

4845 Ronson Court • San Diego, CA 92111-1803

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The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • December 2013

Jan. 11 Installation Celebrates Commitment to Service

Each year, the installation of the leadership of the Greater San Diego Association of REALTORS® brings together the community's top real estate professionals, elected officials, and dignitaries.

On Saturday, January 11, the 2014 Installation Dinner and Dance will focus on the theme, "Commitment to Service," and feature tributes to our military heroes.

Suitably, the event will be onboard

the USS Midway Museum in San Diego Bay.

The evening's celebration will feature tours of the ship and a flight-deck Presidents Circle Reception beginning at 6:00 p.m. with J.R. Martinez, the inspirational army veteran, actor, motivational speaker, and winner of "Dancing with the Stars." After recovering from devastating burns in 2003 while serving in Iraq, Martinez has encouraged audiences worldwide. Tickets to the reception (separate from dinner tickets) are \$50 per person (\$75 per couple) and proceeds will go to SDAR's Ambassadors Foundation, a 501(c)(3) organization that benefits San Diego charities.

Reception attendees can donate to the Ambassadors Foundation to take a photo with J.R. Martinez.

Following the reception, the dinner and program begin at



7:00 p.m., including the Installation of 2014 President Leslie Kilpatrick, the 2014 Executive Officers, and 2014 Board of Directors. Dinner/program tickets are \$101 per person (\$179 per couple). Dancing and celebration continue until 11:00 p.m.

Also on the program are the presentation of the 2013 SDAR Awards of Excellence, given in the areas of REALTOR® of the Year, Broker of the Year, Office Manager of the Year, and Affiliate of the Year. Several elected officials along with NAR and C.A.R. leaders will be in attendance to support REALTOR® advocacy.

Register online at 2014installation.eventbrite.com or call (858) 715-8000.

RSVP is required by Thursday, January 2.

CalBRE Updates

What You Need to Know! Seminar on New Laws Affecting Your Business

New laws and California Bureau of Real Estate (CalBRE) updates that affect the way you do business, revisions to the tax code that can affect your bottom line, and the knowledge you need to succeed. All of this important information will be presented by CalBRE Commissioner Wayne Bell and C.A.R.'s Legal Counsel Gov Hutchinson, who will help you navigate a successful and law-abiding 2014!

This popular seminar, sells out year after year, is offered annually by SDAR and has been praised for its entertainment value and its added value to your business. All proceeds from the class fee go to SDAR's local PAC to defend your bottom line.

Commissioner Bell is the chief officer of CalBRE. He oversees the licensing and regulation of approximately 410,000 real estate agents, and certain mortgage loan originators, enforces the California Real Estate Law and the statutory laws regarding the sale, lease or financing of subdivided lands.

Hutchinson has been with the California Association of REALTORS® since 1985 and manages C.A.R.'s Member Legal Services Program in Los Angeles. Gov advises REALTORS® through the "Hotline" on all aspects of real estate law and he trains and supervises other "Hotline" attorneys.

Attend the seminar sponsored by the REALTORS® Political Affairs Committee on Tuesday, January 28. Due to the popularity of this event, SDAR is looking for a larger and centrally located venue that was yet to be determined at press time. The location will be available when you register today at newlaws.eventbrite.com.

Date: Tuesday, January 28

Time: 9:00 a.m.-12:00 p.m.

Location: TBD

Price:

Minimum \$35 PAC contribution*
Includes continental breakfast.

Register: newlaws.eventbrite.com

Holiday House Event Brings Cheer



This year's Holiday House was celebrated in Rancho Santa Fe on December 6, where donations were collected to help San Diego's children, military families, homeless, and senior citizens. Over 150 people attended and added to the donations and monetary gifts for the charities supported this year.

Images from the event can be found on SDAR's Facebook page, and more details and acknowledgements will be published in the January publication. You can still donate to the House House at www.ambassadorsfoundation.org.



PERIODICAL

PRESIDENT'S PERSPECTIVE

2013 PRESIDENT



LINDA LEE

My colleagues and friends, as this is my last message to you as President of SDAR, I want to thank you for the opportunity to serve you this past year. It has been a great honor and certainly one of the highlights of my career. I was fortunate to be leading our association during the recovery of the housing market, and it was heartening to see so many new and seasoned members enjoying such success. Together we've helped make the dream of homeownership come true for so many of our San Diego neighbors. I hope you'll become involved in SDAR in the coming year and support my talented successor, Leslie Kilpatrick.

By the numbers for the year, we have seen median price of all properties in San Diego County rising over \$400,000, up about 20 percent from a year ago. The single-family home median price is well above \$450,000, and condos and townhomes have seen an astounding 30 percent increase in prices compared to the end of 2012.

We also welcome the announcement from Washington that current limits on conforming loans are remaining in effect. Our lobbying efforts help ensure that homeownership is not jeopardized

for many credit-worthy buyers, especially first-time home buyers who may have more difficulty meeting the 20 percent minimum down payment requirement.

On another part of the spectrum, San Diego's luxury home market certainly is something to take notice of. Believe it or not, 20 percent of today's active listings in San Diego County – that's nearly 1,400 homes – are selling for over \$1 million. About 150 of those homes are on the market for \$5 million or higher; 50 of those homes are on the market for \$10 million; and even a dozen are on the market for \$20 million or more. Something to add to your Christmas wish list?

Sales may have slowed due to the end of the hot buying season and a lack of homes for sale, but as REALTORS® we can play a role in getting the message out to those who are wanting to buy their first home or to move up to the dream home: This is the time!

SDAR's Holiday House is coming to a close this month. We celebrated earlier this month, but you can still contribute to the San Diego charities supported by our nonprofit Ambassadors Foundation. I encourage you to visit www.ambassadorsfoundation.org to learn more and to get involved in the coming year.

I wish you the happiest of holiday seasons with your loved ones. Be healthy and safe, and come out strong in 2014. Onward and upward!

Linda Lee

The Greater San Diego Association of REALTORS®

2014 Installation Dinner & Dance

January 11, 2014
6:00 pm - 11:00 pm

Join us for a stunning flight deck reception, amazing food, music, dancing, and more!

President's Circle Reception



6:00 pm - 7:00 pm prior to Installation

Featuring J.R. Martinez, the inspirational army veteran who won Dancing with the Stars.

All proceeds go to the Ambassadors Foundation, a 501(c)(3) organization that benefits local charities.

REGISTER: 2014installation.eventbrite.com

The San Diego REALTOR®

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SDAR COMMITTEES: HELP 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-eminent REALTOR® association in America

SDAR's standing committees include: Budget & Assets, Business Development & Technology,

Bylaws, Global Real Estate Council, Government Affairs, Grievance, Housing Opportunities, Membership & Education, REALTORS® Political Action, and Young Professionals Network.

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.

FROM THE DESK OF THE CEO

Where did the year go? If time has been flying for you, I hope that it's because you have been busy with the business of real estate.

As the market constantly evolves, at SDAR always try to keep our members up to date on technology and products to support their businesses. We hope you've had a chance to review the 2014 product postcard we sent last month notifying you of all the new benefits on tap for our members. Here is a quick snapshot of our 2014 New Product launches:

10K Research and Marketing – As members you will have easy access to enhanced statistical reports for each zip code in San Diego County to improve your client service and market yourself as a trusted advisor.

ListTrac - Track user engagement in your MLS listings. See where buyers are viewing your listings. Know where you are generating the highest number of leads.

Barcode Publicity - Manage QR codes for your listings and create effective mobile listing websites.

All new member benefits will be available beginning January 2014. Visit the "Tools and Benefits" page on our website at www.sdar.com/tools.

In addition to new technology, we encourage our members to stay up to date on changes new laws affecting transactions, licensing, foreclosures, and taxes. We have our annual



MICHAEL T. MERCURIO

"New Laws" seminar taking place on January 28, featuring two state experts: Gov Hutchinson, legal counsel for the California Association of REALTORS®; and Wayne Bell, CalBRE commissioner. This will not be a dry lecture, but an entertaining and engaging event. Since it's always popular, be sure to register before it sells out. Visit newlaws.eventbrite.com to sign up.

I'd like to thank all of our members and volunteers for their support during 2013. SDAR has so many levels on which you can become involved. We host over 50 events a year and have ten standing committees that perform such an important role for our leadership and direction. See the article at left for more information on the committees and how you can apply.

All the best wishes for you during the holidays, and I look forward to seeing you and many new faces in 2014!

Michael T. Mercurio

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NOVEMBER 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®

Donald Beal - Ross Beal, Broker

Brian Ramsey - Brian P. Ramsey, Broker

Elizabeth Brignon - Elizabeth Brignon Realty

Julie Curry - Julie Curry

Scott Norman - Scott Alan Norman

Frederick Pfeifer - Eddie Pfeifer

Eric Sanders - Estate Realty, Inc.

REALTORS®

Meytal Abramson - The West Group, Inc.

Patrick Accomando - Keller Williams Realty La Jolla

Michael Afzal - South Coast Commercial, Inc.

Jeffrey Allen - Quest Realty & Prop. Mgmt. Services

Sandra Altemus - Integrity Real Estate Services

James Barone - Ocean Realty

Shannon Bartlett - Pacific Sotheby's Int'l Realty

Karen Bass - R.B. Haley, Inc.

John Bendos - Harcourts Elite Residential

Blake Billat - Pacific Sotheby's Int'l Realty

Scott Bowman - Bonanza Real Estate

James Brooks - Realty National, Inc.

Thomas Brunhoelzl - Michael Anthony Properties

Sommer Brussich - Distinctive Properties

John Callanan - Coastal Pacific Real Estate

Nicole Christians - Harcourts Prestige Properties

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Alfred Cutler - Berkshire Hathaway HomeService

Floretta Denton - Associated Brokers

Rebecca Denton - Coronado Shores Company

Ryan DePrizio - Steven G Fraioli & Associates

Anthony Dunleavy-Bruno - Coastal Pacific Real Estate

Carlos Espinosa - Home Solutions Group- Realty

Michelle Febbo-Hunt - Jeremiah Juncal, Broker

Kristen Fitzgerald - San Diego Sunset Realty

Patricia Flores - Trident Group

Mindy Folkl - Century 21 Award

Adam Frederickson - RE/MAX Associates

Erik Fries - Tidal Realty

Jennifer Gascon - Keller Williams SD Metro

Mark Green - ARG Abbott Realty Group

Tatyana Harlan - Tomea, Inc.

Sean Hayashi - R.B. Haley, Inc.

Francisco Hermoso - B.I.G. Properties

Melissa Honick - Berkshire Hathaway HomeService

Russell Ireland - Berkshire Hathaway HomeService

Yale Jallos - Sand & Sea Realty, Inc.

Jonatan Jatombiansky - Steele Group Realty

Jill Jones - Windermere Real Estate So. Cal.

Kathryn Justice - Owen Properties

Lynne Kelly - Keller Williams Realty

Jane Kennedy - Pacific Sotheby's Int'l Realty

James Kenny - Coldwell Banker Residential

Tim Kirk - Trident Group

Jim Koukis - Red Door Real Estate Group

Lynne Krehmeyer - Century 21 Award

Kirsten Lachenmayr - Mar Robbart

Timothy Lam - Keller Williams Carmel Valley

Maxwell Lamkin - Coldwell Banker Residential

Angela Lasiter - Berkshire Hathaway HomeService

Kevin Lawrence - ZipRealty, Inc.

Jina Lee - Keller Williams Carmel Valley

Enbo Liu - Century 21 Award

William Livesay - Otay Real Estate Company

Ricardo Lopez - Apartment Consultants, Inc.

Yuko Lytle - Person Realty, Inc.

Victoria Macgillivray - Keller Williams Realty

Paul Maidhof - Ocean Realty

Carol Ann McManus - McTygue Group

Robert Melfe - Pacific Commercial Investments

Robin Mitzlaff - Real Living Lifestyles

Angleo Moulios - Windermere Homes & Estates-SLZ

Miles Munson - Big Block Realty, Inc.

John Murillo - Berkshire Hathaway HomeService

Emily Olmstead - A-Plus Homes

Margaret Ontiveros - McTygue Group

Chad Perkins - Pacific Sotheby's Int'l Realty

Tracy Perusse - Harcourts Prestige Properties

Eric Possell - Keller Williams Realty La Jolla

Talechia Principato - Harcourts Prestige Properties

Oleg Purpish - Military Mutual

Bill Quintana - Keller Williams Carmel Valley

Nadiyah Reiley - Berkshire Hathaway HomeService

Jason Rodriguez - Keller Williams SD Metro

L. Paul Roller - Barbara R. Roller

Maria Ros - Keller Williams Realty

Faramarz Sahba - USA Realty and Loans

Romulo Saldias - Equity California Real Estate

Patty Schobelock-Neal - RE/MAX Associates

Annita Schuster - J & M Investment Solutions, Inc.

Hollie Serwe - Aloha Broker Services

Konrad Sheehan - Pacific Sotheby's Int'l Realty

Xiaochuan Shen - Abacus Properties, Inc.

Miriyoo Shim - SD Unison

Leah Sidhu - Century 21 Award

Jenny Silva - Keller Williams SD Metro

Michael Sirota - Signature Realty Network

Melissa Storer - KAYA Realty

Daniel Tacon - Dyjero Realty

Mavy Taddeo - Allison James Estates & Homes

Whitney Toma - Jonathan Mann

Tate Travis - RE/MAX Associates

Briana Tremblay - Gallery Properties

Jamie Tuckey - Keller Williams SD Metro

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Bradley Winters - Avanti

Emma Wise - Keller Williams SD Metro

Michelle Wise - Keller Williams SD Metro

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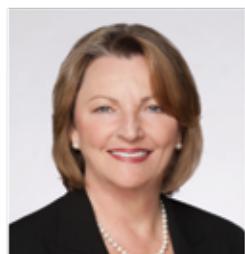
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FORMS UPDATE: STAY ON TOP OF THE CHANGES AND ADDITIONS

By Dave Gillingham

It's your favorite forms guy bringing you the latest changes to the C.A.R. Forms Library!

First of all, let me applaud those of you that submit suggestions for forms modifications to both C.A.R. and SDAR. Well done! The Standard Forms Advisory Committee reviewed upwards of 140 suggested changes to the C.A.R. forms library and many of those suggestions lead to changes. As a reminder, if you have a suggestion regarding a C.A.R. form, send it to CARforms@car.org. If you have a suggestion about an SDAR form, contact Kate Speir, Vice President of Risk Management, at kspeir@sdar.com.

Similarly, the Residential Purchase Agreement (RPA) Study Committee has been reviewing suggested changes to the RPA with a goal of introducing a new RPA form in 2014 (hopefully by June). Over 150 suggestions so far have been reviewed. This is your chance! Get your suggestions in as soon as you can. Each suggestion is carefully reviewed, and sometimes generates considerable debate. Thanks, in advance, for your help.

You may review in detail all of the November 2013 forms changes by going to the C.A.R. website: www.CAR.

org/legal/standard-forms/. To save you some time, here is the "Reader's Digest" condensed version (or the items I think are the most interesting...).

- The Seller Multiple Counter Offer (SMCO) has been added. The goal is to reduce confusion about who signs what and why. This form is only to be used in multiple counter offer situations and will hopefully clarify the process.
- Consequently, the Counter Offer Form (CO) was modified to remove any reference to multiple counter offers.
- The Agent Visual Inspection Disclosure (AVID) was modified so that it can be used when there is more than one unit on a property. No more re-labeling sections of the existing form for use with multiple units.
- A Notice To Quit (NTQ) form was created. This form is intended for situations where there is a non-curable default. landlord can't or doesn't want to give the tenant the right to cure it. A good example might be the tenant's destruction of the property or unlawful activity.

• A Pet Addendum (PA) was created to clarify rules regarding the landlord allowing a pet.

- A Delivery of or Failure to Deliver Short Sale Lender Written Consent (DSSC) form is new. This provides a means for the Buyer and Seller to document the delivery or non-delivery of short sale lender(s) written consent and Buyer and Seller actions relating thereto.
- A Buyer Vacant Land Additional Disclosure (BVLIA) was created. This is obviously to be used to advise Buyers about inspections and issues related to the purchase of Vacant Land. A couple of comments on this form: First, the SDAR Risk Management Committee created a very similar form more than 5 years ago. We have been trying to get C.A.R. to adopt our form for most of that time, and the publication of the BVLIA is a partial answer to our request. However, it turns out that other areas of the state outside San Diego County have different kinds of vacant land (sometimes with actual animals and crops and so forth), which causes folks in those areas to have different requirements. That being

the case, C.A.R. Leadership created a Vacant Land Study Group to collate the issues. This Group was to start meeting about now, but has been deferred pending the completion of the RPA Study Group report in mid-2014. In the meantime, the BVLIA is a big step forward.

There are about 20 more forms with changes, but the list above includes the big chunks. Check out the C.A.R. website for all of the changed forms.

Finally, in most cases it is okay to continue to use the previous form (if there is one), but be aware that C.A.R. no longer monitors the legal validity of any superseded form, and the C.A.R. User Protection Agreement only applies to the most current version of a form. For those using zip-Form® online, this isn't an issue since the most recent form will always be available. But if you are not using zip-Form®, why aren't you?

Once again, please keep those comments and suggestions coming.

Dave Gillingham is a member of the SDAR Risk Management Committee and serves as a Director for the California Association of REALTORS®.

STRENGTHEN YOUR REAL ESTATE CAREER IN 2014 WITH SDAR EDUCATION

Your real estate career starts and is nurtured SDAR with the professional preparation and hands-on training.

Whether you need to pass your CalBRE State Exam and secure your real estate license, or you need support when the selling begins and your properties start closing, SDAR continue to develop your talents in the classroom and on the web with intermediate and advanced courses covering a wide range of topics.

SDAR offers more than 170 unique courses each year online and in the classroom. For a complete list of classes, please visit SDAR.com/education.

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From the Agent Boot Camp, to earning professional designations, SDAR provides cutting-edge training and professional development for real estate professionals. Gain valuable access to traditional and online classes through the convenient Prepaid Professional Development Pass.

The Prepaid Professional Development Pass gives you access to:

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- Classes to earn professional designations and learn valuable skill building
- Tax deductible educational costs (consult your tax adviser for available tax deductions)
- A great gift for colleagues

You have a choice of 4 distinct passes:

1. Agent Essentials – 5 agent classes for both new and seasoned professionals
2. Continuing Education – Earn the classes you need for your license renewal
3. Risk Management Specialist – Earn a unique SDAR designation featur-

ing classes that protect you and your client in the transaction

4. Designations and Certifications
 - Earn specialized designations that give you the advantage in your field.

Agent Essentials

Kick-start your real estate career! This program is perfect for new and seasoned agents to sharpen their skills.

- Includes 5 agent classes (\$200 value)
- Learn the fundamentals of:
 - Business Planning & Goal Setting
 - Building a Successful Business Model
 - Real Estate Sales Techniques
 - Effective Communication
 - Escrow, Title and Lending

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- SRES- Seniors Real Estate Specialist
- SRS- Seller Representative Specialist
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THE KITCHEN: THE HEART OF THE HOME CAN BE GOURMET

By Regina P. Brown

The kitchen is the heart of the home; the place where families gather, hosts entertain, and generations pass on traditions. And yeah, we cook food there too! Kitchens are often the most decisive room with buyers shopping for a home... especially meticulous and aspiring chefs.

This month's edition of "Learn the Lingo" is devoted to part one of "Gourmet Kitchens," including room layouts, cabinets, counters, and major appliances. I'll show you the terms you need to know to clinch the sale for your buyer clients.

Layouts

A comfortable kitchen layout sets the atmosphere and determines the workflow. Spacious U-shaped and circular shaped kitchen offer more cooking room, counter space, and often a breakfast bar. L-shaped counters are often combined with an island or peninsula. Traditional galley layouts are being scrapped in favor of bright, open kitchens that allow cooks and guests to chat while preparing meals and entertaining. A lavish kitchen is uniquely custom designed with a well-appointed design.

Cabinets

Decadent cabinets define a high caliber kitchen. Kitchen designer Carla Leiran looks for sophisticated knobs and pulls with complementary matching hinges, and detailed features such as finishing touches of crown molding above cabinets. "It's the small details that make a big difference in a high end kitchen," she says.

Upscale cabinet finishes range from solid wood (favorites are cherry, maple, oak, and pine) to laminate and lacquered cabinets. Innovative cabinets include slide-out shelves, spice rack pullouts, self-closing drawers. A "drawer in drawer" is a mini drawer, similar to a drawer insert, that's tucked inside of a large drawer. It's perfect for silverware, utensils, or linens for special occasions.

Turn an unused corner into an accessible shelf with a $\frac{3}{4}$ turntable that spins out. Even better, a "Magic Corner" allows full utilization of the dead space in a corner cabinet, by swinging out the front shelf and pulling the corner shelf forward.

Counters

The shiny polished look of granite is being edged out by honed granite which sports a matte finish. Today's trendy glass tile and recycled crafted glass surfaces are quickly replacing the standard ceramic tile counter tops. Other recycled materials include concrete, paper, plastic, and other composites.

Laminate solid surfaces, such as Formica®, mimic the high-end look of travertine at a fraction of the cost. The simple contemporary styling of Staron (acrylic) and Radianz (quartz) can lend a luxurious personal touch. Other custom solid surfaces include Avonite, Swanstone, and Corian®.

A butcher block counter hand-crafted from solid wood doubles as a cutting board and offers a warm, welcoming flair. A custom designed kitchen may feature solid travertine, carrara marble, or exotic stone counters. Modern selections include copper, soapstone, or metal such as copper and stainless steel.

Look for elegantly contrasting backsplashes with horizontal glass tiles, copper/tin/bronze square tiles, or ivory subway tiles. More fashionable kitchens include old world hand-painted wall mosaics and embossed textured concrete that has been stained and stamped for a modernistic appeal.

Large Appliances

Major appliances, built-in and color-matched, add tremendous value to a kitchen. Eco-conscious "green" products promote energy sustainability while saving money on power bills, and

- Vegetable settings to de-humidify and keep veggies fresh

- Sub-zero refrigerators, such as the popular Wolf built-in models, feature water filtration and air purification systems. To the large gourmet refrigerators, add a couple of compact refrigerated drawer at kid-height. Family friendly fridge drawers are perfect for children's juices and snacks.

When it comes to dishwashers, think outside the traditional built-in under cabinet dishwasher. Save space with contemporary options such as:

- Drawer dishwashers (AKA dish drawers)
- Compact dishwashers
- Countertop dishwashers
- In-sink dishwashers (for small spaces such as a kitchenette)



Energy Star® qualified appliances can earn tax rebates.

Look for slate (a matte silver finish) to replace stainless steel as the hottest trend. White ice and black ice colors help major appliances can break out of the black/white tradition. Custom colors bring dynamic pops of red, yellow, or teal blue. For a refined finish, almond or ivory colors coordinate with the earth-tone palette perfectly.

Double-door refrigerators just don't make the cut any longer. Discriminating homeowners are spending extra for mega capacity French door refrigerators (side-by-side top with bottom freezer drawer) to accommodate their family's food storage needs. And integrated with cupboard panels covering the doors, large fridges blend seamlessly into the background. With refrigerators, interior space is measured in terms of cubic feet.

Top-of-the-line fridges include convenient features such as:

- Ice maker and ice crusher
- Tall water / ice dispenser area
- Multi-tiered shelves
- Door-in-door easy access to drinks & snacks
- Blast chiller
- Mini-drawers that flex

What is the difference between a stove, oven, and range? A stove is a cooktop that houses the burners for cooking with pots and pans. An oven bakes and roasts food inside, and often has a broiler underneath. A range is the kitchen appliance that combines both the oven and the stove into one unit. The cooking can be powered by fuel (gas or propane) or by electricity. However, modern gas stoves also need electricity to power all the fancy features, such as the clock, alarm, lights, and programming.

In a gourmet kitchen, don't expect to see slide-in or freestanding ranges. Instead, double ovens, convection ovens, and custom installation ovens are the standard of luxury. Look for features such as a self-cleaning oven, an adjustable broiler, a warming drawer, and child lock-out safety feature.

Convection ovens are desirable for their quick and even cooking because it has a high-speed fan that circulates heated air as the food is being cooked. Regarded as a home cook's favorite oven, often a custom kitchen will include a convection oven for roasting.

The new look includes retro appliances too! Antique ranges such Gold medal, Glenwood, and Brookline are lovingly restored to highlight their heirloom value. These one-of-a-kind vin-



tage ranges bring unique character and charm into a kitchen, highlighting the home owner's individuality.

Every chef's dream kitchen certainly includes a gourmet stove cooktop. Wolf commercial cooktops with 6 gas open burners are regarded as the standard for home chefs preparing high quality meals. Do the burners offer quick-boil and low-simmer settings? Does it have pilotless ignition? Do the rings lift off for authentic wok cooking? Other great features that chefs crave:

- Griddle top
- Char-broiler
- French plate
- Hot top
- Graduated French top

Induction electric cooktops with a smooth glass surface provide nearly instant heat for a metal pan, yet are safe to the touch for cooks. Features include multiple settings and count-down timers. Induction heating is an impressive tech advancement beyond the standard ceramic electric stovetop.

Hood vents serve the function of removing the smoke from the stove, but can also bring beautiful aesthetic design into a kitchen. They come in every style to suit the custom designed home, including modern styles such as:

- Wall mount
- Chimney hood
- Island mount
- Under cabinet
- Pro hoods
- Downdraft hoods
- Power packs
- Built-in / Insert blower
- Mantel style
- Micro-hood

A micro-hood - a microwave that doubles as a stove hood vent - helps keep the counter looking spacious and clutter-free. Island stoves may include a fan vent that pops up from behind, eliminating the need for a hood vent above.

Elaborate homes boast a built-in trash compactor, and most likely a recycle bin too. A built-in deep fryer is another great appliance on every chef's wish list. Gourmet smoking ovens are at the top of the list too. And don't forget that wood-fired pizza oven for the folks who really enjoy entertaining.

Conclusion

We hope you enjoyed this tour of gourmet kitchens, including room layouts, cabinets, counters, and major appliances. Next month in part two we'll learn interesting features in sinks, faucets, lighting, flooring, and innovative gadgets.

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.

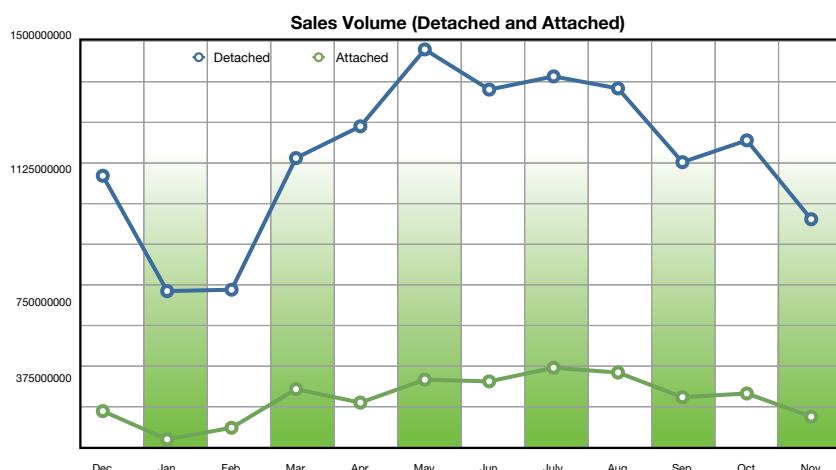
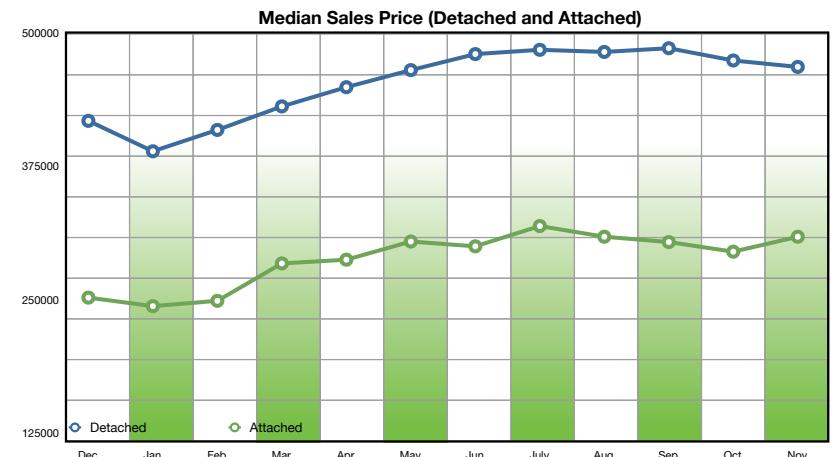
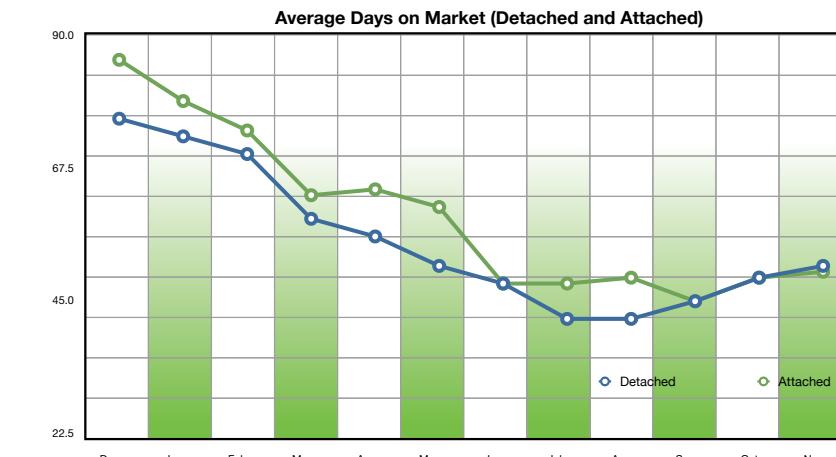
NOVEMBER STATISTICS DETACHED HOMES

Current Year - 2013								Previous Year - 2012							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			
		Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	11	197	87	74	\$512,000	\$459,000	13	182	44	83	\$435,000	\$399,000		
91902	Bonita	6	171	92	58	\$527,500	\$525,000	8	163	71	92	\$372,450	\$435,000		
91905	Boulevard	2	18	184	87	\$71,528	\$142,450	1	13	34	178	\$65,000	\$72,000		
91906	Campo	2	47	68	101	\$160,750	\$150,000	6	66	149	83	\$147,000	\$133,500		
91910	Chula Vista	33	441	74	64	\$400,000	\$382,500	32	417	87	79	\$349,000	\$330,000		
91911	Chula Vista	24	368	67	59	\$365,000	\$342,000	30	426	43	81	\$309,000	\$280,500		
91913	Chula Vista	39	453	44	74	\$430,000	\$435,000	35	505	97	106	\$420,000	\$378,260		
91914	Chula Vista	9	201	135	77	\$649,000	\$535,000	18	248	85	107	\$502,450	\$485,950		
91915	Chula Vista	19	310	47	70	\$460,000	\$433,500	24	443	87	123	\$374,500	\$365,000		
91916	Descanso	4	28	24	80	\$349,500	\$260,000	2	21	69	61	\$372,000	\$282,000		
91917	Dulzura	0	6	0	139	\$0	\$280,000	0	2	0	126	\$0	\$196,000		
91931	Guatay	2	3	150	104	\$285,000	\$190,000	0	1	0	140	\$0	\$120,000		
91932	Imperial Beach	12	102	60	58	\$377,500	\$347,000	5	106	118	107	\$320,000	\$300,000		
91934	Jacumba	0	11	0	145	\$0	\$71,000	0	8	0	62	\$0	\$78,180		
91935	Jamul	7	68	80	78	\$585,000	\$510,000	15	101	112	119	\$490,000	\$420,000		
91941	La Mesa	21	338	25	44	\$538,000	\$481,450	28	366	53	73	\$468,000	\$418,100		
91942	La Mesa	20	302	34	44	\$417,500	\$398,381	21	276	22	67	\$340,000	\$328,750		
91945	Lemon Grove	24	251	42	59	\$342,500	\$300,000	20	233	69	72	\$269,500	\$254,000		
91948	Mount Laguna	4	5	102	105	\$82,500	\$110,000	1	8	27	282	\$153,000	\$119,000		
91950	National City	19	205	40	66	\$300,000	\$265,000	23	228	80	83	\$239,000	\$215,000		
91962	Pine Valley	3	31	36	98	\$340,000	\$323,000	0	17	0	80	\$0	\$250,000		
91963	Potrero	0	8	0	96	\$0	\$200,000	0	6	0	67	\$0	\$199,750		
91977	Spring Valley	33	492	47	54	\$310,000	\$320,000	48	489	66	76	\$280,500	\$265,000		
91978	Spring Valley	4	65	36	65	\$457,000	\$377,500	7	65	127	67	\$339,000	\$329,000		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0			
92003	Bonsall	4	57	104	81	\$562,500	\$545,000	3	50	24	123	\$255,000	\$528,500		
92004	Borrego Springs	5	64	41	105	\$305,000	\$175,000	7	56	90	104	\$86,400	\$120,000		
92007	Cardiff By The Sea	5	80	80	62	\$780,000	\$995,000	9	61	46	61	\$1,225,000	\$885,000		
92008	Carlsbad	22	194	61	46	\$757,000	\$676,500	16	196	67	77	\$634,500	\$558,750		
92009	Carlsbad	25	554	50	42	\$745,000	\$782,125	30	534	77	71	\$746,000	\$699,000		
92010	Carlsbad	9	133	35	36	\$615,000	\$585,000	5	114	14	62	\$595,000	\$525,500		
92011	Carlsbad	9	242	30	38	\$1,007,500	\$779,500	22	271	79	85	\$755,000	\$707,000		
92014	Del Mar	9	178	44	64	\$1,165,000	\$1,488,145	13	154	72	116	\$1,175,000	\$1,324,099		
92019	El Cajon	27	335	77	60	\$415,000	\$435,000	26	329	93	83	\$431,500	\$379,000		
92020	El Cajon	21	353	27	47	\$371,000	\$385,000	24	327	54	65	\$332,500	\$330,000		
92021	El Cajon	26	406	70	58	\$365,000	\$355,000	36	430	60	84	\$307,500	\$292,750		
92024	Encinitas	24	433	46	45	\$995,000	\$866,41	41	428	74	74	\$715,000	\$815,000		
92025	Escondido	23	324	71	54	\$415,000	\$420,000	29	307	65	81	\$396,000	\$344,000		
92026	Escondido	30	480	73	61	\$414,000	\$400,000	36	515	83	86	\$360,000	\$320,000		
92027	Escondido	37	464	41	57	\$355,000	\$355,000	29	526	71	84	\$312,000	\$280,000		
92028	Fallbrook	56	671	61	70	\$467,500	\$425,46	46	568	104	93	\$435,000	\$346,000		
92029	Escondido	15	210	53	48	\$680,000	\$588,000	12	198	77	83	\$509,000	\$507,500		
92036	Julian	5	72	107	115	\$245,000	\$227,500	9	81	103	137	\$365,000	\$225,000		
92037	Jolla	27	330	69	62	\$1,720,000	\$1,550,000	32	324	107	98	\$1,617,840	\$1,305,000		
92040	Lakeside	18	345	43	59	\$438,500	\$365,000	29	299	94	78	\$320,000	\$315,000		
92054	Oceanside	22	234	66	62	\$517,450	\$452,950	26	252	107	86	\$387,500	\$359,750		
92056	Oceanside	38	472	34	45	\$419,500	\$410,000	34	457	47	80	\$345,000	\$339,000		
92057	Oceanside	48	586	43	53	\$420,500	\$399,000	42	581	48	84	\$370,000	\$345,000		
92058	Oceanside	10	132	75	50	\$383,500	\$377,000	8	134	36	85	\$316,000	\$295,000		
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0			
92060	Palomar Mountain	0	9	0	124	\$0	\$122,000	0	7	0	148	\$0	\$219,900		
92061	Pauma Valley	1	2												

NOVEMBER 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	1	16	156	89	\$83,700	\$163,950	0	24	0	73	\$0	\$111,000		
91902	Bonita	3	38	49	71	\$260,000	\$225,000	1	20	7	64	\$152,500	\$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	10	153	53	77	\$252,500	\$235,000	10	138	99	92	\$225,000	\$182,500		
91911	Chula Vista	9	110	40	75	\$232,000	\$185,000	10	134	65	92	\$137,500	\$145,000		
91913	Chula Vista	17	239	87	89	\$240,000	\$225,000	24	265	111	122	\$211,750	\$190,000		
91914	Chula Vista	4	66	51	79	\$247,500	\$262,000	5	60	85	122	\$245,000	\$224,000		
91915	Chula Vista	13	189	38	75	\$319,000	\$280,500	13	176	201	124	\$220,000	\$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	64	107	111	\$292,450	\$251,000	9	70	140	107	\$273,000	\$162,500		
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	2	27	24	53	\$236,000	\$179,000	3	33	57	70	\$133,000	\$147,000		
91942	La Mesa	9	140	12	66	\$264,500	\$225,000	15	151	82	79	\$240,000	\$179,000		
91945	Lemon Grove	0	12	0	113	\$0	\$113,500	1	12	4	95	\$130,000	\$114,050		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91950	National City	2	51	74	86	\$288,500	\$196,000	5	51	67	131	\$120,000	\$111,500		
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	9	121	34	64	\$213,000	\$160,000	7	92	101	114	\$110,500	\$115,000		
91978	Spring Valley	4	33	21	46	\$197,500	\$193,000	0	19	0	104	\$0	\$163,000		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	1	16	47	70	\$340,000	\$242,500	1	25	9	146	\$134,500	\$152,500		
92004	Borrego Springs	0	18	0	118	\$0	\$109,550	0	15	0	148	\$0	\$75,000		
92007	Cardiff By The Sea	2	40	123	48	\$786,250	\$467,500	4	50	69	82	\$492,500	\$466,000		
92008	Carlsbad	8	105	36	50	\$394,500	\$429,900	11	108	106	105	\$375,000	\$363,500		
92009	Carlsbad	20	305	42	51	\$408,500	\$350,000	22	277	120	94	\$307,000	\$295,000		
92010	Carlsbad	10	95	96	52	\$356,500	\$347,000	5	85	23	101	\$310,000	\$295,000		
92011	Carlsbad	9	113	31	32	\$530,000	\$475,000	8	90	22	54	\$438,000	\$407,000		
92014	Del Mar	6	76	89	55	\$632,000	\$670,000	6	54	62	81	\$362,500	\$432,500		
92019	El Cajon	12	163	78	57	\$232,750	\$220,000	10	131	16	81	\$217,500	\$180,000		
92020	El Cajon	18	113	39	90	\$167,500	\$145,000	10	119	52	99	\$127,500	\$117,000		
92021	El Cajon	5	101	76	58	\$189,000	\$150,000	6	115	42	90	\$133,000	\$113,500		
92024	Encinitas	17	174	28	34	\$515,000	\$496,000	9	180	88	97	\$268,000	\$340,000		
92025	Escondido	2	61	8	60	\$185,000	\$175,000	4	58	63	81	\$130,750	\$130,625		
92026	Escondido	10	110	36	54	\$267,450	\$200,000	9	99	90	117	\$194,000	\$155,000		
92027	Escondido	4	59	21	78	\$151,850	\$131,000	5	67	174	96	\$126,000	\$105,000		
92028	Fallbrook	3	22	19	69	\$225,000	\$180,000	1	20	169	75	\$196,000	\$190,000		
92029	Escondido	0	10	0	51	\$0	\$296,000	1	9	29	124	\$267,500	\$160,000		
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92037	La Jolla	21	393	75	60	\$520,000	\$559,000	37	314	82	93	\$645,000	\$475,000		
92040	Lakeside	5	63	9	32	\$141,000	\$130,000	2	62	12	83	\$171,450	\$91,175		
92054	Oceanside	12	142	75	109	\$395,000	\$390,000	14	127	86	99	\$318,500	\$310,000		
92056	Oceanside	21	249	36	42	\$250,000	\$229,000	16	293	45	76	\$317,500	\$200,000		
92057	Oceanside	19	248	33	50	\$200,000	\$199,000	20	228	102	93	\$152,500	\$147,500		
92058	Oceanside	3	69	43	43	\$245,000	\$220,000	5	68	85	119	\$163,000	\$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	8	10	180	\$189,000	\$285,000	0	8	0	75	\$0	\$194,500		

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</th							



COMPARATIVE SALES - EXISTING HOMES - NOVEMBER 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 November 2013	\$270,020,731	-0.230	-19.431	\$985,262,362	0.795	-18.387
2 Average Sales Price November 2013	\$354,824	10.389	-0.057	\$612,345	13.575	-3.323
3 Median* Sales Price November 2013	\$310,000	19.230	4.720	\$469,000	14.950	-1.260
4 Sold Listings November 2013	761	-9.620	-19.386	1,609	-11.252	-15.582
5 Average Days on Market November 2013	50	-38.272	2.041	51	-27.143	4.082
6 Total Sales Volume November 2012	\$270,644,187			\$977,489,305		
7 Average Sales Price November 2012	\$321,430			\$539,156		
8 Median* Sales Price November 2012	\$260,000			\$408,000		
9 Sold Listings November 2012	842			1,813		
10 Average Days on Market November 2012	81			70		

	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	\$3,773,431,304	28.561		\$13,540,449,488	18.768	
12 Average Sales Price YTD 2013	\$350,072	22.037		\$591,596	18.119	
13 Median* Sales Price YTD 2013	\$295,000	30.530	N/A	\$455,000	19.730	N/A
14 Sold Listings YTD 2013	10,779	5.346		22,888	0.549	
15 Average Days on Market YTD 2013	57	-38.710		53	-35.366	
16 Total Sales Volume YTD 2012	\$2,935,128,675			\$11,400,795,530		
17 Average Sales Price YTD 2012	\$286,858			\$500,848		
18 Median* Sales Price YTD 2012	\$226,000			\$380,000		
19 Sold Listings YTD 2012	10,232	93		22,763		
20 Average Days on Market YTD 2012	81			82		

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.

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SDAR SALUTES MILITARY WITH HOME BUYER WORKSHOP



On the heels of Veterans Day, SDAR's Housing Opportunities Committee (HOC) hosted a workshop to educate our active and retired military about the values of homeownership and using their Veterans Administration (VA) home loans.



part of a military family. SDAR President-elect Leslie Kilpatrick discussed the positive impact of a VA loan for her family. VAREP President Robert Calloway spoke about how to choose a REALTOR®. Ken Bates of Military Home Loans discussed using a VA loan.

The workshop was hosted at The American Legion Post 731 in Kearney Mesa and kicked off by SDAR President Linda Lee. The event hosted over 65 attendees and was led by HOC event chair Carla Farley.

The workshop featured speakers that are military veterans or

SDAR'S LOCAL POLITICAL ACTION COMMITTEE (PAC) CONTRIBUTORS*



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Leslie Kilpatrick	Moira Tapia
Vicki Lisama	Fiona Theseira
Loretta LoMonaco	

The California Association of REALTORS® (C.A.R.) announced this month that it received a letter from the California Franchise Tax Board (FTB) clarifying that California families who have lost their home in a short sale are not subject to state income tax liability on debt forgiveness "phantom income" they never received in a short sale.

Last month, in a letter to California Sen. Barbara Boxer, the Internal Revenue Service (IRS) recognized that the debt written off in a short sale does not constitute recourse debt under California law, and thus does not create so-called "cancellation of debt" income to the underwater home seller for federal income tax purposes.

Following the IRS's clarification, C.A.R. sought a similar ruling by the California FTB. Now with the FTB's clarification, underwater home sellers also are assured that they are not subject to state income tax liability, rescuing tens of thousands of distressed home sellers from California tax liability for debt written off by lenders in short sales.

"We are pleased with the recent clarifications issued by the IRS and the California Franchise Tax Board, which protect distressed homeowners from debt relief income tax associated with a short sale in California," said C.A.R. President Kevin Brown. "Distressed California homeowners can now avoid foreclosure or bankruptcy and can opt for a short sale instead, without incurring federal and state tax liability, even after the Mortgage Forgiveness Debt Relief Act of 2007 expires at the end of this year."

A	Angela Durbin	Susan Lektorich	Meghan Riva
l	Mohammad Ebrahimi	Elisabeth Lenderman	Caroline Robert
rste	Patricia Edmondson	Joseph Lerner	Richard Robledo
xander	Anwar El Mofty	Nathan Levy	Stacy Roby
	John Ellis	Ami LeWallen	Rocky Rockhill
a	Anthony English	Poh Lean Lim	Sandra Rockhill
az	Stephanie Erickson	Val Little	Bianca Romani
thof	Vicki Fageol	Brandon Loftus	Amanda Roulier
an	Jamie Familo	Lou Lolio	Chong Roussin
iso	Jason Feinstein	Emily Loomis	Fernando Rivora
mbrose	Paul Ferrell	Faustino Lopez	William Rowling
ck	Dominick Fiue	Jeannett Lovings	Donna Roy
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ews	Anne Fletcher	Allison Lucy	Paul Ruchlewicz
ong	Jason Fogelman	Christopher Ludecke	Kelly Ridiger
legate	Louis Fontaine	Mark Luzi	Sergio Ruiz
diacono	Sue Forbes	Kathy Lysaught	Hector Ruiz
a	Jerry Freedland	Stephen MacLeod	Diane Ryason
hoff	Silvana Freestone	Luz Magdalena	Silva Salehi
nson	Michael French	Diana Mantelli	Marla Salawsky
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rina Jr.	Apua Garbutt	Susan Marshall	Alex Shadpour
Bell	Richard Garcia	Jenna Marten	Dustin Shepard
enzian	Valerie Gardner	Paul Martin	Gloria Silveyra-Shepard
ernardo	Patricia Garner	Nicole Mascola-Taylor	Bill Simmons
anchi	Guillaume Gau	Timothy Mathews	Kyle Souza
ondo	Gigi Gentry	Nancy McNabb	Helen Spear
dsell	Ian Gibson	Colleen McDade	Frank Spitzer
hop	Cherie Giles	Stanna McDougal	Jennifer St. Clair
chard	Bobbye Glover-Dixon	Mark McDowell	John Stanford
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kshier	Amanda Gresiak	Elena Milkova	Dottie Surdy
Brown	Kimberly Gross	Sherie Miller	Lisa Susca
n	Allen Gruber	Sharon Miller	Raydina Swan
wn	Marco Guerra	Darcy Miramontes	Dwight Sykes
les	Rick Hagen	Woodson Moffett	Derilyn Tablada
rundage	Rusty Hannum	Gayle Montisano	Kenneth Tablang
ckley	Sheila Hardison	Olivia Moore	Geoffrey Taft
ngton	Nicole Harrison	Joshua Motto	Elham Tabakhsh
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Callaway	William Herrin	Benjamin Murphey	Bob Teiglia
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mpbell	Kathy Higgins	Frank Navarro	Travis Thomas
ariocchio	Alan Hitchens	Kristina Negrete	Dan Thompson
er Carter	Roger Holtclaw	Michael Nelson	Ann Throckmorton
ter-Curtis	Robert Honzik	Brian Nelson	Jim Tostado
uso	Marla Hovland	Thanh Nha Nguyen	Harris Micha Toub
agnaga	Brennan Hovland	Troy Nielsen	Charlie Tran
stillo	Bill Howland	Stephen Nissou	Hung Tran
stro	Cecile Hozouri	John Nobel	Steve Trieu
	Michelle Hubers	Barbara Nolan	Timothy Turnage
havez	Mark Hughes	Marcia Nordstrom	Adam Tydingco
iansen	Faith Hussey	Thomas North	David Underwood
Christoph	Joseph Inzunza	Dan Northcott	Fred Underwood
X	Caryl Iseman	Elise Oberdorf	Rick Vesci
	Whitney Jack	Jenette O'Brien	Alexandra Vinson
lark	Ryan Jantz	John O'Laughlin	Chad Vosskuhler
ke	Barbara Jensen	Lisette Omoss	Craig Wagner
en	Alexander Joehnk	Renee Oral	Margaretha Walk
ert	David Johnston	Charles Oursler	Stephanie Walker
ier	Nathan Jones	Nancy Overcash	Lynn Walton
llier	James Kavanagh	Victoria Padula	Alexander Wang
yer	Michelle Kearney	Cathy Palazzo	Heather Weiermann
holly	Caren Kelley	Manuel Paredes	Omer Weiss
ooke	Aubree Kerrouch	Patrick Park	Shanna Welsh
s	Judith Kettenburg-Chayka	Teri Parker	Brian Westre
Crafton	Zulya Khawaja	Nancy Peace	Anna Whalen
randall	Saul Klein	Jenae Peckham	Bettina Wheeler
rossan	Matthew Kleiner	Catherine Pepin	Melissa White
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unningham	Linda Kofer	Tony Xuan Phan	Brandy White
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USEFUL MOBILE APPS FOR REALTORS®

Periodically, The Member's Edge (a blog hosted by REALTOR.org) lists mobile applications (apps) for busy REALTORS® looking for ways to improve efficiencies, communications and overall business lifestyles. Following are several apps that recently caught our eye:

1. YouMail Visual Voicemail

 There will be a time when you are not in a convenient place to engage in a live conversation on your smart phone. However, the call may contain a vital piece of information that you need for what you are working on right now. Wouldn't it be convenient to simply get an email of that information sent to your smartphone in real time? That's exactly what the Youmail Visual Voicemail app does. Even voice mails that are not immediately received by your cell phone due to a bad signal will be sent to your email. (Monthly fee)

2. Animoto

 Upload images from your computer or grab from Facebook, Instagram, Picasa, Flickr or elsewhere to create wonderful property photo video montages. Animoto allows you to establish a professional-quality visual story of your listings and share them with buyers, agents and other interested parties. You can even add a fun music soundtrack for each property file. (Free)

3. Dropbox

 Offer letters, home inspection results, estimates for house repairs, recent tax bills, etc. The list of documents that buyers and sellers will need grows as deals get nearer

to close. And oftentimes busy agents are forced to re-send documents that were sent several times prior. With the Dropbox app a password-protected file can be created that allows critical documents to be available for all parties to view in one single folder. Documents can be updated or edited with changes viewable to all in real time. (Free)

4. CamScanner

 Turn any Smartphone into a scanner with CamScanner. This app is a great fit for busy brokers who want to scan, sync, edit, share and manage various contents on the spot, particularly signed documents that need to be sent to colleagues during fast-moving negotiations. CamScanner employs a cropping and enhancing feature that leads to clearer images. Once scanned, the information can be saved as a PDF and easily shared or saved in the cloud. (Free)

5. Mortgage Calculator

 Most people have a pretty good idea what they can afford when it comes to taking on a mortgage, but it never hurts to have instant access to a variety of finances on your Smartphone. This is one of many useful apps like it that bring immediate access to monthly payments with a few simple entries, such as principle payment percentage, amount to be mortgaged, current interest rates and time to pay off loans. Charts and amortization tables are provided (Free)

6. Foursquare

 Foursquare is a location-based social media network that real estate agents can use to tag listings. Use

the app to promote properties as a place of interest to other real estate brokers or home buyers who may be in the area. Combine with Instagram linking viewers to photo montages of appealing or unique features such as outdoor scenic gardens or fall foliage that may be seasonally appealing. Key selling features inside the home are also great things to post. Home buyers and other agents using Foursquare will come across your postings each time they log onto their account and are geographically nearby your listing's location. (Free)

7. Glossary Real Estate Terms

 Even if you think you know every real estate word ever created, there may come a time when certain industry terms are unfamiliar. This app provides instant access to a wealth of real estate terms and what they mean. Ideal for newcomers to the industry, this app may also come in handy for seasoned veterans as well. In either case, invite curious buyer and seller customers to check out this app as a means to learn more about the real estate industry at large. Doing so will help build trust with clients. (Free)

8. DriveSafe.ly SMS Reader

 It's human nature to want to read text messages and emails as you are driving, particularly during the business day. It is also illegal nearly everywhere for obvious reasons. This app allows busy agents to listen to emails and TXT messages aloud while driving. Fee-based versions lets users respond via voice. This app allows agents to get work done while driving while greatly reducing the risk of causing an accident. (Free)

9. Realtor.com Real Estate, Homes

 Share this app with consumer customers for sure, but also use it yourself to find homes that are both for sale and rent. Homes can now be sorted based on school and district assignment boundaries. This app gives instant access to property photos, tax data, home sales history and school ratings. Custom searches can be defined by areas on a map. Details about open houses, recently-sold homes and rentals are available with one simple touch. (Free)

10. NAR Member Center

 Member Center app offers exclusive access to member benefits from the The National Association of REALTORS®. Access the information you use most, including the latest benefits, association contact information, educational programs, advocacy updates and more. You can also use the app to customize your membership card and get the latest personalized information on events from your primary State and Local Associations. (Free)

One More to Consider

One website to consider visiting is www.repurposeapps.com, where real estate professionals recommend and share creative ways they use apps for their business. Visit this site often to learn how to use well-known apps in ways you never before thought were possible to benefit your business.

(From "The Member's Edge" blog hosted by REALTOR.org.)

AFFILIATE SPOTLIGHT

BLOOM ESCROW DEDICATED TO GIVING BACK TO COMMUNITY



December is the month for giving back, and Bloom Escrow Inc. is dedicated to doing just that. An independent, Department of Business Oversight (DBO) licensed escrow company located in Clairemont, Bloom Escrow Inc is aiming to not only succeed as a newcomer to the San Diego escrow market, but to also make an impact in the local community.

This goal of community outreach and improvement is being achieved through a dedication of 10% of all their collected fees to their partnered, local non-profits. Bloom Escrow Inc.'s partners include Boys and Girls Club of Greater San Diego, Ron Roberts Branch, Make-A-Wish San Diego, and The Alpha Project. The partners were selected based on their track record of success, transparency, and impact on the issues Bloom

is hoping to address: homelessness and youth needs in San Diego County.

The owner of Bloom Escrow Inc., Jacalyn Shirley (formerly Jacalyn Blank), has successfully owned and operated several other real estate companies including the short sale negotiation company, Short Sale Solutions. Her decision to use Bloom as a vehicle in which to "give back" came after an attempt to start a non-profit failed. Finding the financial requirements and IRS hurdles too great to overcome, she decided that Bloom would be launched with the same "give-back" mentality she had hoped for the non-profit.

To involve their clientele, Bloom asks the agents involved in a transaction where they would like to dedicate the Bloom Escrow Inc. donation. The agents pick from the list of non-profits that

Bloom is partnered with, often based on the cause most near and dear to them. This brings giving and charity to the forefront on Bloom's client's minds without asking them to donate from their own funds. The hope is to raise awareness in a time of success – a real estate closing – that not everyone is so fortunate as to be buying a home, or receiving a commission check. Agents may also direct a portion in any amount as an additional contribution to their non-profit of choice, and Bloom disburses the donation directly at closing.

So far, their slogan of "Planting the Seeds of Change" has been a catching one. As more and more local agents are trying Bloom for the first time, they're finding that they are impressed with the level of service they are receiving as well as the commitment to the community.

Bloom Escrow Inc. staff is lead by seasoned escrow veteran, Andrea Schmitt. Andrea has a passion for leaving every party to a transaction satisfied and happy, and promises to never keep agents waiting. Bloom's exponential growth in just a few short months is testament to this dedication to service.

Bloom invites everyone to visit them in their Clairemont office and meet the team. They hope you will join them in their efforts to make a difference and "Plant the Seeds of Change." Doing good is its own reward, not only in December, but all year-round.

(To contact Bloom Escrow, please email info@bloomescrow.com, call 888-665-1198, or visit the website at www.bloomescrow.com.)

ATTORNEYS AND REALTORS® MIX IT UP

For more on the SDAR Mediation Center, visit realestatemediationcenter.com.

SDAR and members of the San Diego County Bar Association found common ground at their second annual mixer last month at the Randy Jones All American Sports Grill. The casual gathering was a great way for local attorneys and real estate professionals to make new contacts and build their networks.



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SDAR Education Schedule

LEGEND: KEARNY MESA SOUTH COUNTY EAST COUNTY

Classes subject to change or cancellation.

Check www.sdar.com for current information.

R-Plus = REALTOR® Plus price

RMS = Risk Management Specialist price

JAN	CLASS TITLE	TIME	R-Plus	RMS	SDAR	Others	Credits	PRESENTER
7	Sandicor MLS Tempo Training	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
13	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	TBD
14	Sandicor MLS Fusion Training	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
15	Agent Essentials (Day 2): Building a Successful Business Model <small>(Discount for taking all 5 days)</small>	10:00 am – 4:00 pm	\$34	\$40	\$40	\$55	TBD	TBD
20 & 21	Accredited Buyer Representative (ABR)	MON: 9:30 am – 5:00 pm TUE: 8:30 am – 5:00 pm	\$254.15	\$299	\$299	\$325	12 CP	John Altman
21	Red Flags: Natural Hazard, Title, Termite	9:00 am – 1:00 pm	\$65	\$68.85	\$81	\$90	TBD	Michael Spilger, Esq.
21	Agent Essentials (Day 3): Real Estate Sales Techniques <small>(Discount for taking all 5 days)</small>	10:00 am – 4:00 pm	\$34	\$40	\$40	\$55	TBD	TBD
23	Agent Essentials (Day 4): Effective Communication <small>(Discount for taking all 5 days)</small>	10:00 am – 4:00 pm	\$34	\$40	\$40	\$55	TBD	TBD
27	Agent Essentials (Day 5): Panel on Escrow, Title & Lending <small>(Discount for taking all 5 days)</small>	1:00 pm – 4:00 pm	\$34	\$40	\$40	\$55	TBD	Education Panel
28	Point2 Listing Syndication	10:00 am – 11:00 am	Free	Free	Free	Free	NA	Point2 Instructor
29	The Value of Listings Being Seen on Social Media	1:00 pm – 4:00 pm	\$21.25	\$25	\$25	\$35	3 CS	Aaron Johnson
30	Due Diligence Certified Designation (2 sessions)	9:00 am – 4:00 pm	\$50.15	\$59	\$59	\$79	NA	Leonard P. Baron
30	zipForm® Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kevin Burke, JD

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

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JANUARY 2014 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	COMMITTEE MEETINGS
SDAR 2014 Installation Dinner & Dance						Saturday, January 11 • USS Midway at San Diego Bay Visit 2014Installation.eventbrite.com for details or call (858) 715-8000	
		31 SDAR Service Centers Closed New Year's Eve	1 SDAR Service Centers Closed New Year's Day	2	3	4	
5 New Member Orientation 8:30 am–3:00 pm (Kearny Mesa)	6 Free MLS Tempo Training 9:15 am–4:30 pm (Kearny Mesa)	7	8	9	10 One-Day Prep Course 8:30 am–3:30 pm (Kearny Mesa) SDAR Installation 5:30 am–11:00 pm (USS Midway Museum)	11	
12 Broker Circle in Solana Beach 9:00 am–10:30 am Agent Essentials (Day 1): Goal Setting & Business Planning 10:00am–4:00 pm (Kearny Mesa)	13 Free MLS Fusion Training 9:15 am–4:30 pm (Kearny Mesa) SD Interactive Market Stats (Lunch & Learn) 12:00 pm–1:00 pm (Kearny Mesa)	14 Agent Essentials (Day 2): Building a Business Model 10:00am–4:00 pm (Kearny Mesa)	15 Global Real Estate Council Mixer 5:00 pm–7:00 pm (Location TBA)	16	17	18	
19 Accredited Buyer Representative (Day 1) 9:30 am–5:00 pm (Solana Beach)	20 Accredited Buyer Representative (Day 2) 8:30 am–5:00 pm (Solana Beach) Red Flags: Hazard, Title, Termite 9:00 am–1:00 pm (South County) Agent Essentials (Day 3): Real Estate Sales Techniques 10:00am–4:00 pm (Kearny Mesa)	21	22	23 Agent Essentials (Day 4): Effective Communication 10:00am–4:00 pm (Kearny Mesa)	24	25	
26 Agent Essentials (Day 5): Panel on Escrow, Title and Lending 1:00 pm–4:00 pm (Kearny Mesa)	27 New Laws Affecting Real Estate 9:00 am–12:00 pm (Register: newlaws.eventbrite.com) Point2 Listing Syndication 10:00 am–11:00 am (East County)	28 The Value of Listings Being Seen on Social Media 1:00pm–4:00 pm (Solana Beach)	29	30 Due Diligence Cert. Designation 9:00am–12:00 pm - Session 1 1:00pm–4:00 pm - Session 2 (Kearny Mesa) zipForm® 6 Hands-On Lab 9:00am–12:00 pm (Kearny Mesa)	31		

All classes/events subject to change or cancellation.



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