

4845 Ronson Court • San Diego, CA 92111-1803

IN THIS ISSUE:

2 PRESIDENT'S PERSPECTIVE

3 CEO REPORT

4 OCTOBER REALTOR® APPLICANTS

16 DECEMBER CALENDAR

The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • November 2013

'Tis the Season: Join the Holiday House Charity Drive

Holiday House is in full swing, and the Greater San Diego Association of REALTORS® welcomes your participation. Join the San Diego real estate community's effort to help San Diego's children, military families, homeless, and senior citizens.

San Diego Home/Garden Lifestyles magazine is presenting SDAR's 3rd annual "Holiday House" drive and joining the real estate community in filling the Holiday House with new toys, clothes, household items, gift cards, and non-perishable food. All donations will benefit SDAR's non-profit Ambassadors Foundation, which this year is supporting The Angel's Depot, It's All About the Kids, San Diego PAWS, Second Chance, and Homefront San Diego.

Donations will be accepted at SDAR's Holiday House (location not determined at press time), as well as at all SDAR Service Centers and other drop-off centers throughout the county. To host a collection bin please contact Susanne at storre@sdar.com or call (858) 715-8035. Bins are available for delivery and/or pickup.

Items may be donated now until Friday, December 6, when a special "Holiday House Celebration" will be hosted at the Holiday House. Be sure to mark your calendars for this gala event, and register in advance at www.sdar.com/HolidayHouse.

Here's how you can help:

- **Host a Drop-Off Center** - SDAR Service Centers and participating centers located throughout San Diego

HOLIDAY HOUSE CHARITIES



County will be hosting donation bins. Join the effort by becoming a drop-off center and collecting donations from your colleagues. Contact Susanne at storre@sdar.com or call (858) 715-8035.

- **Become a Holiday House Sponsor** - Contact Sales at Sales@sdar.com or (858) 715-8018.
- **Become a volunteer** - Contact SDAR Events at Events@sdar.com.
- **Donate** - Financial contributions

also will be accepted. Donate online at HolidayHouse2013.eventbrite.com.

- **Promote SDAR's Holiday House** on your website, in your office, and in your communications. For promotional materials, e-mail Susanne at storre@sdar.com or call (858) 715-8035.

Further details and the Holiday House location will be announced online when you visit:

www.sdar.com/HolidayHouse

PERIODICAL

SDAR Puts REALTOR® Issues First at Mayoral Debate



In light of Mayor Bob Filner's resignation following only six months in office and a special election on Nov. 19 to elect a new mayor, the Greater San Diego Association of REALTORS® again led the way by joining with the San Diego County Taxpayers Association, San Diego 10News, and Bridgepoint Education to host a mayoral debate last month addressing REALTOR® issues.

Held at the Wyndham Hotel, the debate featured all four major can-

didates: former City Attorney Mike Aguirre, Councilman David Alvarez, Councilman Kevin Faulconer and former Assemblyman Nathan Fletcher. With an audience of over 300 attendees, SDAR's President-Elect Leslie Kilpatrick and a panel of business leaders asked about jobs, neighborhood improvements, streets, linkage fees, point of sale ordinances, and many issues that affect the real estate professional's bottom line.

SDAR Committees: Shape the Future of Your Association

The leadership of the Greater San Diego Association of REALTORS® encourages you to consider volunteering your time and talents as a member of an SDAR committee in the coming year. It can be rewarding to add your voice and help fulfill the goals of your association's Strategic Plan.

SDAR's Strategic Objectives include:

- Serving as the trusted public policy advocate and essential

resource to government, media and consumers

- Developing and delivering distinctive benefits, services, education and opportunities supporting the success and profitability of members
- Raising the awareness and practice of professional standards, ethics and risk management.
- Ensuring the health, vitality and efficiency of SDAR as a pre-

minent REALTOR® association in America

If you are interested in serving on a committee, you can fill out an interest form at www.sdar.com/committees. SDAR looks forward to your service; your participation advances the value of everyone's membership.

See page 3 for a listing of SDAR standing committees.

PRESIDENT'S PERSPECTIVE

2013 PRESIDENT



LINDA LEE

With November here, the holidays will soon hit full speed. Hard to believe it's almost a wrap on 2013!

All signs continue to point to a healthy San Diego real estate market going into the end of the year. Single-family resale home sales rose 9 percent in October, compared to September, although were down nearly 8 percent from October of last year. Condominiums and town-homes sales were 7 percent higher than October 2012, with the media price of attached properties increasing 20 percent from \$246,000 last October to \$296,000 this year.

While October might not have shown the dramatic sale numbers and price increases of prior months, indications are that 2013 will shape up to be a good year, setting the stage for a more stable housing market in 2014.

This road to recovery has been anything but easy. A recent California Association of REALTORS® roundtable with industry thought leaders took an in-depth look at the state of the industry and where we are headed. Three interesting insights came out of the roundtable.

First, trust is the greatest differentiator in real estate. Being a member of SDAR and adhering to our ethical stan-

dards is an important step in maintaining trust. Second, it is important to appeal to Generation Y as buyers but also as the next generation of REALTORS®. The long-term prospects of brokerage operations will improve if energy is spent recruiting Generation Y agents. Lastly, the future of the traditional 30-year fixed mortgage is important to the success of the industry because it has contributed to the rise of real estate and the rise of the middle class.

Finally, as we wrap up the year and head into the holidays, it's important that we give back to the community. SDAR welcomes back Holiday House, our annual charity drive. Every year, we fill a home, known as the Holiday House, with new toys, gifts, household items and non-perishable food items to be donated to local charities.

There are two ways to make donations to the Holiday House. Donation bins are located at all SDAR Service Centers, where you can bring donations until December 6. If you are interested in hosting a drop-off bin, please contact Susanne Torre at SDAR (storre@sdar.com). The second way to make donations is to attend the Holiday House Celebration on December 6, and bring your donation items directly to the house, all while enjoying food, drinks and live music. Tickets for the Holiday House Celebration are \$25, a donation that benefits the Ambassadors Foundation, a 501(c)(3) committed to supporting San Diego charities.

I wish you a very warm, fun, and love-filled Thanksgiving holiday.

Linda Lee

The San Diego REALTOR®

www.sdar.com • editor@sdar.com

2013 Officers

Linda Lee - President
Leslie Kilpatrick - President-Elect
Chris Anderson - Vice President
Glenn Bennett - Treasurer
Donna Sanfilippo - Immediate Past President
Bob Kevane - Immediate Past President
Michael T. Mercurio, Esq. - Chief Executive Officer

2013 Directors

Edith Broyles
Kevin Burke
Karla Cohn
Gerri-Lynn Fives
Steve Fraioli
Roger Holtsclaw
Randy Jones
Ashley Lunn
Vicki Mahanna Campbell
Mark Marquez
Denise Matthis
Rob McNelis
Mary Mitchell
Angela Ordway
Paulina Rassavong
Michelle Serafini
Cory Shepard
Michael Spilger
Ken Tablang
Jim Taylor
Fiona Theseira

Honorary Directors

Robert Lowry Smith

Production Staff

Stephanie Pac - Managing Editor
David Pedersen - Communications Coordinator
Carrie Burazin - Marketing Coordinator
Foley Publications - Design & Art Direction
Neil Dulay - Multimedia Content Producer

SDAR Staff

Executive
Michael T. Mercurio - Chief Executive Officer
Catherine Smiley Jones - Chief Operations Officer

Accounting

David Kvendru - Chief Financial Officer

Education

Kimberly Heinrich - Education Manager

Government Affairs

Jordan Marks - Director of Government Affairs

Information Technology

Christopher Smith, Sr. - Director

Marketing & Communications

Stephanie Pac - Director

Member Services

Shirley Carroll - Director of Member Services

Risk Management

Kate Speir - Vice President of Risk Management

Sales

Angel LeMay - Director of Sales

SDAR INSTALLATION ONBOARD THE USS MIDWAY ON JAN. 11

The 2014 Installation for the Greater San Diego Association of REALTORS® will take place at the USS Midway Museum in San Diego Bay on Saturday, January 11.

The gala event recaps the accomplishments of the past year, celebrates SDAR's new leadership, and includes dinner, dancing, live music, and tours of the ship. A Flight Deck VIP Reception begins at 6:00 p.m., with proceeds benefiting SDAR's Ambassadors Foundation. The dinner and program begin at 7:00 p.m.



Leslie Kilpatrick will be installed as SDAR's new president, receiving the gavel from current president Linda Lee. Also taking the oath will be Chris Anderson, president-elect; Angela Ordway, vice president; and Glenn Bennett, treasurer. The 10 newly elected directors and the returning directors will also be installed.

For more information about tickets and registration, call (858) 715-8000 or visit 2014installation.eventbrite.com.

THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

Kearny Mesa • 4845 Ronson Court • San Diego, CA 92111-1803 • P: (858) 715-8000 • F: (858) 715-8088
Coronado • 120 C Avenue, Suite 140, Coronado, CA 92118 • P: (619) 435-8080 • F: (619) 435-5383
East County • 220 West Main Street • El Cajon, CA 92020 • P: (619) 590-2499 • F: (619) 590-1470
Rancho Bernardo • 16383 Bernardo Center Dr. • San Diego, CA 92128 • P: (858) 592-7171 • F: (858) 592-7179
Solana Beach • 981 Lomas Santa Fe, Ste. E • Solana Beach, CA 92075 • P: (858) 509-3672 • F: (858) 509-4805
South County • 884 Eastlake Parkway, Ste 1629 • Chula Vista, CA 91914 • P: (619) 656-9261 • F: (619) 656-9332

San Diego REALTOR® (ISSN 1096-8210; USPS 479-460) is the official publication of the Greater San Diego Association of REALTORS®, which is affiliated with the National Association of REALTORS® and the California Association of REALTORS®.

San Diego REALTOR® is published monthly. Member subscription rate, included in dues, is \$6 annually. Periodicals postage paid in San Diego, CA. POSTMASTER: Send address changes to San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111. Telephone: (858) 715-8000.

All copy for publication should be mailed to the Editor, San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111, by the 20th of the month preceding the month of publication. All copy is subject to editorial approval.

San Diego REALTOR® and its publisher, the Greater San Diego Association of REALTORS®, in accepting advertisement in this publication, make no independent investigation concerning the services or products advertised, and they neither endorse nor recommend the same nor do they assume any liability thereof.

The opinions expressed in the articles are not necessarily the opinions of the Greater San Diego Association of REALTORS®, NAR or C.A.R., and therefore they make no warranties and assume no responsibility for accuracy or completeness of the information herein. Information should not be relied upon without the consultation of your accountant or attorney, with whom you may wish to discuss the applications of the opinions to facts in individual situations.

This is a copyrighted issue. Permission to reprint or quote any material from the issue may be granted upon written inquiry and provided the San Diego REALTOR® is given proper credit in all reprinted articles or commentaries. The term "REALTOR®" is a national registered trademark for members of the National Association of REALTORS®. The term denotes both business competence and a pledge to observe and abide by a strict code of ethics.

*Advertisements that contain offers or solicitation of agents for recruitment purposes are prohibited.

NAR GRANT SUPPORTS COURSE ON EXPANDING HOUSING OPPORTUNITIES

SDAR is hosting a course on "Expanding Housing Opportunities" for real estate professionals who want to build their business, develop partnerships, and become community leaders as they serve clients who are seeking affordable homes.

Made possible by a NAR grant, the course is Thursday, November 21, from 9:00 a.m. to 1:00 p.m. at SDAR's Kearny Mesa Service Center. The cost is \$25 for all attendees, and scholarships are available upon request.

Attendees will learn how to:

- Identify and explain the range of affordable housing opportunities and their benefits to clients
- Describe how affordability affects the housing market,

their clients, their business, and their community

- Better analyze affordable financing options including local, state, federal, and non-profit assistance programs for buyers and renters
- Build partnerships to expand housing opportunities through advocacy, workforce housing initiatives, and green building concepts.

Register at
www.sdar.com/education
 or call (858) 715-8000
 for more information.



page 1 ▼

LISTING AND DESCRIPTION OF SDAR STANDING COMMITTEES

To apply to serve on a committee, an interest form is available when you visit www.sdar.com/committees. Call (858) 715-8000 for more information.

Budget & Assets Committee*

Prepares and submits a proposed SDAR annual budget and annual dues amount; reviews financial statements; studies economic trends and their potential impact on SDAR; and reviews accounting procedures.

Business Development & Technology Committee

Assesses member needs in the areas of technology and products to enhance the ability to conduct real estate business in today's market; and explores business opportunities to assist SDAR in providing better membership tools.

Bylaws Committee*

Reviews SDAR bylaws to keep current with California Corporation law, as well as approved national, state and association policy and procedures; and reviews committee formats to ensure bylaws compliance.

Global Real Estate Council*

Provides educational and networking opportunities, develops international business, encourages cultural diversity, and supports international real estate business for real estate investors inside and outside the U.S.

Government Affairs Committee

Represents SDAR membership on governmental issues affecting the real estate business; meets with local policy makers and key government staff; and recommends association policies on political and legislative issues.

Grievance Committee*

Reviews complaints seeking disciplinary action in accordance with the C.A.R. procedures. (Applications taken for 2015 only.)

Housing Opportunities Committee

Identifies and encourages home ownership opportunities; develops strategic relationships and partnerships with community-based organizations and housing assistance programs; and promotes fair housing, fair lending practices, and cultural awareness of the local demographic environment.

Membership & Education Committee

Recruits and retains members by actively promoting benefits of membership; researches new benefits, incentives, and programs; and provides continuing education programs that serve members in the license renewal process and their real estate practice.

REALTORS® Political Action Committee

Coordinates various fundraising events to benefit SDAR's Political Action Committees; oversees political candidate interviews and endorsements; and cultivates strong advocates for organized real estate from local to state levels.

Young Professionals Network Committee

Assists career-minded young real estate professionals stay abreast of the latest industry tools, resources, and technology, as well as focuses on networking, standards, education, and mentoring opportunities.

* Additional prerequisites to serve on this committee.

Before the whirlwind of December holiday celebrations begins, November is a great time to reflect and give thanks.

At the Greater San Diego Association of REALTORS® we have a lot to be thankful for this year – including increasing membership and positive sales trends. I'm also incredibly thankful for those who volunteer their time to SDAR committees. The experience and insight of our committee volunteers helps our organization run smoothly and shapes the future of SDAR.

I would like to invite members to give back to their industry and get involved in SDAR committees. From Membership to Government Affairs and the Young Professionals Network and more, we are seeking members to serve as volunteers on our committees. To take a first step toward making a difference, visit SDAR.com/committees to view the opportunities and online application.

Exciting plans are also in the works for the coming year. The Fall Marketing Campaign is underway, with exciting member benefits in store for 2014. Benefits include access to housing market statistics through the Discover 10K market research tool, new business tools including mobile website generators and custom video packages, online designations and certifications for continuing education, access to multiple listings sites through REALTOR® Dash and much more.



MICHAEL T. MERCURIO

The Prepaid Professional Development Pass is another valuable tool available to members. This pass provides valuable cost savings towards classes to earn professional designations and learn essential skills. Different levels of packages are tailored for all career levels. I recommend the Agent Essentials level to kick start a new career or sharpen real estate skills of a seasoned agent.

Lastly, be sure to save the date and purchase your tickets for the 2014 Installation Dinner and Dance, taking place Saturday, January 11, from 6 p.m. to 11 p.m. This year's gala will be held on the stunning flight deck at the USS Midway Museum. We'll be celebrating SDAR's commitment to service and welcoming our incoming officers and board of directors.

Michael T. Mercurio

Michael T. Mercurio

for making
"pre-approved"
 mean something.

PNC Mortgage | for the achiever in you™

An in-depth pre-approval process. A more predictable outcome. The PNC pre-approval is underwritten by a PNC mortgage professional. We walk your client through the entire application process. We perform a full credit review and, if approved, the result is a true commitment to lend. From the start. See what makes us different at pncmortgage.com/agentalliance

PNC Mortgage
 Team San Diego
 NMLS# 581908
 619-209-6726
 Market Sales Manager, AVP
 rocky.rockwell@pncmortgage.com
www.pncmortgage.com/sandiego



Subject to property underwriting and appraisal. Borrower must satisfy pre-approval conditions outlined in commitment letter. Loan amount subject to property appraisal.

PNC is a registered service mark of The PNC Financial Services Group, Inc. ("PNC"). PNC Mortgage is a division of PNC Bank, National Association, a subsidiary of PNC. All loans are provided by PNC Bank, National Association.

This information is provided for business and professional uses only and is not to be provided to a consumer or the public. This information is provided to assist real estate professionals and is not an advertisement to extend consumer credit as defined by Section 226.2 of Regulation Z. Programs, interest rates, and fees are subject to change without notice.

© 2013 The PNC Financial Services Group, Inc. All rights reserved. Member FDIC
 MORT PDF 0912-073-115208

'SUMO SMASH' ROCKED CRASD OKTOBERFEST; SDSU WINS COMMERCIAL CUP

By Jordan Marks

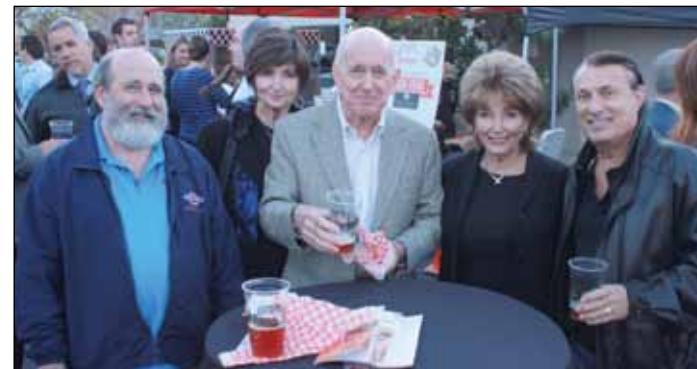
The Commercial Real Estate Alliance of San Diego (CRASD) packed the house with its annual Oktoberfest. Over 140 attendees were at SDAR in Kearny Mesa to enjoy great networking and fun competition. CRASD President Jim Taylor and event chairs Brian Nelson and Barbara Kreis kicked off the event, which served craft brews provided by Gordon Biersch, wine, and delectable delights. Oakwood Escrow sponsored Bomb Diggity Dogs who served up the "Oakwood Brat" and soft pretzels. Well Fargo offered a sweet bite from their "Stagecoach Express Cupcakes" served by the Sweet Treats food truck.

This year's Oktoberfest featured the first annual "Commercial Cup." Fifteen teams from across the commercial real estate industry competed in a five round elimination gauntlet which culminated in a final round "Sumo Smash." After calculating commissions, a mean round of musical chairs, a miniature golf putt-off competition, and balloon pop, only two competitors remained. Pacific Coast Commercial's Evan Wilson and San Diego State Real Estate Society's David Kormandel donned their inflatable sumo suits and took

to the ring for the final round fight of their life. When the dust settled, SDSU Real Estate Society's Kormandel stood victorious with his partner Monica Jimenez claiming victory. The perennial two-foot trophy is now engraved with the winners and put on display

at SDAR until next year's Commercial Cup: "San Diego's most coveted piece of commercial real estate."

Join CRASD now to be a part of the fun, education, and advocacy. Visit www.crasd.com for information on becoming a member.



OCTOBER REALTOR® APPLICANTS

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

DESIGNATED REALTORS®

Joseph Barca - Marc Barca Real Estate
Bette Curtis - Bette Curtis Realty, Inc.
Patrick Doyle - Doyle Investment Real Est. Inc
Granger Hodgson - Granger Hodgson
John Julius - John M. Julius, Broker
Ronald Keeler - Ronald Keeler
Marc Prestera - Prestera Real Estate
John Shannon - John C. Shannon
Jodi Winters - Jodi Winters

REALTORS®

Michael Abadie - Jonathan Mann
Josue Aguilar - Patricia McFadden Properties
Malik Akram - Home Foreclosure Specialist
Sarah Lane Anderson - Coldwell Banker Residential
Nicole Arnold - Coldwell Banker Res. Brokerage
Christine Aspiras - eQuest Realty & Mortgage
Andrew Athanassius - RE/MAX Homes & Investments
Jane Austin - Berkshire Hathaway HomeService
Vida Badiee - Harland Realty
Leland Banner - Sand & Sea Investments, Inc.
Amy Rae Berman - Pacific Sotheby's Int'l Realty
Daniel Berthiaume - Canter Brokerage
Janet Biggerstaff - Keller Williams Carmel Valley
Hai Blankinship - Arden Realty, Inc.
Katherine Blundell - Solymar Real Estate
Joseph Bommarito - Ascent Real Estate, Inc.
Zachary Bonahoom - Real Living Napolitano R.E.
Lindsey Bond - Arden Realty, Inc.
Maria Booth - Keller Williams SD Metro
Steven Bourche - Proterra Real Estate Services
Richard Brown - HomeSmart Realty West
Marc Bureauad - Statewide Financial Services
Trudy Burovic - American Dream Homes
Gerry Chang - ADW Realty
Mohammed Chemmaa - Keller Williams Carmel Valley
Alden Cole - John Reeves

Carola Collier - Arden Realty, Inc.
Jerry Conrad - Coldwell Banker Country Realty
Guiseppe Corbisiero - RE/MAX Associates
Andrea Crankshaw - Arden Realty, Inc.
Jessica Cruz - Trident Group
Edward Curtis - Bette Curtis Realty, Inc.
Kate Darling - South Coast Commercial, Inc.
Joshua Dean - Tomea, Inc.
Laura Dennison - Big Block Realty, Inc.
Heather Dentz - 92101 Urban Living
Bradley Douthit - Berkshire Hathaway HomeService
Lisa Downes - Arden Realty, Inc.
Clara Drose - eQuest Realty & Mortgage
Lindsay Dunlap - Ascent Real Estate, Inc
Jessica Dusa - Cassidy & Assoc. Real Estate
Lisa Dvorak - Windermere Homes & Estates-RB
Stephanie Eder - Keller Williams Carmel Valley
Brandon Elliott - Real Estate EBroker, Inc.
Joan Fabiano - Adner Real Estate Inc.
Martha Farmer - Ascent Real Estate, Inc.
Ray Fatemi - Coldwell Banker Res. Brokerage
Sofia Fernandez - Professional Real Estate Services
Jaime Fitzpatrick - Berkshire Hathaway HomeService
Rose Fletcher - Keller Williams Carmel Valley
Eric Flodine - Strata Equity Group, Inc.
Luis Flores - Century 21 Award
Brendan Flynn - South Coast Commercial, Inc.
Anne Freisen - Arden Realty, Inc.
Cassie Fryman - Keller Williams SD Metro
Brenda Gardner - Gardner Real Estate Investment
Jeffrey Gross - Full Commitment, Inc.
Michael Guilbert - Keller Williams Carmel Valley
Daniel Halimi - One Coast Realty Corp.
Gayle Hanz - Davidson Realty
Kristin Hardy - Windermere Real Estate So. Cal.
Kasey Harris - Solutions Real Estate
Lindsey Haworth - Four Seasons Properties
Brooke Hendricks - Berkshire Hathaway HomeService
Richard Hendricks - Carrington Real Estate Service
Kay Hoeprich - Pacific Shore Platinum
Eric Horn - Equity California Real Estate
William Hoyman - Real Living Napolitano Real Estate
Aaron Huisenfeldt - ARG Abbott Realty Group
Brandon Ito - Arden Realty, Inc.
Ryan Jamieson - Harcourts Prestige Properties
Monica Jimenez - Metro San Diego Realty
Alec Johnson - Real Property Concepts

Ronald Johnson - Keller Williams Carmel Valley
Adelaida Julaton - Top Gun Realty, Inc.
Maisie Kaufman - Windermere Real Estate So. Cal.
Ria Klasen - Russ Eskilson Real Estate
Julia Kleinfeld - Berkshire Hathaway HomeService
Linda Kline - Cabrillo Mortgage & Realty Services
Scott Krichbaum - Hometown Advantage
Susan Lange - Affinity Hills Realty
William Leong - Keller Williams Carmel Valley
Mackenzie Longwell - Pacific Sotheby's Int'l Realty
Felix Lozada - Presidio Real Estate
Kyle Luciani - Allison James Estates & Homes
Maria Ludovice - Century 21 Award
Ramon Maldonado - Coldwell Banker Residential
Donovan Martinez - Real Estate Broker Services
Jenica Martin - Mavrix Real Estate, Inc.
Ryan Matusek - Pacific Shore Platinum
Michael McCaffery - Real Living Lifestyles
Marc Medina - J & M Investment Solutions, Inc.
Alison Metzinger - ParaCapital Group
Shannon Michelson - Arden Realty, Inc.
Thomas Missett - Ralston Real Estate Company
Robin Mitzlaff - Real Living Lifestyles
Juan Morfin - Berkshire Hathaway HomeService
Cheyenne Mount - Dyero Realty
Yvonne Mulgrew - Ascent Real Estate, Inc.
Marciana Muller - Keller Williams SD Cen Coastal
Erika Myers - Wolf Real Estate Group
Sabrina Nelson - Jeff Nelson Real Estate
Nguyet Ngo - eQuest Realty & Mortgage
Cassie Ott - Jeremiah Juncal, Broker
Sarah Pearce - Arden Realty, Inc.
Brendan Peik - MJN Real Estate
Christopher Peterson - Vella Properties
Susan Pichini - The Cascade Team Real Estate
Conrad Powell - Coldwell Banker Royal Realty
Jessica Quy - Valor Residential Services, Inc.
Dawn Ramos - Keller Williams SD Metro
Sarah Ramos - Century 21 Award
Zeljko Ratkovic - Abacus Properties, Inc.
Ann Reeder - Arden Realty, Inc.
Teresa Repetto - Interco Real Estate Services
Timothy Rossmann - Keller Williams Realty
Daniel Rubin - Burke Real Estate Consultants
Deborah Russell - Century 21 United Brokers
Diane Sampson - Sampson California Realty
Nancy Saubon - Naldo-Ricketts Realty

Sherry Schmitt - Century 21 United Brokers

Alysa Siffert - Berkshire Hathaway HomeService

Gregg Silva - Keller Williams SD Metro

David Simons - Jolley Real Estate

Charity Singleton - Exit Stepping Stone Realty

Christina Skwat - Jolley Real Estate

Catherine Smith - Coldwell Banker

Stephanie Soderberg - Arden Realty, Inc.

Arlon Staggs - Ascent Real Estate, Inc

Kelly Stalma - Carter Brokerage

Tyrone Stover - Berkshire Hathaway HomeService

Timothy Swanston - South Coast Commercial, Inc.

Menette Talamayan - United Realty Group

Pauline Tarango - Arden Realty, Inc.

Loubna Thomas - Exit Stepping Stone Realty

Lillian Tin - Troche Real Estate Services

Nathaniel Torres - Equity California Real Estate

Eric Tuomi - Arden Realty, Inc.

Roxanne Urias - Arden Realty, Inc.

David Van Leenen - City Consulting Group

Barend Van Nes - Century 21 Award

James Vaughn - ZipRealty, Inc.

Terrie Ventura Schlosser - Berkshire Hathaway HomeService

Amy Wallock - Berkshire Hathaway HomeService

Sierra Walvatne - Century 21 All Service

Dedra West - Arden Realty, Inc.

Tavon White - Exit Stepping Stone Realty

Yingli Abby Xu - San Diego Sunrise Realty

Gayle Young - Coldwell Banker Residential

Gillian Young - Keller Williams Realty La Jolla

Michael Zapkowski - ZipRealty, Inc.

Secondary Members DESIGNATED REALTORS®

Marian Anthony - Anthony Realty Group

Linda Bright - Linda S. Bright, Broker

Heath Hilgenberg - Keller Williams Realty

Todd Johnson - Real Property Concepts

Joan Lucas - Meridian Capital Real Estate

Christina Nguyen - Keylink Real Estate Solutions

REALTORS®

Deanna Parks - Keller Williams Realty

Larry Tilford - Real Living Napolitano Real Estate



GreenpathFunding

THE PREMIER PURCHASE LENDER



Brian Liebman
President
949-860-3495
NMLS ID 519190



Brian Fraser
Sales Manager
714-488-2245
NMLS ID 653793



Josh Lander
Sales Manager
619-602-1587
NMLS ID 766437

- Purchase focused Lending
- Turn times unmatched by other lenders
- Mortgage solutions to meet your buyers needs
- Experienced local professionals who deliver exceptional service



Doc Spaulding
Sales Manager
858-750-9110
NMLS ID 657535



David Gaylord
Sr. Mortgage Consultant
949-939-6011
NMLS ID 257383



J. Horacio Herrera
Sr. Mortgage Consultant
619-656-5800
NMLS ID 347564



Daniel Healy
Sr. Mortgage Consultant
760-271-8243
NMLS ID 340147



George Radlick
Sr. Mortgage Consultant
760-579-1998
NMLS ID 681674



Joel Berman
Sr. Mortgage Consultant
619-279-2935
NMLS ID 653795



Carol Krock
Sr. Mortgage Consultant
951-903-4588
NMLS ID 284599



Edie MacGray
Sr. Mortgage Consultant
760-802-0142
NMLS ID 301415



Mark Joplin
Sr. Mortgage Consultant
619-368-1294
NMLS ID 653792



Jenna Tolman
Mortgage Consultant
949-702-0532
NMLS ID 999566



Dreama Brown
Sr. Mortgage Consultant
619-890-3037
NMLS ID 512330



Cathy Sabater
Sr. Mortgage Consultant
619-846-2675
NMLS ID 373470



Andrew Sheftel
Sr. Mortgage Consultant
619-523-4309
NMLS ID 453464



Teyon A. Johnson
Sr. Mortgage Consultant
619-408-3433
NMLS ID 874149



Charlie Burkett
Sr. Mortgage Consultant
858-254-5774
NMLS ID 240342



Brian Goetz
Sr. Mortgage Consultant
619-857-4465
NMLS ID 299727



Bryan Schurter
Sr. Mortgage Consultant
714-442-2650
NMLS ID 1098850



Steve Meier
Sr. Mortgage Consultant
619-890-4103
NMLS ID 450464

EFFECTS OF A SOLAR POWER LEASE AGREEMENT ON A RESIDENTIAL REAL ESTATE TRANSACTION

By Eric R. Ginder

Leased solar power systems are becoming a popular low-cost (or no-cost) method for going solar. A leased system, however, can create issues in a residential sales transaction and agents may not know how to address them.

Leasing v. Buying

The tradition model for going solar was simply to purchase the equipment necessary to turn the sun's rays into the electrical current necessary to run all the appliances and gadgets that pervade our daily lives. Due to the current glut of solar pan-

els worldwide, system prices have fallen and government subsidies can bring the cost down further. Nevertheless, it's still a hefty investment that can be out of reach for many homeowners. Enter the solar lease agreement.

Under the leasing model, solar power providers purchase the equipment at wholesale prices that they finance with low-cost loans. This model can also allow the solar providers to collect the available federal, state and local subsidies. Property owners can then lease the equipment from the solar providers with no upfront

costs. The solar lease is often marketed as attractive to homeowners considering selling their homes in the near future. According to the marketing, why sink \$20,000-\$30,000 into the property, then sell it before you've realized any return on the investment? Homeowners seem to agree, as solar leases are a fast-growing segment of the residential solar industry. A leased solar system, however, can have an effect on the property owner's ability to sell the property.

The Solar Lease Agreement

The average solar lease agreement lasts

25 years and it can restrict the owner's ability to sell the property during the 25-year term. You see, the solar provider leaves a substantial amount of equipment in the homeowner's possession and they need a way to secure their interest in this equipment over the lease's lifespan. The solar provider needs an assurance that the leased equipment does not get used to pay a homeowner's judgment or bankruptcy creditors. The solar provider needs a way to make sure that a foreclosing lender or downstream purchaser doesn't acquire title to the solar power equipment by virtue of purchasing the real property that it is attached to. A combination of the UCC (Uniform Commercial Code) and the lease's own terms provides this security.

The UCC is fairly common in commercial transactions, where the sale of commercial property and businesses often involves leased equipment. It is far less ubiquitous, however, in residential sales. In the case of the solar lease agreement, the solar provider will complete a UCC-1 form, containing the names and addresses of the solar provider and the homeowner as well a description of the equipment. The solar provider then files this statement with the Secretary of State, and records it with the recorder's office in the county where the real property is located. This is called perfecting the lien. The UCC-1 references the lease agreement. Once the lien is perfected, it will appear when title insurers prepare a preliminary report, as will reference to the lease agreement.

The lease agreement itself provides further security for the solar provider by placing certain restrictions upon the homeowner's ability to sell their property. According to most of the leases currently in use, when a homeowner enters into an agreement to sell their property, they must either 1) purchase the leased equipment outright; 2) make a "prepayment" of all lease payments due under the lease or 3) assign the lease to the new owner. If the seller doesn't take one of these steps, the solar provider can consider the homeowner in breach of the lease and record a lien against the real property. For this reason, title insurers will not issue a policy of title insurance on a transaction involving a solar lease unless the seller either clears the lease from the property's title, which involves purchasing the leased equipment or demonstrating that the new buyer has assumed the lease.

Purchasing the equipment can be very expensive for the homeowner. The purchase price is calculated based upon the age of lease. Early on in the lease, when the equipment is new, the cost to purchase the solar equipment can be well over \$50,000, depending upon the size of the system. Remember, part of the marketing is that leased systems are good for homeowners that are considering selling their homes in the near future. As such, it may not be uncommon for an agent in a sales transaction to be confronted with a solar lease that is only a few years old, requiring a substantial outlay of cash by the seller to purchase the system.

The simple option would appear to be assigning the lease to the new buyer. The new buyer, of course, has to agree to this



Move your clients into a new home.

Wherever your client wants to live in San Diego County, D.R. Horton is there with a home that's just right for them. Whether they are looking for their first home, a larger one, or they are just ready to downsize, D.R. Horton offers a variety of floor plans to choose from. And with D.R. Horton's Stress-Free pricing, home buying is now easier than ever. To learn more, visit us today!

Brokers Welcome*
DRHorton.com/SD
Open Daily 10 am - 6 pm



Saybrook
2,351 to 3,171 square feet
3 to 5 bedrooms, up to 4 baths
3-car garages

From the high \$500,000s
(760) 721-2788



Sycamore
1,998 to 2,982 square feet
2 to 5 bedrooms, up to 4 1/2 baths
2-car garages

From the high \$600,000s
(760) 434-2651



Altaire
2,625 to 3,505 square feet
3 to 6 bedrooms, 2 1/2 to 4 1/2 baths
3-car garages

From the mid \$700,000s
(760) 744-2740

*To receive commission, Broker's buyer must execute D.R. Horton's Purchase Agreement and close escrow per the contract. Commission calculated on the base purchase price of the home. Broker commission subject to change or cancellation without notice. D.R. Horton Broker Policy is in full effect and Broker's buyer cannot have previously registered with D.R. Horton either in person or on D.R. Horton's website, interest list or prequalification list. Broker must hold a valid CA real estate license as of the date of registration and buyer's close of escrow. Photos are representational only. Square footages are approximate. Home prices subject to change without notice or obligation. D.R. Horton Los Angeles Holding Company, Inc. - CA BRE License #01258550 © D.R. Horton 2013



VINTAGE FEATURES OF HISTORIC HOMES

By Regina P. Brown

Historic homes, often built over a century ago, capture the essence of a significant time period in history, or were inhabited by famous people. Vintage homes are revered for their character, charm, and unique style. Buyers seeking to purchase historic homes are searching for buildings that whet their architectural, scenic, cultural, or visual appeal.

Historically designated buildings, whether occupied or vacant, are carefully preserved and thoughtfully restored to the original carpentry. Architectural styles include Georgian, Colonial, Victorian, Early California, Romanesque Revival, Old-World Spanish, Federal, and Greek Revival.

Following are some of the features to look for in historic homes.

EXTERIOR

Historic homes are visually attractive because of their unique hand-crafted exteriors. Here's a few things to look for:

- Brackets** – metal or wooden supports which appear to support the roof. Often carved with ornate scrollwork or characteristic designs.

- Bulkhead** – a set of thick, tornado-proof doors that open into a cellar underneath the home.

- Buttress** – triangular wall supports made of brick or stone, unique to Gothic styles architecture.

- Clapboard** – exterior siding on a building, comprised of narrow slats of wood which overlap downwards. Weatherboard is similar to clapboard, but the boards are wider.

- Coping** – wall caps that serve as weather protection, but also designed to enhance the home's architectural style.

- Finial** – a tall spike, common to the Gothic period, at the top of a roof, metal gate bars, cupola, or spire.

- Frieze** – the panel directly below a cornice, and resting on the columns or piers. It is often decorated with unique medallions or dentil designs.

- Pendant** – a decorative metal or wood pieces that hangs under a porch, ornamental bracket, or cornice.

- Portico** – a small front porch stoop with support columns and a small pitched roof.

- Quoins** – stone, wood, or brick rectangles which overlap the corners of a wall to enhance the style.

ROOF

Vintage homes may be recognized by their unique roof styles and vintage era towers:

- Cornice** – edge of the roof, finished with ornaments, or decorated with medallions, brackets, or dentil features.

- Cresting** – decorative wrought iron trim installed at the top or border of a roof. Popular in Mansard architecture.

- Dormer** – a roof-opening window in the attic. Styles include Gabled dormer, Shed dormer, and Eyelid dormer.

- Parapet** – a roof or porch top constructed of brick or stone walls, with some areas that rise above the flat areas. Battlements are the sections that are lower than the tall sections. A crenelated parapet means that it has regular breaks.

- Pediment** – small porch slanted roof facing towards the front of a building, and popular in Classical Revival architecture.

- Pent Roof** – On a multi-story building, a slanted roof piece attached to the wall, above the lower story, often wrapping around the entire building.

- Tower** – round, tall room with a pointed top. A Tourelle is a smaller tower with corbel trim. A Turret is a corner tower. A Cupola is a square or octagon shaped tower at the top of a roof, often with a decorative weathervane on top.

COLUMNS

Historic homes often feature columns on porches, exteriors, and interiors.

- Columns** are round support pillars, with classic architectural detailing.

- Pedestal** refers to the bottom portion of a column, often a thick base which is slightly decorative, and matches the architectural style of the capital at the top.

- Fluting** is the decorative finish with vertical grooves.

- Capitals** refer to the decorative caps at the top of the columns. Capital architectural styles include Roman, Greek, Corinthian, and Ionic.

- Pilasters** are narrow columns attached to a wall, which appear to be free-standing columns.

- Plain** columns are known simply as pillars.

WINDOWS

Historic homes are recognized by their unique window styles. Below are a few types of windows to watch out for.

- Arched** – rounded or segmental arches that highlight a window or a door.

- Fanlight** – a half-circle shaped non-opening window placed above a door-

way. Decorative styles reflect the time period of the construction.

- Oriel** – a 3-sided bay window with decorative support brackets.

- Palladian** – a tall arched window with 2 side windows, popular in Colonial and Georgian homes.

- Tracery** – curved window with a pointed arch at the top. Decorative metal designs highlight this Gothic style architecture.

- Transom** – a non-opening window placed above a door to bring light in the room, often multi-paned for visual effect.

INTERIOR

Once you get inside the home, you and your buyers can admire the many unique characteristics of a historic home:

- Chair Rail** – wooden strip of molding that is tacked horizontally mid-way up the side of a wall. The purpose is to protect the wall from chair backs and to give a decorative, uniform finish.

- Corbel** – a stone or wooden bracket / dentil, placed on a wall and having the appearance of holding up a roof, mantle, or shelf.

- Molding** – a wooden strip or panel placed flush against the top of a wall and ceiling. Also seen on windows, walls, doors, and columns as a decorative feature known as a crown.

- Niche** – a small cubby hole inset in a wall, either square or arched, to display art.



- Tudor Arch** – an arched doorway or window that comes to a point at the top. Common in Tudor Revival style architecture, also known as a 4-centered arch.

- Wainscot** – wooden panel on the lower half of a wall, often with a chair rail above. Panels may have trim or decorative patterns.

When you view a historic home, take a careful look at its unique features. Perhaps the house is even listed on the National Register of Historic Places, which is quite an honor. Even if only designated as a local landmark, it contributes aesthetic benefits to the local neighborhood.

With this handy guide, you will now be able to advise your home buyers who are seeking vintage charm and old-world character. You may even want to specialize in selling historic homes in San Diego!

Regina P. Brown is an actively practicing real estate broker and trainer/instructor at RealtyPro Academy, which offers continuing education and professional development courses online.

San Diego Home/Garden Lifestyles Presents
The Greater San Diego Association of REALTORS®

Holiday House

Friday, December 6
5:00 pm - 8:00 pm
Location: TBD

Join Our Annual Charity Drive!

Help us fill a home with charitable goods and spread the spirit of the holidays. Our event will feature food, drinks, and live music! All proceeds go to the Ambassadors Foundation, a 501(c)(3) organization, that benefits local children, military families, senior citizens, and homeless.

Register Online: holidayhouse2013.eventbrite.com

Thank You to Our Sponsors!



OCTOBER STATISTICS DETACHED HOMES

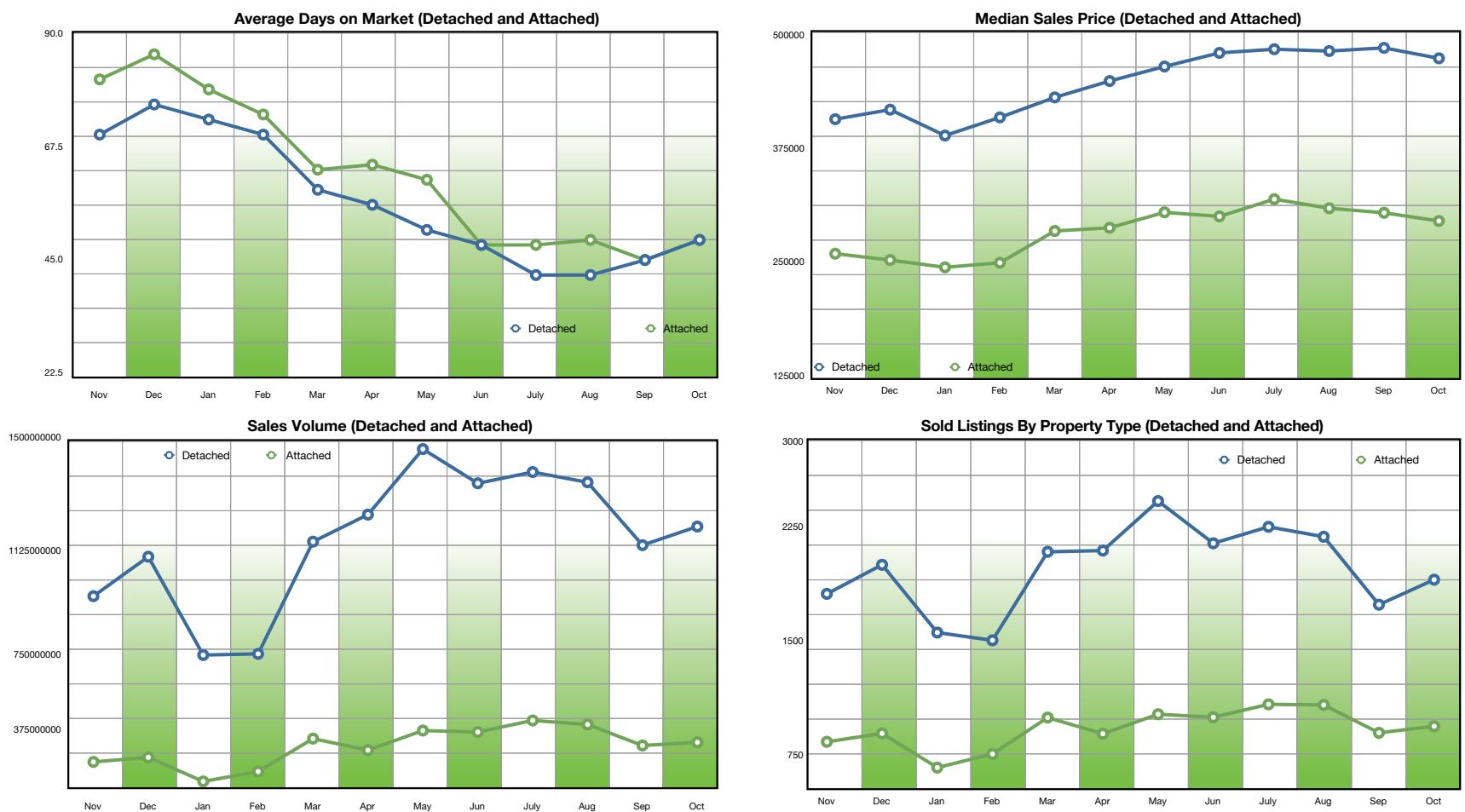
Current Year - 2013								Previous Year - 2012							
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	14	185	45	73	\$452,000	\$458,000	16	167	107	86	\$449,000	\$390,000		
91902	Bonita	12	164	26	57	\$565,000	\$525,000	14	152	112	92	\$462,500	\$435,000		
91905	Boulevard	2	16	40	75	\$137,500	\$147,500	0	12	0	190	\$0	\$89,500		
91906	Campo	5	45	63	103	\$170,000	\$150,000	3	60	122	76	\$135,000	\$132,000		
91910	Chula Vista	40	404	57	64	\$421,000	\$380,500	46	378	87	78	\$360,900	\$326,000		
91911	Chula Vista	36	343	52	58	\$342,750	\$340,000	34	393	95	83	\$340,000	\$280,000		
91913	Chula Vista	40	410	62	76	\$473,500	\$435,500	48	460	134	107	\$390,000	\$375,495		
91914	Chula Vista	20	190	47	74	\$562,500	\$535,000	19	227	114	108	\$492,843	\$489,000		
91915	Chula Vista	21	285	47	71	\$460,000	\$435,000	48	413	126	125	\$385,500	\$365,000		
91916	Descanso	2	24	29	90	\$260,000	\$240,000	0	19	0	61	\$0	\$275,000		
91917	Dulzura	0	6	0	139	\$0	\$280,000	0	2	0	126	\$0	\$196,000		
91931	Guatay	0	1	0	13	\$0	\$171,000	0	1	0	140	\$0	\$120,000		
91932	Imperial Beach	10	90	28	58	\$354,950	\$345,000	7	100	146	106	\$292,000	\$297,500		
91934	Jacumba	1	10	37	145	\$105,000	\$72,500	0	8	0	62	\$0	\$78,180		
91935	Jamul	6	61	70	78	\$617,500	\$500,000	5	84	215	120	\$500,000	\$402,500		
91941	La Mesa	24	312	34	45	\$472,500	\$476,250	34	335	65	74	\$350,500	\$411,000		
91942	La Mesa	35	281	40	45	\$415,000	\$397,000	28	254	62	71	\$326,400	\$327,750		
91945	Lemon Grove	15	225	54	61	\$345,000	\$300,000	17	212	66	72	\$285,000	\$251,750		
91948	Mount Laguna	0	1	0	118	\$0	\$140,000	0	7	0	318	\$0	\$118,000		
91950	National City	15	185	66	69	\$295,000	\$262,000	18	203	79	83	\$241,500	\$212,000		
91962	Pine Valley	2	28	129	105	\$260,500	\$321,500	4	17	79	80	\$275,000	\$250,000		
91963	Potrero	0	8	0	96	\$0	\$200,000	0	6	0	67	\$0	\$199,750		
91977	Spring Valley	43	457	44	55	\$325,000	\$320,000	39	437	67	77	\$285,000	\$262,500		
91978	Spring Valley	8	61	108	67	\$337,450	\$375,000	3	58	73	60	\$365,000	\$328,000		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	5	53	62	79	\$460,000	\$545,000	7	47	154	129	\$470,000	\$557,000		
92004	Borrego Springs	1	58	384	110	\$332,000	\$175,000	3	49	73	105	\$112,300	\$124,800		
92007	Cardiff By The Sea	12	75	70	61	\$947,500	\$1,000,000	5	52	21	64	\$835,000	\$825,000		
92008	Carlsbad	16	171	30	44	\$703,750	\$666,200	23	180	62	78	\$575,000	\$550,000		
92009	Carlsbad	54	528	33	42	\$790,000	\$783,750	63	501	67	71	\$738,000	\$697,000		
92010	Carlsbad	12	124	51	37	\$603,000	\$580,500	15	108	47	65	\$560,000	\$524,000		
92011	Carlsbad	16	233	36	38	\$831,750	\$775,000	21	249	80	86	\$675,000	\$705,000		
92014	Del Mar	21	168	93	66	\$1,750,000	\$1,495,645	14	140	172	117	\$1,257,500	\$1,330,000		
92019	El Cajon	33	307	46	59	\$450,000	\$437,000	30	299	107	82	\$410,000	\$375,000		
92020	El Cajon	28	330	32	48	\$390,500	\$385,000	28	301	47	66	\$417,450	\$330,000		
92021	El Cajon	29	376	40	56	\$380,000	\$355,000	37	393	75	87	\$285,000	\$290,000		
92024	Encinitas	32	408	71	45	\$922,125	\$865,400	385	76	74	92	\$912,500	\$825,000		
92025	Escondido	27	301	71	53	\$420,000	\$420,000	19	273	67	84	\$463,000	\$344,000		
92026	Escondido	31	448	41	61	\$410,000	\$400,000	44	477	80	86	\$330,000	\$320,000		
92027	Escondido	43	425	42	58	\$357,000	\$355,000	43	492	72	84	\$310,000	\$278,625		
92028	Fallbrook	57	613	63	71	\$435,000	\$425,000	57	517	77	91	\$360,000	\$341,000		
92029	Escondido	14	195	41	48	\$637,000	\$579,000	16	185	75	84	\$582,500	\$510,000		
92036	Julian	6	67	89	116	\$193,950	\$225,000	9	72	85	141	\$155,000	\$222,000		
92037	Jolla	33	302	59	61	\$1,425,000	\$1,525,000	32	289	73	96	\$1,535,000	\$1,300,000		
92040	Lakeside	27	322	40	60	\$394,000	\$365,000	30	268	70	75	\$294,500	\$315,000		
92054	Oceanside	22	210	65	62	\$455,750	\$448,000	19	224	53	84	\$355,000	\$355,600		
92056	Oceanside	44	433	56	46	\$436,500	\$410,000	37	419	63	83	\$330,000	\$339,000		
92057	Oceanside	50	533	43	54	\$420,000	\$395,000	51	535	73	86	\$350,000	\$343,000		
92058	Oceanside	9	122	31	48	\$375,000	\$377,000	12	125	57	88	\$334,950	\$295,000		
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92060	Palomar Mountain	3	9	63	124	\$175,000	\$122,000	0	7	0	148	\$0	\$219,900		
92061	Pauma Valley	1													

OCTOBER STATISTICS ATTACHED HOMES

Current Year - 2013								Previous Year - 2012							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
		Mth	YTD	Mth	YTD	Mth	YTD			Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	2	15	21	84	\$155,550	\$164,900	1	24	218	73	\$129,000	\$111,000		
91902	Bonita	3	35	28	73	\$300,000	\$170,000	4	18	64	62	\$184,500	\$150,000		
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91910	Chula Vista	7	142	56	79	\$281,000	\$231,850	13	126	72	91	\$205,000	\$180,000		
91911	Chula Vista	19	101	65	78	\$210,000	\$180,000	10	123	101	95	\$166,250	\$145,000		
91913	Chula Vista	28	220	48	90	\$260,900	\$225,000	24	237	102	123	\$206,250	\$189,900		
91914	Chula Vista	5	62	50	81	\$315,000	\$266,500	5	55	123	125	\$224,000	\$223,000		
91915	Chula Vista	24	176	34	78	\$313,750	\$276,250	14	157	93	118	\$217,500	\$220,000		
91916	Descanso	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		
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91932	Imperial Beach	6	58	77	112	\$311,250	\$249,500	3	61	108	103	\$118,000	\$139,000		
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91941	La Mesa	1	23	5	52	\$357,000	\$176,000	3	30	7	71	\$158,000	\$147,500		
91942	La Mesa	15	130	110	70	\$240,000	\$223,500	10	134	58	80	\$182,500	\$175,450		
91945	Lemon Grove	0	12	0	113	\$0	\$113,500	0	11	0	104	\$0	\$12,000		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91950	National City	5	49	116	87	\$270,000	\$189,000	0	46	0	138	\$0	\$107,075		
91962	Pine Valley	0	0	0	0	\$0	\$0	0	1	0	13	\$0	\$18,000		
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91977	Spring Valley	10	112	53	67	\$178,250	\$155,050	4	83	59	116	\$132,500	\$115,000		
91978	Spring Valley	5	29	14	49	\$225,000	\$193,000	1	19	119	104	\$175,000	\$163,000		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	0	15	0	71	\$0	\$220,000	2	24	125	151	\$107,500	\$152,750		
92004	Borrego Springs	0	18	0	118	\$0	\$109,550	1	15	210	148	\$45,000	\$75,000		
92007	Cardiff By The Sea	4	38	44	44	\$482,500	\$462,500	3	46	35	83	\$940,000	\$456,500		
92008	Carlsbad	4	97	18	51	\$337,500	\$430,000	9	95	102	104	\$439,000	\$365,000		
92009	Carlsbad	24	282	30	51	\$350,000	\$347,000	34	251	82	91	\$330,000	\$291,000		
92010	Carlsbad	6	85	32	47	\$376,000	\$346,000	7	80	103	106	\$315,000	\$295,000		
92011	Carlsbad	9	104	23	32	\$430,000	\$470,488	7	82	23	57	\$415,000	\$391,250		
92014	Del Mar	10	70	32	52	\$602,500	\$670,000	6	48	51	83	\$335,000	\$599,000		
92019	El Cajon	20	150	56	54	\$232,500	\$220,000	14	119	71	87	\$193,000	\$178,000		
92020	El Cajon	11	95	62	100	\$160,000	\$144,000	8	108	83	104	\$159,778	\$114,000		
92021	El Cajon	10	95	41	58	\$165,000	\$147,250	13	109	114	93	\$132,000	\$113,000		
92024	Encinitas	10	156	38	35	\$527,800	\$495,000	16	169	97	98	\$412,000	\$342,000		
92025	Escondido	7	59	86	61	\$200,000	\$175,000	4	54	152	83	\$174,000	\$130,625		
92026	Escondido	11	100	70	55	\$155,000	\$200,000	10	89	93	121	\$131,500	\$150,000		
92027	Escondido	6	54	41	84	\$143,000	\$130,000	5	61	166	89	\$102,000	\$105,000		
92028	Fallbrook	0	19	0	78	\$0	\$170,000	4	19	39	70	\$240,000	\$188,000		
92029	Escondido	0	10	0	51	\$0	\$296,000	2	8	184	137	\$200,000	\$152,500		
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92037	La Jolla	19	370	57	58	\$525,000	\$572,500	37	273	68	96	\$462,000	\$475,000		
92040	Lakeside	6	58	21	34	\$126,500	\$127,800	6	60	58	85	\$102,250	\$91,000		
92054	Oceanside	11	130	95	111	\$341,250	\$390,000	9	113	99	100	\$389,000	\$300,000		
92056	Oceanside	22	227	47	43	\$226,250	\$225,600	26	273	56	77	\$217,000	\$200,000		
92057	Oceanside	27	222	35	52	\$225,000	\$190,000	24	206	85	92	\$174,750	\$146,000		
92058	Oceanside	7	65	42	44	\$231,200	\$215,000	4	63	79	122	\$153,750	\$156,000		
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92061	Pauma Valley	1	7	259	205	\$235,000	\$298,000	0	7	0	60	\$0	\$209,000		

Current Year - 2013								Previous Year - 2012							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD								

<tbl_r cells="2" ix="1" maxcspan="8" maxrspan="1" usedcols

**COMPARATIVE SALES - EXISTING HOMES - OCTOBER 2013 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 October 2013	\$335,142,955	24.038	3.213	\$1,207,240,704	8.966	5.358
2 Average Sales Price October 2013	\$355,024	15.892	-1.489	\$633,390	18.399	-3.707
3 Median* Sales Price October 2013	\$296,000	20.320	-2.950	\$475,000	18.750	-2.360
4 Sold Listings October 2013	944	7.029	4.772	1,906	-7.967	9.414
5 Average Days on Market October 2013	49	-39.506	8.889	49	-33.784	8.889
6 Total Sales Volume October 2012	\$270,193,351			\$1,107,908,168		
7 Average Sales Price October 2012	\$306,342			\$534,963		
8 Median* Sales Price October 2012	\$246,000			\$400,000		
9 Sold Listings October 2012	882			2,071		
10 Average Days on Market October 2012	81			74		

	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 2013	\$3,488,673,270	32,085		\$12,492,696,207	20.653	
12 Average Sales Price YTD 2013	\$350,128	23,243		\$590,560	18.566	
13 Median* Sales Price YTD 2013	\$293,000	30,220	N/A	\$455,000	20.050	N/A
14 Sold Listings YTD 2013	9,964	7,174		21,154	1,761	
15 Average Days on Market YTD 2013	57	-40,000		53	-36,145	
16 Total Sales Volume YTD 2012	\$2,641,241,086			\$10,354,229,753		
17 Average Sales Price YTD 2012	\$284,096			\$498,087		
18 Median* Sales Price YTD 2012	\$225,000			\$379,000		
19 Sold Listings YTD 2012	9,297			20,788		
20 Average Days on Market YTD 2012	95			83		

Copyright 2013 Greater 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.

Kinecta can help you get a bigger piece of the pie.

- Kinecta is one of California's largest credit unions and has grown to become a major direct lender with local mortgage consultants and processing to efficiently serve your clients.
- Competitive conventional, jumbo, and niche loan products with a 21-day closing Purchase Guarantee.
- Joining Kinecta is no great mystery for your clients. It's simple and easy.
- Kinecta offers a complete range of financial services, from banking to insurance to investments and much more.



We also offer **Homebuyer Workshops** where you can meet potential clients, along with exclusive **Realtor Performance Seminars** with industry experts. Check out our special Realtor web page at www.kinecta.org/realtor for more information.

Contact me for more info!



Eric Anderson
Mgr., Mortgage Loan Sales
tel: 619.654.3995 fax: 310.536.4974
eanderson@kinecta.org | NMLS #381598
www.kinecta.org/eanderson

Mission Valley Mortgage Center
2375 Northside Drive
San Diego, CA 92108



The Kinecta Difference:
Not-for-profit • Member-owned • Over 70 years in business



Terms and conditions subject to change. All loans subject to credit approval. Information is intended for Mortgage and Real Estate professionals only and not intended for consumer use as defined by Section 1026.2 of Regulation Z, which implements the Truth-In-Lending Act. The guidelines are subject to change without notice and are subject to Kinecta Federal Credit Union underwriting guidelines and all applicable federal and state rules and regulations. 13173-09/13

Spectrum Renovations has teamed up with Warren's Restoration

We offer:

- Emergency Flood Response**
- Water Extraction**
- Mold Remediation**
- Flood Restoration**
- IICRC & EPA Lead Certified**

Spectrum Renovations
General Contractors

RichardB@SpectrumRenovations.com
www.SpectrumRenovations.com
office: 858.279.7800
office: 858.571.3700
fax: 858.279.3632

License 700471
Since 1995

'30 UNDER 30': DO YOU KNOW A RISING STAR?



Each June, NAR's REALTOR® Magazine features 30 rising young stars in the real estate industry, and every year hundreds of real estate practitioners apply to be one of the 30 honorees. This past year SDAR member Victoria Crown, team leader at San Diego's Pacific Sotheby's International Realty, was selected as one of the honorees.

Who's eligible to enter?

For the 2014 feature, any REALTOR® member of the National Association of REALTORS® who is 29 years old or younger on May 31, 2014 and who has not been profiled in a previous "30 Under 30." (Previous finalists who didn't make it into the group of 30 honorees are allowed to reapply.)

What's the deadline?

Applications are due by January 15, 2014.

What are the judges looking for?

Several factors are considered. Business success is just one. Community and professional leadership also are important factors. Judges strive for balance: They want to ensure

there is diverse group of finalists in terms of business niches, gender, ethnic background, and geographic location. Finally, judges look for compelling stories that bring to life innovative business strategies that have worked for you or obstacles you've overcome.

What is the selection process?

Initially, all applications are screened

by REALTOR® Magazine editors to ensure all necessary information has been provided. In the initial screening, the group is winnowed down to 75-100 semifinalists. A panel of judges then reviews this group, weighing the factors mentioned above, until a consensus is reached on 50 finalists. Of those, 30 honorees and five alternates are chosen. The 30 are vetted with their local and state associations

and with the state regulatory boards for ethical violations or disciplinary actions. If a finalist is disqualified for any reason, a replacement is chosen from the list of alternates.

How can I find more information and submit an application?

Visit <http://realtormag.realtor.org/30-under-30>.

Forward Advantage Buyer PROGRAM IT'S FABulous!



page 6 ▼

assignment, as does the solar provider. Remember that purchase contract obligates the seller to deliver clear title to the buyer, insured by a policy of title insurance. A savvy buyer that is confronted with a solar lease may flatly refuse to assume the lease, and then demand that the seller clear the lease from title by purchasing the solar equipment.

As such, a seller with a leased solar power system should condition their acceptance upon 1) the buyer's obligation to apply to the solar provider for an assumption of the lease and 2) the solar provider's acceptance of the buyer's assumption of the lease. In other words, the seller's acceptance of the buyer's offer should be contingent upon the buyer successfully assuming the solar lease. That way, if the buyer refuses to assume the lease, or the solar provider refuses the buyer's assumption of the lease, the seller can cancel the transaction without the obligation to purchase the equipment.

Remember, too, that the process by which the buyer will assume the lease likely involves the solar provider evaluating the buyer's credit and finances. Buyers should therefore obtain a copy of the solar lease agreement and begin the process of assuming the lease as soon as they open escrow so as to not delay the close date.

Ultimately, these issues are not insurmountable. The minor adjustments referenced above will ensure that the solar lease issues are addressed up front and should lead to a smooth transaction.

(Eric R. Ginder is a member of the SDAR Risk Management Committee. He is managing partner of The Ginder Law Group and can be contacted at eginder@LGLawCon.com.)

THE BENEFIT OF FAB LIES IN YOUR PIECE OF MIND.

COMPARE

Pre-Qualification

Generally based on a credit report and a loan originators opinion.

Pre-Approval

Usually is provided by a loan originator based on an automated underwriting system (AUS) approval.

FAB Approval

This is an approval provided by a BluFi underwriter minus appraisal, title, and escrow.

FORWARD ADVANTAGE BUYER APPROVAL

The FAB program allows for a borrower to be fully credit approved by an underwriter, giving them the comfort of knowing the home loan process will be expedited and easily closed. Now they will only need to find the perfect property to make the home buying experience complete! We want buyers to have a competitive edge in the marketplace and a FAB approval keeps opportunities open and levels the playing field when placed against cash buyers. The seller will be more confident in accepting an offer from a buyer with a FAB approval because it translates into a quick close. It's FABulous!

BLUFI

LENDING

Making Homes Happen

760-444-1500 | BluFi.com
Carlsbad | Scripps | Temecula



Equal Housing Lender. Loans will be arranged or made pursuant to Department of Business Oversight California Finance Lenders. License # 603H302. CORP NMLS #279622. Terms and conditions subject to change without notice. Information intended to be used only by Real Estate Professionals not Consumers.



FREMONT BANK

MEMBER FDIC



Fremont Bank is one of the nation's top home lenders. We are now serving San Diego Homeowners for home purchase and refinancing needs.

- Conforming**
- FHA**
- Jumbo**

- Fixed and Adjustable**
- Portfolio Lending**

Purchase and Refinance

Contact us today to learn more!

Bryan Horn
Relationship Loan Officer
Mobile: (858) 805-5347
NMLS #251502



Julia Maio
Relationship Loan Officer
Mobile: (619) 362-1303
NMLS #872912



About Fremont Bank

Fremont Bank is a highly ranked California mortgage lender, leading retail and commercial bank, award-winning top philanthropic business and consistently ranks in Bay Area News Group's "Top Bay Area Workplaces." Founded in 1964, Fremont Bank is one of the oldest independent family-owned and managed banks in the state and focuses on personalized service for clients. It has 18 branches across the counties of Alameda, Contra Costa, San Francisco, Monterey and retail loan offices in Sacramento and Los Angeles county.

Learn more about us at www.fremontbank.com



Fremont Bank
NMLS #478471

LCON-0240-0813

THE INSIDIOUS MALWARE – STAY ALERT AND SAFEGUARD YOUR COMPUTER

By Colin Reed

Malware, short for “malicious software,” is a term used to refer to several types of software you definitely don’t want on your computer. It covers infections most people have heard of, like computer viruses or worms, but it can also refer to rootkits, Trojans, spyware and keyloggers, ransomware, and adware. Industry experts estimate the number of malware programs to be well over 1 million, with more added every day.

Computer viruses and worms have been around for decades. The goal of these programs is usually destructive and malicious. They may delete your files, gather personal information and/or passwords to send to their creator, or even take control of your computer in order to send virus copies to your email contacts.

Rootkits and Trojans are stealthy viruses. Rootkits place themselves in hidden areas of your computer, either in system files or in areas of the hard drive that are accessed before Windows begins loading. They are extremely difficult to eliminate. Sometimes even reformatting your hard drive will not get rid of them. Trojans masquerade as legitimate programs so that when a user installs them, their machine is infected.

Spyware and keyloggers attempt to gather personal information such as passwords in order to steal money or commit identity theft.

Ransomware is also known as extortionware. It can present itself as a program that seems legitimate, such as a program to speed up your computer or even a program that scans for malware. It is benign in the sense

that it doesn’t usually destroy any files; however, it does attempt to scare or threaten the user into paying money for a program that is unnecessary.

With all these different threats out there, what can you do to help combat them? The first line of defense is having an antivirus program installed on your machine. Today, most of these programs also scan for many different perils, not just viruses. If your current antivirus program only scans for one type of threat, you should consider replacing it with one that can scan for other types of malware as well.

It does no good to have antivirus installed if you don’t update it! Free antivirus programs can work well, but the catch is that you usually have to manually update them. Generally, the paid version of a program will auto-update so you don’t have to remember to do it.

When installing an antivirus program, it is important to update it immediately and then let it scan your entire computer for infected files. This can take some time, especially on a computer with a lot of files, or on an older machine. Once it has completed, be sure to set up a regular schedule to update and scan your computer for new infections. This should be done once a week at a minimum; ideally do it every day. Typically subsequent scans will check any new or changed files on the computer, so the entire drive does not have to be scanned every time.

It is just as important to keep your system updated with the latest security releases from

Microsoft. Although update reminders tend to pop up at inconvenient times, it is important to allow your computer to install Windows updates. You can schedule a convenient time to install updates in the Windows Updates control panel if your Windows version is newer than XP. Keep in mind your computer cannot be off or asleep to install updates.

Finally, if you are visiting a website and it says you must update software to continue (typically Adobe Flash), you should NOT click any button or link on that site that says it will update your software. Instead, you should visit the manufacturer’s website (in this case Adobe.com) to download the update. This way you can avoid inadvertently installing Trojans or other malware.

Unfortunately those that write malware are one step ahead of the companies that detect it. However, following these tips can greatly reduce your chances of malware infections. If you find that your computer has slowed down recently, or seems to be infected with malware, you are welcome to take advantage of SDAR’s PC Repair Program. This drop-off service is available at our Kearny Mesa location, Monday-Friday, between 9:00 am and 4:00 pm. No appointment is needed.

Visit <http://www.sdar.com/media/PCRepairProgram.pdf> for further details.

(Colin Reed coordinates SDAR’s PC Repair Program.)



AFFILIATE SPOTLIGHT

The Permit Pro Consultant
PERMITS AND ARCHITECTURAL DESIGNS

THE PERMIT PRO CONSULTANT HELPS SOLVE COMPLIANCE ISSUES

Founded August 1985 and operating under the name The Permit Pro Consultant since 2000, Ian Scattergood has obtained more than 2,100 building permits for his clients in all phases of residential construction, of which over 400 were for non-permitted work.

The Permit Pro Consultant designs and processes permits in conjunction with all 19 building departments in the San Diego area. In 1991 during a slowdown in real estate, Scattergood became an affiliate with CREIA (California Real Estate Inspection Association). While not performing physical property home inspections, he began specializing in code compliance review of existing non-permitted non-inspected structures.

The company has reviewed decks, retaining walls, remodel space, new square footage, second floor additions, guest living quarters, granny flats, accessory apartments, companion units, non-habitable accessory structures, second dwelling units, barns, metal buildings, storage and workshops, changes of use (like crawl space to living space, garage and patio covers or enclosures to habitable living space), as well as entire homes built without proper building permits and /or inspections by the local building jurisdictions. The Permit Pro provides confidential, non-biased inspections of a project’s strengths and weaknesses before you decide to move forward with permitting, or providing full disclosure as

you sell your property or list to sell.

The Permit Pro helps solve code compliance issues and clients who may have been living in their homes well over 20 years without being aware that they purchased their home with unpermitted or undocumented square footage by previous owners.

Some of the reasons for coming into compliance with building permits and final inspections include:

- Code enforcement
- Selling property
- Refinancing and bank won’t appraise non-permitted footage
- Tenant, family member or neighbor turned them in

• Parents don’t want to will their kids their problems

• Full sales price cannot be achieved

After 28 years as sole owner, in April 2013, Scattergood merged his firm with Rick Wright, Engineer, Momenta Design Group, which now gives expanded services such as structural inspections, soils reports, cracked foundation repair, repair reports and professional engineer certification letters, beam design, retaining wall design, structural calculations, and more.

You can reach The Permit Pro Consultant at 619-579-0088 or email at ian@permitprosd.com. Visit the website at www.permitprosd.com.



Real Estate is Your Business: Enroll in 'Agent Essentials'

There is a common thread among those who are entering the real estate industry. All too often new agents do not look at their decision to enter the real estate industry as starting a business.

In this light, the Greater San Diego Association of REALTORS® has created a new program to help new REALTORS® become successful through the launch of the new "Agent Essentials" program. Topics to be covered include the process of creating a business plan, creating a schedule, working with buyers and sellers, and how escrow, title and lending works.

Within SDAR's goal of being the "go-to" association contributing to the success of the real estate professional, Agent Essentials will be delivered over five days and cover all of the basic training all new agents need, but will also sharpen the skills of even the most seasoned agent.

The first session runs December 9, 11, 12, 16 and 18 as follows:

Monday, Dec. 9

Goal Setting and Business Planning: Building a Business Plan Around your Goals - 10:00 a.m. – 4:00 p.m.

Wednesday, Dec. 11

Strategic Planning: Building a Business Model that Works - 9:00 a.m. – 3:00 p.m.

Thursday, Dec. 12

Real Estate Sales: Techniques to Attract and Engage Buyers and Sellers - 9:00 a.m. – 3:00 p.m.

Monday, Dec. 16

Effective Communication: Learn the Language of Real Estate Sales and How to Reduce Risk by Educating Your Client - 9:00 a.m. – 3:00 p.m.

Wednesday, Dec. 18

Escrow, Title & Lending: What Every

Agent Needs to Know (Panel) - 1:00 p.m. – 4:00 p.m.

Cost for the entire five-day session is only \$150 for SDAR members (savings of \$50), and \$250 for non-members (savings of \$25). You can also take individual sessions. Ginni Field, an SDAR member, trainer and motivational speaker will be leading the December sessions. Future sessions of "Agent Essentials" are being scheduled for 2014.

Visit www.sdar.com/edpass for details or call (858) 715-8040.



We make closings easier and new beginnings happier.



As your mortgage partner, we'll consistently deliver on-time closings, choices of solutions and guidance from our expert loan consultants, so you can help your clients go from home seekers to homeowners. We specialize in FHA & 203K, VA, HomePath®, Conventional and Jumbo loans.



Give our San Diego team a call today, and we'll help your clients find the right solution and help you secure more sales.

Michael Stowers
Branch Manager
(619) 928-0127

Kent Palmer
Cert. Mortgage Planner
NMLS ID 262983

Gary Jackson
Senior Loan Consultant
NMLS ID 258869

Kim Moffat
Loan Consultant
NMLS ID 303465

Jeremy Patterson
Loan Consultant
NMLS ID 262395

Dalila Flores
Loan Consultant
NMLS ID 262439

Sergio Soberanes
Loan Consultant
NMLS ID 570991

Melinda Neill
Loan Consultant
NMLS ID 991362

David Johnston
Senior Loan Consultant
NMLS ID 225476

Jim Cate
Loan Consultant
NMLS ID 262959

Tonya Suggs
Loan Consultant
NMLS ID 238990

Incredible employment opportunities available. Call today.

Rates, terms, and availability of programs are subject to change without notice. Licensed by the CA Department of Business Oversight CRMLA 4131040. Corporate NMLS ID 174457. All rights reserved. 10072013.



SDAR Education Schedule

LEGEND: KEARNY MESA SOUTH COUNTY EAST COUNTY

Classes subject to change or cancellation.

SOLANA BEACH CORONADO

Check www.sdar.com for current information.

R-Plus = REALTOR® Plus price

RMS = Risk Management Specialist price

DEC	CLASS TITLE	TIME	R-Plus	RMS	SDAR	Others	Credits	PRESENTER
3	MLS Tempo Training	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
4	Agent Boot Camp: Jump Start Your Career	9:00 am – 3:30 pm	Free	Free	\$15	\$50	NA	Patrick Alexander
9	Agent Essentials (Day 1): Goal Setting & Business Planning <small>(Discount for taking all 5 days)</small>	10:00 am – 4:00 pm	\$34	\$40	\$40	\$55	TBD	Ginni Field
10	MLS Fusion Training	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
11	Agent Essentials (Day 2): Building a Successful Business Model <small>(Discount for taking all 5 days)</small>	9:00 am – 3:00 pm	\$34	\$40	\$40	\$55	TBD	Ginni Field
12	Agent Essentials (Day 3): Real Estate Sales Techniques <small>(Discount for taking all 5 days)</small>	9:00 am – 3:00 pm	\$34	\$40	\$40	\$55	TBD	Ginni Field
12	zipForm® Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kevin Burke, JD
12	Tempo/Fusion Tips & Updates	9:30 am – 11:30 am	Free	Free	Free	Free	NA	Sandicor Trainer
16	Agent Essentials (Day 4): Effective Communication <small>(Discount for taking all 5 days)</small>	9:00 am – 3:00 pm	\$34	\$40	\$40	\$55	TBD	Ginni Field
18	Agent Essentials (Day 5): Escrow, Title & Lending <small>(Discount for taking all 5 days)</small>	1:00 pm – 4:00 pm	\$34	\$40	\$40	\$55	TBD	Education Panel

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



San Diego Escrow Team

8885 Rio San Diego Drive, Suite 240 | San Diego, CA 92108 | **(619) 688-1585**

Diane Whiteley, CEO/President	Meghan Harrington, Escrow Officer
Bruce Glaser, Vice President	Tashna Waits, Escrow Officer
Maura Beland, CEO*/Manager	Julie Lukoski, Account Executive
Laurie Wentzel, Escrow Officer	Lindsay Riddle, Escrow Officer
April Johnson, CEO*	

Rancho Bernardo Escrow Team

16776 Bernardo Center Drive, Suite 108 | San Diego, CA 92128 | **(858) 487-6400**

Vickie Everly, Escrow Officer/Manager	Cindy Gunter, Escrow Officer
Voncile Carter, CEO*	Tina White, Escrow Officer
Kathy Saint, Escrow Officer	Kim Ray, CEO*
Susan Moser, Escrow Officer	Joe Salvatore, Account Executive

Independently owned and operated

*CSEO - Certified Senior Escrow Officer | California Escrow Association
We are an independent escrow agency licensed by the State of California Department of Corporations.
Corporate Office (Mission Valley) - License No. 963-2388 | Branch Office (Rancho Bernardo) - License No. 863-1565

Don't Replace, REFINISH!

SAME DAY CURE PROCESS!
We Never Charge An Occupied Unit Fee!
Up Front Pricing, Never Surprise Charges!
Quick Response Time 24 To 48 Hours!
Cracks - Chips - Scratches
Weak Bottom Reinforcement
Rust - Tile Damage

- Repair / Restore ALL Bath and Kitchen Surfaces
- Laminate / Formica Countertops Refinishing
- Expert Grouting & Caulking Service
- Clawfoot Bathtub Refinishing
- Tile Countertops Refinishing
- Pedestal Sink Refinishing
- Countertop ReColoring
- Wall Tile Reglazing
- Countertop Repair
- Tub Showers
- Shower Stall
- Porcelain Tubs
- Bathroom Tiles
- Sink Bowls
- Bathroom Vanity Top
- Kitchen Countertops
- Kitchen Sinks
- Formica

CALL: 800-516-7299
YOU'VE TRIED THE REST, NOW TRY THE BEST!

Visit Us Online At:
www.3in1Refinishing.com
For A Complete List Of
ALL OUR SERVICES!

Mention Code
SDAR10 For 10%
Off Entire Order

Proud Member of The 
The Trusted Voice of San Diego Real Estate

3 in 1
BATHTUB & KITCHEN
REFINISHING COMPANY
Lic. #791035

DECEMBER 2013 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	COMMITTEE MEETINGS
1 New Member Orientation 8:30 am–3:00 pm (Kearny Mesa)	2 REIE Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Tempo Training 9:15 am–4:30 pm (Kearny Mesa)	3 Agent Boot Camp 9:00am–3:30 pm (South County)	4	5	6 Holiday House Celebration 5:00 pm–8:00 pm (visit www.sdar.com for location)	7	3 Bylaws 3:00 pm - 5:00 pm
8 Agent Essentials (Day 1): Goal Setting & Business Planning 10:00am–4:00 pm (Kearny Mesa)	9 REIE Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Fusion Training 9:15 am–4:30 pm (Kearny Mesa)	10 Agent Essentials (Day 2): Building a Business Model 9:00am–3:00 pm (Kearny Mesa)	11 Agent Essentials (Day 3): Real Estate Sales Techniques 9:00am–3:00 pm (Kearny Mesa) zipForm® Hands-On Lab 9:00 am–12:00 pm (Solana Beach) Tempo/Fusion Tips & Updates 9:30 am–11:30 am (Coronado)	12	13 One-Day Prep Course 8:30 am–3:30 pm (Kearny Mesa)	14	9 Housing Opportunities 10:00 am - 12:00 pm
15 Agent Essentials (Day 4): Effective Communication 9:00am–3:00 pm (Kearny Mesa)	16 REIE Exchangers 8:30 am–11:00 am (Kearny Mesa)	17 Agent Essentials (Day 5): Escrow, Title and Lending 1:00 pm–4:00 pm (Kearny Mesa)	18	19	20 SDAR Service Centers Closed 1:00pm–6:00pm (Staff Event)	21	11 Commercial Alliance (CRASD) 9:00 am – 10:30 am
22	23 SDAR Service Centers Closed	24 SDAR Service Centers Closed	25	26	27	28	11 Grievance 9:00 am - 11:00 am
29	30 SDAR Service Centers Closed	31					11 Risk Management 12:00 pm - 2:00 pm
							13 Executive 8:00 am - 9:00 am
							13 Board of Directors 9:00 am - 12:00 pm
							17 Membership & Education 2:00 pm - 4:00 pm
							17 CREA Board of Directors (Coronado Service Center) 3:00 pm – 5:00 pm
							18 Professional Standards Exec. 9:00 am - 11:00 am
							19 Global Real Estate Council 1:00 pm - 2:30 pm
							19 Business Dev. & Technology 1:30 pm - 3:30 pm

All classes/events subject to change or cancellation.



**UTOPIA
MANAGEMENT**

**We welcome your
property management
referrals.**

**WE PAY REFERRAL FEES
and
WE HONOR YOUR CLIENT
RELATIONSHIPS!**

**Utopia Management is San Diego's Largest
Property Management Company of
Single Family Homes and Condos.**

**FOR A SUMMARY OF SERVICES, CALL
858.598.1111**

WWW.UTOPIAMANAGEMENT.COM

8%

**FEE FOR
FULL MANAGEMENT**

**No Leasing
or Setup Fees**

DRE#01197438 NMLS#359224 