4845 Ronson Court • San Diego, CA 92111-1803

IN THIS ISSUE: _

2 PRESIDENT'S PERSPECTIVE

3 **CEO REPORT**

SEPTEMBER REALTOR® APPLICANTS

THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

NOVEMBER CALENDAR 16

What's Happening at SDAR • October 2013

Successful Real **Estate Summit** and Member **Appreciation Day**



The San

The 5th Annual Regional Real Estate Summit and SDAR's Member Appreciation Day and Annual Meeting coincided last month at the Sheraton Hotel on Harbor Island. More than 500 guests were in attendance for the Summit which featured national, state and local experts on real estate and the economy. Member Appreciation Day included a celebration of the 100-year anniversary of the REALTOR® Code of Ethics and the introduction of the 2014 SDAR Board of Directors. Many thanks to everyone involved in the day's activities, and especially our speakers, attendees and trade show exhibitors. Particular appreciation to our generous event sponsors, including: BluFi Lending, San Diego Business Journal, The Escrow Group, Inc., and The Daily Transcript. (See more photos on page 13.)

SDAR Hosts SD Mayoral Debate With Taxpayers Assn. on October 30

The Greater San Diego Association of REALTORS® has joined as a title sponsor of an upcoming Mayoral Debate. The debate is hosted by the San Diego County Taxpayers Association in partnership with 10News and Bridgepoint Education, and will focus on issues including taxes, real estate, and education. Come learn the views of City of San Diego mayoral candidates Mike Aguirre, David Alvarez, Kevin Faulconer, Nathan Fletcher and Lori Saldana on these top issues.

DATE: Wednesday, October 30 TIME: 11:30 a.m.-1:30 p.m.

LOCATION: Wyndham San Diego Bayside Special pricing for SDAR members is \$40. (Non-member rate is \$50.) Register online at www.sdcta.org/Events/Event.asp or call (619) 234-6423.

Holiday House Charity Drive Returns; Host a Donation Bin at Your Business

Give back to your community this holiday season when you join your real estate colleagues to help San Diego's children, military families, homeless, and senior citizens.

San Diego Home/Garden Lifestyles magazine is presenting SDAR's 3rd annual "Holiday House" drive and joining the real estate community in filling the Holiday House with new toys, clothes, household items, gift cards, and non-perishable food. All donations will benefit SDAR's nonprofit Ambassadors Foundation.

SDAR needs local businesses to host collection bins to help gather donations that will support the local charities chosen this year: The Angel's Depot, It's All About the Kids, PAWS San Diego, Second Chance, and Homefront San Diego.

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

Items may be donated now until Friday, December 6, when a special "Holiday House Celebration" will be hosted at the Holiday House. Be sure to mark your calendars for this gala event, and register in advance at HolidayHouse2013.eventbrite.com.

Here's How You Can Help Now:

- Host a Drop-Off Center SDAR Service Centers and participating centers located throughout San Diego County will be hosting donation bins. Join the effort by becoming a drop-off center and collecting donations from your colleagues. Contact Susanne at storre@sdar.com or call (858) 715-8035.
- Become a Holiday House Sponsor – Contact Sales at Sales@sdar.com or (858) 715-8018.
- Become a volunteer Contact SDAR Events at Events@sdar.
- Donate Financial contributions also will be accepted. Donate online at HolidayHouse2013. eventbrite.com.
- Promote SDAR's Holiday House on your website, in your office, and in your communications. For promotional materials, e-mail Susanne at storre@sdar. com or call (858) 715-8035.

Further details and the Holiday House location will be announced online at <u>www.sdar.com</u> at HolidayHouse2013.eventbrite.com.

Solutions to Real Estate Conflicts Require Us to Talk Sooner, Not Later



By Bill Simmons

(This is the second of two articles on the need for better cooperation in the real estate industry. The first, "Lincoln Should Be Our Model," appeared in the September issue)

In my active broker years I was always telling my agents, "If you have a problem, get on it now. It will only get worse if you wait." This is a maxim I still believe in. But it's one that some don't seem to understand.

Yes, a few problems will go away if you ignore them. Most don't. Which ones will? One never knows. So the only solution is deal with all of them then talk to the other agent. If there's still no resolution, talk to your broker or office manager. They are there to help you – it's their job!

Hey folks, I said TALK. I mean move your mouth, not the keys on your keyboard. Pick up the phone and get personal. That's so much more effective than black letters on white.

Making this worse is that brokers and office managers aren't talking either In "the good ol' days" in Rancho Bernardo, the brokers and local office managers would occasionally get together and talk about mutual problems. This way, we got to know each other and trust each other. So when one of my agents brought me a problem, I could call the other broker/ manager and know who I was talking to. More often than not, we'd get the problem straightened out. The prior personal relationships really helped.

Let's look at a situation we've all seen if we've been around very long. A commission dispute arises because the buyer fudged the truth. Neither agent is really at fault, but one is lucky and closes the deal. So now the other agent, the one who had a longtime relationship with that lying SOB, has three choices: Forget it. File arbitration for procuring cause. Or try to get some money from the other by TALKING to the other.

I recommend the latter: Try first to work it out. If you're the one that lost



So how? Talk! Talk to your client;

PRESIDENT'S PERSPECTIVE



Stability and continuity are welcome characteristics for leadership in any organization. But nurturing new leaders is just as important.

Our association's more than 200 vol-

unteers are invaluable as active committee members and event organizers. They are the voice of the association. We encourage more voices to join the ever-evolving conversation at SDAR. You may be the future leaders in our association.

We will be accepting applications for new committee members next month. Members will be notified when the committee application is available online. In the meantime, prepare for your next level in the association.

Along those lines, we are also pleased to offer a "Candidate Training Academy" on October 26, where you can learn what it takes to become an elected official and the next voice of San Diego's REALTOR® community. Learn more at candidateacademy. eventbrite.com.

Strong leadership requires solid professional standards, and SDAR is proud to be a part of a NAR two-year

pilot program on ethics. Through this program, when SDAR imposes a suspension or expulsion on a member for a violation of the Code of Ethics, the member will be reported to the California Association of REALTORS®. The violation will be reviewed by a panel of state directors to determine whether the suspension or expulsion will be imposed statewide.

Looking at the September housing statistics, we saw a drop of 20 percent in sales, which is not uncommon at the end of summer, particularly one that was so strong for the San Diego market. But I'm very encouraged by the growth in inventory levels. The market has room for more homes, but buyers and REALTORS® should be heartened by the trend.

Thanks to great leadership and collaboration, SDAR hosted an excellent turnout of more than 500 colleagues to hear from a smart, diverse panel at our Regional Real Estate Summit last month. The forecast was mixed, but far from dismal. We learned much about our inventory, strong cash-buyer market, decline in distressed home sales, and rising home prices.

Take some time to enjoy all that San Diego has to offer this fall. Onward and upward!

frish Lu

Linda Lee

| | S. POSTAL SERVICE ATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION Form 3526 | | lverage # of copies each issue during receding 12 months | Actual # of copie single issue publi nearest to filing |
|-----|---|--|--|--|
| 1. | Title of PublicationSAN DIEGO REALTOR® | 15. EXTENT AND NATURE OF CIRCULATION | | |
| 2. | Publication No 1096-8210 | a. Total No. Copies (net press run) | 11,446 | 12,100 |
| 3. | Date of Filing10/1/2013 | b. Paid Circulation (By Mail and Outside the Mail) | | |
| 4. | Frequency of IssueMonthly | b.(1) Mailed Outside-County Paid Subscriptions Stated on PS Form 3541. | | |
| 5. | No. of Issues Published Annually12 | (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies | es) 511 | 573 |
| 6. | Annual Subscription Price\$6.00 | b.(2) Mailed In-County Paid Subscriptions Stated on Form 3541 | | |
| 7. | Complete Mailing Address of Known Office of Publication: 4845 Ronson Court, San Diego, San Diego County, CA 92111-1803 | (include paid distribution above nominal rate, advertiser's proof copies, and exchange copie b.(3) Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales and | es) 10,825 | 11,415 |
| 8 | Complete Mailing Address of Headquarters of General Business Offices of the | Other Paid Distribution Outside USPS | 0 | 0 |
| | Publisher: Same | b.(4) Paid Distribution by Other Classes of Mail Through USPS | 0 | 0 |
| 9. | Full Names & Complete Mailing Address of Publisher, Editor, and Managing Editor: Publisher: Greater San Diego Association of REALTORS® | c. Total Paid Distribution [sum of 15b (1)(2)(3) and (4)] d. Free or Nominal Rate Distribution (by Mail and Outside the Mail) | 11,336 | 11,988 |
| | 4545 Ronson Court, San Diego, CA 92111-1803 | d. (1) Free or Nominal Rate Outside-County Copies Included on PS Form 354 | 1 0 | 0 |
| | Editor: Stephanie Pac, 4545 Ronson Court, San Diego, CA 92111-1803 | d. (2) Free or Nominal Rate In-County Copies Included on PS Form 3541 | 0 | 0 |
| | Managing Editor: NA | d. (3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS | | 0 |
| 10. | · · · · · · · · · · · · · · · · · · · | d. (4) Free or Nominal Rate Distribution Outside the Mail (carriers or other means) | | 90 |
| | San Diego, CA 92111-1803 | e. Total Free or Nominal Rate Distribution [sum of 15d (1)(2)(3) and (4)] | 78 | 90 |
| 11. | Known Bondholders, Mortgages, and other Security Holders Owning or Holding | f. Total Distribution (Sum of 15c and 15e) | 11,414 | 12,078 |
| | 1 percent or more of total amount of bonds, mortgages or other securities: None | g. Copies Not Distributed | 32 | 22 |
| 12. | Tax Status: Has not changed during preceding 12 months | h. Total (Sum of 15f and 15g) | 11,446 | 12,100 |
| 13. | Publication Name: SAN DIEGO REALTOR® | i. Percent Paid (15c divided by 15f times 100) | 99.3% | 99.3% |
| 14. | Issue Date for Circulation Data September 2013 | Publication of Statement of Ownership will be printed in the October Signature and Title of Editor, Publisher, Business Manager or Owner | 2013 issue. | |

San Diego REALTOR®

www.sdar.com • editor@sdar.com

THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

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

2013 Officers

Linda Lee - President
Leslie Kilpatrick - President-Elect
Chris Anderson - Vice President
Glenn Bennett - Treasurer
Donna Sanfilippo - Immediate Past President
Bob Kevane - Immediate Past President

Michael T. Mercurio, Esq. - Chief Executive Officer

2013 Directors

Edith Broyles Kevin Burke Karla Cohn Gerri-Lynn Fives

Steve Fraioli Roger Holtsclaw

Randy Jones

Ashley Lunn

Vicki Mahanna Campbell

Mark Marquez

Denise Matthis Rob McNelis

Rob McNelis

Mary Mitchell Angela Ordway

Paulina Rassavong

Michelle Serafini

Cory Shepard

Michael Spilger

Ken Tablang

Jim Taylor Fiona Theseira

derson - Vice President Stephanie Pac - Managing Editor

David Pedersen - Communications Coordinator Carrie Burazin – Marketing Coordinator Foley Publications - Design & Art Direction

Neil Dulay - *Multimedia Content Producer*

Honorary Directors

Robert Lowry Smith

Production Staff

SDAR Staff

Executive

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

Accounting

David Kvendru – Chief Financial Officer

Education

Kimberly Heinrich – Education Manager

Government Affairs

Jordan Marks - Director of Government Affairs

Information Technology

Christopher Smith, Sr. - Director

Marketing & Communications

Stephanie Pac - Director

Member Services

Shirley Carroll - Director of Member Services

Risk Management

Kate Speir - Vice President of Risk Management

Sales

Angel LeMay - Director of Sales

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

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

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

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

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

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

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

C.A.R. TO REVIEW LOCAL SUSPENSIONS, EXPULSIONS

The National Association of REALTORS® Professional Standards Committee approved a motion to allow California to adopt a procedure for implementation of a pilot program (2 years) so that a suspension or expulsion that is imposed by a local Association of REALTORS® for violation of the Code of Ethics shall be reported to the California Association of REALTORS® to be reviewed by a panel of state directors, and possibly imposed on a statewide basis.

The Greater San Diego Association of REALTORS® is participating in this program.

If you are suspended or expelled by SDAR as a result of conduct that is in violation of the Code of Ethics, SDAR will file with C.A.R. a Suspension/Expulsion Report, which names you as respondent. The report will be reviewed by C.A.R. and referred for hearing, before a panel of three (3) C.A.R. Directors, to determine whether the suspension or expulsion should be imposed on a statewide basis. You will be given an opportunity to file a written statement explaining why you believe the suspension or expulsion should not be imposed on a statewide basis.

There will be no hearing for you to attend with C.A.R. A panel of C.A.R. Directors, in a closed session, will consider the documents submitted by your local association, along with your written response, and will determine whether to impose your suspension or expulsion on a statewide basis.

The decision made by the C.A.R. Directors at such a hearing does not disturb the findings or recommended discipline of the local Association that initially imposed the discipline, but only determines whether or not there is a state-wide imposition of the same discipline. A decision by C.A.R. to impose the suspension or expulsion statewide shall be disseminated to all participating associations in the state.

If you have any questions, please contact SDAR's Risk Management Department at legal@sdar.com or (858) 715-8020.

FROM THE DESK OF THE CEO

At SDAR, we aren't content to rest on our successes. We are always striving for ways to improve and serve our members better. While there's still plenty of work to be done in 2013, we are already looking ahead to the launch of many exciting new member benefits in 2014.

Our business development and technology committee has been busy carefully reviewing member suggestions for new technology products that will help your business. As always, we encourage suggestions for new products, benefits and services through our Member Advisory Program. www.sdar.com/map.

We believe that, as Realtors, we should never stop learning. In that spirit, one of the new benefits that we are most excited about is an expansion of our online classes. We encourage you to pay a visit soon to REALTORS® University - the service used by the National Association of REALTORS® - at http://www.learn- inglibrary.com/realtoruniversity/.

Before we turn the calendar to 2014, we would be thrilled to see all of our members give back to the community through our third annual



Holiday House drive. Participating is effortless: Simply host a donation bin in your office, and you will be helping San Diego children, senior citizens, military families and the homeless. Help us fill the Holiday House with toys, food, household goods, and gift cards. To host a collection bin, email Susanne at storre@sdar.com.

Mulul 7 mos

Michael Mercurio

BOARD OF DIRECTORS HIGHLIGHTS OF SEPTEMBER 2013 MINUTES

• Committee Business: Upon recommendation of the Nominating/Election Committee, report of the election of 2014 Board

Upon recommendation of Committee (RPAC), the Board of with support, Ernest Dronenburg Recorder/Clerk.

Upon recommendation of the Housing Opportunities Committee, the Board of Directors approved a motion to "Apply to the C.A.R. HAF Fund to support the San **Diego Housing Opportunities** Collaborative and their program to provide online and real-time coun-County."

Upon recommendation of Vice of Directors approved a motion

"contingent" status and "scrubbing" status be removed with a 72-hour clause from REO properties.

- President's Report: Linda Lee reported that she recently attended numerous SDAR committee meetgrand opening, Coronado Real Estate Association meeting, NAR Leadership meetings in Chicago, and RPAC candidate interviews.
- President-Elect's Report: Leslie Kilpatrick reported that she recently Solana Beach Service Center grand opening, SDAR Sponsor/Affiliate Appreciation, NAR Leadership meetings in Chicago, RPAC candidate interviews, and C.A.R. Leadership meetings.
- Vice President's Report: Chris Anderson reported that she attended the Mid-Year meetings, RPAC candidate interviews, New Member Orientation, and an Association



for making "pre-approved" mean something.

PNC Mortgage | for the achiever in you*

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

NMLS# 581908 www.pncmortgage.com/sandiego



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

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

© 2013 The PNC Financial Services Group, Inc. All rights reserved. Member FDIC

NOMINATE A COLLEAGUE FOR THE AWARDS OF EXCELLENCE

Nominations are being accepted through Friday, October 25, for SDAR's annual Awards of Excellence. These awards acknowledge outstanding service to the Association, its members, the community, and the real estate industry as a whole. They reflect the ethics, integrity, and professional standards of the individuals.

The categories are: Broker of the Year, REALTOR® of the Year, Office Manager of the Year, and Affiliate of the Year. Who can submit nominations? Any SDAR member in good standing, including brokers, agents, managers, and affiliates. (Self-nominations will be accepted.)

How do you nominate a member?

Visit www.SDAR.com/awardsofexcel-lence to fill out an online form. You can also call SDAR at (858) 715-8000 to ask about the program.

Finalists will be announced in December, with winners recognized at SDAR's annual Installation Dinner on January 11, 2014, held on the USS Midway.

Note: Not eligible are 2013 Officers, members of the Awards Selection Committee, subcommittee, and category winners within the past three years. Broker nominees must be active real estate brokers who supervise one or more agents. If not supervising agents, brokers will qualify for the REALTOR® category.



Winners of SDAR iPad and MLS Giveaways

Sam Reisman (left) of WOW 1 Day Painting was recently presented an iPad by SDAR's sales assistant Connie Viado. Sam won the spin wheel raffle last month at SDAR's booth at the Fall Home/Garden Show in Del Mar, where the association held a Home Buyer's Workshop hosted by SDAR's Housing Opportunities Committee.

Also, the winners of a free quarter of MLS have been named, after their names were chosen at random from participants in three membership surveys sent out by SDAR. The winners are Barry Fowler (2013 Member Survey), Karl Niederer (2013 Broker Survey), and Carla Farley (2013 Volunteer Survey). Congratulations to everyone!

SEPTEMBER 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®

Gary Arritt - Gary Dean Arritt
Kelly Carmona - Kelly Fujinaka Carmona
Huanming Cong - Huanming Cong
Theodore Deuel - Deuel International Group, Inc.
Kenneth Fiacco - KC Realty
David Hirsch - David Hirsch
Robert MacGuire - Robert G, MacGuire
Robert Medinger - Remcon Real Estate, Inc.
Krystle Moore - Krystle Moore, Broker
Christopher Rogers - La Playa Realty, Inc.
George Van Hasselt - George H. Van Hasselt
Amanda Whitaker - Amanda Whitaker
Alexis Abalos - West End Realty and Mortgage

REALTORS®

Cameron Abbasov - First Liberty Real Estate Antonio Acereto - Keller Williams Carmel Valley Gretta Aker - Prudential Dunn, REALTORS® Doreen Alailima - Keller Williams SD Central Coastal Julia Anderson - Sun Heritage Real Estate Adelaide Andrews - EncinitasHomes.com Debby Andrews - Big Block Realty, Inc. Adam Arnold - W. T. Haaland Realty Diane Ausbon - Century 21 Award Commercial Mitchell Bart - Bill Luther Realty Susan Benevich - Statewide Financial Services Nada Benny - Keller Williams SD Central Coastal Whitney Benzian - Park Life Real Estate Michael Biltucci - Pacific Real Estate & Development. Ralph Boden - RIBOC, Inc. Mark Bonas - Hendricks-Berkadia, Inc. Jacques Bouzoubaa - Wilcoxen REALTORS® Michael Braddon - Orion Managment & Realty, Inc.

Stephen Bryant - Hendricks-Berkadia, Inc. Susan Burkhart - Pacific Sotheby's Int'l Realty David Chin - Home Rebate, Inc. Rosemary Ciotto - Jelley Real Estate Daniel Clark - Pacifica Properties Buffie Colon - Allied Green Realty Shuquan Cui - Pacific Shore Properties John Curtin - Berkshire Hathaway HomeServices Paula Danker - Commercial Facilities, Inc. Robin Davidson - Westport San Diego Sharyn Davie - G. Robert Davie Bryan De Los Reyes - Pacific Region Realty Candi DeMoura - Berkshire Hathaway HomeServices Carol DiLeva - Anthony Dileva Dana Dodson - Keller Williams SD Metro Maura Donnelly - Century 21 Award Nicole Donovan-Mackay - Walters Home Management Michael Drew - Berkshire Hathaway HomeServices Paul Dufour - La Costa Loans Julia Elassaad - Real Living Napolitano Real Estate John Falcone - Sal D'Acquisto Real Estate Group Rehecca Farber - Berkshire Hathaway HomeServices Daniel Felts - Willis Allen Real Estate Joseph Ferris - Keller Williams Realty Jeanine Fischer - RE/MAX Associates Nancy Follmer - Brooke Realty James Fox - Keller Williams SD Central Coastal Heather Francine - Century 21 Award Robert Gabhart - Berkshire Hathaway HomeServices Stephanie Galvez - Pacific Sotheby's Int'l Realty Maria Garcia - House To Home Realty Jorge Garcia Quiroz - Keller Williams Realty Taghreed Gazallo - Keller Williams Realty LaJolla Mariam Ghahremani - Trident Group Saloumeh Ghomizadeh - SDHOMES Anita Gill - Keller Williams SD Metro Cesar Gonzalez - Adner Real Estate, Inc. William Gordon - RE/MAX Homes & Investments Christin Grant - D&M Management Phillip Grasmick - Windermere Real Estate So Cal

Edward Hanania - Berkshire Hathaway HomeServices

Christian Brasier - Harcourts Pacific Realty

Todd Hart - Americhoice Enterprises, Inc. Dina Hemmi - Carlene Meads Wilkie Connie Hodgkins - Berkshire Hathaway HomeServices Teresa Holland - Bryan J. Holland Toan Hong - Cali Home Realty & Mortgage Sheri Hopkins - Pacific Legacy Realty Daniel Hwang - Realty Executives Cassandra Jacobs - Ascent Real Estate, Inc. Gary Jones - Charles F. Warren, Jr. - Broker Sonal Kanodia - Coldwell Banker Residential M. Lawrence Kopp - NAI San Diego Ryan Koubeserian - Coronado Shores Company David Leija - Coldwell Banker West Travis Lyon - Taylor Investment Properties Ariana Manzanarez - Berkshire Hathaway HomeServices Rosaura Mariscal - Finest City Homes & Loans Veronica Martin - D&M Management Angela Mathews-Lauters - Walters Home Management Victoria Mazon - Redfin Corporation Robert McCarthy - Finest City Homes & Loans Eric McDonald - Pacific Pinnacle Real Estate Services Kieran McDowell - Evergreen Realty San Diego Diana Meredith - Sanborn Financial Peter Mino - Professional Mortgage Services Sean Mnich - Eric Loya, Broker Dennis Murchison - Evergreen Realty San Diego Steven Nelson - SD Mortgage & Real Estate Troy Nielsen - Keller Williams Realty Jarrod Norris - Whissel Realty David Oh - Team Spirit Realty Jennifer Ohlson - Manhattan Alliance Babatunde Osunsanmi - Century 21 Award Denise Parker - Trident Group Tyson Passey - Schneeweiss Properties Lorraine Peasland - RE/MAX Associates Leonie Persing - Exit Stepping Stone Realty Allison Pettross - Orchard Realty Steven Phan - Slavens Realty Karen Pritchard - RE/MAX Ranch & Beach Sarah Quincy - Walters Home Management Roseick Reilly - Burke Real Estate Consultants Christine Richardson - Think Home Team, LLC

David Ripplinger - Coldwell Banker Ronnie Rogers - Hutchins Realty Antonio Rosselli - Coldwell Banker Eleonora Rossi-Gistaro - Realty Consulting Paula Rubio - F3 Realty Group Frank Santiago - Realty World Bay Park David Sarikhan - Century 21 Award Sumreen Sayed - SRM Charles Signorino - E P Realty Kristine Skoglin - Skoglin Real Estate, Inc. Kieran Smiley - Apropos Jodi Smith - Coldwell Banker Residential Ryan Stafford - Pacific Shore Platinum Frederick Starr - Vella Properties Deanne Stott - Century 21 Award Dawn Surprenant - Coldwell Banker Residential Christie Talbot - Century 21 Award Seth Taylor - HomeSmart Realty West Michelle Thornton - Equestrian Real Estate, Inc. Daisy Tominez - Top Gun Realty, Inc. Jason Traina - SDPI, Inc. Arely Valenzuela - Chris Beason Realty Jason Videna - Keller Williams SD Metro Benjamin Vizguerra - USA Financial Consultants, Inc. Susan Wacker - Buyer's Choice Michelle Walser - Keller Williams Realty La Jolla Fatima Ward - San Vicente Realty SriAnna Ward - Berkshire Hathaway HomeServices Matthew Wathen - Pemberley Realty, Inc. Robert Weir - Pacific Sotheby's Int'l Realty Jeffrey Weissman - Sylvan Realty Solutions, Inc. Courtney Whillock - Turner Real Estate Carole Whitmore - Coldwell Banker Residential Brokerage Bernice Williams - San Vicente Realty Suzanne Wunsch - Keller Williams Realty Nick Xenitopoulos - Iberia Enterprises, Inc.

DESIGNATED REALTORS®

Brian Brooke - Brooke Realty Kimberly Gross - Full Commitment, Inc. Charles Warren - Charles F. Warren, Jr. - Broker John White - John O. White



Greenpath Funding

THE PREMIER PURCHASE LENDER



Brian Liebman President 949-860-3495 NMLSR ID 519190



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



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

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



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



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



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



Daniel Healy Sr. Mortgage Consultant 760-271-8243 NMLSR ID 340107



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



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



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



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



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



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



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



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



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



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



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



Brian Goetz Sr. Mortgage Consultant 619-229-1530 NMLSR ID 299727



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



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

©2013 Greenpath Funding, LLC. All Rights Reserved. NMLSR ID 996608

FUNDRAISER FOR AMBASSADORS FOUNDATION

CHARITY GOLF TOURNAMENT TEES UP TO HELP LOCAL CHARITIES



More than 120 REALTORS® and other supporters spent a picture-perfect day at the 7th Annual Charity Golf Tournament benefiting SDAR's Ambassadors Foundation on October 1. Hosted at The Crosby at Rancho Santa Fe, the event funds for the foundation, which has selected five local charities to support this year.

The charities include The Angel's Depot, Homefront San Diego, It's All About the Kids, PAWS San Diego, and Second Chance.

Golf tournament winners were: 1st Place – team of Mark Marquez, Adam Foster, Scott Baggett, Joe Salvatore; 2nd Place – team of Jeff Grant, Abe Woody, Ryan Grant, Andrew Taylor; 3rd Place – team of Richard Fiorentino, Eric Anderson, Robert Weichelt, Erik Weichelt. Contest winners were: Men's Straight Drive – David Price; Women's Straight Drive – Karen Buelterman; Men's Long Drive – Jeff Grant; Women's Long Drive – Macie Rookus; Closest to the Pin – Arnold Maldonado; Putting Contest Winners – Patrick Walsh, Bruce Farley; Winner of \$100,000 Shoot Out – David Price, Seth Watje.

Special guests this year included State Sen. Joel Anderson; Chris Cate, vice president of the San Diego County Taxpayers Association; and a representative from County Supervisor Bill Horn's office.

More images from the Charity Golf Tournament can be found on SDAR's Facebook page <u>www.facebook.com/</u> RealtorsSD.

Many thanks to our generous spon-

sors (in alphabetical order): American Preferred Lending, Bank of America, BluFi Lending, Caliber Home Loans, Citibank, Commercial Real Estate Alliance of San Diego, eLiveLife.com, The Daily Transcript, The Escrow Group, Military Home Loans, Navy Federal Credit Union, PNC Mortgage, Prospect Mortgage, San Diego Home/ Garden Lifestyles magazine, San Diego Real Estate Inspection Company, Sierra Pacific Mortgage, and South Coast Commercial. Event supporters included: Steve Eicher of Unique Mobile Sounds; San Diego Linens, LLC; Bidding for Good; and representatives from the charity organizations. SDAR is also thankful to the hard-working volunteers, as well as the donors who provided items for the silent and live auctions.















SDAR's Global Real Estate Council Presents:

Staging to Enhance Feng Shui

Featured Speaker
Cathleen McCandless

best-selling author of Feng Shui that Makes Sense: Easy Ways to Create a Space that FEELS as Good as it Looks

Tuesday, November 5, 2013 5:00 PM to 7:00 PM

Four Points By Sheraton 8110 Aero Dr, San Diego, CA 92123 This event also features a book signing!



Register: https://grecnovmixer.eventbrite.com





page 1

the commission, better to get some than risk none. You can still try arbitration. Remember one factor of procuring cause is who closed the deal, and that's not you. If you are the one with the commission, better to give some of it up than risk getting none at all in arbitration; it happens.

Maybe first talk to your broker/office manager and be sure you have a good strong case. Maybe have your broker make the phone call to the other broker/manager. Or you first call the other agent.

Whoever calls, don't be accusatory. Just calmly explain the situation, try to get sympathy, and don't press for an immediate answer. Also be cautious

about how you say you're thinking of arbitration.

Folks, this works. But I know many don't bother. How do I know? Because I see too many of these problems in mediation, and I'm told they are seen a lot in arbitration too.

Two helpful hints. Try to put yourself in the other agent's shoes; try to see his/her point of view. Secondly, keep your cool whatever happens.

(Bill Simmons was the 1997 President of SDAR. He was also the founding chair in 1991 of SDAR's Risk Management Committee, and has continuously been a member since. He is also a mediator with SDAR's Real Estate Mediation Center.)

GATES AND FENCES DON'T JUST DEFINE PROPERTY LINES



By Regina P. Brown

Open the gates to a wonderful home for your buyer clients! A gorgeous entry gate can be a beautiful bonus for your new home owners. Does their ideal dream home include a "white picket fence" in the front yard? Get familiar with fence materials and find out about styles so you can find the perfect home for your buyers.

Fences are frequently used to define property boundaries (even though land surveys show they are often placed incorrectly). Fences also protect gardens, keep dogs or horses enclosed, ensure swimming pool safety, scare intruders away, and beautify a yard. In an MLS listing, you may see a "good neighbor fence" in a tract home or "cross fencing" out in the country. We often see retaining walls terracing a hillside. And if you've been out on a ranch, you've probably seen cattle gates in conjunction with cattle guards - metal grids across the road designed to prevent cows from crossing.

A gate is simply an entryway in a fence, or a swinging door that opens into a vard. Gates are made from the same materials as fences, and installed with hinges or an opening mechanism. It can be adorned with fancy pillars or hand-carved posts. A Hampshire gate is a thin-wire gate on a farm that can be twisted away from the fence.

POPULAR FENCING MATERIALS

Wood - Natural material made from trees with a wide variety of styles and finishes. Wood will warp, fade, and rot, unless finished with stain or paint and a protective gloss. Specially treated wood can reduce termite pest invasion caused by water damage. Popular woods include: Oak, Pine, Redwood, Fir, Cedar, and Spruce.

Man-made Materials

• Vinyl – artificial material can be

- custom designed and factory ordered to imitate wood, stone, or wrought iron. Extremely durable material that will neither rust like metal, nor rot like wood.
- Composite wood-look "sleeves" created with recycled materials and installed with wood posts. "Green" sustainable composite also available.

Metal

- Wrought Iron ornamental black iron welded into scrolls and other elegant designs
- Chain Link common type of inexpensive metal fence that allows visibility. Vertical slats can be installed for privacy.
- · Steel vertical metal rails add stylish design while allowing light and visibility
- Aluminum non-rusting material as strong as steel yet affordable like a chain link fence
- · Chicken wire / mesh small octagon wire design used for smallanimal pens

Natural Materials

- Bamboo environmentally friendly material made from bamboo trees. Imparts a vibrant multitoned texture.
- Slate "boards" or slabs of slate are wired together to form a low decorative fence
- Concrete durable, low-maintenance material can be etched with acetone
- Stones / rocks use the natural elements found on the land and cement them together into a long-lasting wall-type fence

Safety / Protective

• Electrical - Metal wires transmit an electric shock when touched, meant to keep animals from crossing

- Barbed Wire Steel wires with prickly metal barbs at regular intervals to discourage people or livestock from crossing
- Invisible fence An electrical wire that lays on (or under) the ground, forming a fence line. The goal is to keep pets from crossing the perimeter of the property.

Fence & Gate Styles

- Arched (Concave / Convex) when the fence sections fan upwards (convex) or downwards (concave) per section (between posts). Many types of fence tops / finishes can be rounded or arched.
- Board on Board overlapping vertical boards without spacing. Expensive to build but ensures maximum privacy.
- · Board to Board vertical wooden boards butted together without spacing, so there is no visibility.
- Capped decorative tops installed in various patterns on posts or boards
- · Corral designed for livestock, boards are installed horizontally and spaced out, meeting at posts. Boards can be logs, tree branches, or reused slats. Economical design for ranches and farms.
- Dog Eared Top the top of each board (picket) is cut off on an angle on each side. Very traditional style and used commonly.
- Gothic Top the top of each rod or board culminates in a sharp, decorative point
- Good Neighbor sections of fence alternate front and back during the length of the fence, so that each neighbor has some frontfacing and back-facing sections
- · Horse specially designed for horses, it flexes for safety
- · Lattice or Lattice Top wood or

- vinyl material in a see-through diamond pattern.
- Picket thin wood or vinyl boards are spaced apart and the tops are pointed. Usually a low type of fence designed for style.
- Picket Top a decorative style of spaced boards at the top of a regular wooden fence.
- Scalloped arched design that curves up or down. Opposite of a flat top. Refer to "Arched" above.
- · Shadow Board or Shadowbox staggered boards, alternating front and back, allow slight visibility between the boards (pickets). Often used as a good neighbor fence because both neighbors get an equal share of front & back.
- Split Rail similar to a corral fence, boards are horizontal. Sometimes installed in a zig-zag pattern that allows ranchers to quickly calculate the length of the area covered.

Elements can be combined to create an attractive fence and gate which lends appeal to your listing! Environmentally friendly fences reuse and recycle old wood. "Fences create good neighbors," as the saying goes, but fences also provide privacy, ensure safety, and create eye-catching curb appeal.

Privacy fence or perimeter fence? Now you know the difference! Equipped with gate and fence lingo, you can easily describe them in your listing presentation. And when home shopping with buyers, you can now identify various styles, materials, and usages. You're the gate and fence expert!

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



SEPTEMBER STATISTICS DETACHED HOMES

| | | | Cui | rren | t Ye | ar - 20 | 13 | | Pre | viou | ıs Ye | ear - 20 |)12 |
|-------------|--------------------|-----|-------------|------|----------------|-------------|--------------|-----|------------|------|----------------|-------------|------------|
| | | | OLD INGS | | AYS ON RKET | MEI PRI | DIAN ICE* | | LD INGS | | AYS ON RKET | MED PRIO | |
| Zip Code | Market Area | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD |
| 91901 | Alpine | 6 | 171 | 48 | 75 | \$555,000 | \$458,000 | 22 | 149 | 99 | 84 | \$417,500 | \$390,000 |
| 91902 | Bonita | 10 | 150 | 68 | 59 | \$532,500 | \$515,500 | 11 | 138 | 41 | 90 | \$475,000 | \$435,000 |
| 91905 | Boulevard | 2 | 14 | 53 | 80 | \$215,500 | \$152,000 | 2 | 12 | 152 | 190 | \$79,000 | \$89,500 |
| 91906 | Campo | 3 | 40 | 57 | 108 | \$185,000 | \$148,450 | 4 | 56 | 64 | 75 | \$198,000 | \$132,000 |
| 91910 | Chula Vista | 39 | 360 | 46 | 65 | \$400,000 | \$380,000 | 34 | 329 | 55 | 78 | \$343,000 | \$320,000 |
| 91911 | Chula Vista | 23 | 304 | 45 | 59 | \$352,000 | \$340,000 | 31 | 355 | 81 | 83 | \$320,000 | \$277,000 |
| 91913 | Chula Vista | 37 | 365 | 46 | 78 | \$430,000 | \$429,000 | 45 | 408 | 122 | 104 | \$398,000 | \$375,000 |
| 91914 | Chula Vista | 17 | 168 | 82 | 77 | \$520,000 | \$531,267 | 24 | 207 | 130 | 108 | \$477,500 | \$485,000 |
| 91915 | Chula Vista | 19 | 260 | 78 | 73 | \$469,900 | \$425,000 | 33 | 364 | 140 | 125 | \$349,000 | \$360,000 |
| 91916 | Descanso | 1 | 21 | 98 | 100 | \$580,000 | \$210,000 | 2 | 19 | 40 | 61 | \$371,000 | \$275,000 |
| 91917 | Dulzura | 0 | 6 | 0 | 139 | \$0 | \$280,000 | 0 | 2 | 0 | 126 | \$0 | \$196,000 |
| 91931 | Guatay | 0 | 1 | 0 | 13 | \$0 | \$171,000 | 0 | 1 | 0 | 140 | \$0 | \$120,000 |
| 91932 | Imperial Beach | 4 | 80 | 60 | 62 | \$346,000 | \$333,500 | 11 | 92 | 38 | 104 | \$303,000 | \$297,500 |
| 91934 | Jacumba | 2 | 9 | 137 | 157 | \$114,750 | \$71,000 | 0 | 8 | 0 | 62 | \$0 | \$78,180 |
| 91935 | Jamul | 2 | 55 | 8 | 79 | \$962,500 | \$460,000 | 12 | 79 | 116 | 114 | \$444,500 | \$400,000 |
| 91941 | La Mesa | 25 | 287 | 25 | 46 | \$549,000 | \$477,000 | 30 | 300 | 70 | 76 | \$435,000 | \$415,000 |
| 91942 | La Mesa | 19 | 243 | 59 | 46 | \$410,000 | \$395,000 | 28 | 224 | 53 | 71 | \$327,500 | \$327,750 |
| 91945 | Lemon Grove | 20 | 209 | 58 | 62 | \$331,000 | \$299,500 | 20 | 189 | 83 | 74 | \$282,500 | \$250,000 |
| 91948 | Mount Laguna | 0 | 1 | 0 | 118 | \$0 | \$140,000 | 2 | 7 | 587 | 318 | \$77,500 | \$118,000 |
| 91950 | National City | 9 | 171 | 68 | 69 | \$262,000 | \$260,000 | 15 | 183 | 28 | 83 | \$225,000 | \$210,000 |
| 91962 | Pine Valley | 4 | 26 | 39 | 103 | \$337,000 | \$324,000 | 2 | 13 | 69 | 80 | \$217,500 | \$250,000 |
| 91963 | Potrero | 1 | 8 | 0 | 96 | \$87,800 | \$200,000 | 0 | 5 | 0 | 52 | \$0 | \$193,000 |
| 91903 | Spring Valley | 36 | 412 | 63 | 56 | \$337,500 | \$200,000 | 39 | 396 | 80 | 78 | \$294,000 | \$260,000 |
| 91978 | Spring Valley | 7 | 53 | 18 | 61 | \$379,472 | \$320,000 | 3 | 55 | 11 | 59 | \$355,000 | \$322,000 |
| | | | | 0 | 0 | | | 0 | | | 0 | | |
| 91980 | Tecate | 0 | 0 | | 80 | \$0 | \$0 | 5 | 0 | 0 | 125 | \$0 | \$0 |
| 92003 | Bonsall | 6 | 47 | 49 | | \$667,500 | \$559,000 | | 40 | 225 | .=0 | \$607,500 | \$559,500 |
| 92004 | Borrego Springs | | 57 | 89 | 106 | \$160,000 | \$175,000 | 2 | 46 | 18 | 108 | \$157,500 | \$128,750 |
| 92007 | Cardiff By The Sea | 5 | 63 | 23 | 59 | \$1,230,000 | \$1,010,000 | 4 | 46 | 97 | 69 | \$770,000 | \$815,000 |
| 92008 | Carlsbad | 13 | 155 | 44 | 46 | \$699,000 | \$662,500 | 18 | 156 | 80 | 80 | \$542,500 | \$548,750 |
| 92009 | Carlsbad | 35 | 469 | 45 | 42 | \$875,000 | \$780,000 | 63 | 437 | 48 | 72 | \$693,490 | \$693,490 |
| 92010 | Carlsbad | 13 | 111 | 23 | 35 | \$610,500 | \$575,000 | 16 | 93 | 65 | 67 | \$570,250 | \$523,000 |
| 92011 | Carlsbad | 21 | 216 | 47 | 39 | \$800,000 | \$775,000 | 29 | 228 | 73 | 86 | \$735,000 | \$709,950 |
| 92014 | Del Mar | 21 | 147 | 67 | 62 | \$1,600,000 | \$1,485,000 | 13 | 126 | 92 | 111 | \$1,554,500 | \$1,342,50 |
| 92019 | El Cajon | 20 | 274 | 36 | 60 | \$437,950 | \$429,450 | 35 | 268 | 61 | 80 | \$360,000 | \$375,000 |
| 92020 | El Cajon | 31 | 301 | 32 | 49 | \$405,000 | \$385,000 | 33 | 271 | 70 | 68 | \$366,500 | \$322,500 |
| 92021 | El Cajon | 26 | 345 | 34 | 57 | \$377,500 | \$351,000 | 44 | 355 | 69 | 88 | \$319,000 | \$290,000 |
| 92024 | Encinitas | 33 | 373 | 60 | 43 | \$1,025,000 | \$865,000 | 45 | 344 | 72 | 74 | \$700,000 | \$800,000 |
| 92025 | Escondido | 26 | 273 | 29 | 51 | \$497,500 | \$420,000 | 28 | 251 | 52 | 85 | \$357,000 | \$339,500 |
| 92026 | Escondido | 25 | 412 | 38 | 62 | \$400,000 | \$398,500 | 39 | 428 | 51 | 87 | \$310,000 | \$315,000 |
| 92027 | Escondido | 33 | 379 | 73 | 60 | \$370,000 | \$353,000 | 31 | 445 | 56 | 85 | \$320,000 | \$275,000 |
| 92028 | Fallbrook | 44 | 552 | 45 | 72 | \$439,500 | \$424,500 | 52 | 456 | 80 | 93 | \$428,500 | \$340,000 |
| 92029 | Escondido | 11 | 178 | 21 | 48 | \$530,000 | \$567,500 | 15 | 166 | 69 | 85 | \$445,000 | \$497,500 |
| 92036 | Julian | 6 | 61 | 39 | 118 | \$310,750 | \$230,000 | 9 | 61 | 108 | 150 | \$215,000 | \$224,000 |
| 92037 | La Jolla | 26 | 264 | 46 | 61 | \$1,394,500 | \$1,550,000 | 26 | 255 | 96 | 100 | \$1,192,500 | \$1,300,00 |
| 92040 | Lakeside | 24 | 293 | 39 | 62 | \$420,250 | \$360,500 | 29 | 237 | 49 | 75 | \$325,000 | \$316,525 |
| 92054 | Oceanside | 20 | 187 | 47 | 62 | \$527,450 | \$446,000 | 15 | 205 | 36 | 87 | \$390,000 | \$356,200 |
| 92056 | Oceanside | 35 | 385 | 43 | 45 | \$400,000 | \$405,000 | 35 | 380 | 58 | 85 | \$342,500 | \$338,500 |
| 92057 | Oceanside | 51 | 480 | 54 | 55 | \$417,000 | \$394,848 | 52 | 480 | 80 | 87 | \$352,000 | \$342,500 |
| 92058 | Oceanside | 10 | 112 | 69 | 50 | \$400,000 | \$376,000 | 12 | 113 | 81 | 92 | \$300,000 | \$284,000 |
| 92059 | Pala | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 |
| 92060 | Palomar Mountain | 1 | 6 | 392 | 135 | \$95,000 | \$108,500 | 1 | 7 | 174 | 148 | \$300,000 | \$219,900 |
| | Pauma Valley | 2 | 23 | 116 | 146 | \$442,500 | \$470,000 | 2 | 20 | 257 | 280 | \$125,950 | \$330,000 |

| | Current Year - 2013 | | | | | | | Previous Year - 2012 | | | | | | |
|-------------|---------------------|------------|------------|----------|----------|------------------------|------------------------|----------------------|------------|-----------|----------------|------------------------|--------------------|--|
| | | SO LIST | LD INGS | AVG DA | | MED PRI | | | LD INGS | | AYS ON RKET | MED PRIO | | |
| Zip Code | Market Area | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD | |
| 92064 | Poway | 42 | 440 | 50 | 49 | \$655,000 | \$605,000 | 30 | 387 | 85 | 90 | \$482,500 | \$500,00 | |
| 92065 | Ramona | 33 | 391 | 58 | 66 | \$380,000 | \$370,000 | 26 | 333 | 84 | 102 | \$285,250 | \$312,50 | |
| 92066 | Ranchita | 0 | 1 | 0 | 474 | \$0 | \$159,800 | 0 | 3 | 0 | 85 | \$0 | \$135,00 | |
| 92067 | Rancho Santa Fe | 24 | 187 | 112 | 114 | \$2,669,500 | \$2,250,000 | 17 | 161 | 171 | 149 | \$2,089,000 | \$2,190,0 | |
| 92068 | San Luis Rey | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 | |
| 92069 | San Marcos | 31 | 290 | 25 | 43 | \$482,500 | \$431,250 | 29 | 306 | 61 | 80 | \$368,000 | \$353,25 | |
| 92070 | Santa Ysabel | 0 | 5 | 0 | 68 | \$0 | \$315,000 | 0 | 6 | 0 | 67 | \$0 | \$289,5 | |
| 92071 | Santee | 18 | 347 | 28 | 42 | \$377,500 | \$369,900 | 23 | 313 | 67 | 71 | \$320,000 | \$317,00 | |
| 92075 | Solana Beach | 9 | 86 | 45 | 68 | \$1,460,000 | \$1,125,000 | 9 | 71 | 73 | 97 | \$1,150,000 | \$955,0 | |
| 92078 | San Marcos | 26 | 375 | 53 | 46 | \$590,750 | \$563,000 | 33 | 383 | 88 | 81 | \$565,000 | \$486,0 | |
| 92081 | Vista | 29 | 218 | 22 | 41 | \$459,900 | \$423,000 | 25 | 216 | 90 | 85 | \$335,000 | \$338,00 | |
| 2082 | Valley Center | 10 | 168 | 172 | 76 | \$507,000 | \$459,450 | 12 | 158 | 175 | 107 | \$392,000 | \$370,0 | |
| 92083 | Vista | 14 | 203 | 37 | 50 | \$392,250 | \$354,990 | 22 | 182 | 103 | 83 | \$295,000 | \$266,5 | |
| 92084 | Vista | 25 | 275 | 28 | 53 | \$398,900 | \$409,000 | 26 | 314 | 48 | 80 | \$327,000 | \$325,0 | |
| 92086 | Warner Springs | 0 | 8 | 0 | 100 | \$0 | \$176,700 | 0 | 4 | 0 | 116 | \$327,000 | \$232,5 | |
| 92091 | Rancho Santa Fe | 5 | 33 | 72 | 78 | \$1,700,000 | \$2,075,000 | 1 | 20 | 158 | 113 | \$1,160,000 | \$1,765,0 | |
| 92096 | San Marcos | 0 | 0 | 0 | 0 | \$1,700,000 | \$2,075,000 | 0 | 0 | 0 | 0 | \$1,160,000 | \$1,765,0 | |
| 92096 | San Diego Downtown | 0 | 1 | 0 | 23 | \$0 \$0 | \$600,000 | 0 | 4 | 0 | 90 | \$0 \$0 | \$502,5 | |
| | • | | | | | 7. | | | | | | ** | | |
| 92102 | San Diego | 8 | 136 | 23 | 56 | \$465,000 | \$297,650 | 12 | 159 | 49 | 85 | \$237,500 | \$240,0 | |
| 92103 | Mission Hills | 13 | 147 | 48 | 43 | \$1,070,000 | \$790,000 | 16 | 122 | 76 | 76 | \$637,500 | \$641,5 | |
| 92104 | North Park | 21 | 221 | 28 | 33 | \$565,000 | \$540,000 | 13 | 182 | 47 | 50 | \$565,000 | \$444,0 | |
| 92105 | East San Diego | 16 | 197 | 25 | 55 | \$330,500 | \$270,000 | 11 | 171 | 46 | 87 | \$250,000 | \$215,0 | |
| 92106 | Point Loma | 18 | 174 | 38 | 42 | \$855,000 | \$830,250 | 17 | 140 | 56 | 62 | \$754,900 | \$688,2 | |
| 92107 | Ocean Beach | 11 | 118 | 30 | 39 | \$685,000 | \$737,500 | 14 | 121 | 68 | 64 | \$693,000 | \$660,0 | |
| 92108 | Mission Valley | 1 | 6 | 12 | 40 | \$549,000 | \$513,500 | 2 | 8 | 134 | 90 | \$430,000 | \$427,4 | |
| 92109 | Pacific Beach | 18 | 165 | 77 | 55 | \$806,500 | \$790,000 | 10 | 111 | 49 | 88 | \$718,750 | \$730,0 | |
| 92110 | Old Town SD | 10 | 75 | 25 | 37 | \$690,000 | \$605,000 | 9 | 91 | 62 | 60 | \$535,000 | \$529,8 | |
| 92111 | Linda Vista | 21 | 156 | 31 | 37 | \$500,000 | \$451,500 | 15 | 183 | 42 | 64 | \$410,000 | \$370,0 | |
| 92113 | Logan Heights | 8 | 106 | 29 | 65 | \$262,500 | \$235,000 | -11 | 111 | 73 | 75 | \$229,900 | \$185,0 | |
| 92114 | Encanto | 38 | 439 | 48 | 61 | \$310,000 | \$290,000 | 45 | 509 | 98 | 90 | \$250,000 | \$231,0 | |
| 92115 | College Grove | 36 | 360 | 30 | 41 | \$411,000 | \$400,750 | 33 | 324 | 89 | 80 | \$325,000 | \$337,0 | |
| 92116 | Normal Heights | 24 | 172 | 30 | 40 | \$580,000 | \$520,500 | 14 | 143 | 63 | 55 | \$558,500 | \$456,0 | |
| 92117 | Clairemont Mesa | 34 | 319 | 19 | 29 | \$472,500 | \$470,000 | 30 | 295 | 77 | 69 | \$420,500 | \$403,0 | |
| 92118 | Coronado | 18 | 120 | 110 | 95 | \$1,462,500 | \$1,446,250 | 13 | 114 | 59 | 96 | \$1,310,000 | \$1,365,5 | |
| 92119 | San Carlos | 20 | 196 | 29 | 44 | \$527,500 | \$460,000 | 14 | 169 | 34 | 47 | \$469,500 | \$415,0 | |
| 92120 | Del Cerro | 23 | 229 | 41 | 37 | \$505,000 | \$495,000 | 20 | 216 | 31 | 61 | \$495,000 | \$420,0 | |
| 92121 | Sorrento | 3 | 28 | 42 | 24 | \$835,000 | \$770,000 | 2 | 16 | 46 | 31 | \$621,000 | \$662,0 | |
| 92122 | University City | 16 | 119 | 19 | 29 | \$778,000 | \$695,500 | 12 | 99 | 72 | 50 | \$640,000 | \$630,0 | |
| 92123 | Serra Mesa | 11 | 141 | 34 | 32 | \$440,900 | \$435,000 | 12 | 132 | 77 | 63 | \$392,884 | \$380,0 | |
| 92124 | Tierrasanta | 16 | 116 | 32 | 37 | \$587,500 | \$577,911 | 16 | 102 | 90 | 75 | \$542,000 | \$505,0 | |
| 92126 | Mira Mesa | 36 | 318 | 29 | 43 | \$470,000 | \$430,000 | 25 | 338 | 45 | 77 | \$380,000 | \$358,5 | |
| 2127 | Rancho Bernardo | 43 | 453 | 34 | 47 | \$774,000 | \$814,900 | 42 | 421 | 91 | 96 | \$656,500 | \$690,0 | |
| 92128 | Rancho Bernardo | 42 | 456 | 41 | 35 | \$586,500 | \$569,000 | 51 | 416 | 58 | 69 | \$515,000 | \$488,0 | |
| 92129 | Rancho Penasquitos | 39 | 337 | 31 | 35 | \$639,000 | \$618,000 | 34 | 323 | 74 | 68 | \$560,000 | \$545,0 | |
| 92130 | Carmel Valley | 38 | 423 | 34 | 37 | \$1,152,500 | \$1,005,000 | 41 | 378 | 45 | 69 | \$838,000 | \$875,0 | |
| 92131 | Scripps Miramar | 26 | 264 | 31 | 36 | \$753,500 | \$740,000 | 18 | 250 | 67 | 57 | \$620,000 | \$670,8 | |
| 92134 | San Diego Downtown | 0 | 0 | 0 | 0 | \$0 | \$740,000 | 0 | 0 | 0 | 0 | \$020,000 | \$070,8 \$0 | |
| 92134 | Paradise Hills | 12 | 155 | 31 | 72 | \$337,250 | \$305,000 | 19 | 172 | 104 | 90 | \$270,000 | \$258,9 | |
| | | | | | | | | 0 | | | | | | |
| 92145 | Miramar | 0 | 0 | 0 | 0 | \$0 | \$0 | | 0 | 0 | 0 | \$0 | \$0 | |
| 92154 | Otay Mesa | 20 | 324 42 | 43 53 | 75 49 | \$340,000 \$325,000 | \$333,500 \$315,000 | 35 6 | 344 49 | 142 70 | 102 69 | \$256,500 \$250,950 | \$272,7 \$250,0 | |

GROUP TOTAL COUNTS:

We Specialize in Smooth Transactions SOLD All Phases of \$49.00 Inspection Fees In Every Transaction Termite Treatment **Low Price Guarantee** there are Challenges and Repairs and a Solution! **FREE Second Opinion Inspections**



Richard La Plante Senior Inspector Direct Line 619-921-3816

Dave Daniels Operator Direct Line 760-535-7707

Your **Solution** to **Quality Inspections**, **Repairs** and **Treatments**. We Understand the importance of Reliability, Quality and On time service - Everytime!

Our services include:

- Variety of treatments.
- Water Damage Repair Experts. Wood Decks, Patio Covers, Doors, Windows, Flooring, Siding, Fencing. We do it all.



The Termite Repair & Treatment Experts Call: 1-877-317-WOOD • Fax: 760-630-9668 www.r-solutiontermite.com

License# PR4872

email: rsolutiontc@sbcglobal.net

SEPTEMBER STATISTICS ATTACHED HOMES

GROUP TOTAL COUNTS:

| | | | Current Year - 2013 | | | | | | Previous Year - 2012 | | | | | | |
|-------------|--------------------|-----|---------------------|--------|----------------|------------|-----------|-----|----------------------|-----|----------------|-------------|-----------|--|--|
| | | | LD INGS | AVG DA | AYS ON RKET | MEI PRI | | | LD INGS | | AYS ON RKET | MED PRIC | | | |
| Zip Code | Market Area | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD | | |
| 91901 | Alpine | 3 | 13 | 61 | 95 | \$177,000 | \$164,900 | 1 | 23 | 54 | 67 | \$87,500 | \$110,000 | | |
| 91902 | Bonita | 3 | 32 | 22 | 77 | \$135,000 | \$167,500 | 0 | 14 | 0 | 61 | \$0 | \$147,550 | | |
| 91905 | Boulevard | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 | | |
| 91906 | Campo | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 | | |
| 91910 | Chula Vista | 7 | 132 | 29 | 81 | \$238,000 | \$230,000 | 14 | 112 | 128 | 94 | \$200,500 | \$175,000 | | |
| 91911 | Chula Vista | 3 | 82 | 33 | 81 | \$227,000 | \$177,450 | 11 | 110 | 64 | 95 | \$145,000 | \$145,000 | | |
| 91913 | Chula Vista | 18 | 189 | 44 | 97 | \$251,000 | \$220,000 | 16 | 209 | 113 | 127 | \$197.500 | \$188,000 | | |
| 91914 | Chula Vista | 5 | 57 | 123 | 84 | \$280,000 | \$260,000 | 3 | 49 | 64 | 128 | \$239,900 | \$223,000 | | |
| 91915 | Chula Vista | 17 | 151 | 52 | 86 | \$307.000 | \$268,000 | 20 | 141 | 114 | 121 | \$222,500 | \$220,000 | | |
| 91916 | Descanso | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 | | |
| 91917 | Dulzura | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 | | |
| 91931 | | 0 | 0 | 0 | 0 | \$0 \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 \$0 | \$0 | | |
| | Guatay | | | | | | ** | - | | | | ** | ** | | |
| 91932 | Imperial Beach | 7 | 52 | 47 | 116 | \$218,800 | \$237,500 | 7 | 58 | 133 | 103 | \$125,000 | \$149,500 | | |
| 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 | 22 | 136 | 54 | \$204,500 | \$175,500 | 3 | 27 | 59 | 78 | \$145,000 | \$147,000 | | |
| 91942 | La Mesa | 9 | 113 | 48 | 64 | \$240,000 | \$220,000 | 9 | 121 | 46 | 82 | \$214,000 | \$174,900 | | |
| 91945 | Lemon Grove | 1 | 12 | 14 | 113 | \$270,000 | \$113,500 | 1 | 11 | 337 | 104 | \$99,000 | \$112,000 | | |
| 91948 | Mount Laguna | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 | | |
| 91950 | National City | 6 | 43 | 60 | 85 | \$218,000 | \$185,000 | 4 | 45 | 125 | 133 | \$108,250 | \$105,150 | | |
| 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 | 12 | 100 | 29 | 68 | \$181,250 | \$152,000 | 3 | 79 | 109 | 120 | \$101,000 | \$115,000 | | |
| 91978 | Spring Valley | 3 | 24 | 6 | 57 | \$226,000 | \$186,250 | 2 | 18 | 212 | 103 | \$145,750 | \$154,000 | | |
| 91980 | Tecate | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 | | |
| 92003 | Bonsall | 1 | 15 | 175 | 71 | \$220,000 | \$220,000 | 5 | 22 | 144 | 154 | \$161,000 | \$155,250 | | |
| 92004 | Borrego Springs | 1 | 18 | 0 | 118 | \$65,000 | \$109,550 | 1 | 14 | 465 | 144 | \$55,000 | \$76,875 | | |
| 92007 | Cardiff By The Sea | 4 | 33 | 26 | 45 | \$597,150 | \$450,000 | 5 | 43 | 109 | 86 | \$490,000 | \$450,000 | | |
| 92008 | Carlsbad | 7 | 92 | 74 | 53 | \$545,000 | \$434,000 | 12 | 86 | 63 | 104 | \$394,000 | \$363,500 | | |
| 92009 | Carlsbad | 25 | 255 | 33 | 54 | \$334,500 | \$349,000 | 22 | 215 | 80 | 92 | \$338,750 | \$285,000 | | |
| 92010 | Carlsbad | 11 | 79 | 20 | 48 | \$387,500 | \$345,000 | 8 | 73 | 53 | 107 | \$294,000 | \$295,000 | | |
| 92011 | Carlsbad | 8 | 94 | 29 | 33 | \$519,996 | \$473,680 | 8 | 75 | 33 | 60 | \$415,500 | \$387,500 | | |
| 92014 | Del Mar | 7 | 60 | 52 | 56 | \$740,000 | \$672,500 | 4 | 42 | 89 | 88 | \$827,500 | \$641,500 | | |
| 92019 | El Cajon | 19 | 130 | 38 | 54 | \$230,000 | \$217,950 | 8 | 102 | 65 | 85 | \$214,000 | \$172,375 | | |
| 92020 | El Cajon | 7 | 84 | 210 | 105 | \$158,500 | \$140,000 | 11 | 98 | 61 | 105 | \$105,000 | \$172,575 | | |
| 92020 | El Cajon | 10 | 85 | 39 | 60 | \$155,500 | \$140,000 | 8 | 96 | 157 | 90 | \$132,000 | \$110,500 | | |
| | • | | | | | | | ł | | | | | . , | | |
| 92024 | Encinitas | 14 | 145 | 38 | 35 | \$525,475 | \$495,000 | 14 | 152 | 52 | 98 | \$353,500 | \$340,000 | | |
| 92025 | Escondido | 4 | 51 | 30 | 59 | \$172,500 | \$175,000 | 3 | 50 | 47 | 77 | \$82,000 | \$125,000 | | |
| 92026 | Escondido | 11 | 88 | 68 | 54 | \$225,000 | \$200,000 | 9 | 79 | 151 | 125 | \$215,000 | \$155,000 | | |
| 92027 | Escondido | 5 | 47 | 164 | 88 | \$126,000 | \$130,000 | 3 | 54 | 157 | 80 | \$95,000 | \$106,250 | | |
| 92028 | Fallbrook | 1 | 18 | 8 | 69 | \$250,000 | \$177,500 | 1 | 15 | 6 | 79 | \$271,000 | \$183,000 | | |
| 92029 | Escondido | 3 | 10 | 50 | 51 | \$310,000 | \$296,000 | 1 | 6 | 178 | 119 | \$145,000 | \$152,500 | | |
| 92036 | Julian | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 | | |
| 92037 | La Jolla | 34 | 349 | 49 | 58 | \$580,000 | \$575,000 | 25 | 233 | 63 | 100 | \$436,000 | \$475,000 | | |
| 92040 | Lakeside | 7 | 51 | 39 | 35 | \$130,000 | \$127,600 | 5 | 54 | 141 | 89 | \$100,000 | \$90,551 | | |
| 92054 | Oceanside | 15 | 118 | 108 | 113 | \$416,000 | \$392,500 | 8 | 104 | 118 | 100 | \$288,000 | \$293,500 | | |
| 92056 | Oceanside | 17 | 205 | 29 | 42 | \$247,956 | \$225,600 | 20 | 243 | 116 | 78 | \$165,500 | \$197,000 | | |
| 92057 | Oceanside | 17 | 194 | 69 | 55 | \$237,000 | \$185,000 | 9 | 181 | 83 | 92 | \$155,000 | \$145,000 | | |
| 92058 | Oceanside | 8 | 58 | 61 | 44 | \$233,750 | \$213,500 | 2 | 59 | 435 | 126 | \$188,000 | \$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 | 0 | 6 | 0 | 196 | \$0 | \$304,000 | 0 | 7 | 0 | 60 | \$0 | \$209,000 | | |

| | | | Cui | ren | t Yea | ar - 20 | 13 | | Pre | vio | ıs Ye | ear - 20 |)12 |
|-------------|--------------------|-----|------------|-----|----------------|-----------|--------------|----------|-------------|----------|----------------|------------|-----------|
| | | | LD INGS | | AYS ON RKET | | DIAN ICE* | | OLD INGS | | AYS ON RKET | MED PRI | |
| Zip Code | Market Area | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD | Mth | YTD |
| 92064 | Poway | 6 | 59 | 50 | 67 | \$321,000 | \$320,000 | 9 | 43 | 49 | 65 | \$270,000 | \$260,000 |
| 92065 | Ramona | 3 | 38 | 58 | 89 | \$208,800 | \$151,500 | 3 | 17 | 106 | 147 | \$199,900 | \$175,000 |
| 92066 | Ranchita | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 |
| 92067 | Rancho Santa Fe | 0 | 3 | 0 | 112 | \$0 | \$1,085,000 | 0 | 4 | 0 | 121 | \$0 | \$797,500 |
| 92068 | San Luis Rey | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 |
| 92069 | San Marcos | 5 | 54 | 88 | 59 | \$310,000 | \$240,000 | 3 | 54 | 10 | 102 | \$165,000 | \$150,000 |
| 92070 | Santa Ysabel | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 |
| 92071 | Santee | 19 | 201 | 29 | 49 | \$281,300 | \$233,000 | 14 | 180 | 162 | 102 | \$198,500 | \$180,500 |
| 92075 | Solana Beach | 12 | 119 | 30 | 53 | \$695,000 | \$630,000 | 9 | 98 | 61 | 106 | \$560,000 | \$542,500 |
| 92078 | San Marcos | 16 | 219 | 19 | 51 | \$374,000 | \$318,000 | 36 | 248 | 71 | 80 | \$295,240 | \$274,400 |
| 92081 | Vista | 3 | 42 | 7 | 44 | \$339,000 | \$225,000 | 5 | 37 | 68 | 86 | \$165,000 | \$179,000 |
| 92082 | Valley Center | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 1 | 0 | 69 | \$0 | \$121,000 |
| 92083 | Vista | 7 | 52 | 37 | 49 | \$240,000 | \$221,000 | 7 | 51 | 77 | 69 | \$142,500 | \$150,000 |
| 92084 | Vista | 4 | 24 | 55 | 62 | \$172,500 | \$176,750 | 10 | 39 | 60 | 93 | \$226,988 | \$175,000 |
| 92086 | Warner Springs | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 |
| 92091 | Rancho Santa Fe | 3 | 17 | 35 | 41 | \$675,000 | \$560,000 | 1 | 11 | 111 | 98 | \$670,000 | \$620,000 |
| 92096 | San Marcos | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 |
| 92101 | San Diego Downtown | 62 | 701 | 47 | 54 | \$502,500 | \$445,000 | 65 | 637 | 83 | 85 | \$380,000 | \$379,000 |
| 92102 | San Diego | 9 | 60 | 83 | 84 | \$169,000 | \$154,000 | 4 | 45 | 67 | 92 | \$145,898 | \$155,600 |
| 92103 | Mission Hills | 23 | 225 | 47 | 44 | \$354,500 | \$395,000 | 21 | 210 | 78 | 76 | \$280,500 | \$313,500 |
| 92103 | North Park | 20 | | 23 | 40 | | | | | | | | |
| 92104 | | 6 | 173 82 | 41 | 62 | \$265,000 | \$260,000 | 14 10 | 154 84 | 44 78 | 86 78 | \$205,000 | \$175,000 |
| | East San Diego | | | | | \$150,950 | \$127,000 | | | | | \$110,500 | \$95,125 |
| 92106 | Point Loma | 4 | 37 | 55 | 46 | \$518,000 | \$430,000 | 6 | 36 | 66 | 79 | \$366,700 | \$366,700 |
| 92107 | Ocean Beach | 7 | 67 | 43 | 24 | \$330,000 | \$385,000 | 10 | 64 | 68 | 86 | \$281,500 | \$287,000 |
| 92108 | Mission Valley | 34 | 276 | 34 | 42 | \$293,750 | \$258,000 | 24 | 271 | 89 | 95 | \$201,250 | \$180,000 |
| 92109 | Pacific Beach | 27 | 260 | 43 | 57 | \$485,000 | \$440,000 | 10 | 202 | 45 | 99 | \$277,000 | \$342,250 |
| 92110 | Old Town SD | 18 | 144 | 37 | 37 | \$300,000 | \$283,750 | 13 | 134 | 86 | 95 | \$280,000 | \$223,000 |
| 92111 | Linda Vista | 9 | 138 | 38 | 57 | \$359,000 | \$310,000 | 11 | 134 | 106 | 79 | \$245,000 | \$250,000 |
| 92113 | Logan Heights | 3 | 24 | 67 | 90 | \$240,250 | \$137,900 | 4 | 26 | 86 | 160 | \$160,000 | \$153,950 |
| 92114 | Encanto | 1 | 17 | 19 | 114 | \$220,100 | \$196,000 | 2 | 13 | 43 | 147 | \$170,000 | \$170,000 |
| 92115 | College Grove | 15 | 140 | 44 | 68 | \$185,000 | \$159,000 | 9 | 143 | 81 | 80 | \$145,000 | \$120,000 |
| 92116 | Normal Heights | 13 | 120 | 35 | 46 | \$240,000 | \$240,950 | 8 | 105 | 51 | 91 | \$207,500 | \$165,000 |
| 92117 | Clairemont Mesa | 9 | 103 | 23 | 62 | \$268,500 | \$263,000 | 9 | 89 | 180 | 104 | \$200,000 | \$189,000 |
| 92118 | Coronado | 8 | 106 | 61 | 101 | \$844,500 | \$880,000 | 13 | 101 | 90 | 124 | \$920,000 | \$895,000 |
| 92119 | San Carlos | 8 | 76 | 63 | 56 | \$213,500 | \$215,000 | 8 | 57 | 26 | 73 | \$150,000 | \$155,000 |
| 92120 | Del Cerro | 9 | 81 | 86 | 88 | \$201,000 | \$201,000 | 8 | 84 | 72 | 79 | \$125,000 | \$147,000 |
| 92121 | Sorrento | 1 | 21 | 3 | 45 | \$431,000 | \$382,000 | 3 | 26 | 30 | 50 | \$425,000 | \$359,750 |
| 92122 | University City | 29 | 253 | 38 | 58 | \$325,000 | \$323,000 | 20 | 211 | 114 | 95 | \$188,750 | \$238,000 |
| 92123 | Serra Mesa | 11 | 73 | 64 | 52 | \$265,000 | \$270,000 | 8 | 75 | 50 | 90 | \$270,000 | \$258,000 |
| 92124 | Tierrasanta | 7 | 79 | 19 | 43 | \$393,000 | \$345,000 | 10 | 65 | 76 | 84 | \$276,500 | \$269,000 |
| 92126 | Mira Mesa | 18 | 177 | 35 | 54 | \$247,000 | \$245,000 | 18 | 201 | 65 | 92 | \$177,000 | \$186,500 |
| 92127 | Rancho Bernardo | 20 | 229 | 37 | 50 | \$415,000 | \$335,000 | 24 | 196 | 68 | 95 | \$244,500 | \$252,500 |
| 92128 | Rancho Bernardo | 40 | 367 | 39 | 44 | \$301,500 | \$300,000 | 46 | 345 | 90 | 156 | \$240,000 | \$229,000 |
| 92129 | Rancho Penasquitos | 14 | 130 | 33 | 56 | \$284,000 | \$265,000 | 18 | 120 | 75 | 100 | \$245,000 | \$205,000 |
| 92130 | Carmel Valley | 21 | 255 | 33 | 43 | \$499,000 | \$435,000 | 17 | 219 | 43 | 56 | \$410,000 | \$389,000 |
| 92131 | Scripps Miramar | 19 | 154 | 21 | 34 | \$389,000 | \$371,000 | 10 | 150 | 151 | 83 | \$290,000 | \$285,000 |
| 92134 | San Diego Downtown | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 |
| 92139 | Paradise Hills | 9 | 125 | 31 | 84 | \$229,000 | \$180,000 | 9 | 111 | 118 | 95 | \$150,000 | \$150,000 |
| 92145 | Miramar | 0 | 0 | 0 | 0 | \$0 | \$0 | 0 | 0 | 0 | 0 | \$0 | \$0 |
| 92154 | Otay Mesa | 14 | 104 | 33 | 78 | \$227,500 | \$211,500 | 11 | 81 | 140 | 125 | \$155,000 | \$150,000 |
| 92173 | San Ysidro | 3 | 24 | 215 | 127 | \$158,000 | \$132,250 | 3 | 41 | 86 | 117 | \$105,000 | \$103,000 |

. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. h by a relative handful of million-dollar plus transactions.



Ready to close more VA deals?

then check out our

Pre-Approval to Close Program

\$1500 to the buyer if our pre-

\$500 to the buyer AND seller if the deal doesn't close in 28 days, even VA deals

gift certificate just for going through the free pre-approval process, approved or not

Get your offers to stand out with our 28 day close! Call us today!

Free Seminar Series

Military Home Loans Office 9:30 AM - 11:00 AM Friday, Oct 11: The Best Way to get Your VA Offers to STAND OUT and Get Accepted

Tuesday, Oct 15: Leverage the Power of LinkedIn Regina Brown shares how to "Leverage" your LinkedIn nesday, Oct 23: All About VA Benefits

Transforms You into a Lead Generating Machine

Kadell Felton shares benefits Veterans don't know they have Tuesday, Oct 29: Mindset - ONE Small Shift that

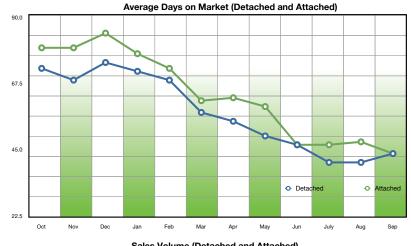
Military Home Loans (619) 422-5900

Ken@Mil-Loans.com

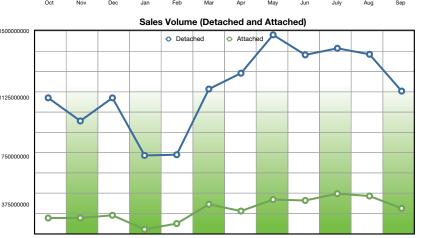
3914 Murphy Canyon Rd, A144, San Diego, CA 92123 Ark-La-Tex Financial Services, LLC NMLS #2143



For business and professional use only. Not for consumer distribution or sand conditions apply. Call or go online to view full terms and con Pre-approval to close pr









COMPARATIVE SALES - EXISTING HOMES - SEPTEMBER 2013 SAN DIEGO COUNTY

| | | ATTA | CHED | DETACHED | | | | | | |
|----|---------------------------------------|---------------|-----------------------------|------------------------------|-----------------|-----------------------------|------------------------------|--|--|--|
| | | Sales | % Change from Prior Year | % Change from Prior Month | Sales | % Change from Prior Year | % Change from Prior Month | | | |
| 1 | Total Sales Volume September 2013 | \$324,711,340 | 28.944 | -17.594 | \$1,145,844,491 | 20.108 | -15.327 | | | |
| 2 | Average Sales Price September 2013 | \$360,390 | 18.640 | -0.857 | \$657,775 | 30.174 | 6.352 | | | |
| 3 | Median* Sales Price September 2013 | \$305,000 | 27.080 | -1.610 | \$486,500 | 20.120 | 0.720 | | | |
| 4 | Sold Listings September 2013 | 901 | 8.685 | -16.882 | 1,742 | -7.733 | -20.384 | | | |
| 5 | Average Days on Market September 2013 | 45 | -48.864 | -8.163 | 45 | -40.789 | 7.143 | | | |
| 6 | Total Sales Volume September 2012 | \$251,823,454 | | | \$954,014,419 | | | | | |
| 7 | Average Sales Price September 2012 | \$303,768 | | | \$505,304 | | | | | |
| 8 | Median* Sales Price September 2012 | \$240,000 | | | \$405,000 | | | | | |
| 9 | Sold Listings September 2012 | 829 | | | 1,888 | | | | | |
| 10 | Average Days on Market September 2012 | 88 | | | 76 | | | | | |

| | | ATTA | CHED | 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 | \$2,785,451,972 | 33.737 | | \$9,994,233,063 | 22.314 | | | | |
| 12 | Average Sales Price YTD 2013 | \$348,661 | 24.664 | | \$579,981 | 17.658 | | | | |
| 13 | Median* Sales Price YTD 2013 | \$290,360 | 31.980 | N/A | \$450,000 | 20.800 | N/A | | | |
| 14 | Sold Listings YTD 2013 | 7,989 | 7.278 | | 17,232 | 3.958 | | | | |
| 15 | Average Days on Market YTD 2013 | 60 | -38.144 | | 55 | -34.524 | | | | |
| 16 | Total Sales Volume YTD 2012 | \$2,082,780,722 | | | \$8,170,967,634 | | | | | |
| 17 | Average Sales Price YTD 2012 | \$279,681 | | | \$492,940 | | | | | |
| 18 | Median* Sales Price YTD 2012 | \$220,000 | | | \$372,500 | | | | | |
| 19 | Sold Listings YTD 2012 | 7,447 | | | 16,576 | | | | | |
| 20 | Average Days on Market YTD 2012 | 97 | | | 84 | | | | | |
| | | | | | | | | | | |

Copyright 2013 Greater San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy.

*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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

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



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

Contact me for more info!



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

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

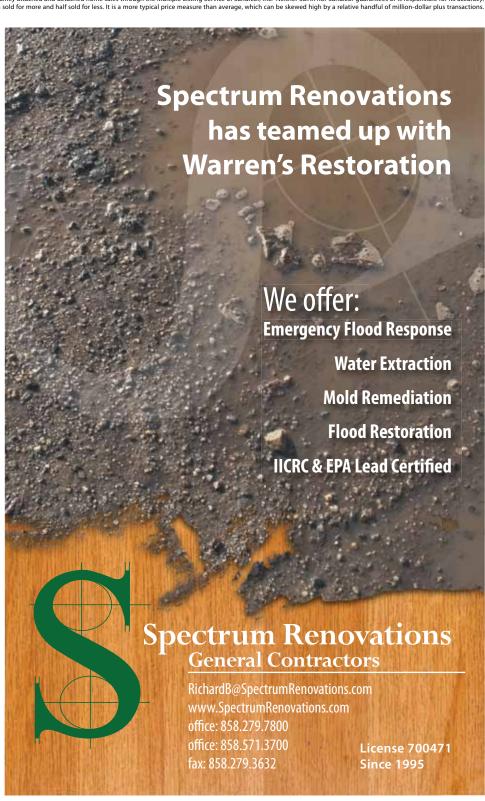


The Kinecta Difference:

Not-for-profit • Member-owned • Over 70 years in business



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



THE BASICS ON AVOIDING A TITLE INSURANCE NIGHTMARE

By Jacqueline A. Oliver, Esq.

The best time to learn about title insurance is before a problem arises. Sounds like a no-brainer, right? Well, it's not.

Unfortunately, most people, licensed or not, do not give much thought to title insurance until they have a title problem and then it becomes a great concern. The time to think about it is upon receipt of the Preliminary Title Report, not after the close of escrow. Title insurance is one of the critical contingencies in the purchase agreement and typically falls within the investigations time period, so the clock starts immediately upon acceptance of the offer.

Most agents forget what title insurance is as soon as they pass their licensing test. That's risky business because title insurance is very important for all real property owners – commercial or residential. It is important whether there is loan or an all-cash offer and whether the deed transfer is a family transfer or simply removing an ex-spouse. Uninsured deed transfers can impact the ability to procure title insurance in the future, which may require affidavits from interested parties, some of which may have moved away or passed away leading to probate issues.

Like all insurance, title insurance involves an exchange of premium for risk, which means the property owner pays a premium to the insurance company for defense of future claims. The parties to the title insurance policy are the "insured" and the "insurer", i.e., the property owner and the insurance company, respectively. A title insurance policy is effective at the close of escrow and stays in effect until the deed is transferred. All deed transfers should be insured or, when appropriate, covered by an endorsement; otherwise the existing title insurance coverage is either cancelled or compromised. Even a simple transfer from you to your family trust should have a name change endorsement to avoid any potential loss of coverage. Some title companies will provide such an endorsement for the insured party as an accommodation.

A title insurance policy covers some, but not all, claims. It is a defense policy and does not prosecute or file claims against future encumbrances or encroachments to your title. Like a snapshot, title insurance covers claims against the property title as it existed prior to the deed transfer. An uninsured family transfer will likely result in a loss of insurance coverage because the policy coverage ends with the deed transfer. Regardless of the family relationships (mother, father, son, daughter), a family transfer is a deed transfer and requires an endorsement or even a new policy depending on the circumstances.

The Preliminary Title Report ("PTR") is not a title insurance policy. It is an only an "offer" of title insurance which sets forth the property interest to be insured (Schedule A) and a list of exclusions to insurance coverage (Schedule B). As an offer, there is an opportunity to modify the policy before it is issued by adding endorsements or purchasing a more comprehensive coverage than offered in the original PTR.

The PTR includes Schedule A which defines what is covered (like a fee interest) as of the date of close of escrow.

Schedule B which lists exclusions and exceptions to coverage. The PTR includes a parcel map which, if available, can (but not always) include the color-coded easements depending on the title insurance company. All title policies are not created equal. Many title insurance products exist so your client should have coverage which is best for them.

Agents are wise to direct the prospective buyer to the title insurance officer for questions about the coverage. The title officer's name and phone number is on the front page of the PTR. The most common

issues concerning title include Easements, Encroachments, and Encumbrances.

An understanding of Schedule B is critical to competent real estate practice. Schedule B lists what is not covered, and that is where problems arise. Some examples of Schedule B "nightmares" include: 1) exclusions which could have been covered with a comprehensive policy; 2) endorsements which could have covered the loss; and 3) unrecorded encumbrances not covered by some policies. New issues in today's real estate practice include solar equipment which may become a lien on

the property when title is transferred. The fine print in a solar equipment lease may reveal an unexpected and expensive "surprise" at sale time.

While it is not necessary to be an expert on title insurance, real estate agents should understand the basics and advise clients to contact the title insurance officer to address title insurance issues before the close of escrow so proper coverage is in place after the close of escrow.

(SDAR's Risk Management Committee is sponsoring a member "brown bag" seminar on Title Insurance on October 25, 2013.)

A partner you can trust



because service and people matter.

Be confident when you refer your client. Know that they will be treated with the utmost care and respect at BluFi Lending. Our experienced mortgage professionals have the expertise and knowledge to find a loan that will best suit their needs — not ours. And we promise to communicate with you and your client every step of the way.

The BluFi Advantage

Local. BluFi Lending is a direct lender, headquartered in San Diego with multiple offices and growing.

Loan Programs. We offer FHA, VA, Conforming, Jumbo, and Foreign National Programs.

24 Hour Underwriting. With an in-house underwriting team, we work around the clock to make sound decisions.

21 Day Closing Guarantee. We understand the importance of funding a loan quickly in today's market.

We're Competitive. We have excellent pricing and terms with generous lender credits available.

Communication Is Key. We'll keep you informed with status updates from our proprietary CRM, BluFi 360.



Making Homes Happen

760-444-1500 | BluFi.com

Carlsbad | Scripps | Temecula UTC San Diego (coming soon)

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

SDAR0913





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

- Conforming
- Fixed and Adjustable

- FHA

Portfolio Lending

- Jumbo

Purchase and Refinance

Contact us today to learn more!

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



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



About Fremont Bank

Fremont Bank is a highly ranked California mortgage lender, leading retail and commercial bank, award-winning top philanthropic business and consistently ranks in Bay Area News Group's "Top Bay Area Workplaces."

Founded in 1964, Fremont Bank is one of the oldest independent family-owned and managed banks in the state and focuses on personalized service for clients. It has 18 branches across the counties of Alameda, Contra Costa, San Francisco, Monterey and retail loan offices in Sacramento and Los Angeles county.

Learn more about us at www.fremontbank.com



Fremont Bank NMLS #478471

LCON-0240-0813



AFFILIATE SPOTLIGHT



CALIBER HOME LOANS — HELPING BUSINESS PARTNERS SUCCEED

Caliber Home Loans, Inc. is a full-service national mortgage lender and agency direct seller/servicer specializing in a variety of loan programs for purchase and refinance transactions. Caliber is owned by Lone Star Funds, a global private equity fund. We are led by a veteran senior management team that consists of mortgage banking professionals with a history of building successful national mortgage operations.

Our core strengths include our innovative mortgage solutions, customer and sales-centric culture, proprietary

loan origination system, and entrepreneurial management team. These strengths, combined with the financial backing of Lone Star Funds, make Caliber unlike any other mortgage lender within the industry and result in our ability to provide a superior service experience for our customers, a fulfilling work environment for our employees, and a track record of quality.

Innovative Culture

Caliber encourages creativity and seeks new strategies to help our

Business Partners succeed.

Cutting Edge Technology

Caliber offers reliable loan decisions delivered by our proprietary web-based paperless system allowing clients and Business Partners to feel confident in solidifying contacts.

Powerful Team

Caliber is proud of our sales centric culture with dedicated Production Support, and synergy between our purchase driven Sales Force and our Operations team.



Product Offerings

Caliber offers a wide array of products including Conventional, FHA, VA, USDA and Jumbo.

For more information on Caliber Home Loans, Inc. and San Diego County branches, visit our website at www.caliberHomeLoans.com.

UPCOMING EVENTS

Campaign Training Session Offered at SDAR on Oct. 26

Be the next voice of San Diego's REALTOR® community. Join SDAR's REALTOR® Political Affairs Committee (RPAC) on Saturday, October 26, 8:00 a.m. to 5:00 p.m., for training and discussion on what it takes to become an elected official. The training takes place at SDAR's Kearny Mesa location, 4845 Ronson Court, San Diego.

The academy helps answer questions about why someone should run for office, campaign planning and budgeting, research and targeting, fundraising, voter contact, winning online, and getting out the vote. Featured speakers include Chris Sinclair and Alastair Maccauley, partners with Cornerstone Solutions, a consulting group for political and issue campaigns.

Lunch and refreshments are provided. The academy price is \$15 for the entire day. Online registration taken at candidateacademy.eventbrite.com.

Feng Shui and Staging to be Global Mixer Topic Nov. 5

Learn how to sell a home faster with feng shui at the upcoming Global Real Estate Council mixer on Tuesday, November 5, from 5:00 to 7:00 p.m. at Four Points by Sheraton, 8110 Aero Drive, San Diego. The event is free.

Gain practical advice on creating a welcoming and prosperous environment in your daily life and in the preparation of your listings from featured speaker, Cathleen McCandless, the bestselling author of "Feng Shui that Makes Sense: Easy Ways to Create a Space that FEELS as Good as it Looks." She will also be signing copies of her book.

Register at grecnovmixer.eventbrite.com.

Networking Mixer Planned for Attorneys, REALTORS®

The Real Estate Mediation Center (REMC) of the Greater San Diego Association of REALTORS® and the San Diego County Bar Association (SDCBA) invite you the 2nd annual Attorney and REALTOR® Networking Mixer.

The free mixer is Thursday, November 21, from 5:00 to 8:00 p.m. at the Randy Jones All American Sports Grill, 7510 Hazard Center Drive, Suite 215, in the Hazard Center.

Make important business contacts with real estate attorneys, fellow REALTORS® and mediators while enjoying appetizers and refreshments. This is not a sit-down, buttoned-up event; shake hands, make new contacts, discuss hot topics and build your professional network.

Visit lawyerrealtor.eventbrite.com for registration or call (858) 715-8020.



Peace of mind. It's the best housewarming gift you can give.

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



imortgage®

Jeremy Patterson

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

Michael Stowers Branch Manager (619) 928-0127

Kent Palmer

Gary Jackson

Cert. Mortgage Planner NMLS ID 262983

Senior Loan Consultant

Dalila Flores Loan Consultant

NMLS ID 262439

Loan Consultant

NMLS ID 262395

NMLS ID 225476

Melinda Neill

Loan Consultant

NMLS ID 991362

David Johnston Senior Loan Consultant Jim Cate Loan Consultant NMLS ID 262959

Tonya Suggs Loan Consultant NMLS ID 238990

Kim Moffat Loan Consultant NMLS ID 303465

NMLS ID 258869

Sergio Soberanes Loan Consultant NMLS ID 570991

Incredible employment opportunities available. Call today.

Rates, terms, and availability of programs are subject to change without notice. IoanDepot.com, LLC dba imortgage.

Licensed by the CA Department of Business Oversight CRMLA 4131040. Corporate NMLS ID 174457. All rights reserved.



SDAR Education Schedule

LEGEND: KEARNY MESA SOUTH COUNTY EAST COUNTY

Classes subject to change or cancellation.

SOLANA BEACH CORONADO

Check www.sdar.com for current information.

R-Plus = REALTOR**Plus price
RMS = Risk Management Specialist price

| ОСТ | CLASS TITLE | TIME | R-Plus | RMS | SDAR | Others | Credits | PRESENTER |
|-------|---|--------------------|---------|----------|-------|---------|---------|--------------------------------------|
| 23 | Prospecting | 9:00 am – 12:00 pm | \$21.25 | \$25 | \$25 | \$39 | 3 CS | John Altman |
| 24 | Managing Single-Family and Small Investment Prop. | 9:00 am – 4:00 pm | \$50.15 | \$59 | \$59 | \$79 | NA | Ginni Field |
| 24 | REALTORS® Property Resource | 1:00 pm – 3:00 pm | Free | Free | \$10 | \$20 | NA | Kevin Burke, JD |
| 25 | Contract Essentials | 8:00 am – 5:00 pm | \$59 | \$67.15 | \$79 | \$109 | 6 CP | Ed Estes, Esq. |
| 25 | Title Insurance Basics | 12:00 pm – 1:30 pm | \$10 | Free | \$10 | \$20 | NA | Jackie Oliver, Esq. & Trish Troxler |
| 28 | Notary Training & Exam | 8:00 am – 5:00 pm | \$99 | \$99 | \$99 | \$129 | NA | Gus Lanatta |
| 29 | Solving the Mystery of Government Finance | 1:00 pm — 3:00 pm | Free | \$8.50 | \$10 | \$20 | NA | Alisha Sirois & Linda Stroberg |
| NOV | CLASS TITLE | TIME | R-Plus | RMS | SDAR | Others | Credits | PRESENTER |
| 1 | Know Your Disclosures | 9:00 am – 4:00 pm | \$67.15 | \$59 | \$79 | \$109 | 6 CP | Ed Estes, Esc. |
| 5 | MLS Free Tempo Training | 9:15 am – 4:30 pm | Free | Free | Free | Free | NA | Sandicor Trainer |
| 5 | Solving the Mystery of Appraisals | 1:00 pm – 3:00 pm | Free | \$8.50 | \$10 | \$20 | NA | Alisha Sirois & Linda Stroberg |
| 6 | Agent Boot Camp: Jump Start Your Career | 9:00 am – 3:30 pm | Free | Free | \$15 | \$50 | NA | Patrick Alexander |
| 7 | Solving the Mystery of Condos | 1:00 pm – 3:00 pm | Free | \$8.50 | \$10 | \$20 | NA | Alisha Sirois & Linda Stroberg |
| 7 & 8 | Get Acquainted with Other Contracts | 9:00 am – 3:00 pm | \$150 | \$159.80 | \$188 | \$206 | 10 CP | Kent Sharp, Esq. |
| 8 | Google Apps Training | 9:00 am – 11:00 am | Free | \$10 | \$10 | \$20 | NA | Kevin Burke, JD |
| 12 | MLS Free Fusion Training | 9:15 am – 4:30 pm | Free | Free | Free | Free | NA | Sandicor Trainer |
| 13 | Mortgage Loan Origination | 8:30 am – 5:00 pm | \$149 | \$149 | \$149 | \$179 | NA | Duane Gomer |
| 14 | zipForm® Hands-On Lab | 9:00 am – 12:00 pm | \$29.75 | \$35 | \$35 | \$42 | NA | Kevin Burke, JD |
| 14 | Tempo/Fusion Tips & Updates | 9:30 am – 11:30 am | Free | Free | Free | Free | NA | Sandicor Trainer |
| 15 | Tools to Reduce Your Legal Risk/C.A.R. Forms Update | 12:00 pm — 1:30 pm | \$10 | Free | \$10 | \$20 | NA | Dave Gillingham & Kevin Burke, JD |
| | For easy registration and more in | formation vis | sif www | w sda | r com | or call | (858) | 715-8040 |





NOVEMBER 2013 CALENDAR OF EVENTS



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--|---|---|--|---|---|
| Holid | A STATE OF THE STA | Collection bin locations | o's children, military, home through Deceithroughout San Diego Colores 2013 eventbr | ounty. | Know Your Disclosures 9:00 am—4:00 pm (Solana Beach) | 2 |
| 3 | New Member Orientation 8:30 am — 3:30 pm (Kearny Mesa) | Real Estate Exchangers 8:30 am –11:00 am (Kearny Mesa) Free MLS Tempo Training 9:15 am–4:30 pm (Kearny Mesa) Solving Mystery of Appraisals 1:00 pm–3:00 pm (Kearny Mesa) Global Real Estate Council Mixer 5:00 pm–7:00 pm (Location: Four Points by Sheraton) | Agent Boot Camp 9:00 am — 3:30 pm (Kearny Mesa) | Get Acquainted with Other Contracts - Day 1 9:00 am-3:00 pm (Kearny Mesa) Solving the Mystery of Condos 1:00 pm-3:00 pm (Kearny Mesa) | Get Acquainted with Other Contracts - Day 2 9:00 am—3:00 pm (Kearny Mesa) Google Apps Training 9:00 am—11:00 am (East County) | One-Day Prep Course 8:30 am—5:00 pm (Kearny Mesa) |
| 10 | SDAR Service Centers Closed Veterans Day | Real Estate Exchangers 8:30 am—11:00 am (Kearny Mesa) Free MLS Fusion Training 9:15 am—4:30 pm (Kearny Mesa) | Mortgage Loan Origination 8:30 am-5:00 pm (Kearny Mesa) | zipForm® 6 Hands-On Lab 9:00 am—12:00 pm (Kearny Mesa) Tempo/Fusion Tips & Updates 9:30 am—11:30 am (South County) Open House/Career Night 3:30 pm—7:30 pm (Kearny Mesa) | Tools to Reduce Your Legal Risk & C.A.R. Forms Update 12:00 pm-1:30 pm (Kearny Mesa) | 16 |
| 17 | 18 | REIE Exchangers 8:30 am – 11:00 am (Kearny Mesa) | 20 First-Time Home Buyer Workshop 6:00 pm—8:00 pm (Location TBA) | Point2 Syndication Training 9:00 am-10:00 am (South County) Attorney/REALTOR® Mixer 5:00 pm-8:00 pm (Randy Jones American Sports Grill) | 22 | 23 |
| 24 | 25 | REIE Exchangers 8:30 am—11:00 am (Kearny Mesa) | 27 | 28 SDAR Service Centers Closed Thanksgiving Day | 29 SDAR Service Centers Closed | 30 SDAR Closed |

| Con | MITTEE MEETINGS |
|-----|---|
| 5 | Bylaws 3:00 pm — 5:00 pm |
| 12 | Young Professionals Network 10:30 am — 12:00 pm |
| 13 | Commercial Alliance (CRASD) 9:00 am — 10:30 am |
| 13 | Grievance 9:00 am — 11:00 am |
| 13 | Risk Management 12:00 pm – 2:00 pm |
| 15 | Executive 8:00 am — 9:00 am |
| 15 | SDAR Board of Directors 9:00 am — 12:00 pm |
| 18 | Housing Opportunities 10:00 am - 12:00 pm |
| 16 | Government Affairs 8:30 am — 10:30 am |
| 19 | CREA Board of Directors (Coronado Service Center) 3:00 pm — 5:00 pm |
| 20 | Professional Standards Exec. 9:00 am — 11:00 am |
| 21 | Global Real Estate Council 1:00 pm-2:30 pm |
| 22 | Government Affairs 9:00 am — 10:30 am |
| 22 | REALTOR® Political Affairs 11:00 am — 1:30 pm |

All classes/events subject to change or cancellation.

