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 nonjudicial 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 Buyers Representative (ABR) designation
- Receive Short Sales & Foreclosure Resource Certification

Please Note: Application, fees, and additional courses required to obtained certification. Visit 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 or fax a copy to (858) 715-809 and Member Services will update your record.

Diana Chapman - 1st Choice Properties, Inc. Vicki Dutch-Jones - 1st Choice Properties, Inc. Dawn Hunt - 1st Choice Properties, Inc. Don Alexander, Jr. - 1st Prime Realty Ghana Bigsby - A Realty Fox Ghana Bigsby - A Realty Fox "I-lea III- Albazo Properties, Inc. Any Kitchens - Advance Realty Premiere Properties Judy Beechu Hisieh - ADW Realty Jumes Alberts - Allerot and Associates, Inc. Chris Bouderau - Allison James Estates & Homes Caudia Medina - Allison Almes Estates & Homes Samuel Kim - Alora Realty, Inc. Donald Schmidt - Altas Realty/Financial Service Monique Ramirez - Americhoice Enterprises, Inc Andy Gonzales - Andrew Gonzales Real Estate Andy Contzales - Andrew Gonzales Real Esta David Bittrich - Apartment Consultants, Inc. Daron Chelette - ARG Abbott Realty Group Jessica Freeman - ARG Abbott Realty Group Joanne Kerr - ARG Abbott Realty Group Abel Solano - ARG Abbott Realty Group Arnel Guanzon - Arnel G. Real Estate & Home Loans Arnel Guanzon - Arnel G. Real Estate & Hor Jacqueline Oliver - Arpeggio Realty Oren Adar - Ascent Real Estate, Inc. Bradford Boswell - Ascent Real Estate, Inc. Tucker Howard - Ascent Real Estate, Inc. Monique LeBlanc - Ascent Real Estate, Inc. Melissa Mate - Ascent Real Estate, Inc. Ronald Oster - Ascent Real Estate, Inc Christopher Schell - Ascent Real Estate, Inc Christopher Schell - Ascent Real Estate, Inc.
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Herman Curumilla - Ashlon Realty
William Waldron - Atlantic & Facific Real Estate
Brend Blake-Cooper - Avalar San Diego
John Varan - Avanon Realty
Partica Castro-Bossles - Avia Real Estate Group, Inc.
Karen Urata - B W Real Estate Group, Inc.
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Judy Bohlen - Century 21 Award
Sandra Bryant - Century 21 Award
Davonna Charles - Century 21 Award
Elizabeth Cien - Century 21 Award
John Ellis - Century 21 Award
Bennie Flores - Century 21 Award Brian Goldy - Century 21 Award Jeri Hess - Century 21 Award Jeri Hess - Century 21 Award Ragina Hoover - Century 21 Award Carol Mundell - Century 21 Award Brenda Nellis Lutes - Century 21 Award Reyna Orta - Century 21 Aw Steven Parker - Century 21 Award Michelle Regan - Century 21 Award E. Patricia Reyes - Century 21 Award Randy Stefanko - Century 21 Award Connie Umbarger - Century 21 Award Francisco Diaz - Century 21 Carole Realty Mauricio Perez-Vazquez - Century 21 Carole Realty John Hartley - Century 21 Horizon Peggy Rose Levin - Century 21 Horizon Peggy Rose Levin - Century 21 Horizon Kevin Stroman - Century 21 Horizon Martha Luce - Century 21 San Vicente, Inc. Cristina Vaughn - Century 21 San Vicente, Inc. Bernadette Moriarty - Century 21 Solymar Fatima Zaki - Century 21 Solymar Sinsa Rodde, Ches Decific Departs Many

Tisha Carney - Coastal San Diego Properties Caren Connolly - Coldwell Banker Wendy Erickson - Coldwell Banker Lynn Muradian - Coldwell Banker Doni Rankin - Coldwell Banker Doni Rankin - Coldwell Banker
Cheryl Schaumburg - Coldwell Banker
Richard Schaumburg - Coldwell Banker
Judith Haldeman - Coldwell Banker Borrego
Sylvana Meeks - Coldwell Banker Borrego
Melinda Zeller - Coldwell Banker Country Realty William Scheibner - Coldwell Banker Nautilus R.E. Melanie Aalbers - Coldwell Banker Residential Melanie Aalbers - Coldwell Banker Residential Rolando Alivia - Coldwell Banker Residential Barbara Altman - Coldwell Banker Residential Julie Anderson - Coldwell Banker Residential Arlene Bagshaw - Coldwell Banker Residential Brian Barber - Coldwell Banker Residential Alice Brana - Coldwell Banker Residential Ance Bran - Conowne I anner Residential Erith Broyles - Coldwell Banker Residential Emma Buchman - Coldwell Banker Residential Melvin Burges - Coldwell Banker Residential Nancy Carter - Coldwell Banker Residential Melanie Casey - Coldwell Banker Residential Oscar Castillo - Coldwell Banker Residential Stephen Clark - Coldwell Banker Residential John Cooper - Coldwell Banker Residential John Cooper - Coldwell Banker Residential Georgette de Terror - Coldwell Banker Residential Ashley Degen - Coldwell Banker Residential Wigil Denlinger - Coldwell Banker Residential Terl Denlinger - Coldwell Banker Residential Angela Dunsford - Coldwell Banker Residential Brian Finnean - Coldwell Banker Residential Sarah Fiym Tudor - Coldwell Banker Residential and ninn Tudor - Coldwell Banker Residential
Kathy Franklin - Coldwell Banker Residential
Shirley Haimsohn - Coldwell Banker Residential
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Kathleen Swink - Koldwell Banker Residential
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Katherine Koblem - Foster Hamilton Real Estate
Soraya Lepe - Foster Hamilton Real Estate
Voltaire Lepe - Foster Hamilton Real Estate
Frank Moser - Gibraltar Realty
Anne Cleveland - Glencourt Properties, Inc.
Justin Garman - Globella Buyers Realty
Long Le - GM & R. Realty Group

Listin Garman - George Berlay

Long Le - GM & R. Realty Group

Listin Garman - George Berlay

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Diane Cumming - Hogue & Belong Realty
Brian Hughes - Hughes Appraisal Services
Suzanne Cupit - Independence Realty
Rick Dallin - Independence Realty
Frank Spitzer - Independence Realty Frank Spitzer - Independence Nearly Mary Jana Mordage - Integrity Fremier Real Estate John Goolsby - J. Alan Sappenfield, Broker J.Alan Sappenfield - J. Alan Sappenfield, Broker James Brakas - James L. Brakas Jason Kardos - Jason Kardos Jeremy Lock - Jio Esjajan Jeffrey Pasaley - Jeffrey P. Teasley, Broker Tease Disasa, Jessen Steven Trang Pham - Jenny Pham Alan Hamrick - Jessup & Associates Realty Alan Hamnick - Jessup & Associates Realty Kay Williams - Kay B. Williams Zoraya De La Bastida - Keller Williams Carmel Valley Margaret Katzin - Keller Williams Carmel Valley James Renfro - Keller Williams El Cajon Lori Taylor - Keller Williams El Cajon Shannon Anderson - Keller Williams Realty Shannon Anderson - Keller Williams Realty Robert Bonham - Keller Williams Realty James Burton - Keller Williams Realty Mary Burton - Keller Williams Realty Esperanza Gomez - Keller Williams Realty Loida Guevara - Keller Williams Realty Patrick Jordan - Keller Williams Realty

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Kelly Luu - McMillin Realty
Dale Politte - McMillin Realty
Melinda Farkas - Melinda Farkas Real Estate Co.
Jack Melroy - Merkoy Investments, Inc.
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Martin Lew - Padific Shore Real Estate, Inc.
Paul Aboia - Padific Sotheby Sint Il Realty
Peggy Feldman-Bonner - Padific Sotheby's Int'l Realty
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Bryan Fleds - Padific Sotheby's Int'l Realty
Janne Koopman - Padific Sotheby's Int'l Realty
Jill Miranda - Padific Sotheby's Int'l Realty
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Sima Reddy – Chase Pacific Property Mgmt. Christopher Howe – Chris Howe Realty Sherry Hayward – Coastal Real Estate San Diego