

IN THIS ISSUE:

2	PRESIDENT'S PERSPECTIVE
3	CEO REPORT
5	OCTOBER REALTOR® APPLICANTS
16	DECEMBER CALENDAR

The San Diego REALTOR®

THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • November 2011

HOLIDAY HOUSE CULMINATES WITH DONATION CELEBRATION ON TUESDAY, DECEMBER 6

SDAR's holiday effort to help San Diego's children, military, homeless, and senior citizens with donations to local charities continues into December, culminating with a Holiday House Donation Celebration on Tuesday, December 6, from 3:00 to 7:00 p.m. The address is 5204 Chelsea Street, La Jolla, CA 92037.

Those who wish to attend are asked to bring a suggested donation (approx. value \$25) or make a financial contribution on-site. Light appetizers and refreshments will be served, and invited guests include representatives from the charities, sponsors, community leaders, the San Diego Charger Girls and former NFL players.

To RSVP, visit www.sdar.com, email events@sdar.com, or call (858) 715-8000.

See page 13 for photos from the Holiday House Kick-Off.

The San Diego Association of REALTORS® presents the

Holiday House

Giving to the Community

Join the San Diego real estate community's effort to help San Diego's children, military, homeless and senior citizens. We'll be filling a house with a variety of goods that will be donated to charities benefiting San Diego's community.



Donations accepted through Dec. 8

(financial contributions also accepted)



Your Donations Support

- Adopt-A-Classroom
- Becky's House
- Homefront San Diego
- It's All About the Kids
- Marine Toys for Tots
- The Salvation Army
- SD Armed Services YMCA
- SD Center for Children
- San Diego Food Bank
- Second Chance
- Senior Community Centers

Drop-Off Center Locations:

SDAR Service Centers & Drop-Off Centers throughout San Diego County



Visit www.sdar.com for all locations, suggested donations, and ways to sponsor & volunteer.

****Holiday House Donation Celebration** December 6**
You're invited... RSVP online at www.sdar.com



The Holiday House is a custom-built, oceanfront estate in Coastal La Jolla which is on the market. (MLS #110056509).

PERIODICAL

The San Diego REALTOR® (ISSN 1096-9210) is the official publication of the San Diego Association of REALTORS®, which is affiliated with the National Association of REALTORS® and the California Association of REALTORS®.

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PRESIDENT'S PERSPECTIVE

2011 PRESIDENT

ROBERT KEVANE



I'd like to thank everyone for attending the November 1 Kick-Off of SDAR's Holiday House. On behalf of the SDAR staff and volunteers, I want to thank those who have supported this charitable event. SDAR's goal for the Holiday House initiative was to create a way for San Diego real estate professionals to give back to the community they serve. The Holiday House is an effort to collect a variety of goods and financial contributions that will be donated to 11 charities that benefit San Diego's children, military, homeless, and senior citizens.

Donations and financial contributions will be accepted through December 8. If you have not been involved, it's not too late. Please donate at your nearest SDAR Service Center or at one of many Drop-Off Centers throughout the county. A listing of suggested donations and Drop-Off Centers is available online at www.sdar.com. If you're office is located in a high-traffic area, consider hosting a Drop-Off Center. You can also become

a volunteer and sponsor.

Lastly, I'd like to invite you to RSVP to attend the Holiday House Donation Celebration on December 6 (suggested donation required). Visit www.sdar.com for more Holiday House information and please support the Holiday House and help give back to the San Diego community!

Key statistics from October housing data indicate that home sales in San Diego County decreased from last month, but improved slightly for detached when compared to October of last year. Single-family home sales increased by 3.1 percent, while attached home sales decreased by 6.5 percent compared to October of 2010. Median prices for both single-family homes and condos remain lower than 2010 levels, but reflect a negligible decrease of less than 2 percent compared to September of this year. Turn to the center pages for a full breakdown of the October statistics.

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

Sincerely,

Bob Kevane



INSTALLATION DINNER AND DANCE SET FOR JAN. 14

The 2012 Installation Dinner for the San Diego Association of REALTORS® will take place on Saturday, January 14, 2012, at the elegant U.S. Grant Hotel in downtown San Diego. The evening will recap the accomplishments of the past year and celebrate SDAR's new leadership.

Donna Sanfilippo will be installed as SDAR's new president, with the gavel passed from current president Bob Kevane. Also taking the oath will be Linda Lee, president-elect; Leslie Kilpatrick, vice president; and a yet-to-be-named treasurer to fulfill the term of Linda Lee. The 10 newly elected directors and the returning directors will also be installed.

For more information about the Installation Dinner and Dance, and opportunities to sponsor the event, call (858) 715-8000 or e-mail events@sdar.com.



The San Diego REALTOR®

www.sdar.com • editor@sdar.com

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Cory Shepard - *Vice President*
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Greetings from your San Diego Association of REALTORS®! This month I'm pleased to announce that the Commercial Real Estate Alliance of San Diego (a division of SDAR) was recently recognized by the National Association of REALTORS® (NAR) with a Commercial Services Accreditation. This accreditation status will allow the Commercial Real Estate Alliance of San Diego to provide its members with useful information made available through NAR.

When you become a member of the Commercial Real Estate Alliance of San Diego, you're eligible to receive member pricing for all commercial and SDAR-sponsored events including REALTOR® Store purchases. In addition, the Commercial Real Estate Alliance of San Diego offers educa-

tion tailored to the learning needs of real estate professionals with commercial business dealings. Valuable networking opportunities are also available such as Commercial Property Exchange Group meetings that will take place at SDAR's East and Kearny Mesa Service Centers.

Consider attending the upcoming Commercial Expo on Wednesday, January 18 at the La Jolla Sheraton. Members of the Commercial Real Estate Alliance of San Diego can attend for \$20 and benefit from a pitch session featuring investment listings, leasing opportunities, REO/distressed property, and more. Additional membership benefits are planned for early 2012. You can learn more about the Commercial Real Estate Alliance of San Diego at www.crasd.com.

I hope that you're planning to attend the 2012 Installation Dinner to help SDAR welcome new leadership and acknowledge 2011 Awards of Excellence recipients who epitomize outstanding service to SDAR, the real estate community, and the community at large. The Awards of Excellence are given in the areas of REALTOR®, Broker, Office Manager, and Affiliate of the Year.

The event will take place on Saturday, January 14 at the beautiful US Grant Hotel located in downtown San Diego. Details will be announced on www.sdar.com and in SDAR email communications soon. Consider purchasing a table of ten as it will be a great opportunity to network with your colleagues and meet your 2012 SDAR leadership.



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 OCTOBER 2011 MINUTES

• **President's Report:** Bob Kevane reported that he met with C.A.R. leadership in San Jose with respect to the issue of PAC funds. SDAR will continue to use its best efforts to collect its fair-share amount of PAC funds for C.A.R. and include in its billings a request for \$148 voluntary PAC contribution. He also reported that he will appoint a President's Advisory Group to meet quarterly to and review statistics.

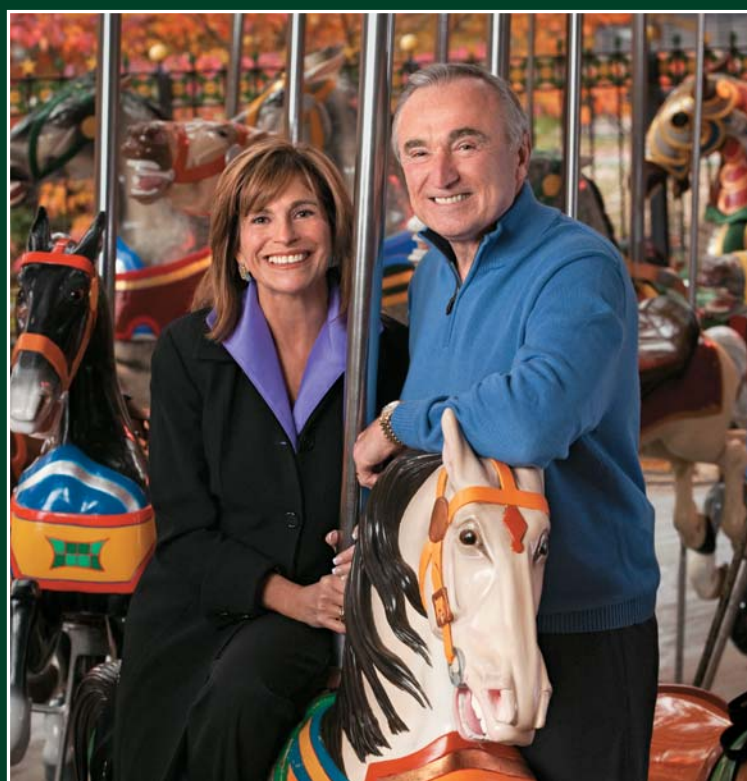
• **President-Elect's Report:** Donna Sanfilippo reported that an executive summary of the Strategic Planning review will be available next month, and that a report on the REALTOR® University will also be presented. She will be asking the board to create a REALTOR® Political Action Committee to focus on elections, fundraising for PACs, as well as issues generated at the state level, allowing the Government Affairs Committee to focus on legislative policy.

• **Chief Executive Officer's Report:** Mike Mercurio reported on upcoming association events, including plans for a summit in January for CRASD, the commercial division of SDAR.

• **Committee Business:** Upon recommendation of the Government Affairs Committee, the Board of Directors unanimously opposed the City of San Diego Environmental and Economic Sustainability Task Force's initial recommendations.



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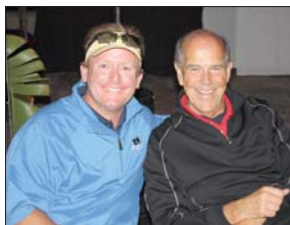
GOLF TOURNAMENT TEES UP FOR "EVERYDAY HEROES"

The weather cooperated, as it usually does in San Diego, for the annual "Everyday Heroes Golf Tournament" held October 24 at the Riverwalk Golf Club in Mission Valley.

Proceeds benefited SDAR's Ambassadors Foundation which helps San Diego police officers become homeowners with interest rate buy-downs and/or mortgage insurance buy-outs. A silent auction and live auction during the reception and dinner raised additional funds for the foundation. Special guests at the event included business commentator George Chamberlin of the San Diego Daily Transcript and Assemblyman Nathan Fletcher.

Our thanks to the generous tournament sponsors and supporters: Riverwalk Golf Club & Staff, USE Credit Union, Bank of America Home Loans, Bravado Awards, San Diego County Credit Union, PNC Mortgage, Quality Escrow, SignOnSanDiego.com, California Real Estate Inspection Association, Guaranteed Rate, US Bank, New Venture Escrow, Western Exterminator Company, BluFi Lending, Navy Federal Credit Union,

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Jose Gonzalez - Bonita Realty
Farrah Lipour, J.D. - Farrah Lipour, J.D.
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Jeff McGregor - McGregor and Associates
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Loyal Wise - Real Doc Services, Inc.

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Donald Betts - Curtis Johnson Realty
Jessica Blagg - Park Life Real Estate
Benjamin Bodde - Big Block Realty, Inc.
Jimene Bostick - AMO Investment Group
Randy Calloway - Century 21 Award
Cheri Cangelosi - Masterpiece Realty Associates
Donald Coleman - Keller Williams Carmel Valley
Sean Correa - Prudential California Realty
Jennifer Cuffari - Coldwell Banker Res. Brokerage
Wade Cutler - Real Estate EBroker, Inc.
Tiffany Davison - Vista Pacific Realty
Brent Edwards - Triumph Real Estate & Mortgage
Emaia - American Marketing Systems, Inc.
Thomas English - Pacific Shores Real Estate, Inc.
Nuala Evans - Redfin Corporation
Gamble Fechter - Wholesale Direct Real Estate

Carolyn Foltyn - Paul D. Martin
Michael French - Sellstate Next Generation
Jose Garcia - Morris A. Boeger
Maxine Geller - Coldwell Banker Res. Brokerage
Caroline Haines - Willis Allen Real Estate
Amanda Heddings - Realty Executives Dillon
Cheryl Heikka - Sellstate Next Generation
Charles Hein - Prudential California Realty
Erica Hinshaw - Coldwell Banker Residential
Mark Hooper - Coldwell Banker Res. Brokerage
Thomas Hutchinson - Coldwell Banker Residential
Delorine Jackson - Coldwell Banker Res. Brokerage
Natalya Kulik - Prudential California Realty
Sierra Legner - Altitude Real Estate Group
Wayne Lewis - Prudential California Realty
Shelley Linde - Prudential California Realty
Linda Lukacs - Realty Executives Pacific Gold
Matthew Lupo - NUVation Company
Jeffrie Lynch - Realty Executives REALTORS®
Raymond Mansolino - Courtesy Real Estate Company
Fiona Markgraaff - Prudential California Realty
Mark Marley - Solutions Real Estate
Marek Marsala - Dolan Realty Company
Monica Martin - Prudential California Realty
Scott Maxwell - Prudential California Realty
Lisa McPartland - Redfin Corporation
Eva Meier - Coldwell Banker Res. Brokerage
Karina Mendoza - Eastlake Realty
Melanie Mineroff - Meridian Realty
Alma Morales - Keller Williams Realty
Stephanie Morales - Lotus Realty Group
Georgia Mugol - Century 21 Award
Debra Mulvihill - Prudential California Realty
Anna Nowling - Vella Properties
Lisette Omos - Prudential California Realty
Nhari Patters - Keller Williams Carmel Valley
Chutipa Pawasittichot - Whissel Realty
Farah Pezeshk - Farrah Lipour, J.D.

Amy Porter - Perseus Properties
Michelle Puhek - Real Estate Center
Anthony Ramirez - Keller Williams Realty
Sandra Ramirez - Coastal Keys Realty Group
James Reinholtz - Global Lenders, Inc.
Angela Rickman - Pacific Sotheby's Int'l Realty
Taylor Robertson - Real Estate eBroker, Inc.
Gail Roumell - Prudential California Realty
Justin Santolaya - Keller Williams SD Metro
Susan Sealock - Coldwell Banker Res. Brokerage
Matthew Sheffield - Coldwell Banker ABR
Richard Silber - Keller Williams SD Metro
Patricia Smith - Windermere Real Estate SoCal
Liana Spear - Coldwell Banker Res. Brokerage
Lara Thiele - Prudential California Realty
Jeff Vaught - Keller Williams Carmel Valley
Stephanie Virden - Prudential California Realty
Amei Wang - Century 21 Award
Annette Warburton - G-7 Realty, Inc.
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NOVEMBER FORMS RELEASE: LET THE EXCITEMENT BEGIN!

What could be more exciting after Halloween than the November C.A.R. Forms Update/Release? Your C.A.R. Standard Forms Advisory Committee (SFAC) has been busy and some new and revised forms are scheduled for release on November 28. There are quite a few important and helpful changes you need to know about.

First, really good news for agents who handle short sale listings: The Federal Trade Commission (FTC) decided in July that it will not enforce the Mortgage Assistance Relief Services (MARS) rules provided the agents meet three criteria:

1. The agents are licensed and maintain good standing under state law.
2. They are acting in compliance with state law governing the practices of brokers and agents.
3. They are assisting or attempting to assist a consumer in negotiating, obtaining or arranging a short sale of a dwelling in the course of securing the sale of the consumer's home.

You might recall from my last update, the MARS rules had precipitated the release of four C.A.R. forms created to help agents comply with the FTC rules. The forms will remain available for those who feel compelled to use them (read: really like government regulation and forms), but the rest of us won't have to.

Second, as a result of a court decision earlier this year, the C.A.R. Independent Contractor Agreement (ICA) arbitration clause has been modified. A new form with updated language was released several months ago. C.A.R. also released an ICA Addendum that can be used to modify previous version of the ICA. If you have an interest in the legal issues involved you will find a discussion at <http://www.car.org/media/pdf/legal/standard-forms/565809/>.

There are quite a few "housekeeping" changes to the C.A.R. Forms in this release and in order not to bore those of you with a limited attention span (you know who you are) I am only going to address the forms with significant changes. The complete summary of the changes can be found at <http://www.car.org/legal/standard-forms/summary-forms-releases-chart/november2011formreleases/>.

New Forms:

ABAA – Additional Broker or Agent Acknowledgement Addendum
– When more than one broker or agent represents a principal, this form identifies the additional licensee.

EL – Extension of Lease – Used to extend a fixed term lease for a new fixed period of time. In my opinion, this is a huge improvement!

OVS – Optional Verification of Electronic Signatures for Third Parties – This form can be used to pacify lenders or escrow holders who question electronic signatures.

WHS – Water Heater Statement

of Compliance – For use in a TDS exempt transaction where no smoke detector statement is required. For example, with vacant land.

The following forms have been revised:

ADM – Addendum – Modified so it can be used with a listing or buyer representation agreement.

BMI – Buyer Material Issues – Indemnity language for buyer failure to acknowledge material issues changed to representation that buyer has specified all material issues.

CL – Commercial Lease Agreement – If damage caused by tenant, landlord has the right to terminate but retains right to recover from tenant.

CTT – Change of Terms of Tenancy – Now requires tenant acknowledgement. A really important improvement!

DRA – Denial of Rental Application – New section added if denial was based on credit score. Language revised to comply with federal rule.

HOA – Homeowner Association Information Request – California law requires a new format and language regarding fees and reference to the relevant statutes.

MCA – Market Conditions Advisory – New paragraph added for appraisal contingency, buyer multiple offers and seller considerations. Seller signature block added.

RLA – Residential Listing Agreement – Exclusive – Listing broker given authority but not obligation of disclose terms of other offers received (Also applies to RLAA, RLAN)

SA – Seller's Advisory – Added language regarding Seller obligation to ask attorney if unsure how to disclose (When in doubt?). Added reference to Improvement Bond Act.

SBSA – Statewide Buyer and Seller Advisory – Added language regarding point of sale requirements, carbon monoxide detectors, underground pipes and medical marijuana.

SPQ – Seller Property Questionnaire – Added note to seller about getting legal advice on disclosure. New questions on leasing, gas pipelines, cell towers and power lines.

SSIA – Short Sale Information and Advisory – Added language about short sale anti-deficiency rules for senior and junior liens. Added language about third party short sale negotiators.

TDS – Real Estate Transfer Disclosure Statement – Added language about water conservation devices.

The Property Management Study Group will continue to meet through 2012, so you can expect more improvements to Property Management forms

in the coming year. In addition a new Study Group has been formed to review Probate forms, so standby for news from them! Finally a new Septic, Well and Property Boundary form will be introduced in April 2012 (in honor of Chris Anderson who serves brilliantly on the C.A.R. Sewer and Septic Study Group!). If you are interested, I can provide you with a copy of the draft form for your input.

Not to be outdone, the SDAR Risk Management Committee has updated the SDAR Addendum to the Purchase Agreement (APA) to remove items that are now included in the C.A.R. forms library. And, an update to the Local Area Disclosure Form (LAD) will be available shortly on the SDAR website (look under Membership/Education then Risk Management for all SDAR Risk Management Forms. The main change to the LAD was the addition of a new paragraph on Gas Pipelines.

As always, any suggestions you have for C.A.R. forms should be sent to Carforms@car.org. C.A.R.'s liaison to the SFAC (Joy Alafia) will ensure your suggestions are directed to either the SFAC or to one of the attorneys who helps with standard forms. If you have questions or concerns about the SDAR forms library, please notify Kate Speir (kspeir@sdar.org).



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OCTOBER STATISTICS DETACHED HOMES

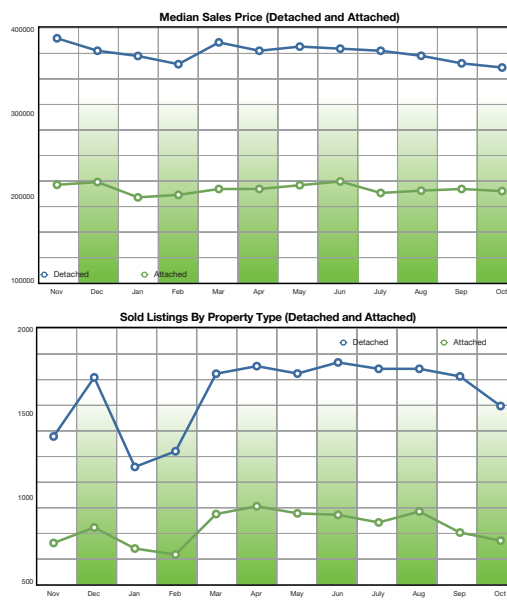
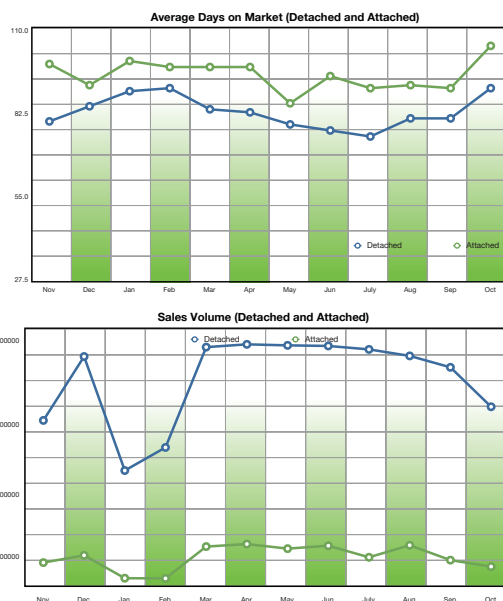
		Current Year - 2011						Previous Year - 2010					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alhambra	16	142	118	96	\$432,500	\$426,500	9	142	57	75	\$420,000	\$425,000
91902	Boita	11	133	56	83	\$425,000	\$430,000	8	114	148	85	\$515,000	\$467,450
91905	Boulevard	0	9	0	88	\$0	\$116,000	3	15	88	88	\$46,500	\$125,000
91906	Campos	7	56	120	82	\$136,000	\$132,500	1	44	29	98	\$95,000	\$130,000
91910	Chula Vista	35	351	96	81	\$311,000	\$323,000	33	352	49	63	\$350,000	\$326,500
91911	Chula Vista	34	367	104	93	\$263,750	\$275,000	19	340	48	72	\$255,000	\$281,250
91913	Chula Vista	4	402	116	100	\$344,500	\$365,000	25	412	91	88	\$365,000	\$380,000
91914	Chula Vista	15	197	346	108	\$475,000	\$485,000	18	193	62	77	\$513,400	\$525,000
91915	Chula Vista	23	286	108	102	\$315,000	\$371,500	32	336	107	90	\$410,000	\$380,000
91916	Descanso	2	20	32	68	\$247,500	\$231,250	2	18	28	113	\$143,000	\$190,000
91917	Dulzura	0	1	0	172	\$0	\$338,000	0	2	0	116	\$0	\$207,500
91931	Escondido	0	2	0	70	\$0	\$177,500	0	0	0	0	\$0	\$0
91932	Imperial Beach	10	61	42	66	\$111,000	\$285,000	10	85	52	64	\$358,000	\$299,900
91934	Jacumba	2	14	83	75	\$132,000	\$44,950	1	7	18	53	\$19,900	\$36,000
91935	Jarvis	4	81	61	91	\$490,000	\$420,000	4	72	84	89	\$441,550	\$390,500
91941	La Mesa	18	226	103	80	\$396,500	\$380,000	16	240	39	69	\$416,000	\$410,000
91942	La Mesa	27	215	62	73	\$330,000	\$320,000	19	175	59	55	\$345,000	\$335,000
91945	Lemon Grove	17	156	96	65	\$207,500	\$246,000	23	191	85	74	\$281,000	\$265,000
91948	Mount Laguna	1	1	35	35	\$65,000	\$65,000	0	5	0	95	\$0	\$96,600
91950	National City	10	172	97	86	\$221,500	\$215,000	15	196	81	73	\$207,000	\$220,000
91962	Pine Valley	3	22	55	102	\$327,000	\$275,000	1	22	96	108	\$211,000	\$242,500
91963	Pottery	2	6	115	60	\$134,000	\$195,000	3	122	67	122	\$173,000	\$204,000
91977	Spring Valley	34	456	85	84	\$272,500	\$260,500	43	403	90	76	\$265,000	\$275,000
91978	Spring Valley	3	58	130	98	\$303,000	\$325,000	2	52	159	89	\$178,000	\$351,500
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	2	37	91	89	\$580,000	\$500,000	5	42	87	97	\$435,000	\$475,000
92004	Bonterra Springs	5	66	75	163	\$78,000	\$149,250	1	49	34	186	\$110,000	\$200,000
92007	Cardiff By The Sea	4	73	109	67	\$676,750	\$655,000	2	55	60	87	\$780,000	\$825,000
92008	Cardiff	9	137	87	89	\$154,000	\$255,000	12	113	85	70	\$142,500	\$910,000
92009	Cardiff	31	421	92	77	\$691,500	\$685,000	38	446	65	66	\$680,543	\$693,495
92010	Cardiff	10	123	40	73	\$521,500	\$510,000	5	80	42	55	\$598,000	\$562,500
92011	Cardiff	12	155	91	68	\$715,000	\$720,000	19	173	87	64	\$725,000	\$740,000
92014	Del Mar	11	137	109	102	\$1,140,000	\$1,285,000	5	78	203	111	\$1,242,000	\$1,337,500
92019	El Cajon	26	290	80	85	\$370,000	\$361,650	19	230	96	70	\$355,000	\$378,390
92020	El Cajon	31	277	75	78	\$390,000	\$312,000	32	228	63	58	\$380,000	\$309,000
92021	El Cajon	22	261	74	81	\$294,500	\$288,000	26	308	73	86	\$326,000	\$314,500
92024	Escondido	25	302	103	72	\$668,000	\$729,500	33	326	74	62	\$950,000	\$753,000
92025	Escondido	20	224	74	95	\$292,500	\$297,000	25	270	56	70	\$375,000	\$325,000
92026	Escondido	40	385	106	93	\$290,000	\$325,000	20	353	102	83	\$303,000	\$342,000
92027	Escondido	34	420	93	82	\$281,150	\$279,000	37	448	60	75	\$303,000	\$289,950
92028	Fullbrook	23	418	124	95	\$380,100	\$350,250	42	426	81	96	\$326,000	\$341,000
92029	Escondido	10	121	98	94	\$353,500	\$408,000	14	146	95	80	\$592,000	\$487,000
92036	Juana	4	47	95	116	\$96,000	\$167,000	4	37	99	153	\$209,000	\$259,000
92037	La Jolla	26	238	80	94	\$1,326,000	\$1,334,500	21	214	113	104	\$1,248,100	\$1,320,000
92040	Lakeside	23	246	72	83	\$304,000	\$269,950	19	231	72	78	\$308,000	\$325,000
92054	Oceanside	17	165	119	92	\$325,000	\$371,000	17	166	65	59	\$344,000	\$353,500
92056	Oceanside	31	355	89	75	\$330,000	\$335,000	34	376	62	63	\$352,500	\$345,000
92057	Oceanside	48	408	98	85	\$325,000	\$330,000	42	462	63	70	\$297,500	\$340,000
92058	Oceanside	16	120	92	84	\$250,000	\$315,000	9	107	49	67	\$300,500	\$337,500
92059	Palis	0	3	0	116	\$0	\$365,000	0	4	0	108	\$0	\$423,500
92060	Palomar Mountain	1	2	82	102	\$190,000	\$236,250	1	9	126	115	\$142,000	\$165,000
92061	Palma Valley	0	20	0	148	\$0	\$375,000	2	16	271	131	\$297,500	\$500,000

		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
92064	Phonix	29	395	75	80	\$418,088	\$465,000	34	336	82	76	\$482,500	\$520,000
92065	Rancho	29	329	114	95	\$280,000	\$297,000	16	306	78	88	\$324,750	\$325,000
92066	Ranchita	1	5	332	147	\$270,000	\$97,000	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	12	149	115	181	\$2,162,500	\$2,090,000	11	144	181	167	\$2,500,000	\$1,999,500
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92069	San Marcos	18	277	45	76	\$357,500	\$349,000	28	325	87	75	\$370,500	\$355,000
92070	Santa Ysabel	1	6	133	156	\$310,000	\$350,000	0	2	0	7	\$0	\$384,450
92071	Santee	32	351	73	70	\$302,450	\$310,000	33	299	71	54	\$342,500	\$344,500
92075	Solana Beach	6	57	54	90	\$1,049,750	\$990,000	4	73	106	84	\$1,045,500	\$985,000
92078	San Marcos	31	380	85	82	\$448,900	\$459,000	30	313	80	76	\$480,000	\$481,000
92081	Valita	20	178	104	86	\$332,500	\$345,000	15	209	59	72	\$355,000	\$365,000
92082	Valley Center	15	195	82	110	\$415,000	\$389,000	13	175	90	100	\$425,000	\$420,000
92083	Valita	21	190	89	93	\$290,000	\$260,000	21	211	119	76	\$247,000	\$255,000
92084	Valita	25	258	56	83	\$270,000	\$322,500	16	224	55	79	\$334,000	\$333,444
92086	Warner Springs	1	12	66	78	\$210,000	\$137,500	0	8	0	114	\$0	\$210,500
92091	Rancho Santa Fe	1	21	128	149	\$1,267,031	\$1,267,031	3	17	79	123	\$829,000	\$2,395,000
92096	San Marcos	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92101	San Diego Downtown	1	8	0	165	\$165,000	\$438,700	1	9	130	48	\$1,094,000	\$645,000
92102	San Diego	13	140	75	69	\$195,000	\$222,500	10	143	52	65	\$268,500	\$215,000
92103	Mission Hills	9	118	96	84	\$520,000	\$646,000	14	101	69	70	\$633,750	\$625,000
92104	North Park	13	200	96	89	\$455,000	\$425,250	21	169	51	68	\$340,000	\$449,000
92105	East San Diego	14	205	58	65	\$172,000	\$209,000	17	243	50	62	\$225,000	\$227,000
92106	Point Loma	9	132	122	84	\$145,000	\$703,000	16	113	74	80	\$807,500	\$775,000
92107	Ocean Beach	5	99	76	64	\$575,000	\$700,000	6	99	71	65	\$680,000	\$680,000
92108	Mission Valley	1	10	6	99	\$445,000	\$432,250	0	7	0	122	\$0	\$491,000
92109	Pacific Beach	10	104	82	77	\$754,500	\$668,950	12	136	83	80	\$647,500	\$725,000
92110	Old Town SD	7	84	73	75	\$605,000	\$511,000	5	64	87	56	\$545,000	\$537,500
92111	Linda Vista	13	174	76	70	\$379,000	\$405,000	15	170	66	49	\$340,000	\$391,000
92113	Laguna Heights	8	138	37	70	\$113,500	\$203,000	10	171	78	61	\$174,000	\$165,000
92114	Encanto	50	562	78	84	\$226,500	\$230,000	39	544	76	68	\$230,000	\$239,500
92115	College Grove	29	281	93	88	\$375,800	\$333,000	20	299	75	64	\$348,500	\$360,000
92116	Normal Heights	19	170	88	65	\$465,000	\$416,500	17	172	63	81	\$425,000	\$417,750
92117	Charmont Mesa	29	301	80	70	\$380,000	\$400,000	21	277	69	49	\$435,000	\$429,000
92118	Coronado	19	132	118	112	\$1,280,000	\$1,370,000	10	119	103	136	\$1,491,500	\$1,350,000
92119	San Carlos	11	152	98	67	\$375,000	\$399,500	13	112	50	52	\$435,000	\$420,000
92120	Del Cerro	25	174	70	67	\$419,500	\$419,250	14	165	48	53	\$382,250	\$450,000
92121	Sorrento	0	16	0	78	\$0	\$67,500	4	25	49	58	\$627,500	\$675,000
92122	University City	7	87	59	62	\$580,000	\$580,000	12	87	37	49	\$652,500	\$635,000
92123	Serra Mesa	11	102	95	70	\$385,000	\$360,700	7	12	7	19	\$364,000	\$390,000
92124	Terrasanta	4	96	102	58	\$465,150	\$502,500	9	83	75	54	\$504,000	\$549,000
92126	Mira Mesa	30	322	109	85	\$500,000	\$506,000	27	340	78	63	\$370,000	\$395,000
92127	Rancho Bernardo	24	342	91	95	\$640,500	\$702,000	25	386	98	74	\$478,000	\$738,250
92128	Rancho Bernardo	27	322	64	74	\$622,000	\$500,000	21	342	77	65	\$590,000	\$628,500
92129	Rancho Penasquitos	29	369	69	63	\$510,000	\$510,000	27	351	67	60	\$540,000	\$550,000
92130	Carroll Valley	29	346	63	71	\$827,000	\$912,450	27	351	55	54	\$940,000	\$980,000
92131	Scripta Miramar	22	259	124	68	\$544,500	\$650,000	25	248	60	53	\$725,000	\$681,000
92134	San Diego Downtown	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92139	Paradise Hills	18	171	101	77	\$236,500	\$255,000	23	211	106	84	\$260,000	\$258,000
92445	Mission	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92455	City Mesa	25	25	25	25	\$250,000	\$274,000	25	25	25	25	\$250,000	\$274,000
92773	San Ysidro	3	60	25	67	\$235,000	\$260,500	5	68	19	80	\$299,000	\$265,000
GRAND TOTAL COUNTS:		1546		17655				1498		17607			

OCTOBER 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*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS	
				Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alhambra	1	23	12	94	\$160,000	\$115,000	2	12	328	170	\$130,450	\$162,250	2	12	328	170	\$130,450	\$162,250	2	12	328	170
91902	Bonita	1	20	395	119	\$108,000	\$128,450	1	17	116	62	\$280,000	\$155,000	1	17	116	62	\$280,000	\$155,000	1	17	116	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	11	133	141	99	\$173,000	\$175,000	19	153	114	85	\$135,000	\$155,000	19	153	114	85	\$135,000	\$155,000	19	153	114	85
91911	Chula Vista	10	160	116	117	\$130,250	\$140,000	9	177	96	85	\$135,000	\$142,500	9	177	96	85	\$135,000	\$142,500	9	177	96	85
91913	Chula Vista	21	217	153	123	\$198,900	\$194,000	20	249	107	103	\$194,500	\$215,000	20	249	107	103	\$194,500	\$215,000	20	249	107	103
91914	Chula Vista	4	71	60	89	\$207,000	\$225,000	9	92	118	115	\$209,000	\$220,000	9	92	118	115	\$209,000	\$220,000	9	92	118	115
91915	Chula Vista	12	143	170	130	\$219,950	\$227,000	10	170	88	111	\$243,500	\$235,000	10	170	88	111	\$243,500	\$235,000	10	170	88	111
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	6	69	119	181	\$162,750	\$153,000	9	78	55	87	\$108,000	\$115,000	9	78	55	87	\$108,000	\$115,000	9	78	55	87
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	3	23	122	88	\$125,000	\$143,000	2	37	178	107	\$155,000	\$155,000	2	37	178	107	\$155,000	\$155,000	2	37	178	107
91942	La Mesa	7	119	152	117	\$175,000	\$165,000	13	123	90	80	\$190,000	\$190,000	13	123	90	80	\$190,000	\$190,000	13	123	90	80
91945	Lemon Grove	2	32	224	96	\$115,000	\$107,580	1	27	81	75	\$80,000	\$103,000	1	27	81	75	\$80,000	\$103,000	1	27	81	75
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	2	62	24	76	\$186,500	\$126,650	9	82	61	93	\$124,900	\$119,950	9	82	61	93	\$124,900	\$119,950	9	82	61	93
91962	Pine Valley	0	3	0	0	\$0	\$18,000	1	3	28	163	\$24,500	\$25,000	1	3	28	163	\$24,500	\$25,000	1	3	28	163
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	5	89	95	91	\$202,000	\$129,500	9	113	62	77	\$140,000	\$140,000	9	113	62	77	\$140,000	\$140,000	9	113	62	77
91978	Spring Valley	0	10	0	69	\$0	\$145,500	2	16	12	88	\$180,500	\$140,000	2	16	12	88	\$180,500	\$140,000	2	16	12	88
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	3	20	64	94	\$107,500	\$118,300	1	26	173	67	\$89,000	\$130,000	1	26	173	67	\$89,000	\$130,000	1	26	173	67
92004	Bonterra Springs	0	10	0	165	\$0	\$97,500	0	15	0	232	\$0	\$65,000	0	15	0	232	\$0	\$65,000	0	15	0	232
92007	Cardiff By The Sea	3	40	97	70	\$110,000	\$412,000	3	42	97	50	\$348,000	\$422,250	3	42	97	50	\$348,000	\$422,250	3	42	97	50
92008	Carlsbad	3	0	74	88	\$945,000	\$419,900	7	78	132	103	\$302,000	\$380,000	7	78	132	103	\$302,000	\$380,000	7	78	132	103
92009	Carlsbad	12	183	101	93	\$340,500	\$287,000	21	218	114	79	\$320,000	\$321,050	21	218	114	79	\$320,000	\$321,050	21	218	114	79
92010	Carlsbad	3	57	79	68	\$263,000	\$287,000	6	65	48	49	\$255,000	\$356,000	6	65	48	49	\$255,000	\$356,000	6	65	48	49
92011	Carlsbad	7	68	127	89	\$320,000	\$380,500	7	63	49	48	\$394,000	\$425,000	7	63	49	48	\$394,000	\$425,000	7	63	49	48
92014	Del Mar	3	47	95	107	\$674,000	\$570,000	1	37	168	89	\$514,900	\$489,000	1	37	168	89	\$514,900	\$489,000	1	37	168	89
92019	El Cajon	9	111	87	95	\$178,000	\$172,500	8	108	135	76	\$185,000	\$170,000	8	108	135	76	\$185,000	\$170,000	8	108	135	76
92020	El Cajon	6	127	115	80	\$108,500	\$105,000	19	167	140	119	\$105,000	\$100,000	19	167	140	119	\$105,000	\$100,000	19	167	140	119
92021	El Cajon	10	128	90	92	\$104,650	\$105,000	9	138	106	85	\$124,000	\$125,000	9	138	106	85	\$124,000	\$125,000	9	138	106	85
92024	Encinitas	12	146	64	77	\$357,250	\$374,500	17	134	48	67	\$425,000	\$418,000	17	134	48	67	\$425,000	\$418,000	17	134	48	67
92025	Escondido	1	70	98	108	\$143,000	\$126,500	7	78	108	75	\$130,000	\$125,500	7	78	108	75	\$130,000	\$125,500	7	78	108	75
92026	Escondido	9	115	77	88	\$117,000	\$120,000	8	144	104	70	\$93,500	\$124,950	8	144	104	70	\$93,500	\$124,950	8	144	104	70
92027	Escondido	9	78	38	71	\$108,900	\$101,500	8	96	121	84	\$93,500	\$108,380	8	96	121	84	\$93,500	\$108,380	8	96	121	84
92028	Fallbrook	2	17	71	90	\$233,000	\$185,000	2	20	143	71	\$258,500	\$202,500	2	20	143	71	\$258,500	\$202,500	2	20	143	71
92029	Escondido	1	9	169	134	\$180,000	\$172,000	2	16	54	67	\$159,000	\$171,000	2	16	54	67	\$159,000	\$171,000	2	16	54	67
92038	Julian	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	26	228	95	102	\$470,000	\$468,500	9	238	105	90	\$535,000	\$501,500	9	238	105	90	\$535,000	\$501,500	9	238	105	90
92040	Lakeside	3	65	59	115	\$92,000	\$94,000	9	96	90	83	\$94,000	\$100,000	9	96	90	83	\$94,000	\$100,000	9	96	90	83
92054	Oceanside	10	101	60	104	\$255,750	\$317,500	18	150	104	84	\$302,000	\$313,000	18	150	104	84	\$302,000	\$313,000	18	150	104	84
92056	Oceanside	21	223	72	83	\$155,000	\$176,500	22	218	62	72	\$162,450	\$199,500	22	218	62	72	\$162,450	\$199,500	22	218	62	72
92057	Oceanside	12	228	137	87	\$156,000	\$145,000	27	282	57	91	\$152,000	\$145,000	27	282	57	91	\$152,000	\$145,000	27	282	57	91
92058	Oceanside	5	99	29	92	\$140,000	\$152,900	16	92	59	79	\$160,000	\$160,000	16	92	59	79	\$160,000	\$160,000	16	92	59	79
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	Pharm Valley	0	4	0	155	\$0	\$186,000	0	3	0	149	\$0	\$337,000	0	3	0	149	\$0	\$337,000	0	3	0	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*		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	Mth	YTD
92064	Pharm Valley	4	42	143	88	\$278,000	\$281,500	3	37	77	61	\$260,000	\$295,000	3	37	77	61	\$260,000	\$295,000	3	37	77	61	\$260,000	\$295,000
92065	Rancho	3	23	132	102	\$109,900	\$147,900	3	36	139	100	\$80,000	\$147,950	3	36	139	100	\$80,000	\$147,950	3	36	139	100	\$80,000	\$147,950
92066	Rancho	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	0	2	0	111	\$0	\$1,035,000	0	4	0	86	\$0	\$797,500	0	4	0	86	\$0	\$797,500	0	4	0	86	\$0	\$797,500
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92069	San Marcos	5	79	95	95	\$126,000	\$133,000	14	109	94	71	\$154,500	\$140,000	14	109	94	71	\$154,500	\$140,000	14	109	94	71	\$154,500	\$140,000
92070	San Ysidro	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92071	San Jose	19	197	96	84	\$180,000	\$180,000	13	167	80	84	\$230,000	\$195,000	13	167	80	84	\$230,000	\$195,000	13	167	80	84	\$230,000	\$195,000
92075	Solana Beach	7	71	52	102	\$475,000	\$535,000	5	70	117	70	\$650,000	\$635,000	5	70	117	70	\$650,000	\$635,000	5	70	117	70	\$650,000	\$635,000
92077	San Marcos	21	236	65	99	\$205,000	\$255,000	18	187	66	94	\$280,000	\$240,000	18	187	66	94	\$280,000	\$240,000	18	187	66	94	\$280,000	\$240,000
92081	Vista	6	61	101	76	\$243,450	\$250,000	5	39	123	63	\$183,500	\$183,500	5	39	123	63	\$183,500	\$183,500	5	39	123	63	\$183,500	\$183,500
92082	Village Center	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92083	Vista	5	58	93	125	\$154,000	\$164,500	10	81	55	54	\$175,500	\$175,500	10	81	55	54	\$175,500	\$175,500	10	81	55	54	\$175,500	\$175,500
92084	Vista	6	60	210	116	\$180,500	\$168,000	3	48	162	93	\$150,000	\$138,500	3	48	162	93	\$150,000	\$138,500	3	48	162	93	\$150,000	\$138,500
92086	Worm Springs	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92089	Rancho Santa Fe	0	0	0	122	\$0	\$535,000	3	71	78	79	\$665,000	\$597,500	3	71	78	79	\$665,000	\$597,500	3	71	78	79	\$665,000	\$597,500
92090	San Marcos	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92101	San Diego Downtown	64	811	98	100	\$395,000	\$330,000	60	765	85	96	\$343,750	\$335,000	60	765	85	96	\$343,750	\$335,000	60	765	85	96	\$343,750	\$335,000
92102	San Diego	5	56	100	83	\$150,199	\$145,000	6	65	120	87	\$110,750	\$126,500	6	65	120	87	\$110,750	\$126,500	6	65	120	87	\$110,750	\$126,500
92103	Mission Hills	21	189	126	93	\$280,000	\$230,000	15	189	60	85	\$315,500	\$315,500	15	189	60	85	\$315,500	\$315,500	15	189	60	85	\$315,500	\$315,500
92104	North Park	15	164	84	87	\$305,000	\$168,500	18	162	76	78	\$320,000	\$199,000	18	162	76	78	\$320,000	\$199,000	18	162	76	78	\$320,000	\$199,000
92105	East San Diego	4	46	113	97	\$91,850	\$95,500	11	48	177	101	\$123,950	\$123,950	11	48	177	101	\$123,950	\$123,950	11	48	177	101	\$123,950	\$123,950
92106	Point Loma	4	34	116	120	\$441,000	\$353,000	3	30	222	97	\$464,000	\$441,750	3	30	222	97	\$464,000	\$441,750	3	30	222	97	\$464,000	\$441,750
92107	Ocean Beach	6	75	124	98	\$395,000	\$270,000	4	67	46	71	\$337,000	\$300,000	4	67	46	71	\$337,000	\$300,000	4	67	46	71	\$337,000	\$300,000
92108	Mission Valley	23	237	69	97	\$220,000	\$205,000	14	249	85	77	\$303,500	\$255,000	14	249	85	77	\$303,500	\$255,000	14	249	85	77	\$303,500	\$255,000
92109	Pacific Beach	19	224	98	97	\$320,000	\$385,000	22	191	81	103	\$335,000	\$385,000	22	191	81	103	\$335,000	\$385,000	22	191	81	103	\$335,000	\$385,000
92110	Old Town SD	12	123	151	92	\$212,000	\$210,000	15	139	70	80	\$234,000	\$275,000	15	139	70	80	\$234,000	\$275,000	15	139	70	80	\$234,000	\$275,000
92111	Linda Vista	18	178	70	98	\$204,500	\$195,000	11	155	57	71	\$217,000	\$217,000	11	155	57	71	\$217,000	\$217,000	11	155	57	71	\$217,000	\$217,000
92113	Lights Heights	1	35	22	81	\$72,000	\$99,000	0	39	0	58	\$0	\$90,000	0	39	0	58	\$0	\$90,000	0	39	0	58	\$0	\$90,000
92114	Encanto	0	17	0	99	\$0	\$170,000	1	16	5	73	\$62,000	\$166,550	1	16	5	73	\$62,000	\$166,550	1	16	5	73	\$62,000	\$166,550
92115	College Grove	15	161	58	66	\$100,000	\$109,800	13	221	45	82	\$117,000	\$115,000	13	221	45	82	\$117,000	\$115,000	13	221	45	82	\$117,000	\$115,000
92116	Normal Heights	19	130	109	84	\$145,000	\$159,500	6	159	120	93	\$189,750	\$165,000	6	159	120	93	\$189,750	\$165,000	6	159	120	93	\$189,750	\$165,000
92117	Claymont Mesa	8	72	112	123	\$190,320	\$195,000	5	87	85	95	\$134,000	\$200,000	5	87	85	95	\$134,000	\$200,000	5	87	85	95	\$134,000	\$200,000
92118	Crescenta	8	73	154	123	\$205,000	\$195,000	5	65	137	113	\$279,000	\$97,500	5	65	137	113	\$279,000	\$97,500	5	65	137	113	\$279,000	\$97,500
92119	San Carlos	9	94	161	97	\$145,000	\$145,000	4	84	99	86	\$217,500	\$175,000	4	84	99	86	\$217,500	\$175,000	4	84	99	86	\$217,500	\$175,000
92120	Del Cerro	8	105	88	70	\$136,500	\$145,500	10	93	99	96	\$166,750	\$176,000	10	93	99	96	\$166,750	\$176,000	10	93	99	96	\$166,750	\$176,000
92121	Sorrento	2	26	134	71	\$381,500	\$352,000	1	26	12	63	\$445,000	\$380,250	1	26	12	63	\$445,000	\$380,250	1	26	12	63	\$445,000	\$380,250
92122	University City	15	239	121	103	\$188,000	\$245,000	14	217	53	81	\$311,950	\$291,000	14	217	53	81	\$311,950	\$291,000	14	217	53	81	\$311,950	\$291,000
92123	Serra Mesa	6	67	84	96	\$248,000	\$221,750	7	104	73	54	\$260,000	\$240,000	7	104	73	54	\$260,000	\$240,000	7	104	73	54	\$260,000	\$240,000
92124	Terrasanta	6	65	198	107	\$337,500	\$287,000	1	56	112	56	\$314,000	\$300,000	1	56	112	56	\$314,000	\$300,000	1	56	112	56	\$314,000	\$300,000
92126	Mira Mesa	16	168	105	127	\$182,500	\$185,000	16	216	88	86	\$232,000	\$215,000	16	216	88	86	\$232,000	\$215,000	16	216	88	86	\$232,000	\$215,000
92127	Rancho Bernardo	18	166	295	111	\$223,500	\$229,500	15	185	105	80	\$175,000	\$266,000	15	185	105	80	\$175,000	\$266,000	15	185	105	80	\$175,000	\$266,000
92128	Rancho Bernardo	33	310	96	89	\$248,000	\$240,000	22	345	95	74	\$260,000	\$265,000	22	345	95	74	\$260,000	\$265,000	22	345	95	74	\$260,000	\$265,000
92129	Rancho Penasquitos	31	151	112	96	\$180,000	\$187,000	16	171	80	67	\$213,500	\$214,000	16	171	80	67	\$213,500	\$214,000	16	171	80	67	\$213,500	\$214,000
92130	Carroll Valley	78	79	0	79	\$390,000	\$390,000	15	155	17	17	\$420,000	\$410,000	15	155	17	17	\$420,000	\$410,000	15	155	17	17	\$420,000	\$410,000
92131	Scraper's Mountain	83	118	127	83	\$289,250	\$305,000	0	170	71	0	\$327,500	\$320,000	0	170	71	0	\$327,500	\$320,000	0	170	71	0	\$327,500	\$320,000
92134	San Diego Downtown	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92139	Paradise Hills	12	132	117	113	\$182,450	\$154,225	11	147	66	94	\$150,000	\$155,000	11	147	66	94	\$150,000	\$155,000	11	147	66	94	\$150,000	\$155,000
92145	Miramar	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92154	Olney Mesa	7	126	41	91	\$145,000	\$150,750	10	184	107	99	\$155,000	\$155,000	10	184	107	99	\$155,000	\$155,000	10	184	107	99	\$155,000	\$155,000
92173	San Ysidro	4	45	10	74	\$97,250	\$105,000	5	90	57	78	\$95,000	\$98,000	5	90	57	78	\$95,000	\$98,000	5	90	57	78	\$95,000	\$98,000



COMPARATIVE SALES - EXISTING HOMES - OCTOBER 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 October 2011	\$198,264,192	-6.491	8.017	\$725,004,452	-5.954	-12.687
2 Average Sales Price October 2011	\$265,770	0.027	-2.099	\$468,955	-8.813	-2.747
3 Median* Sales Price October 2011	\$207,500	-2.810	-1.190	\$355,000	-7.670	-1.380
4 Sold Listings October 2011	746	-6.516	-6.045	1,546	3.135	-10.221
5 Average Days on Market October 2011	705	17.978	15.385	91	18.182	12.346
6 Total Sales Volume October 2010	\$212,026,301			\$770,905,772		
7 Average Sales Price October 2010	\$265,697			\$514,280		
8 Median* Sales Price October 2010	\$213,500			\$384,500		
9 Sold Listings October 2010	796			1,499		
10 Average Days on Market October 2010	81			77		

	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	\$2,364,314,196	-9.334		\$8,566,081,759	-2.368	
12 Average Sales Price YTD 2011	\$265,594	-1.114		\$487,679	-2.157	
13 Median* Sales Price YTD 2011	\$207,500	-5.680	N/A	\$368,000	-4.410	N/A
14 Sold Listings YTD 2011	8,962	-8.312		17,565	-0.216	
15 Average Days on Market YTD 2011	96	14.286		84	13.514	
16 Total Sales Volume YTD 2010	\$2,607,707,178			\$8,773,887,410		
17 Average Sales Price YTD 2010	\$268,587			\$498,431		
18 Median* Sales Price YTD 2010	\$220,000			\$385,000		
19 Sold Listings YTD 2010	9,709			17,603		
20 Average Days on Market YTD 2010	84			74		

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In Memoriam

*Sandy Bassler
1941 - 2011*

*The staff of Spectrum Renovations
would like to express our sincere
condolences to the family of Sandy
Bassler.*

*Sandy recently passed away after a
valiant battle against cancer. Sandy
was a long time Spectrum customer,
neighbor and family friend.*

*Our sympathies go out to her family,
Coldwell Banker co-workers and her
many friends in the industry.*

She will be missed.

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NEW LAW PROVIDES GREATER PROTECTION FOR HOMEOWNERS IN DEFAULT

By D.W. Duke and Michael Wilson

On July 15, 2011 Governor Jerry Brown signed California Senate Bill 458 into law. SB 458 amends CCP §580e to preclude holders of any trust deeds securing residential properties, consisting of dwellings of one to four units, from pursuing a homeowner (trustor or mortgagor) for a deficiency where the holder of the trust deed has agreed in writing to the short sale, unless the homeowner has been guilty of fraud or waste, or unless the homeowner is a corporation or a political subdivision.

Prior to January 1, 2011 there was some uncertainty as to the consequences of a short sale where the holder of the first trust deed decided to pursue a deficiency judgment after the short sale had occurred. The reason is that a short sale is not a foreclosure and thus was not subject to the anti-deficiency protection of CCP §580d. In a short sale, the lender in the first position forgives the balance due on the loan and releases the security on the real estate in exchange for a payment of an agreed upon amount by a third party, called the "short sale purchaser." While there is no known case where a holder of the first has successfully pursued a deficiency after a short sale, many homeowners were unwilling to accept the risk that a lender might attempt to do so and for that reason, they allowed their homes to foreclose rather than enter into a short sale transaction.

To resolve any ambiguity concerning the ability of the holder of the first trust deed to pursue a deficiency after a short sale, the California legislators enacted SB931 which went into effect as CCP §580e on January 1, 2011. CCP §580e precluded the holder of a first trust deed from pursuing any deficiency after agreeing to a short sale and releasing the security interest. However, CCP §580e did not address the holders of junior trust deeds. As a result, many holders of junior deeds were agreeing to a short sale but only if the borrower agreed to negotiate with the junior lien holder after the short sale escrow had closed.

To protect homeowners from holders of junior trust deeds who would seek to recover the deficiency, the legislators amended CCP §580e, to include all trust deed holders on qualifying property regardless of the position they hold, provided the short sale is agreed to by said trust deed holders, and the homeowner has not been guilty of waste or fraud and is not a corporation or a political subdivision. In other words, holders of junior trust deeds are now barred from seeking a deficiency judgment or suing the homeowner for breach of contract on the loan, after a short sale that they have agreed to occurs. There is no requirement that the property be the residence of the party who obtains a short sale. The statute applies to any residential real estate property, consisting of one to four dwelling

units, where the holder(s) of the trust deed(s) agrees in writing to a short sale, and the homeowner has not been guilty of fraud or waste and is not a corporation or political subdivision.

As amended CCP §580e now provides even greater protection for homeowners facing foreclosures. This amendment also specifically states that the borrower cannot be required to pay any additional compensation, aside from the proceeds of the sale, in exchange for the written consent of the sale. Previously, lenders engaged

in fraudulent practices whereby the homeowner, or the buyer, would often be required to negotiate outside of escrow and to secretly pay some amount of money to the second trust deed holder in exchange for a release of the lien. Not only did this activity constitute mortgage fraud but it was also an illegal practice. Now it is spelled out clearly by statute that this is prohibited. Further, the amendment states that any waiver of these protections shall be deemed void and against public policy. While this amendment may lead to borrowers

having a more difficult time obtaining the approval of junior lien holders, it will provide those who do obtain the approval with the peace of mind to know that they are no longer responsible for any deficiency.

D.W. Duke manages the Inland Empire office of Spile, Siegal, Leff & Goor, LLP and is a member of the California Association of REALTORS Strategic Defense Panel. Michael Wilson is an associate in the Encino office of Spile, Siegal, Leff & Goor, LLP and specializes in real estate law.

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SILENT ALARMS, DEADLY NIGHTS

By Skip Walker, MCI, ACI

Nearly 95% of California families are living on the brink of a tragedy. And this isn't what you are probably thinking. I am not talking about an earthquake. It is the smoke alarms that most of us depend on in a fire. Like most, I always believed that smoke alarms were pretty much all the same. After all, every smoke alarm sold is required to be tested and approved. The smoke alarms most of us have at home are either ionization or photoelectric type alarms. The reality is that all smoke alarms are not the same. In real-world fires, these two types of alarms will react very differently. In this case, different is not good. Knowing the difference could very well save your life.

Back in the 1970's, smoke alarms were largely unknown. Back then, the residential fire death rate was about 7 to 8 fatalities per 1,000 U.S. home fires. Between the '70s and now, we have installed hundreds of millions of smoke alarms in U.S. homes. Yet today, your chances of dying in a fire still hover around 7 or 8 deaths per 1,000 home fires. Clearly, something is terribly wrong here.

"I estimate that at least 10,000-15,000 people have died unnecessarily in smoldering house fires since

1990 because they relied on ionization detectors."

- Jay Fleming, Boston Deputy Fire Chief

The smoke alarm marketers tell us that the alarms are the same and more recently that we should have both types. It is true that an ionization alarm responds marginally faster to an open or "fast-flame" fire than a photoelectric smoke alarm. On average, ionization alarms will react about 30 to 90 seconds faster to this type of fire. However, nearly 100% of residential fire fatalities are from smoke inhalation and not from the actual fire. Most deadly fires occur at night while you sleep. On average, ionization alarms respond about 30 to 90 minutes slower to smoldering fires than a photoelectric alarm. In these fatal fires, a photoelectric alarm will alert occupants in time to allow a safe exit about 96% of the time. Ionization alarms will generally give sufficient warning less than 40% of the time, meaning 60% of the time someone may die.

The problem with ionization alarms isn't just the their slow response times. Ionization alarms nuisance trip when you cook, shower, etc. People become frustrated and intentionally disable them, leaving their family completely unprotected. About 2/3's of all residential fire deaths



occur in homes that are unprotected. Ionization alarms account for over 85% of disabled alarms. Most of the remaining fire deaths occur in homes where an alarm sounds, but it sounds too late for the occupants to escape.

For Ohio fathers Dean Dennis and Doug Turnbull, the battle over ionization alarms is very personal. Both lost daughters in separate Ohio college off-campus housing fires. Those fires claimed a total of eight lives. There were around twenty smoke alarms between those two fatal fires. Some alarms had no batteries, none of the functional alarms responded, all were ionization alarms. Dean and Doug founded "Fathers for Fire Safety" as a way to educate the public and fire service about this critical issue. This group works closely with the World Fire Safety Foundation, an organization that has been instrumental in educating the fire service community and general public about this critical issue.

There is significant university and government research - some going back to the mid-1970s - clearly showing that ionization alarms are slow to react in smoldering fires. It has taken decades, but there is finally a growing public awareness of this issue. Recently, the International Association of Firefighters (IAFF) took a stand and now recommends that only photoelectric smoke alarms be installed. In July, 2010, the City of Albany, California, became the first city in California to require photoelectric smoke alarms in new construction and remodels. In late 2010, the cities of Palo Alto and Orange enacted ordinances requiring photoelectric technology alarms. In January 2011, the City of Sebastopol enacted an ordinance requiring photoelectric technology. Both Vermont and Massachusetts now require photoelectric technology smoke alarms in residential construction. Hopefully, California will step up and join Vermont and Massachusetts in requiring photoelectric technology alarms at the state level.

Albany Fire Chief Marc McGinn has called for, the immediate removal of the fraudulent, deadly, ionization so-called smoke alarms from all stores and homes before more people are needlessly maimed or killed."

Which Ones Do I Have?

It is not always possible to know. In general, if the alarm has a "Hush" feature, it probably an ionization unit. If the label says anything about radioactive material, Americium-241 or the model number has an "I" in it - then it is

probably an ionization alarm. If there is any doubt, there is a 95% chance the alarm is an ionization unit. To be safe, simply replace any unknown units with photoelectric alarms.

What About Combination Alarms?

There are combination photoelectric/ionization units available. These units have the same issues as ionization only detectors. In some cases - they may actually be worse. They will nuisance trip due to the ionization detector. Some manufacturers appear to have reduced the smoke sensitivity/response of combination units as a way to cut nuisance tripping. There are design issues with certain combination alarms that actually make them less effective than photoelectric only alarms. The International Association of Fire Fighters (IAFF) specifically recommends against installing combination alarms.

There are also combination photoelectric/carbon monoxide (CO) alarms. For safety reasons, smoke alarms should be replaced every 10 years. CO detectors should be replaced every 5 to 7 years. With combination units, you are either replacing the smoke alarm portion too soon or relying on a CO detector that is past its replacement date. Combo units are also more expensive. Separate units make more sense.

Every year, about 1,000 people die needlessly in residential fires and thousands more are seriously injured. It is critical that public awareness of this issue become the top priority for each of us. Photoelectric alarms provide the best protection in real-world fires that we have available today. And they cost only a few dollars more. This year, don't just replace your smoke alarm batteries - replace your alarms with photoelectric alarms and recommend that your families, friends, and neighbors all do the same.

Skip Walker has performed over 2,900 property inspections since 2003. Walker is a Master CREIA Inspector (MCI), an ASHI Certified Inspector (ACI), an ICC Certified Residential Combination Building Inspector and a F.I.R.E. Certified Inspector. He is the past education chair for the Silicon Valley ASHI/CREIA Chapter, CREIA 2010-2011 State Secretary and the CREIA Region Three Director 2009-2011. He also holds a California Real Estate Appraisal Trainee License. Skip may be reached at (650) 873-4224 or by email at HomeInspection@sanbrunocable.com.

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HOLIDAY HOUSE KICK-OFF ON THE COAST

The real estate community came to the Holiday House in coastal La Jolla on November 1 to kick off SDAR's Holiday House charity event. Attendees made a donation to the Holiday House and were introduced to some of the non-profit organizations that will benefit. (See the front page for more information.) Our thanks to the in-kind sponsors: Fleming's Steakhouse, Sushi on the Rock, Sprinkle Me! Desserts, John Lenore & Company, Coca-Cola, Quigley Wines, Bridget Blooms, Cleanology, SD Linens, Partying For A Purpose, and of course the owners and listing agents of the Holiday House.



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Security is critical to every organization but when businesses face budget constraints, needed security improvements or maintenance of existing systems are often postponed. This can cause difficulty when it comes to security enforcement and management. Fortunately, there is a better way to manage security challenges. Siemens offers Remote Security Management (RSM), a cost-effective solution that leverages existing security technologies while cutting capital and operational expenditures.

Remote Security Management leverages the Software as a Service (SaaS) model. SaaS solutions are becoming more common place; from email, contact relationship management tools, even online banking. For security, an RSM provider hosts the head-end software and servers for video and access control systems that would otherwise be installed or hosted at the busi-

ness location. As a SaaS offering, Property Managers or Owners can have complete transparency to security issues through a web-portal. These web-based solutions minimize upfront capital investments and reduces IT expenses.

Property managers will find that RSM aids in reducing false alarms, managing multiple locations and can augment some of the tasks otherwise performed by outsourced guards. Remote security management allows for the verification of alarms when they happen. Intrusion or Access Control alarms can be validated by checking on the area in question through the video surveillance system. Visual verification is becoming mandatory in many cities and towns in order to minimize sending first responders to a location when it is not warranted. This is costly for the municipality and in order to recuperate funds, the building owner or

operator is typically charged a false alarm fee. RSM greatly minimizes false alarms and the fees associated with them.

RSM also enables a business to better manage multiple locations. This solution is more cost effective than on-site systems that require servers and software at each location. It eliminates the need to have maintenance and upgrades of these systems; making it less costly and less complex to operate. A secure connection via the internet allows RSM solutions to be a viable solution for property managers. Services like Remote Access Management or RAM, also allows Property Managers to provide access to tenants, visitors or contractors remotely. If someone forgets their access card and a receptionist or manager is not available to assist on-site, access can be granted via the web-portal.

Additionally, RSM helps to reduce costs by augmenting tasks performed by security guards. For example, RSM services such as Video Guard Tours can replace the cost of a guard walking a property to ensure that all is as it should be. By leveraging the video from cameras systems, these same tasks can be performed remotely at scheduled intervals or on an as-needed basis. Property Managers find this service particularly useful at more remote locations where guards are not regularly staffed, or during off hours. By reducing the number of hours guards are required, one can reduce their overall spend.

Remote Security Management from Siemens is the optimal solution for businesses that want comprehensive video and access control solutions but do not have the budget or expertise to administer, manage or monitor these systems.



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SDAR Education Schedule

Classes subject to change or cancellation.

Check www.sdar.com for current information.

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R-Plus = REALTOR® Plus+ price
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NOV	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
17	Life & Career Planning for REALTORS®	9:00 am – 11:00 am	\$20.40	\$24	\$24	\$35	NA	Rick Waite, Esq.
17	Tempo Tips & Updates	9:30 am – 11:00 am	Free	Free	Free	Free	NA	Sandicor Trainer
18	Contract Essentials featuring the RPA	8:00 am – 5:00 pm	\$75.65	\$79	\$89	\$105	8 CP	Ed Estes, Esq.
17 & 18	The Commercial Success Series	9:00 am – 4:00 pm	\$159	\$159	\$159	\$199	NA	Chip Bonghi, George Monte, David Weinstein
DEC	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
1 & 2	Seniors Real Estate Specialist (SRES)	9:30 am – 4:30 pm	\$254.15	\$299	\$299	\$329	12 CP	J. Alan Sappenfield
2	C.A.R. Forms Update	12:00 pm – 1:30 pm	\$10	Free	\$10	\$20	NA	Kevin Burke, JD & Dave Gillingham
3	C.A.R. Forms Update	9:30 am – 11:00 am	\$10	Free	\$10	\$20	NA	Kevin Burke, JD & Dave Gillingham
5	C.A.R. Forms Update	12:00 pm – 1:30 pm	\$10	Free	\$10	\$20	NA	Kevin Burke, JD & Dave Gillingham
5 & 6	Accredited Buyer Representative (ABR)	9:30 am – 4:30 pm	\$254.15	\$299	\$299	\$325	12 CP	J. Alan Sappenfield
6	Free MLS Training - Day 1	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
7	Military Residential Specialist	8:30 am – 5:00 pm	\$399	\$399	\$399	\$450	NA	Bud West
8	HAFA Short Sales	9:00 am – 4:00 pm	\$84.15	\$99	\$99	\$134	NA	Ginni Field
8	zipForm® Online Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
8	Social Media & Real Estate (beginners)	9:00 am – 10:15 pm	\$12.75	\$15	\$15	\$22	NA	Kathy Anderson
8	Social Media & Real Estate (advanced)	10:30 am – 12:00 pm	\$12.75	\$15	\$15	\$22	NA	Kathy Anderson
8	C.A.R. Forms Update	12:00 pm – 1:30 pm	\$10	Free	\$10	\$20	NA	Kevin Burke, JD & Dave Gillingham
9	Microsoft Outlook	11:00 am – 1:00 pm	Free	Free	Free	Free	NA	PJ Cochran
12	Chase Mortgage and the Short Sale Process	12:00 pm – 1:30 pm	Free	Free	Free	Free	NA	Deanna Murphy
13	Free MLS Training - Day 2	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
13	Wells Fargo/Wachovia: The Short Sale Process	12:00 pm – 1:30 pm	\$10	Free	\$10	\$15	NA	Laurie Rouse
15	zipForm® Online Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
15	Tempo Tips & Updates	9:30 am – 11:00 am	Free	Free	Free	Free	NA	Sandicor Trainer

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DECEMBER 2011 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<div> <div> <p>SDAR's Holiday House ...helping San Diego's children, military, homeless & senior citizens</p> </div> <div> <p>Donations accepted through Dec. 8 at SDAR Service Centers & Drop-Off Centers</p> <p>Donation Celebration is Tuesday, December 6, at the Holiday House in coastal La Jolla, from 3 - 7 p.m. You're Invited! Visit www.sdar.com for details.</p> </div> </div>						
4	5	6	7	8	9	10
New Member Orientation 8:30 am - 3:00 pm (Kearny Mesa) Accredited Buyer Representative (Day 1) 9:30 am - 4:30 pm (Coronado) C.A.R. Forms Update 12:00 pm - 1:30 pm (South County)	REIE Exchangers 8:30 am - 11:00 am (Kearny Mesa) Free MLS Training (Day 1) 9:15 am - 4:30 pm (Kearny Mesa) Accredited Buyer Representative (Day 2) 9:30 am - 4:30 pm (Coronado)	Military Residential Specialist 8:30 am - 5:00 pm (Kearny Mesa) East & South County Pitch/Caravan 9:00 am - 12:00 pm	HABA Short Sales 9:00 am - 4:00 pm (Del Mar) Social Media & Real Estate (Kearny Mesa) 9:00 am - 10:15 am (beginners) 10:30 am - 12:00 pm (advanced) zipForm® Online Lab 9:00 am - 12:00 pm (South County) Microsoft Outlook Free Seminar 11:00 am - 1:00 pm (Kearny Mesa) C.A.R. Forms Update 12:00 pm - 1:30 pm (East County)	Seniors Real Estate Specialist (Day 1) 9:30 am - 4:30 pm (Coronado)	Seniors Real Estate Specialist (Day 2) 9:30 am - 4:30 pm (Coronado) C.A.R. Forms Update 12:00 pm - 1:30 pm (Del Mar)	C.A.R. Forms Update 9:30 am - 11:00 am (Kearny Mesa)
11	12	13	14	15	16	17
Chase Bank - Short Sales 12:00 pm - 1:30 pm (Kearny Mesa)	REIE Exchangers 8:30 am - 11:00 am (Kearny Mesa) Free MLS Training (Day 2) 9:15 am - 4:30 pm (Kearny Mesa) Wells Fargo - Short Sales 12:00 pm - 1:30 pm (Kearny Mesa)	East & South County Pitch/Caravan 9:00 am - 12:00 pm	zipForm® Online Lab 9:00 am - 12:00 pm (Kearny Mesa) Tempo Tips & Updates 9:30 am - 11:00 am (South County)	Graduate REALTOR® Institute: Risk Management 8:00 am - 5:00 pm (Kearny Mesa)	SDAR Closed (1:30 pm - 5:00 pm) (Staff Event)	One-Day Prep Course 8:30 am - 5:00 pm (Kearny Mesa)
18	19	20	21	22	23	24
	REIE Exchangers 8:30 am - 11:00 am (Kearny Mesa)	East & South County Pitch/Caravan 9:00 am - 12:00 pm			SDAR Closed	SDAR Closed
25	26	27	28	29	30	31
SDAR Closed	REIE Exchangers 8:30 am - 11:00 am (Kearny Mesa)	East & South County Pitch/Caravan 9:00 am - 12:00 pm			SDAR Closed	SDAR Closed

SDAR COMMITTEE MEETINGS	
1	Executive 2:00 pm - 5:00 pm
6	Bylaws 3:00 pm - 5:00 pm
9	Board of Directors 8:30 am - 12:00 pm
13	CRABO Board Meeting 3:00 pm - 5:00 pm
14	Grievance 9:00 am - 11:00 am
14	Risk Management 12:00 pm - 2:00 pm
15	Young Professionals Network 11:00 am - 12:00 pm
15	International Council 12:30 pm - 2:00 pm
15	Membership, Technology & Business Development 2:00 pm - 4:00 pm
19	Housing Opportunities 9:30 am - 11:30 am

All classes/events subject to change or cancellation.

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