoey. Richard will be missed by all and especially his friends at Albie's. Richard was laid to rest at Fort Rosecrans National Cemetery.

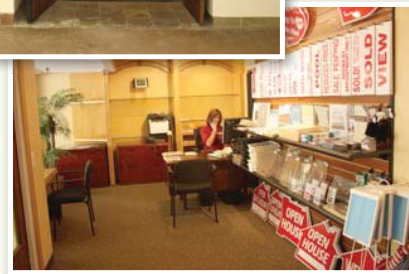
## WINNER OF IPAD2 IN PREP COURSE PROMOTION



Rommel Reyes of 5R Group, Inc. (on right), was the winner of an Apple iPad 2. Rommel entered drawing when he registered to attend SDAR's Live One-Day Prep Course. A course provided at SDAR to help agents and brokers prepare for the state exam. Shirley Carroll (left), Director of Education for SDAR, reports that Rommel has since passed the state exam and is now a member of SDAR.

## DEL MAR SERVICE CENTER NOW OPEN

The San Diego Association of REALTORS® Del Mar Service Center is open in the Flower Hill Promenade in Del Mar, just east of Interstate 5 on Via De La Valle. This new center serves SDAR's membership that works and/or resides in the North County area. The center provides complete membership services and houses a REALTOR® store and a classroom for education and professional development. Visit the new Del Mar Service Center at 2690 Via De La Valle, Suite D130. The center's phone number is (858) 715-8061. Hours are Monday, 9:00 a.m.-5:00 p.m.; Tuesday-Friday, 8:00 a.m.-5:00 p.m. (closed daily from 2:00-3:00 p.m.)



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# AUGUST STATISTICS DETACHED HOMES

		Current Year - 2011						Previous Year - 2010					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alhambra	13	107	61	92	\$385,000	\$428,000	18	121	76	76	\$422,500	\$425,000
91902	Boita	17	111	57	88	\$410,000	\$430,000	8	91	57	74	\$477,500	\$465,000
91905	Boulevard	3	9	15	88	\$148,000	\$116,000	1	11	15	86	\$130,000	\$125,000
91906	Campos	7	40	60	78	\$120,000	\$140,875	7	37	160	109	\$153,000	\$145,000
91910	Chula Vista	29	265	71	82	\$340,000	\$325,000	34	274	57	62	\$277,500	\$322,500
91911	Chula Vista	37	295	84	95	\$284,000	\$270,000	36	287	89	73	\$300,000	\$290,000
91913	Chula Vista	37	309	108	99	\$352,000	\$365,000	42	343	83	89	\$405,500	\$382,500
91914	Chula Vista	18	157	100	90	\$477,000	\$504,000	7	149	109	79	\$535,000	\$508,000
91915	Chula Vista	29	235	109	99	\$395,000	\$380,000	38	269	82	67	\$365,950	\$380,000
91916	Descanso	2	18	158	73	\$201,250	\$231,250	2	15	231	125	\$88,088	\$205,000
91917	Dulzura	0	1	0	172	\$0	\$338,000	0	2	0	116	\$0	\$207,500
91931	Gustay	0	2	0	70	\$0	\$177,500	0	0	0	0	\$0	\$0
91932	Imperial Beach	8	49	72	69	\$295,000	\$280,000	9	69	123	63	\$304,000	\$290,000
91934	Jacumba	0	11	0	78	\$0	\$44,900	2	6	91	60	\$92,300	\$35,300
91935	Jarvis	10	67	158	84	\$347,500	\$420,000	7	60	120	87	\$405,000	\$389,500
91941	La Mesa	25	185	93	81	\$400,000	\$381,000	21	203	51	72	\$454,000	\$406,000
91942	La Mesa	20	155	69	72	\$314,225	\$322,183	13	133	44	53	\$340,000	\$332,500
91945	Lemon Grove	11	117	55	57	\$247,000	\$247,000	14	150	60	71	\$257,500	\$265,000
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	3	0	112	\$0	\$86,600
91950	National City	12	143	62	90	\$230,250	\$215,000	12	156	123	74	\$212,500	\$220,000
91962	Pine Valley	1	12	416	132	\$417,000	\$366,000	0	19	0	110	\$0	\$245,000
91963	Pohono	1	3	6	24	\$225,000	\$225,000	2	2	86	74	\$360,250	\$638,000
91977	Spring Valley	49	382	61	85	\$236,900	\$258,000	37	319	70	73	\$269,900	\$290,000
91978	Spring Valley	8	46	63	94	\$380,000	\$330,000	7	43	74	91	\$322,000	\$355,000
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	1	27	22	84	\$340,000	\$459,500	0	31	0	108	\$0	\$538,000
92004	Bonterra Springs	6	55	127	180	\$182,500	\$162,000	2	47	61	190	\$137,500	\$210,000
92007	Cardiff By The Sea	7	58	38	63	\$639,000	\$692,500	5	45	61	84	\$735,000	\$825,000
92008	Carlsbad	17	108	65	91	\$568,000	\$527,500	17	86	74	86	\$640,250	\$638,000
92009	Carlsbad	47	339	84	75	\$640,000	\$660,000	36	365	68	64	\$794,500	\$691,900
92010	Carlsbad	15	96	96	77	\$523,000	\$518,500	12	69	116	54	\$577,500	\$565,000
92011	Carlsbad	10	122	35	65	\$812,500	\$715,000	21	136	54	60	\$738,000	\$746,500
92014	Del Mar	13	107	96	103	\$1,250,000	\$1,325,000	6	59	77	103	\$1,100,000	\$1,325,000
92019	El Cajon	35	230	94	90	\$380,000	\$374,450	26	185	94	69	\$425,000	\$380,000
92020	El Cajon	23	216	88	80	\$388,555	\$310,500	29	183	85	58	\$302,000	\$310,000
92021	El Cajon	25	215	76	82	\$380,000	\$380,000	34	246	89	82	\$392,500	\$312,500
92024	Escondido	34	247	68	69	\$790,000	\$729,000	40	261	58	68	\$779,950	\$749,000
92025	Escondido	26	178	155	99	\$320,000	\$305,000	21	219	78	72	\$379,000	\$325,000
92026	Escondido	45	305	81	93	\$293,000	\$332,000	39	284	81	80	\$303,000	\$340,000
92027	Escondido	51	341	93	81	\$260,000	\$280,000	40	371	92	74	\$330,000	\$295,000
92028	Fullbrook	29	348	104	94	\$350,000	\$354,250	46	343	99	96	\$337,000	\$344,000
92029	Escondido	11	98	69	94	\$620,000	\$412,500	20	121	78	74	\$442,000	\$474,000
92036	Juana	6	36	104	117	\$235,950	\$182,500	4	29	175	175	\$260,250	\$250,000
92037	La Jolla	21	180	91	93	\$1,840,000	\$1,330,500	16	165	102	91	\$1,380,000	\$1,349,000
92040	Lakeside	29	197	67	83	\$300,000	\$295,000	18	188	80	75	\$327,000	\$325,000
92054	Oceanside	11	125	60	90	\$396,000	\$392,000	15	126	46	49	\$329,000	\$368,000
92056	Oceanside	31	283	55	76	\$344,500	\$335,000	41	302	58	61	\$350,000	\$345,000
92057	Oceanside	42	307	83	85	\$363,250	\$330,000	34	378	71	69	\$349,950	\$341,000
92058	Oceanside	10	90	105	84	\$309,500	\$319,000	9	86	84	69	\$440,000	\$356,500
92059	Pala	0	2	0	119	\$0	\$305,000	0	3	0	130	\$0	\$447,000
92060	Palomar Mountain	0	1	0	122	\$0	\$402,500	0	6	0	135	\$0	\$149,000
92061	Pauma Valley	0	16	0	165	\$0	\$361,000	5	11	142	121	\$329,850	\$575,000

		Current Year - 2011						Previous Year - 2010					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	38	321	80	79	\$399,500	\$465,000	28	264	87	70	\$487,000	\$525,000
92065	Ranoma	38	262	86	94	\$277,500	\$302,000	35	248	95	85	\$350,000	\$329,000
92066	Ranchita	1	4	27	101	\$62,500	\$79,750	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	11	125	196	161	\$1,650,000	\$2,100,000	9	120	78	167	\$1,950,000	\$1,921,250
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92069	San Marcos	31	228	68	75	\$320,000	\$349,650	31	269	88	74	\$370,000	\$355,000
92070	Santa Ysabel	1	4	85	159	\$407,500	\$358,850	0	2	0	7	\$0	\$264,450
92071	Sanite	28	275	57	70	\$289,450	\$312,000	24	239	33	50	\$351,750	\$344,500
92075	Salinas Beach	6	44	112	99	\$872,500	\$975,000	7	62	55	85	\$1,030,000	\$992,500
92078	San Marcos	40	296	93	84	\$436,418	\$460,000	31	250	97	74	\$475,000	\$475,500
92081	Viola	17	135	85	76	\$350,000	\$350,000	20	170	53	77	\$380,750	\$367,000
92082	Valley Center	21	158	118	112	\$350,000	\$389,000	26	142	90	99	\$412,500	\$420,000
92083	Viola	19	152	78	86	\$269,000	\$259,500	16	172	49	72	\$265,000	\$255,000
92084	Viola	27	206	89	84	\$296,000	\$325,000	18	186	79	79	\$310,000	\$305,000
92086	Warner Springs	1	10	18	76	\$262,000	\$114,500	1	6	4	120	\$261,000	\$261,000
92091	Rancho Santa Fe	0	15	0	152	\$0	\$1,525,000	0	14	0	132	\$0	\$2,465,000
92101	San Marcos	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92102	San Diego Downtown	1	7	80	165	\$455,000	\$442,500	1	8	0	35	\$518,500	\$581,750
92103	San Diego	9	109	82	68	\$300,000	\$227,000	12	122	41	63	\$215,000	\$210,000
92104	Mission Hills	8	98	73	76	\$492,000	\$683,000	7	82	44	66	\$640,000	\$625,000
92105	North Park	21	180	74	70	\$305,000	\$431,000	11	127	55	86	\$455,000	\$455,000
92106	East San Diego	18	163	81	69	\$308,500	\$285,000	24	206	70	61	\$157,500	\$239,500
92107	Point Loma	12	111	90	82	\$637,500	\$680,000	8	87	79	83	\$791,000	\$770,000
92108	Ocean Beach	11	79	70	82	\$725,000	\$725,000	7	80	80	66	\$670,000	\$705,000
92109	Mission Valley	1	8	104	70	\$435,000	\$432,250	0	7	0	122	\$0	\$491,000
92110	Pacific Beach	16	81	97	75	\$635,500	\$669,900	14	112	103	83	\$760,500	\$727,500
92111	Old Town SD	5	65	30	79	\$617,000	\$525,000	5	51	52	54	\$705,000	\$535,000
92112	Linda Vista	15	145	51	70	\$365,000	\$360,000	13	135	29	40	\$455,000	\$455,000
92114	Laguna Heights	13	114	63	69	\$155,000	\$170,500	15	138	77	57	\$138,000	\$162,500
92115	Encanto	99	447	72	86	\$230,000	\$229,000	51	451	66	66	\$250,000	\$239,000
92116	College Grove	33	222	72	86	\$340,000	\$334,825	25	244	56	62	\$378,000	\$369,500
92117	Normal Heights	21	132	60	60	\$511,000	\$413,500	16	138	111	83	\$397,000	\$417,750
92118	Charmers Mesa	28	245	71	68	\$413,400	\$410,000	36	229	42	45	\$428,000	\$429,000
92119	Coronado	11	100	102	109	\$1,525,000	\$1,365,000	18	99	150	141	\$1,837,500	\$1,350,000
92120	San Carlos	15	124	54	63	\$410,000	\$405,000	9	89	112	52	\$390,000	\$420,000
92121	Del Cerro	25	224	62	58	\$412,000	\$415,000	20	132	43	49	\$430,750	\$459,000
92122	Sorrento	1	15	47	75	\$701,000	\$935,000	4	20	81	63	\$705,000	\$677,000
92123	University City	9	67	52	63	\$535,000	\$584,000	5	64	58	48	\$675,000	\$638,750
92124	Serra Mesa	11	79	71	67	\$347,900	\$361,000	11	103	77	56	\$377,950	\$390,000
92126	Terrasanta	14	80	56	53	\$518,000	\$504,000	7	78	58	53	\$611,000	\$550,000
92127	Mira Mesa	32	254	78	81	\$400,000	\$370,000	35	273	81	61	\$383,000	\$397,500
92128	Rancho Bernardo	32	276	97	92	\$227,000	\$208,000	30	301	94	69	\$171,750	\$173,500
92129	Rancho Bernardo	4	266	69	74	\$512,800	\$493,000	31	319	80	63	\$536,000	\$527,000
92130	Rancho Penasquitos	24	214	79	61	\$559,000	\$508,000	21	211	64	54	\$545,000	\$500,000
92131	Carver Valley	42	268	72	68	\$265,000	\$191,500	38	291	43	54	\$194,500	\$255,000
92134	Scripta Miramar	29	209	58	61	\$631,000	\$650,000	34	205	53	50	\$677,500	\$675,000
92139	San Diego Downtown	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92145	Paradise Hills	17	139	45	73	\$285,000	\$257,500	20	169	65	75	\$265,000	\$258,000
92154	Marinair	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92155	City of Escondido	32	255	88	78	\$275,000	\$275,000	34	211	68	68	\$275,000	\$275,000
92173	San Ysidro	4	48	38	70	\$220,000	\$260,500	8	56	59	59	\$267,750	\$267,500
GRAND TOTAL COUNTS:		1,767 15,881						1,682 14,927					



# AUGUST STATISTICS ATTACHED HOMES

Current Year - 2011												Previous Year - 2010													
Zip Code	Market Area	SOLD LISTINGS				AVG DAYS ON MARKET				MEDIAN PRICE*				SOLD LISTINGS				AVG DAYS ON MARKET				MEDIAN PRICE*			
		Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD		
91901	Alhambra	2	20	92	101	\$90,500	\$130,950	0	8	0	137	\$0	\$158,750	0	0	0	0	0	0	0	0	0	0		
91902	Bonita	5	17	68	95	\$155,000	\$137,000	3	15	28	62	\$140,700	\$141,500	3	15	28	62	\$140,700	\$141,500	3	15	28	62		
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
91906	Campos	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
91910	Chula Vista	15	111	64	94	\$175,000	\$175,000	19	118	44	74	\$180,000	\$155,000	19	118	44	74	\$180,000	\$155,000	19	118	44	74		
91911	Chula Vista	17	131	114	115	\$145,500	\$136,250	17	144	76	59	\$137,000	\$141,000	17	144	76	59	\$137,000	\$141,000	17	144	76	59		
91913	Chula Vista	17	174	158	123	\$195,000	\$180,200	14	203	96	103	\$202,500	\$215,000	14	203	96	103	\$202,500	\$215,000	14	203	96	103		
91914	Chula Vista	4	60	109	92	\$236,500	\$225,350	9	68	186	119	\$215,000	\$215,900	9	68	186	119	\$215,000	\$215,900	9	68	186	119		
91915	Chula Vista	11	116	79	130	\$251,000	\$226,000	20	145	142	118	\$237,500	\$235,000	20	145	142	118	\$237,500	\$235,000	20	145	142	118		
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
91931	Gustay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
91932	Imperial Beach	4	54	74	198	\$122,750	\$156,500	9	62	98	94	\$87,450	\$115,000	9	62	98	94	\$87,450	\$115,000	9	62	98	94		
91934	Jacinto	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
91935	Jamal	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
91941	La Mesa	5	18	68	82	\$165,000	\$147,500	4	34	100	106	\$154,500	\$155,000	4	34	100	106	\$154,500	\$155,000	4	34	100	106		
91942	La Mesa	18	99	114	116	\$131,000	\$165,000	10	96	107	74	\$141,250	\$192,500	10	96	107	74	\$141,250	\$192,500	10	96	107	74		
91945	Lemon Grove	1	26	29	94	\$92,000	\$105,000	2	24	125	74	\$133,000	\$107,250	2	24	125	74	\$133,000	\$107,250	2	24	125	74		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
91950	National City	4	50	10	76	\$155,000	\$126,650	4	62	171	94	\$59,950	\$110,000	4	62	171	94	\$59,950	\$110,000	4	62	171	94		
91962	Pine Valley	0	2	0	77	\$0	\$19,250	0	1	0	412	\$0	\$55,000	0	1	0	412	\$0	\$55,000	0	1	0	412		
91963	Pottery	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
91977	Spring Valley	17	76	118	94	\$110,900	\$119,100	10	90	85	81	\$116,500	\$151,750	10	90	85	81	\$116,500	\$151,750	10	90	85	81		
91978	Spring Valley	0	8	0	44	\$0	\$145,500	1	13	34	106	\$140,000	\$140,000	1	13	34	106	\$140,000	\$140,000	1	13	34	106		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
92003	Bonsall	0	15	0	104	\$0	\$120,000	6	24	37	64	\$122,500	\$130,000	6	24	37	64	\$122,500	\$130,000	6	24	37	64		
92004	Borrego Springs	1	10	9	165	\$36,000	\$97,500	0	14	0	236	\$0	\$68,750	0	14	0	236	\$0	\$68,750	0	14	0	236		
92007	Cardiff By The Sea	2	29	7	71	\$452,500	\$410,000	5	31	46	49	\$377,000	\$416,000	5	31	46	49	\$377,000	\$416,000	5	31	46	49		
92008	Carlsbad	5	52	139	88	\$191,000	\$429,900	6	44	113	106	\$366,000	\$362,750	6	44	113	106	\$366,000	\$362,750	6	44	113	106		
92009	Carlsbad	17	150	75	91	\$286,500	\$285,000	23	175	100	76	\$285,000	\$322,000	23	175	100	76	\$285,000	\$322,000	23	175	100	76		
92010	Carlsbad	8	46	67	70	\$279,500	\$292,450	7	53	73	49	\$340,000	\$356,000	7	53	73	49	\$340,000	\$356,000	7	53	73	49		
92011	Carlsbad	8	52	102	83	\$395,000	\$392,500	5	54	29	47	\$430,000	\$425,500	5	54	29	47	\$430,000	\$425,500	5	54	29	47		
92014	Del Mar	3	39	79	108	\$800,000	\$540,000	2	32	115	85	\$646,250	\$510,000	2	32	115	85	\$646,250	\$510,000	2	32	115	85		
92019	El Cajon	12	88	132	89	\$176,250	\$172,000	7	90	61	59	\$150,000	\$170,000	7	90	61	59	\$150,000	\$170,000	7	90	61	59		
92020	El Cajon	12	108	60	82	\$108,000	\$105,000	19	129	102	104	\$95,000	\$100,000	19	129	102	104	\$95,000	\$100,000	19	129	102	104		
92021	El Cajon	8	106	50	84	\$382,500	\$108,750	16	113	95	85	\$112,250	\$127,000	16	113	95	85	\$112,250	\$127,000	16	113	95	85		
92024	Encinitas	18	117	99	76	\$492,500	\$380,000	6	106	149	69	\$430,450	\$416,250	6	106	149	69	\$430,450	\$416,250	6	106	149	69		
92025	Escondido	5	63	58	112	\$125,000	\$129,900	11	66	41	66	\$175,000	\$124,500	11	66	41	66	\$175,000	\$124,500	11	66	41	66		
92026	Escondido	5	97	57	93	\$115,000	\$122,000	13	126	56	67	\$124,900	\$107,250	13	126	56	67	\$124,900	\$107,250	13	126	56	67		
92027	Escondido	8	63	101	75	\$89,500	\$95,000	10	79	81	82	\$117,500	\$107,000	10	79	81	82	\$117,500	\$107,000	10	79	81	82		
92028	Fallbrook	0	13	0	79	\$0	\$172,000	1	16	95	64	\$122,500	\$202,500	1	16	95	64	\$122,500	\$202,500	1	16	95	64		
92029	Escondido	0	7	0	134	\$0	\$150,000	1	13	85	70	\$148,500	\$170,000	1	13	85	70	\$148,500	\$170,000	1	13	85	70		
92036	Jalan	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
92037	La Jolla	24	174	96	102	\$510,000	\$466,250	24	193	78	88	\$506,500	\$503,000	24	193	78	88	\$506,500	\$503,000	24	193	78	88		
92040	Lakeside	11	54	153	109	\$110,000	\$93,950	9	76	47	83	\$117,000	\$99,250	9	76	47	83	\$117,000	\$99,250	9	76	47	83		
92054	Oceanside	9	83	91	105	\$342,000	\$329,250	9	120	84	75	\$424,500	\$314,400	9	120	84	75	\$424,500	\$314,400	9	120	84	75		
92056	Oceanside	25	178	99	82	\$187,000	\$185,250	21	168	71	73	\$220,000	\$206,000	21	168	71	73	\$220,000	\$206,000	21	168	71	73		
92057	Oceanside	17	191	51	84	\$140,000	\$145,000	30	214	106	94	\$135,000	\$142,250	30	214	106	94	\$135,000	\$142,250	30	214	106	94		
92058	Oceanside	6	81	123	101	\$140,000	\$155,000	9	69	55	81	\$150,000	\$161,100	9	69	55	81	\$150,000	\$161,100	9	69	55	81		
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
92060	Palm Springs Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	\$0	\$0		
92061	Palma Valley	0	4	0	155	\$0	\$186,000	1	3	241	149	\$219,000	\$337,000	1	3	241	149	\$219,000	\$337,000	1	3	241	149		

Current Year - 2011												Previous Year - 2010													
Zip Code	Market Area	SOLD LISTINGS				AVG DAYS ON MARKET				MEDIAN PRICE*				SOLD LISTINGS				AVG DAYS ON MARKET				MEDIAN PRICE*			
		Mh	YTD	Mh	YTD	Mh	YTD	Mh	YTD	Mh	YTD	Mh	YTD	Mh	YTD	Mh	YTD	Mh	YTD	Mh	YTD				
92004	Poway	2	31	16	84	\$297,500	\$268,000	3	29	82	62	\$20,000	\$275,000												
92005	Riverside	3	17	168	101	\$147,500	\$147,900	5	52	79	96	\$0	\$160,000												
92006	Ranchita	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0												
92007	Ranchita Santa Fe	1	2	108	111	\$1,350,000	\$1,035,000	0	0	4	0	\$0	\$797,500												
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0												
92069	San Marcos	5	70	47	97	\$140,000	\$137,000	13	87	51	65	\$132,000	\$138,000												
92070	Santa Ysabel	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0												
92071	Santee	1	164	111	101	\$178,000	\$178,750	17	150	75	75	\$223,000	\$195,000												
92075	Solana Beach	6	18	98	110	\$664,000	\$550,500	6	61	42	67	\$609,250	\$640,000												
92078	San Marcos	26	163	93	100	\$249,000	\$250,000	17	148	81	72	\$265,000	\$285,000												
92081	Vista	6	39	48	75	\$236,500	\$197,000	6	31	50	65	\$205,000	\$184,000												
92082	Valley Center	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0												
92083	Vista	5	48	46	133	\$160,000	\$166,000	4	64	56	66	\$192,500	\$174,000												
92084	Vista	25	111	104	107	\$173,026	\$162,500	3	40	100	60	\$179,000	\$162,250												
92086	Warner Springs	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0												
92091	Ranchita Santa Fe	1	9	247	122	\$620,000	\$535,000	0	0	0	0	\$113	\$0	\$573,500											
92101	San Diego	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0												
92102	San Diego Downtown	100	668	85	103	\$341,500	\$335,500	85	621	101	96	\$322,800	\$332,900												
92103	San Diego	3	43	28	84	\$189,000	\$164,500	3	53	80	87	\$95,000	\$115,000												
92104	Mission Hills	23	148	81	81	\$300,250	\$284,500	14	156	104	84	\$397,500	\$382,000												
92105	North Park	21	132	82	86	\$185,000	\$165,750	13	131	86	77	\$183,000	\$190,500												
92106	East San Diego	8	75	89	96	\$93,000	\$100,000	8	103	36	81	\$77,050	\$78,000												
92107	Point Loma	6	26	84	130	\$333,000	\$334,000	0	23	0	80	\$0	\$450,000												
92108	Ocean Beach	5	57	128	94	\$283,000	\$270,000	7	58	94	69	\$410,000	\$304,500												
92109	Mission Valley	24	195	177	100	\$202,750	\$200,000	31	214	66	76	\$227,500	\$255,000												
92110	North Park	188	109	109	109	\$179,000	\$179,000	14	156	104	84	\$397,500	\$382,000												
92111	Old Town SD	16	57	81	83	\$207,000	\$188,000	12	115	53	76	\$287,000	\$275,000												
92113	Linda Vista	13	112	143	99	\$270,000	\$216,000	20	130	118	84	\$266,500	\$275,000												
92114	Logan Heights	3	29	48	72	\$87,000	\$100,000	2	34	86	60	\$47,500	\$87,500												
92115	Encanto	0	15	0	106	\$0	\$172,500	1	13	14	72	\$63,000	\$180,000												
92116	College Grove	23	126	47	62	\$109,000	\$101,000	19	178	84	83	\$125,000	\$115,000												
92117	Normal Heights	73	318	73	73	\$173,000	\$162,500	14	148	80	83	\$206,500	\$195,000												
92118	Claymont Mesa	10	61	242	125	\$164,500	\$200,000	6	75	53	56	\$211,000	\$204,900												
92119	Coronado	11	57	132	134	\$1,350,000	\$825,000	10	54	71	114	\$702,500	\$875,000												
92120	San Carlos	11	74	84	83	\$160,000	\$149,000	4	71	144	70	\$125,500	\$175,000												
92121	Del Cerro	12	87	79	66	\$137,500	\$145,000	7	73	76	81	\$110,000	\$190,000												
92122	Santo Domingo	5	24	46	66	\$325,000	\$352,500	2	23	48	62	\$410,000	\$384,000												
92123	University City	20	202	101	102	\$175,000	\$243,500	14	179	79	79	\$296,500	\$195,000												
92124	Serra Mesa	5	74	90	79	\$213,000	\$213,500	7	90	49	71	\$163,000	\$196,750												
92125	Terrasanta	3	55	69	70	\$325,000	\$265,000	6	42	22	48	\$383,500	\$325,000												
92127	Mira Mesa	18	148	52	69	\$177,500	\$185,000	14	180	73	84	\$209,500	\$215,000												
92128	Rancho Bernardo	19	137	93	86	\$225,000	\$229,000	16	157	69	74	\$237,500	\$264,000												
92129	Rancho Bernardo	35	253	66	88	\$260,000	\$240,000	28	281	63	70	\$252,500	\$270,000												
92130	Rancho Bernardo Hills	13	103	116	103	\$175,000	\$162,500	14	148	80	83	\$206,500	\$195,000												
92131	Carmel Valley	16	147	50	74	\$289,000	\$399,000	3	183	78	73	\$411,000	\$413,000												
92134	Scriptos Miramar	13	113	45	81	\$350,000	\$310,000	16	146	82	66	\$300,000	\$334,500												
92139	San Diego Downtown	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0												
92145	Paradise Hills	8	106	86	112	\$157,500	\$150,000	10	118	122	90	\$132,500	\$155,000												
92146	Miramar	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0												
92148	City Mesa	102	128	116	116	\$175,000	\$154,500	19	13	145	75	\$143,500	\$151,000												
92173	San Ysidro	13	54	68	82	\$83,000	\$154,500	10	78	87	78	\$92,950	\$99,050												
GROUP TOTAL COUNTS:		919	7228							895	7624														



### COMPARATIVE SALES - EXISTING HOMES - JULY 2011 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume August 2011	\$255,285,853	8.887	14.392	\$860,828,055	1.612	-1.977
2 Average Sales Price August 2011	\$277,787	6.044	6.301	\$487,169	-3.276	-1.977
3 Median* Sales Price August 2011	\$208,000	-5.450	1.330	\$369,000	-4.150	-1.600
4 Sold Listings August 2011	919	2.682	7.611	1,767	5.054	0.000
5 Average Days on Market August 2011	92	10.843	1.099	81	8.800	8.800
6 Total Sales Volume August 2010	\$234,440,832			\$847,173,026		
7 Average Sales Price August 2010	\$261,955			\$503,670		
8 Median* Sales Price August 2010	\$220,000			\$385,000		
9 Sold Listings August 2010	895			1,682		
10 Average Days on Market July 2010	83			75		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2011	\$1,919,224,772	-10.171		\$6,878,351,202	-2.954	
12 Average Sales Price YTD 2011	\$265,526	-1.385		\$491,978	-1.031	
13 Median* Sales Price YTD 2011	\$208,000	-5.660	N/A	\$370,000	-3.890	N/A
14 Sold Listings YTD 2011	7,228	-8.910		13,981	-1.943	
15 Average Days on Market YTD 2011	95	17.284		83	15.278	
16 Total Sales Volume YTD 2010	\$2,136,537,744			\$7,087,699,489		
17 Average Sales Price YTD 2010	\$269,255			\$497,103		
18 Median* Sales Price YTD 2010	\$220,500			\$385,000		
19 Sold Listings YTD 2010	7,935			14,258		
20 Average Days on Market YTD 2010	81			72		

Copyright 2011 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. \*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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# UPDATE ON CARBON MONOXIDE ALARMS - CLEARING THE AIR

By R. E. "SKYS" Sykes

There seems to be a lot of confusion about the new requirement for Carbon Monoxide (CO) alarms. Hopefully this article will clarify the new law.

Without getting too technical or repeating what was in SDAR's July publication on the same topic, the mechanism for the implementation of the new state requirement was created by the passage of California State Senate Bill No. 183 in 2010 making it a state law. California is currently the only state that requires CO alarms. It is not a federal law or a building code requirement for existing dwellings.

## Senate Bill No. 183, chapter 19 states:

17926. (a) An owner of a dwelling unit intended for human occupancy shall install a carbon monoxide device, approved and listed by the State Fire Marshal pursuant to section 13263, in each existing dwelling unit having a fossil fuel burning heater or appliance, fireplace, or an attached garage, within the earliest applicable time period as follows:

- (1) For all existing single-family dwelling units intended for human occupancy on or before July 1, 2011.

- (2) For all other existing units intended for human occupancy on or before January 1, 2013.

- (b) With respect to the number and placement of carbon monoxide devices, an owner shall install the devices in a manner consistent with building standards applicable to new construction for the relevant type of occupancy or the manufacturer's instruction, if it is technically feasible to do so.

Simply stated,



the new requirement applies to single-family dwellings beginning July 1, 2011 unless the dwelling is all electric and does not have a wood burning fireplace or attached garage. Multi-family dwellings, i.e. condos, townhouses, and apartments do not have to meet the new requirement until January 1, 2013

The number and location is not specific, but most manufacturers recommend at least one on each level of a living space includ-

ing basements. Generally they can be installed where smoke detectors are located in hallways. Additional alarms can be installed in each sleeping room for additional protection. See manufacturers recommended locations with enclosed installation instructions.

There are battery operated alarms, electric alarms, alarms that can be plugged in and combination smoke and CO alarms. Enforcement of the new law is by the State and local Fire Marshals, not by the local building departments. San Diego Building Code Enforcement will refer you to the Fire Marshal with any questions. The current Realtor Agent's Inspection Disclosure Form (TDS) includes Carbon Monoxide Device on the item checklist.

R.E. "SKYS" Sykes is CEO of SKYS Property Inspection Consultants, SDAR Affiliate of the Year for 2001, an Adjunct Professor at National University, San Diego Chapter President of the American Society of Home Inspectors (ASHI), past president for the San Diego Chapter of the California Real Estate Inspection Association (CREIA) and past Regional Director for CREIA. For any questions, (858) 538-4943, Skysinspec@aol.com.

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# SHORT SALES AND FORECLOSURES - THE NEW "TRADITIONAL" TRANSACTION



(SDAR is offering the SFR Certification Course on Friday, October 21, at the Kearny Mesa Service Center. See details below.)

For many real estate professionals, short sales and foreclosures are the new "traditional" real estate transaction. Knowing how to help sellers maneuver the complexities of short sales as well as help buyers pursue short sale and foreclosure opportunities are not merely good skills to have in today's market — they are critical. And while short sales and foreclosures are not for the faint of heart, agents with the proper tools and training can use these specialty areas to build their business for the long term.

Learn what it takes to earn the Short Sales and Foreclosures Resource Certification (SFR). As many agents can attest, your ability to close short sales and foreclosures depends in part on your confidence in seeing these transactions through. Begin building your confidence today with SFR.

## Topics Covered:

- Identify components of an effective short sale package
- Learn the steps of listing REO properties
- Evaluate available options for distressed homeowners
- Understand why short sales fail

- Differentiate judicial from non-judicial foreclosure
- Understand the steps of the short sales process

## Professional Advantage:

- Earn 8 Consumer Protection Credits
- Counts as one REBAC elective course to be applied towards your Accredited Buyer Representative (ABR) designation

- Receive Short Sales & Foreclosure Resource Certification

Please Note: Application, fees, and additional courses required to obtain certification. Visit [www.realtorsfr.org](http://www.realtorsfr.org)

**Register today for the next scheduled Short Sales and Foreclosures class:**

**Date:** October 21, 2011

**Instructor:** J. Alan Sappenfield

**Time:** 8:00 a.m. – 5:00 p.m.

## Location:

SDAR's Kearny Mesa Service Center  
4845 Ronson Court, San Diego, 92111

## Cost:

REALTOR® Plus+ Members \$84.15

SDAR REALTORS® \$99

All Others \$119

**Credit:** 8 Consumer Protection

## SDAR MEMBERS HOLDING SFR DESIGNATION

Please Note: List of designees as of July 22, 2011. If your name does not appear here, but you have earned the SFR designation, please email your certificate to [education@sdar.com](mailto:education@sdar.com) or fax a copy to (858) 715-8090 and Member Services will update your record.

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Don Alexander, Jr. - 1st Prime Realty  
Ghana Bigsby - A Realty Fox  
Yi-Yen Lin - Abacus Properties, Inc.  
Amy Richens - Advance Realty Premiere Properties  
Judy Beecha Hsieh - ADW Realty  
James Alberts - Alberts and Associates, Inc.  
Chris Boudreau - Allison James Estates & Homes  
Claudia Medina - Allison James Estates & Homes  
Samuel Kim - Alora Realty, Inc.  
Donald Schmidt - Altas Realty/Financial Service  
Monique Ramirez - Americhoice Enterprises, Inc.  
Andy Gonzales - Andrew Gonzales Real Estate  
David Bittich - Apartment Consultants, Inc.  
Daron Chellette - ARB Abbott Realty Group  
Jessica Freeman - ARB Abbott Realty Group  
Joanne Kerr - ARB Abbott Realty Group  
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Oren Adar - Ascent Real Estate, Inc.  
Bradford Brownell - Ascent Real Estate, Inc.  
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## GET UP TO \$4,000 IN INCENTIVES FOR MAKING HOME ENERGY UPGRADES

Join many of your fellow San Diegans who are earning up to \$4,000 in incentives for making qualified energy upgrades to their homes! These upgrades will improve your home's energy efficiency and lower your energy bills for many years to come. If you own an existing single-family detached home, there are two ways you can participate in Energy Upgrade California™:

**You may receive a \$1,000 incentive if you have an eligible contractor complete all six of the following items:**

- Seal attic air leaks
- Install attic insulation
- Seal leaky air ducts for central heating and air conditioning system

- Insulate hot-water pipes
- Test natural gas appliances for correct venting and certify combustion safety
- Install a thermostatic shut-off valve on shower to save hot water

You may receive incentives ranging from \$1,250 for 10% energy savings to \$4,000 for 40% energy savings when an eligible contractor installs a comprehensive mix of measures based on a pre-approved work plan. A certified Home Energy Efficiency Rater must evaluate the overall energy savings that would be achieved based on the combination of measures installed. Examples of eligible measures include high-efficiency heating and cooling systems, energy-efficient windows and skylights, and tankless or solar

water-heating systems.

To learn more, visit [sdge.com/energyupgradecalifornia](http://sdge.com/energyupgradecalifornia). Before contacting participating contractors, you'll also need to take a few minutes to complete SDG&E's Home Energy Efficiency Survey, which is available online at [sdge.com/homeanalysis](http://sdge.com/homeanalysis) or by calling 1-800-644-6133.



## UNCOVER PHANTOM ENERGY USE TO SAVE ON ENERGY BILLS

While your air conditioner, refrigerator, pool and spa are among your biggest energy users, 'standby' power can also account for a big part of your monthly energy bill.

Standby power – also known as phantom energy use – refers to items you've got plugged in at home that continue to draw energy when they're off or in sleep mode. These 'energy vampires' include things like televisions, computer equipment, entertainment systems, coffee makers and microwaves. Some items – like your cell phone charger – continue to use energy even after they're fully charged!

An easy way to spot phantom energy use is to turn off your lights and look around your house. If an appliance has a red or green glowing light or a digital clock (like on your microwave or DVR), it's probably using standby power. And depending on how many

of these items you have, the energy costs can really add up.

One way to save is to invest in a smart strip. There are several different models. Some are designed to sense when a main device – like a computer – is turned off. The strip then automatically turns off other peripheral devices like printers and fax machines. Other smart strips have plugs that operate independently – keeping some equipment on and turning other items off when not in use. There are also such nifty gadgets as energy use monitors, motion sensors and timers to help you manage your energy use.

A great way to find out how your home is using energy is to take SDG&E's online Home Energy Efficiency Survey. It's free and only takes about 25 minutes to complete. Once you're done, you'll get a report on where you're using energy as well as customized ways you can save.

**Another way to monitor your energy use is with SDG&E's new Energy Charts tool. With Energy Charts you can:**

- View graphs of your hourly electric interval data by the day as well as view weekly and monthly graphs

- View energy use in relation to outside temperature data
- Compare your energy use from one period to another

For more tips on ways to save, visit [www.sdge.com/saveenergy](http://www.sdge.com/saveenergy).



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- ✓ **Four Seasons Pest Control** - Addresses pest behavior from season-to-season, providing the best and most proactive protection for the whole home.
- ✓ **Total Termite Protection** - A zoned approach, designed to protect your entire structure against all termite species.

**We also offer Wood Infestation Reports for home sales and refinances!**

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**\$35 OFF PEST CONTROL**  
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## SDAR Education Schedule

Classes subject to change or cancellation.

Check [www.sdar.com](http://www.sdar.com) for current information.

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R-Plus = REALTOR® Plus+ price  
RMS = Risk Management Specialist price

SEPT	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
20	Notary Class & Exam	8:30 am – 5:00 pm	\$84.15	\$99	\$99	\$109	NA	Duane Gomer
20	Lead-Base Paint Seminar	12:00 pm – 1:00 pm	\$6.80	FREE	\$8	\$8	NA	Anthony/Caroline Grondin
22	zipForm® Online Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
26 & 27	Distressed Properties Professional (DPP Designation)	Mon: 9:00 am – 5:00 pm Tue: 9:00 am – 2:00 pm	\$254.15	\$299	\$299	\$325	NA	Chris Wigley
26	Energy Retrofit Rebates	11:30 am – 1:00 pm	\$12.75	\$15	\$15	\$20	NA	Will Johnson
27	Lead-Base Paint Seminar	12:00 pm – 1:00 pm	\$6.80	FREE	\$8	\$8	NA	Anthony/Caroline Grondin
28	Real Estate & Mortgage Fraud	9:00 am – 11:00 am	\$12.75	\$15	\$15	\$20	NA	Reps from FBI & DRE
29	Negotiations	9:00 am – 1:00 pm	\$47.60	\$45	\$56	\$62	NA	Jacqueline Oliver, Esq.
29	Workshop: Converting Leads to Appointments	9:00 am – 12:30 pm	\$24.65	\$29	\$29	\$35	NA	Bryan M. Yarbor
29 & 30	The Commercial Success Series	9:00 am – 4:00 pm	\$179	\$179	\$139 (CRAso)	\$179	NA	Chip Bonghi, George Monte, David Weinstein
29	QuickBooks® for Landlords & Property Managers	9:30 am – 1:00 pm	\$20.40	\$24	\$24	\$34	NA	Mike LaNier
30	DocuSign® - Electronic Signatures (beginners)	9:00 am – 11:00 am	\$12.75	\$15	\$15	\$20	NA	Randy Jones
30	DocuSign® - Electronic Signatures (advanced)	11:30 am – 1:00 pm	\$12.75	\$15	\$15	\$20	NA	Randy Jones
30	Mediation: A Risk Management Seminar	12:00 pm – 1:30 pm	\$8.50	FREE	\$10	\$20	NA	
OCT	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
3	FHA: It's Not Just for First-Time Home Buyers	9:30 am – 11:00 am	\$8.50	\$10	\$10	\$15	NA	Henry Aguirre
4	HAFA Short Sales	9:00 am – 4:00 pm	\$84.15	\$99	\$99	\$109	NA	J. Alan Sappenfield
4	Transaction Management Secrets	9:00 pm – 1:00 pm	\$63.75	\$75	\$75	\$89	4 CS	Diana Turnbloom
4	Free MLS Training - Day 1	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
5 & 6	Get Acquainted with Other Contracts Beyond the RPA	9:00 am – 3:00 pm	\$159.80	\$150	\$188	\$206	10 CP	Kent Sharp, Esq.
11	A Broker's Platform to Success	9:00 am – 4:00 pm	\$58.65	\$69	\$69	\$89	NA	J. Alan Sappenfield
11	Free MLS Training - Day 2	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
12, 14, 17, 19, 21	Fall Extravaganza (Earn 45 DRE Credits in 5 Days or Take Classes Individually)	8:00 am – 6:00 pm	\$183.60	\$216	\$216	\$297	45	Various Instructors
13	Digital Ink™ - Digital Signatures	9:00 am – 12:00 pm	\$17	\$20	\$20	\$25	NA	Joel Carlson
13	zipForm® Online Lab	9:30 am – 12:30 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
14	Networking & Referral Systems (WCR seminar)	9:00 am – 4:00 pm	\$89	\$89	\$89	\$109	NA	Vicky Campbell
17	Property Management: Challenges & Opportunities	9:00 am – 11:00 am	\$12.75	\$15	\$15	\$20	NA	Rick Snyder
17	Understanding Permits & Building Codes	10:00 am – 1:00 pm	\$24.65	\$24	\$29	\$39	NA	Jonathan Schneeweiss

For easy registration and more information, visit [www.sdar.com](http://www.sdar.com) or call (858) 715-8040



**Jonathan Jerotz**  
760.522.2298  
LO Lic. CA 00024088 - 413 0609  
NMLS ID: 207094



**Brian Kiczula**  
619.203.5938  
LO Lic. CA 00020867 - 413 0609  
NMLS ID: 204857



**Chris Niland**  
774.245.7978  
LO Lic. CA 00026289 - 413 0609  
NMLS ID: 202862



**Tim Goldsberry**  
858.583.1891  
LO Lic. CA 00022811 - 413 0609  
NMLS ID: 201811



**Moose Mau**  
619.251.9776



**Lisa Thompson**  
760.803.9533  
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# OCTOBER 2011 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	COMMITTEE MEETINGS
						1	7 Board of Directors 8:30 am – 12:00 pm
2 <b>New Member Orientation</b> 8:30 am – 3:00 pm (Kearny Mesa) <b>FHA: It's Not Just for First-Time Home Buyers</b> 9:30 am – 11:00 am (Coronado)	3 <b>Real Estate Exchangers</b> 8:30 am – 11:00 am (Kearny Mesa) <b>HABA Short Sales</b> 9:00 am – 4:00 pm (East County) <b>Transaction Mgmt. Secrets</b> 9:00 am – 1:00 pm (South County) <b>Free MLS Training (Day 1)</b> 9:15 am – 4:30 pm (Kearny Mesa)	4 <b>Get Acquainted with Other Contracts Beyond the RPA (Day 1)</b> 9:00 am – 3:00 pm (Kearny Mesa) <b>East &amp; South County Pitch/Caravan</b> 9:00 am – 12:00 pm	5 <b>Get Acquainted with Other Contracts Beyond the RPA (Day 2)</b> 9:00 am – 3:00 pm (Kearny Mesa)	6	7 <b>One-Day Prep Course</b> 8:30 am – 5:00 pm (Kearny Mesa)	8	11 <b>CRAs Board Meeting</b> 3:00 pm – 5:00 pm 12 <b>Grievance</b> 9:00 am – 11:00 am 12 <b>Risk Management</b> 12:30 pm – 2:00 pm 17 <b>Housing Opportunities</b> 9:30 am – 11:00 am 18 <b>CREA Board of Directors</b> (Coronado Service Center) 3:00 pm – 5:00 pm 19 <b>Professional Standards Exec.</b> 12:00 pm – 2:00 pm 20 <b>Young Professionals Network</b> 11:00 am – 12:00 pm 20 <b>International Council</b> 12:30 pm – 2:00 pm 20 <b>Membership, Technology &amp; Business Development</b> 2:00 pm – 4:00 pm 24 <b>Budget &amp; Assets</b> 2:00 pm – 5:00 pm 28 <b>Government Affairs</b> 9:00 am – 11:00 am 31 <b>Executive</b> 2:00 pm – 5:00 pm
9	10 <b>Real Estate Exchangers</b> 8:30 am – 11:00 am (Kearny Mesa) <b>A Broker's Platform to Success</b> 9:00 am – 4:00 pm (Del Mar) <b>Free MLS Training (Day 2)</b> 9:15 am – 4:30 pm (Kearny Mesa)	11 <b>Real Estate Exchangers</b> 8:30 am – 11:00 am (Kearny Mesa)	12 <b>Fall Extravaganza (Day 1)</b> 8:00 am – 6:00 pm (Kearny Mesa) <b>East &amp; South County Pitch/Caravan</b> 9:00 am – 12:00 pm <b>East County Networking Mixer</b> 11:30 am – 1:00 pm	13 <b>Digital Ink - Digital Signatures</b> 9:00 am – 12:00 pm (Del Mar) <b>zipForm® Online Lab</b> 9:30 am – 12:30 pm (Coronado) <b>South County Networking Mixer</b> 11:30 am – 1:00 pm	14 <b>Fall Extravaganza (Day 2)</b> 8:00 am – 6:00 pm (Kearny Mesa) <b>Networking &amp; Referral Systems</b> 9:00 am – 4:00 pm (Kearny Mesa)	15	
16 <b>Fall Extravaganza (Day 3)</b> 8:00 am – 7:00 pm (Kearny Mesa) <b>Property Management</b> 9:00 am – 11:00 am (Kearny Mesa) <b>Understanding Permits &amp; Building Codes</b> 10:00 am – 1:00 pm (Coronado)	17 <b>Real Estate Exchangers</b> 8:30 am – 11:00 am (Kearny Mesa)	18 <b>Real Estate Exchangers</b> 8:30 am – 11:00 am (Kearny Mesa)	19 <b>Fall Extravaganza (Day 4)</b> 8:00 am – 6:00 pm (Kearny Mesa) <b>East &amp; South County Pitch/Caravan</b> 9:00 am – 12:00 pm	20 <b>Tempo Tips &amp; Updates</b> 9:30 am – 11:00 am (Coronado)	21 <b>Fall Extravaganza (Day 5)</b> <b>Short Sales &amp; Foreclosures</b> 8:00 am – 5:00 pm (Kearny Mesa)	22	
23  <b>Everyday Heroes Golf Tournament and Dinner Benefiting SDAR's Ambassadors Foundation</b> 1:00 pm – 9:00 pm Riverwalk Golf Club, Mission Valley Visit <a href="http://www.sdar.com">www.sdar.com</a> for more info.	24 <b>Conquering Contracts (Day 1)</b> 8:30 am – 3:30 pm (Kearny Mesa) <b>Real Estate Exchangers</b> 8:30 am – 11:00 am (Kearny Mesa) <b>Real Estate: A Numbers and Stats Game</b> 9:30 am – 12:30 pm (Coronado)	25 <b>Conquering Contracts (Day 2)</b> 8:30 am – 5:00 pm (Kearny Mesa) <b>East &amp; South County Pitch/Caravan</b> 9:00 am – 12:00 pm	26 <b>Conquering Contracts (Day 3)</b> 8:30 am – 1:30 pm (Kearny Mesa) <b>zipForm® Online Lab</b> 9:00 am – 12:00 pm (Kearny Mesa) <b>Pricing/CMA: The Power of "Sold"</b> 9:30 am – 12:30 pm (Coronado)	27 <b>GRI: Money Making Strategies for Success</b> 8:00 am – 5:00 pm (Kearny Mesa)	28	29	
30	31						

All classes/events subject to change or cancellation.



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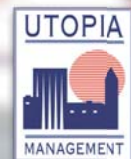
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