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The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • July 2013

Inventory May Be Key to Housing Market Recovery



Nearly all indications are that the housing market is rebounding strongly, yet buyers who are ready to jump in are getting frustrated with the lack of homes for sale. That was a theme of a recent discussion at the San Diego Daily Transcript among local real estate professionals that included SDAR's President Linda Lee and President-Elect Leslie Kilpatrick.

As the branch manager and broker associate at Willis Allen Real Estate,

Kilpatrick urged buyers not to give up, even when faced with competition from other buyers and multiple offers on the homes they want. She said she's seeing many cases where the top bidders are falling away. "Backup offers are being accepted," she noted. "Transactions are there to be had."

Marty Conrad of Coldwell Banker Residential Brokerage added that he's starting to see more balance in

the local housing trends, and that it's good to remember that San Diego can't be looked at as one large market, but hundreds of "micro-markets."

Buyers who don't have the desire to compete are sometimes turning to "pocket listings" to gain an advantage. These are properties that an agent may have an agreement with seller to market outside of the MLS, believing that a resulting sale will be

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CRA 

Commercial Real Estate Alliance of San Diego
Integrity, Networking, Cooperation, & Mutual Trust

UPCOMING CLASS: Make the Transition to Commercial Sales

Making the transition from selling residential properties to selling commercial real estate can be an exciting move for any REALTOR®. But as with any professional move, the transition to commercial real estate presents unique challenges. If you plan ahead, do your market research and apprise yourself of the latest trends, you'll be able to break into the market and hit the ground running.

The Commercial Real Estate Alliance of San Diego (CRASD) is offering "Introduction to Commercial Brokerage" on July 31 to prepare agents for the commercial side of real estate. Agents will receive the tools they need to select and evaluate commercial property.

Topics covered include:

- Should I consider commercial real estate?
- How do I choose a specialization?
- How do I review properties?
- How do I review income and expenses?
- How do I price commercial properties?
- How do I get started?

Date: Wednesday, July 31

Instructor: Curtis Gabhart

Time: 1:00 pm – 4:00 pm

Location:

Kearny Mesa Service Center
4845 Ronson Ct, San Diego, CA 92111

Cost: Free for CRASD Members
\$49 for Non-Members

To register or for more information, call (858) 715-8040 or visit www.sdar.com/education.

The Commercial Real Estate Alliance of San Diego (CRASD) is the local industry advocate and information source for commercial real estate. For more information and CRASD membership, visit www.crasd.com.

Protecting Your License

What You Should Know about the Bureau of Real Estate

By Robert Muir

At a time when the Bureau of Real Estate (formerly Department of Real Estate) is increasing its scrutiny of real estate licensees' activity, it is important to do everything possible to avoid an investigation or audit by the BRE but to be proactive in the event the Bureau takes any action.

Be Proactive

Given the broad rules that agents and brokers have to comply with, it is not unusual for an investigation or audit to uncover Business and Professions Code violations. For example, violations often occur when an agent's license has lapsed, the exact name of business does not match the corporate license with the BRE, or client checks are not deposited on time.

The BRE tends to focus on fraud and misrepresentation, broker supervision, acts without a license, and trust fund violations. However, you must be prepared to comply with all areas of the law. The BRE's website has useful information on broker evaluation and compliance, including manuals, checklists, and a trust fund guide covering accounting requirements, audits and examinations. Staying current

with continuing education and new laws is also essential.

You should have safeguards in place such as a policy and procedures manual. Calendaring agents' licenses when they come up for renewal is essential since it doesn't matter that the agent or brokerage intended to renew the agent's license or even made efforts to renew. If the license hasn't been renewed, the agent can't perform any activity requiring a license. The same goes for changing the corporate license. This can take time before it is effective and it is a violation to do business before then. These are just some of the violations that can occur.

Contact by the BRE

The BRE investigator often calls the agent or broker with some questions or requests a meeting. You may also receive a letter requesting an interview and to produce documents. It is important to show that you are cooperating with the BRE. However, you should not be so eager to cooperate that you fail to make an informed decision as to when to meet or to give yourself enough time to prepare. You should also consult with an attorney

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PRESIDENT'S PERSPECTIVE

2013 PRESIDENT



I hope each of you enjoyed a wonderful and safe 4th of July this year and were able to enjoy the San Diego's fireworks (which were a vast improvement over last year!) The summer is nearly half over already and what a summer it has been. There is still so much to look forward to and I am excited about the work ahead.

June continued the trends we have seen all year. The median price for single-family homes in San Diego rose another 3% over May and a full 23% over June of last year. Condos and townhomes experienced a remarkable 34% increase over last year: The median price of all attached properties increased from \$225,000 last June to \$301,000 this past month.

We have seen a dip in the total volume of sales, part of which is caused by the tight inventory we are experiencing around the county. But new homes continue to reach the market every day and most importantly: buyers are still buying.

The outlook is good for our industry. As the whole economy recovers and incomes rise, demand for housing

will continue. Here at the Greater San Diego Association of REALTORS, we want to know how your year has been. It is our priority to help you capitalize when the market is healthy. We want you to do your best business with SDAR. Send us your feedback from this year and what you'd like to see in the second half of 2013 -- feedback about events, educational opportunities, legislative advocacy, and everything that affects your business.

Finally, it is important that we focus on giving back to the community that has been so good to us. Please take the time to nominate your peers for Community Volunteer Recognition. These awards are for REALTORS® who invest their time and talents in community projects and go above and beyond to help others. It's a small way that we say thank you to the REALTORS who represent the very best of our industry. Nominate online at www.sdar.com/volunteerrecognition.

Working in San Diego, we have the opportunity to sell real estate that is coveted all over the country. Soak up this summer, be safe, and have fun!

Linda Lee

The San Diego REALTOR®

www.sdar.com • editor@sdar.com

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Register Early for SDAR's 5th Regional Economic Summit

Gain expert insight in navigating today's economic real estate environment by attending SDAR's 5th Annual Regional Real Estate Summit. The event is Friday, September 13, at the Sheraton Hotel Harbor Island – sign up by August 12 and receive a member only early-bird price.

This year's summit is titled "Real Estate Perspectives: Opportunities in Today's Economic Climate," featuring a panel of experts spanning multiple segments of the industry. Become better informed about the economic state of real estate in California and how this can affect your industry and your business. Gain insight from respected experts about market trends and forecasts to allow you to pilot your business in the ever-changing market.

SUMMIT PANELISTS (SUBJECT TO CHANGE) INCLUDE:

- **Leslie Appleton-Young** - Vice President and Chief Economist for the California Association of REALTORS®
- **Robert Young** - Managing Director at Citibank Corporate in New York
- **Russell T. Valone II** - President and CEO of MarketPointe Realty Advisors and Board of Director for San Diego Building Industry Association
- **Michael Lea** - Director, Corky McMillin Center for Real Estate at San Diego State University

Sponsorship opportunities are available. Sign up as an event sponsor or exhibitor. Contact Sales at (858) 715-8018 or sales@sdar.com.

Date: Friday, September 13, 2013

Schedule:

Morning: Trade Show and Networking
12:00pm - 2:30pm: Real Estate Summit

Location:

Sheraton Hotel & Marina
1380 Harbor Island Drive

Cost:

SDAR REALTOR®Plus Members: \$29
SDAR Members: \$39 (\$29 before Aug. 12!)
Non-Members: \$69

Register: sdarsummit.eventbrite.com or (858) 715-8000

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a benefit to all parties involved. While that may or may not be true, Joe Carta of Century 21 Horizon says it's a fact of life today. Investors look to him as something of a stockbroker, he said. "I'm their first call in the morning."

Not listing on the MLS could mean fewer people see the listing, and that could mean less competition and possibly a lower selling price. From the buyer's standpoint, they might have fewer homes to choose from and, in a market where inventory is low, it may be that much harder for them to find a home to purchase. SDAR's Linda Lee noted that pocket listings are not usually in the best interest of the seller, with those properties selling for an average of 10 to 15 percent less than they might if they had been marketed to the entire universe of potential sellers.

Gregg Neuman, of Neuman & Neuman Real Estate, said that the public is reading about home price increases of 15 and 20 percent, but at the depth of the recession "we were down 35 or 40 percent in a lot of these neighborhoods." So while some homeowners are not underwater, he acknowledged, "the only thing out of the water is their chin." The result is that while their equity is increasing, it's not enough to encourage them to sell. That's what's hindering the amount of inventory in the move-up market, he said.

Rising prices are also making it difficult to get satisfying appraisals. Neuman said it wouldn't be unusual for him to show an appraiser the types of offers he's receiving just to show an appraiser that it's not overpriced. Linda Lee added that she hopes the prospect of rising interest rates will encourage more lenders to enter the market and loosen up credit restrictions.

Jim Taylor, President of the Commercial Real Estate Alliance of San Diego and managing director at Sperry Van Ness, said that the apartment market is faced with the same problems with inventory and multiple offers – "unless it's supremely overpriced."

Kilpatrick said that home buyers can still be heartened that while mortgage interest rates are likely to go up, they are still at a much more tolerable rate than they were 20 or 30 years ago. "People still want to own property. When they can act, they will act."

The roundtable participants agreed that in this rapidly changing environment, it's good to manage the expectations of buyers and sellers. The internet has made it simple to search for properties, but as Debbie Riddle of Lee Mather REALTORS® noted, "People are not going to swipe their credit card and buy a house. Relationships are still important."

Can you believe the year is half over? Time flies when you're having fun! And by all accounts, this year, and certainly this summer, has been fun for those of us who are privileged to work in real estate.

New members continue to flock the Greater San Diego Association of REALTORS®. Our new member orientations are so full that we have had to split off and create a second meeting each month to handle the volume. These are people who are excited about the market and are either starting for the first time or finally returning to real estate after the recession. We are excited to have them on board and look forward to partnering with them in their business.

There is a reason so many people are joining our team -- SDAR members currently account for 65% of all listings on the MLS, amounting to \$18 billion in real estate transactions in the past year. That's a testament to how hardworking our members are. We are vigilant year-round -- training, educating, networking -- and when the market heats up, REALTORS® are at the forefront.

As part of that effort to always innovate and be the driving force behind San Diego real estate, SDAR recently held a first-time home buyer workshop. Over 100 individuals attended including 20 who spoke Spanish and worked with our Spanish-speaking



MICHAEL T. MERCURIO

REALTOR® professionals. We were also thrilled to have State Sen. Ben Hueso join us and attendees who came from as far away as Riverside!

This event was such a success that we will be doing it again on September 14th and 15th at the Del Mar Home Fair. SDAR members and their clients will get free tickets to the Home Fair that weekend. Just check our Facebook page for details.

As always, we want to hear from you about how we can serve you better. Please utilize the Member Advisory Program (MAP) and send us your feedback about what we can improve on or what we can add to our services. Visit www.sdar.com/map.

It's shaping up to be an outstanding year for us, and I'm certain there are more great days ahead!

Michael T. Mercurio

BOARD OF DIRECTORS HIGHLIGHTS OF JUNE 2013 MINUTES

Treasurer's Report: SDAR's 2012 audited statements were presented by Considine & Considine, which reported that the association has followed all processes, procedures and is in compliance. Treasurer Glenn Bennett said that SDAR is fortunate that its membership has seen growth and discussed some notable items in the statements relating to the 4849 Ronson Court building and the parking lot.

Chief Executive Officer's Report: Mike Mercurio reported that a new location for the Del Mar Service Center is opening July 1.

He noted that planning has begun for 2014 marketing and events, and that the budget process will take place in July, with final approval expected in November.

President-Elect's Report: Leslie Kilpatrick announced that the 2014 SDAR Installation will take place on January 1, 2014, on the USS Midway.

Committee Business: Upon recommendation of the Nominating/Election Committee, the Board accepted the candidates for 2014 Directors and Officers.



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ELECTION OF SDAR DIRECTORS TAKES PLACE AT END OF AUGUST

SDAR's annual Election of Leadership for 2014 will take place at the end of August, and all members are encouraged to become informed and to vote in the online election.

Ten directors will be elected to two-year terms which start in January 2014. Information about candidates will be published in a Candidate Guide in the August edition of San Diego REALTOR®, and more information about the candidates will become available online at www.sdar.com/election.

Ballots will be sent to eligible voters on August 26 via e-mail to the address that SDAR has on file. Contact Member Services at (858) 715-8040 or membership@sdar.com to make sure that your information is current. (Note: New members must have attended

new member orientation by July 22 or earlier in order to be eligible to vote in this election.)

Timeline of the SDAR Election process:

August 26: Online voting begins at 8:00 a.m. (E-ballot sent via e-mail to all eligible members.)

September 5: Online polls close at 5:00 p.m.

September 6: Nominating/Election Committee meets to receive results.

September 9: Election results posted at SDAR office and on www.sdar.com.

September 13: Annual Meeting (President declares election results)

For more information, call (858) 715-8000.

JUNE 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®

Roland Bowman - Bowman Investments, Inc.

Jack Corwin - Trend Real Estate, Inc.

Damon Cuccia - California eRealty

Andrew Fosheim - Andrew Fosheim

Alan Kinzel - Smart Real Estate Solutions

Michael Kole - Michael D. Kole Realty

Jennifer Martinez - Jennifer L. Martinez

Robert Orphey - Acadia Corporation

Andrew Parker - Affordability Realty

Dianne Read - Terra Luna Real Estate

Meliton Sanchez - Meliton Sanchez

Alec Schiffer - Alec B. Schiffer

Beverly Sokolis - KMC Properties

Tom Tan - Tom H. Tan, Broker

Robert Tucci - Palm Tree Realty

Steve Udelson - Owners Realty, Inc.

Gregory Webber - Tierra West Properties

REALTORS®

Michael Abboud - Prudential CA Realty-Village

Kamilla Abilova - Prudential California Realty

Ali Afshari - Jelley Real Estate

Benjamin Artiano - Turning Leaf Properties

Tammy Badgett - Coldwell Banker Country Realty

Margaret Baylor - Prudential California Realty

Jason Bonn - Big Block Realty, Inc.

Joette Briggs - Coldwell Banker Residential

Janine Brunnhoelzl - Michael Anthony Properties

James Buksa - Mission Realty Group

Paul Burke - Prudential California Realty

Kenneth Burton - Avaron Realty

Caitlin Cairncross - RE/MAX Coastal Properties

Angelica Camberos - Allison James Estates & Homes

Jason Cassity - 92101 Urban Living

Diana Chavez - Boe Real Estate

Michael Chious - Pacific Sotheby's Int'l Realty

Craig Cole - Military Mutual

Joshua Cole - Coldwell Banker Residential

Daniel Colvin - Coldwell Banker West

Marcia Cooke - Pacific Sotheby's Int'l Realty

Christina Courtney - Prudential California Realty

Sean Coy - Prospera Financial & Realty

Kyle Crabb - Redfin Corporation

Gregory Custenborder - Windermere Real Estate So. Cal.

Bradford Damm - David M. Vitale

Adelpha DeGuzma - Leonida T. Doria Realty

Linda Diaz-Zamora - ParaCapital Group

Aaron Dizon - Aaron Dizon, Broker

Andrew Do - Home Smart Real Estate

Kristianna Dowd - RE/MAX Pacific

Jonathan Durrett - Century 21 Award

Michael Easter - Keller Williams Realty

Charlers Fettinger - Century 21 Award

Media Fettinger - Century 21 Award

Jodi Fliss - The Guiltinan Group

Norman Foster - Marchant & Associates, Inc.

Caroline Frattasio - KMC Properties

John Freeman - Middleton & Associates

Brittany Friedenreich - Prudential California Realty

Leah Gabriel - Keller Williams SD Metro

Jeffery Gallagher - Keller Williams SD Cen. Coastal

Veronica Gilbert - RE/MAX Associates

Jodette Goebel - Pacific Sotheby's Int'l Realty

Juan Gonzales - Coldwell Banker Royal Realty

Kevyn Gouzy - California Real Estate & Mortgage

Kristi Graham - Quality First Real Estate

Andrew Greer - Big Block Realty, Inc.

Lauren Haberle - Century 21 Award

David Harrington - Hendricks & Partners

Michelle Hawker - Team Metro

Jeffrey Hawley - Prudential California Realty

Cynthia Hays - Team Metro

Martin Higgins - Hendricks & Partners

Chris Hill - Bowman Investments, Inc.

Frederick Hill - Ferrigno Real Estate

Travis Hook - Coastal Pacific Real Estate

Brian Horner - Cosmopolitan California, Inc.

Samuel Howeth - Casa Pacific Realty

Erin Jaszczak - Prudential California Realty

Travis Johll - Keller Williams SD Metro

Anthony Kiah - Foster Hamilton Real Estate

Wesley Kilcrease - Coldwell Banker

Jamie Kiskis - Silvercrest Realty Group, Inc.

Silvester Knox - Bettger Realty

Kelly Kulikoff - Big Block Realty, Inc.

Richard LaChance - Stoneridge Realty

Allen Ladrillono - Watkins Realty Group

Harvey Lang - Century 21 Award

Timothy Larson - Keller Williams Carmel Valley

Xuyen Lien - Cali Home Realty & Mortgage

Jessica Lima - Keller Williams SD Metro

Alejandrina Lovejoy - Abacus Properties, Inc.

Rongxin Lu - Abacus Properties, Inc.

Mark Luzi - Ensign Realty

Christopher Malcolm - Hendricks & Partners

Scott Marquis - Big Block Realty, Inc.

Renesse Maynard - Michael D. Kole Realty

Ann McCarroll - Prudential California Realty

Michael McCurdy - Pacific Sotheby's Int'l Realty

Lynda Meyer - Turning Leaf Properties

Jennifer Miller - Keller Williams Realty La Jolla

Amanda Mitts - Keller Williams Realty La Jolla

Samuel Morales - Big Block Realty, Inc.

Rebecca Ochoa - Coldwell Banker Residential

Lelia Olenik - Real Living Lifestyles

Michael Page - Prudential California Realty

Trent Pike - Real Estate EBroker, Inc.

Andrew Post - Prudential California Realty

Lindsey Radoff - Jelley Real Estate

Janet Rafalovich - Prudential California Realty

Christine Richards - Prudential California Realty

Guadalupe Rodriguez - RE/MAX Homes & Investments

Jose Rodriguez - Coldwell Banker Royal Realty

Patricia Romero - Real Living Lifestyles

Ronald Rosano - Keller Williams SD Metro

John Saenz - Willis Allen Real Estate

Hilda Santiago - Michael Anthony Properties

Mitchell Simerly - Prudential California Realty

Diana Smith - Gallery Properties

Fred Snyder - Priority 1st Realty

Michael Snyder - Pacific Sotheby's Int'l Realty

Richard Sperry - Pacific Sotheby's Int'l Realty

Linda Stanton - Keller Williams Realty La Jolla

Joseph Stott - Century 21 Award

Jin Sun - Real Estate EBroker, Inc.

Eric Taylor - Prudential California Realty

Josette Tomkiel - Keller Williams SD Metro

Benjamin Vanderwood - Coastal Pacific Real Estate

Kimberly Warnock - MJN Real Estate

Robert Weir - Prudential California Realty

Aaron Weitzen - Dolan Realty Company

Delia Werth - Croesus Realty

Sasha West - Keller Williams Carmel Valley

Kevin Westjohn - Keller Williams SD Metro

Cherissa Will - Prudential California Realty

Daniel Withers - Hendricks & Partners

Nien-Chien Wu - RE/MAX Homes & Investments

Aaron Zelt - South Coast Commercial, Inc.

Secondary Members

DESIGNATED REALTORS®

Lally Bhupinder - Prestige Realty

Lynetta Cornelius - Merit Capital Real Estate

Christopher Ferrigno - Ferrigno Real Estate

Frank Galante - Frank Galante Associates, Inc.

John Kelly - Kelman Realty Group, Inc.

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IDENTIFY A HOUSE'S ARCHITECTURAL STYLE WITH EASE – PART 1

By Regina P. Brown

American architectural styles reflect our vibrant cultures, vast geographic areas, and time-forgotten eras. Discover the rich heritage of the most popular home types you may encounter in your real estate career. Designs and colors were influenced by local building materials available, and adapted to regional landscapes.

Ever wonder how to distinguish a Cape Cod from a Colonial? A Mission from a Mediterranean? A Prairie from a Pueblo? Unravel the mysteries of house architecture designs with Part 1 of our handy guide below. (Part 2 will be published in the August edition.)

Architectural Styles of American Homes

1. Bungalow. Identify this style by its low horizontal roof, earthly colors, front porch, and wood siding. It's a small, simple space with a fireplace focal point. The living room opens to the dining room with built-in wooden furniture such as bookcases, window seats, buffets, and sideboards. The interior includes plaster walls and is characterized by wood floors and chair rails, stained glass windows, and artisan lighting fixtures. This style was popular in the 1920's and developed from the "Arts and Crafts" era influence. Closely related is the California Bungalow which borrows the colonial Spanish motif.

2. Cape Cod. Look for a steep roof, gray wood shingles or clapboarding, no front porch, and a white picket fence. Other identifying features include a brightly colored front door with intricate carvings and an ornament; white trim and window shutters; airy clean look white paint on doors, crown molding, and cabinets which sharply contrast with the wood floors. Walls are painted to reflect the Cape Cod colorful seaside, echoing the blue ocean, tan sand, and glowing orange/reddish sunsets. Based on the colonial lifestyle of the early pilgrim settlers, the simple functional design originates from 17th century New England. Exteriors are characterized by broad low frame steep sloping roofs, symmetrical pitched style with a front door in the middle, and windows with shutters on each side. Native woods such as cedar shingles were used frequently, along with oak/pine hardwood flooring. Interiors may have a hallway, parlor, upstairs left and simple open floor plan. Think: Martha's vineyard style.

3. Colonial. Exteriors are narrow and tall, boxy rectangular structures, with a natural wood-look. Other identifying features are muted grays &

earth tone colors, vertical tall doors and windows, and multi-panel windows. This simple and sensible style from the early American settlers and pioneers has narrow, non-decorative trim which reflects the conservative craftsman style. From the basic colonial style developed French Colonial, Spanish Colonial, Dutch Colonial and Georgian.

4. Craftsman. Identify this style by looking for rectangular and triangular shapes which characterize this nonsense design, built using natural local woods. These homes highlight simple hand-crafted wood construction. The front porch may have a separate, smaller roof and columns which echo the house. Nature-inspired exteriors reflect their surroundings with moss green, rusty red, and brown/tan colors. The front door will have glass near the top, and double hung multi-tiered windows adorn the exterior. Pride of craftsmanship shines through, hence the name. Popular during the arts and crafts movement.

5. Danish Provincial. This style is identified by the half-timber construction technique called bindingsværk, which uses brick and timber or stucco and timber. The timber is arranged in an angle design. The thatched-roof look is common, as Scandinavian settlers brought their Danish designs straight from Denmark. Look around, the property may have an adjacent Danish windmill. And look up! You may see a stork weather vane sitting above the entrance, which the Danish believe will bring good luck to their family. Think: Solvang.

6. Federal. Look for a half-circle fanlight window over the door, symmetrical 2-story homes with tall doors and long, tall windows in a row. Greek columns welcome visitors to the small, formal front stoop (no porch) with double-hung sash windows, Palladian windows, and flat or low-pitched roofs.

Interiors often boast circular, hexagon, and oval rooms with high ceilings. This formal,

upscale style was popular from 1780 to 1850. Think: The White House and the Oval Room.

7. Four Square. Popular in the Midwest, these homes are a staple style in Wisconsin, Minnesota, Indiana, Ohio, Michigan, and Illinois. Named "Foursquare" because the floor plan is four rooms per floor, boasting a square boxy shape with a wide front porch, these homes are often 2 stories with an attic dormer and a basement. The exterior has wood siding or shingles is recognized by its square columns. This humble and basic floor plan is also known as "Prairie Box" and "American Foursquare."

8. French Country. This style reflects the French rural lifestyle, with designs ranging from modest farm houses to extravagant chateaus. These homes have a cottagey-feel and exude charm and character. They can be identified by the stone exterior, curved arches, wood-beam ceilings, and stone floors, and a thatched-roof look hipped roof. Colors are soft and blend in with the countryside. Think: Thomas Kinkade "light" paintings.

9. Georgian. Classic symmetry reigns supreme in this style inspired by the Renaissance movement. Outside, look for tall slender Greek-style columns adorn the front entrance, a hipped roof, double-hung windows with shutters. Inside, key features are its graceful ornate detailed trim, a fireplace, and transom windows. Conservative colors are white, ivory, sand, light blue, or light gray. This is one of the earliest styles of architecture for homes built in New England between 1700 to 1850. It bears a strong resemblance to the Federal style.

10. Gothic. Exterior features include: Steep tiered roof, arched or peaked/pointed windows and doorways, front door with a transom window above, diamond shaped window panes, and a small step up front porch. Stone exterior walls are dark or tan/rock colored and stained glass windows. This Medieval style has an asymmetrical floor plan, and look for ornate, detailed trim, and crafted finials. Long-ago churches

made this style popular, enhancing it by adding gorgeous stained windows and steeples. Popular in the 1840's to the 1890's, this style developed from America's Romantic Era. Think: dark haunted house.

11. Italianate. This formal European style is based on Italian design, framed by its signature Italian decorative double columns. It often has a square "cubed" tower with a cupola on top, or a campanile (bell tower). It boasts a paneled front door, often a double door, below the "tower" and a round transom window above the front door. Narrow, tall window panes extend from floor to ceiling and highlight the wrap around porch. Unique characteristics are, tall, low-pitched roof, crafted & detailed brackets. Colors of this 2 or 3 story house with shutters and trim are usually white, green, or pinkish tan.

12. Log Cabin. This style is built with round tree logs, usually unpainted but logs may be enhanced to bring out and protect the natural wood look. This rustic, down-to-earth design is constructed using natural materials. It has a simple design with a pitched roof and a fireplace/chimney, set on a hill or a natural forest surrounding. This style is usually plain and functional and unpretentious; but fancy large variations can be found hidden away near upscale ski slopes. It's a popular style in mountainous regions of the west, particularly California, Montana, and Colorado, where these homes are used primarily as vacation cabins & snow/ski retreats. Think: lumberjack home.

Watch for Part 2 of this topic next month, describing 12 more architectural styles. Soon you'll be able to speak intelligently when advising your sellers and buyers. And at the next "sunset Soiree," impress your friends with your newfound knowledge of house architecture. You'll be the life of the party!

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.

HOUSING OPPORTUNITIES

BILINGUAL FIRST-TIME BUYER WORKSHOP A SUCCESS

Over 100 members of the community attended last month's First-Time Home Buyer Workshop hosted by SDAR's Housing Opportunities Committee (HOC) at the Bethel AME Church in Logan Heights. This inaugural bilingual event for Spanish and English speakers attracted attendees from as far as Riverside County.

State Sen. Ben Hueso and SDAR President Linda Lee kicked off the event. The National Association of Hispanic Real Estate Professionals (NAHREP) San Diego Chapter partnered with the HOC Committee and Sen. Hueso to host this free workshop to educate future buyers on how

to successfully achieve the dream of homeownership. In addition, NAHREP volunteer REALTORS® were on hand to assist bilingual attendees.

The workshop covered topics to help attendees become purchase-ready, including, special down payment assistance programs, loan products, tax credits, and emphasizing the importance of using a REALTOR®. The workshop is a non-solicitation event done as a community service by the SDAR HOC Committee volunteers, and was made possible by a National Association of REALTORS® (NAR) Housing Opportunities grant.



A REALTOR® translator works with attendees.



SDAR Housing Opportunities Committee hosts (from left) Michelle Hellerud and Donald Coleman, with Sen. Ben Hueso and committee member Nathan Jones.



Sen. Ben Hueso discusses homeownership a table of attendees.

FREE MIXER!

How to Make Money Internationally



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Wednesday, August 7 5:00 pm - 7:00 pm

Jasmine Seafood Restaurant
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GUEST SPEAKER: Jim Park-President
Asian American Real Estate Association (AAREA)

Register: <http://grecmixer.eventbrite.com/>



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1031 EXCHANGES ARE BACK

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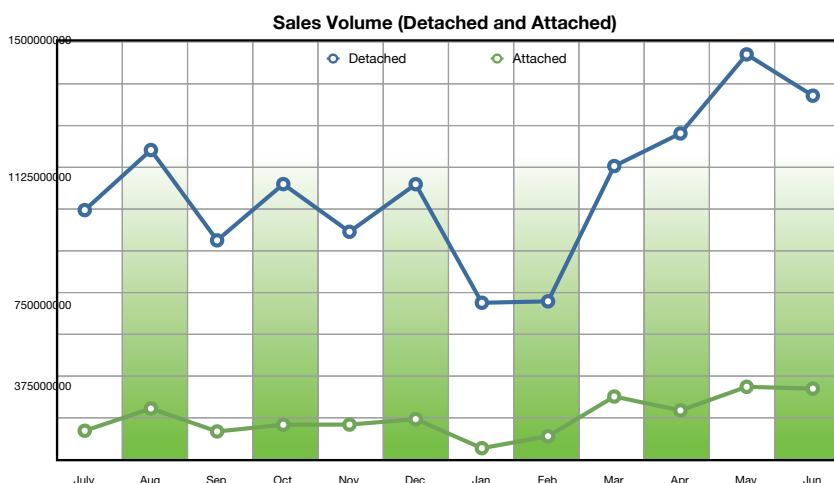
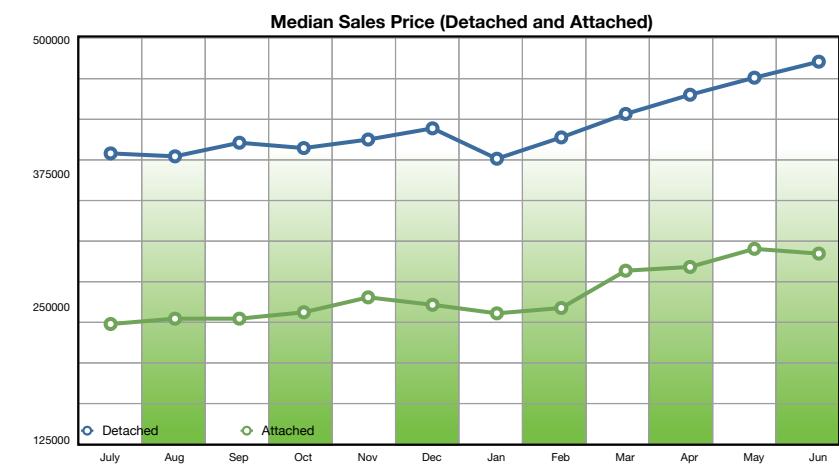
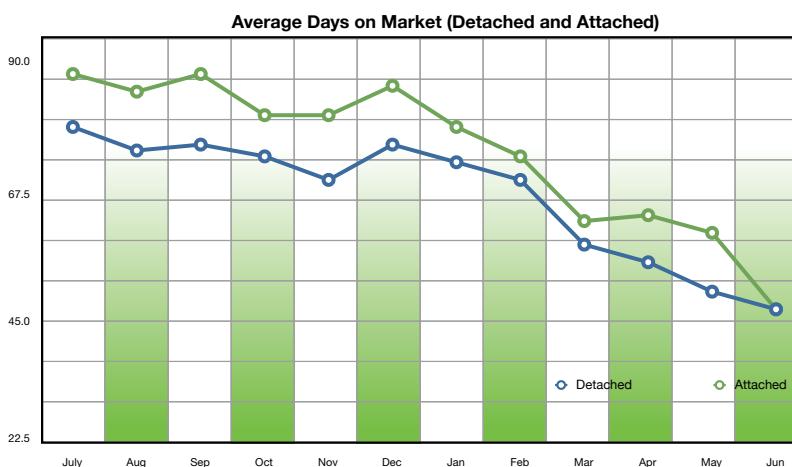
JUNE STATISTICS DETACHED HOMES

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	27	121	70	81	\$521,000	\$451,000	14	92	72	80	\$353,000	\$390,000		
91902	Bonita	15	104	69	66	\$562,000	\$505,000	20	97	154	100	\$42,500	\$425,000		
91905	Boulevard	3	10	115	85	\$150,000	\$144,950	2	7	363	256	\$135,000	\$110,000		
91906	Campo	4	31	116	123	\$182,500	\$140,000	6	41	28	78	\$96,500	\$126,500		
91910	Chula Vista	33	232	69	73	\$380,000	\$362,000	42	219	74	82	\$307,550	\$315,000		
91911	Chula Vista	30	200	57	67	\$357,500	\$335,500	45	232	73	86	\$294,000	\$270,000		
91913	Chula Vista	29	225	57	95	\$410,000	\$410,000	39	260	107	103	\$375,000	\$370,000		
91914	Chula Vista	14	117	91	80	\$525,000	\$530,120	21	125	88	106	\$535,000	\$470,000		
91915	Chula Vista	33	179	55	80	\$415,000	\$410,000	34	234	103	123	\$348,500	\$355,250		
91916	Descanso	4	17	84	99	\$318,700	\$230,000	3	15	94	67	\$165,000	\$227,815		
91917	Dulzura	1	4	99	145	\$452,000	\$351,000	1	2	96	126	\$132,000	\$196,000		
91931	Guatay	1	1	13	13	\$171,000	\$171,000	0	1	0	140	\$0	\$120,000		
91932	Imperial Beach	7	51	45	59	\$332,000	\$326,300	6	62	58	110	\$390,500	\$289,200		
91934	Jacumba	1	5	5	100	\$26,000	\$58,000	0	6	0	51	\$0	\$71,000		
91935	Jamul	10	36	109	85	\$548,500	\$457,500	3	50	135	115	\$350,000	\$378,125		
91941	La Mesa	36	189	30	54	\$537,500	\$473,750	34	189	62	77	\$437,500	\$403,000		
91942	La Mesa	22	178	22	43	\$409,750	\$385,000	28	135	76	78	\$311,500	\$323,168		
91945	Lemon Grove	22	131	37	72	\$308,750	\$283,000	16	121	75	74	\$247,500	\$250,000		
91948	Mount Laguna	0	1	0	118	\$0	\$140,000	0	3	0	183	\$0	\$192,000		
91950	National City	11	124	52	75	\$280,000	\$250,000	18	122	53	82	\$217,500	\$208,750		
91962	Pine Valley	3	13	106	115	\$320,000	\$320,000	1	9	44	83	\$430,000	\$215,900		
91963	Potrero	1	3	13	94	\$255,000	\$200,000	1	2	13	69	\$185,000	\$195,750		
91977	Spring Valley	38	288	47	58	\$319,950	\$310,000	44	262	55	71	\$262,500	\$254,950		
91978	Spring Valley	8	35	21	77	\$402,500	\$372,000	4	30	35	67	\$300,000	\$319,000		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	6	33	118	87	\$885,000	\$575,000	6	25	102	121	\$367,500	\$562,000		
92004	Borrego Springs	5	43	100	105	\$150,500	\$182,500	9	38	128	106	\$220,000	\$126,150		
92007	Cardiff By The Sea	9	41	106	76	\$800,000	\$1,010,000	4	36	33	66	\$734,500	\$852,000		
92008	Carlsbad	20	105	40	47	\$654,000	\$657,000	22	110	54	75	\$691,400	\$554,250		
92009	Carlsbad	60	305	36	45	\$773,000	\$766,000	62	274	58	77	\$751,000	\$694,500		
92010	Carlsbad	11	74	57	41	\$600,000	\$554,550	13	55	65	73	\$525,000	\$510,000		
92011	Carlsbad	17	127	63	42	\$825,000	\$773,505	32	140	116	90	\$747,500	\$707,450		
92014	Del Mar	21	88	46	63	\$1,700,000	\$1,447,500	19	84	156	124	\$1,350,000	\$1,300,000		
92019	El Cajon	35	175	61	74	\$460,000	\$415,000	27	167	81	85	\$374,700	\$375,000		
92020	El Cajon	33	194	34	53	\$385,000	\$385,000	29	166	93	72	\$350,000	\$312,500		
92021	El Cajon	31	243	37	62	\$372,000	\$345,000	35	221	90	97	\$290,000	\$285,000		
92024	Encinitas	46	236	44	44	\$917,500	\$833,225	43	213	65	75	\$738,000	\$800,000		
92025	Escondido	39	191	56	52	\$530,000	\$421,000	28	153	78	90	\$372,450	\$318,255		
92026	Escondido	56	283	49	70	\$414,000	\$381,000	61	282	73	93	\$329,000	\$315,000		
92027	Escondido	35	252	58	62	\$355,000	\$344,250	60	306	70	93	\$271,250	\$260,000		
92028	Fallbrook	67	369	53	77	\$430,000	\$415,000	58	297	97	97	\$361,500	\$322,000		
92029	Escondido	16	124	30	53	\$635,000	\$570,000	23	107	85	93	\$495,000	\$530,000		
92036	Julian	4	31	298	152	\$265,000	\$205,000	8	36	117	162	\$182,500	\$216,500		
92037	Jolla	37	182	64	69	\$1,780,000	\$1,525,000	36	169	86	98	\$1,287,500	\$1,367,775		
92040	Lakeside	27	196	83	72	\$384,000	\$349,500	25	147	55	73	\$279,000	\$305,000		
92054	Oceanside	23	125	48	69	\$430,000	\$410,000	22	130	78	96	\$313,500	\$341,000		
92056	Oceanside	44	236	23	46	\$421,500	\$395,000	47	239	94	92	\$330,000	\$325,000		
92057	Oceanside	45	311	37	61	\$415,000	\$385,000	54	291	107	94	\$313,000	\$335,000		
92058	Oceanside	8	66	12	53	\$422,825	\$341,625	14	80	44	100	\$318,500	\$282,800		
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92060	Palomar Mountain	0	3	0	56	\$0	\$72,500	0	3	0	152	\$0	\$219,900		

JUNE 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	0	7	0	86	\$0	\$163,000	5	17	70	77	\$85,000	\$103,000		
91902	Bonita	3	17	55	75	\$349,000	\$265,000	2	11	76	59	\$197,950	\$184,400		
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	14	82	67	89	\$250,000	\$212,500	16	81	79	85	\$185,000	\$173,000		
91911	Chula Vista	5	56	31	69	\$169,000	\$173,750	14	74	65	94	\$140,000	\$141,500		
91913	Chula Vista	22	116	103	109	\$221,000	\$210,000	31	137	88	116	\$185,500	\$188,000		
91914	Chula Vista	6	38	143	80	\$278,250	\$247,500	7	33	68	123	\$220,000	\$223,000		
91915	Chula Vista	13	99	126	94	\$218,000	\$250,000	12	81	158	119	\$219,568	\$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	5	25	106	114	\$379,000	\$249,000	7	37	67	101	\$165,000	\$165,000		
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91941	La Mesa	3	14	174	61	\$142,000	\$177,000	6	18	113	78	\$211,000	\$147,250		
91942	La Mesa	19	74	55	70	\$250,000	\$217,250	15	79	44	86	\$178,000	\$161,000		
91945	Lemon Grove	1	6	392	143	\$112,000	\$124,500	2	7	129	96	\$112,056	\$112,000		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91950	National City	5	24	65	81	\$225,000	\$134,000	2	24	20	121	\$66,000	\$105,075		
91962	Pine Valley	0	0	0	0	\$0	\$0	0	1	0	13	\$0	\$18,000		
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91977	Spring Valley	11	58	68	95	\$170,000	\$137,400	12	54	81	107	\$109,000	\$115,500		
91978	Spring Valley	1	15	6	76	\$196,000	\$179,000	3	12	39	100	\$171,100	\$143,000		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	2	11	59	74	\$380,000	\$165,653	2	11	108	94	\$201,250	\$152,500		
92004	Borrego Springs	2	16	182	118	\$170,000	\$119,000	1	11	181	130	\$75,000	\$75,000		
92007	Cardiff By The Sea	4	22	29	51	\$586,750	\$420,250	7	30	160	77	\$463,000	\$397,000		
92008	Carlsbad	15	55	32	57	\$450,000	\$418,000	8	49	91	112	\$409,500	\$375,000		
92009	Carlsbad	30	161	23	60	\$367,500	\$345,000	23	143	83	97	\$290,000	\$275,000		
92010	Carlsbad	11	43	33	60	\$345,000	\$330,000	6	47	34	111	\$316,500	\$299,900		
92011	Carlsbad	15	59	27	40	\$495,000	\$479,248	9	42	58	73	\$379,500	\$380,000		
92014	Del Mar	6	32	49	66	\$887,500	\$530,000	3	31	59	99	\$745,000	\$435,000		
92019	El Cajon	12	83	22	64	\$232,500	\$205,900	10	62	144	101	\$188,750	\$171,000		
92020	El Cajon	5	56	9	106	\$155,500	\$130,000	13	65	71	118	\$105,000	\$108,000		
92021	El Cajon	11	51	68	70	\$207,200	\$130,000	8	71	47	89	\$110,000	\$110,000		
92024	Encinitas	12	91	39	40	\$604,000	\$500,000	17	101	90	107	\$325,000	\$330,000		
92025	Escondido	6	34	126	61	\$161,250	\$170,500	6	37	82	84	\$143,500	\$125,000		
92026	Escondido	10	50	57	52	\$219,500	\$192,500	10	52	86	136	\$125,250	\$142,500		
92027	Escondido	10	32	114	86	\$153,000	\$122,075	4	38	110	86	\$136,000	\$113,000		
92028	Fallbrook	2	13	60	86	\$157,500	\$155,000	3	10	87	71	\$125,000	\$108,750		
92029	Escondido	1	6	278	61	\$220,000	\$268,500	0	3	0	107	\$0	\$160,000		
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92037	La Jolla	36	219	68	64	\$800,000	\$605,600	27	140	74	111	\$600,000	\$474,500		
92040	Lakeside	6	30	49	36	\$135,500	\$118,500	3	38	103	80	\$85,000	\$88,551		
92054	Oceanside	15	83	44	110	\$365,000	\$380,000	10	65	139	103	\$232,500	\$278,500		
92056	Oceanside	21	146	17	47	\$225,000	\$225,000	35	156	55	72	\$223,000	\$195,000		
92057	Oceanside	20	120	35	58	\$199,000	\$181,000	26	128	112	96	\$143,250	\$142,500		
92058	Oceanside	4	36	43	49	\$207,750	\$190,000	8	41	47	110	\$143,250	\$154,000		
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	4	50	147	\$359,000	\$291,000	2	4	34	39	\$380,000	\$274,500		

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	M											



COMPARATIVE SALES - EXISTING HOMES - JUNE 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 June 2013	\$369,068,201	39.650	-1.320	\$1,349,903,804	16.887	-7.721
2 Average Sales Price June 2013	\$367,964	29.207	0.648	\$629,326	19.176	4.195
3 Median* Sales Price June 2013	\$301,000	33.770	-1.470	\$481,000	23.330	3.210
4 Sold Listings June 2013	1,003	8.082	-1.955	2,145	-1.920	-11.437
5 Average Days on Market June 2013	48	-56.364	-21.311	48	-38.462	-5.882
6 Total Sales Volume June 2012	\$264,281,779			\$1,154,879,536		
7 Average Sales Price June 2012	\$284,786			\$528,066		
8 Median* Sales Price June 2012	\$225,000			\$390,000		
9 Sold Listings June 2012	928			2,187		
10 Average Days on Market June 2012	110			78		

	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	\$1,932,202,602	30.707		\$7,088,110,179	22.564	
12 Average Sales Price YTD 2013	\$341,439	24.864		\$567,776	16.997	
13 Median* Sales Price YTD 2013	\$282,000	31.160	N/A	\$439,254	19.820	N/A
14 Sold Listings YTD 2013	5,659	4.680		12,484	4.758	
15 Average Days on Market YTD 2013	64	-36.000		59	-31.395	
16 Total Sales Volume YTD 2012	\$1,478,266,099			\$5,783,198,431		
17 Average Sales Price YTD 2012	\$273,449			\$485,290		
18 Median* Sales Price YTD 2012	\$215,000			\$366,575		
19 Sold Listings YTD 2012	5,406			11,917		
20 Average Days on Market YTD 2012	100			86		

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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and consider having the attorney present with you at the meeting. It may also be helpful to retain a private auditor experienced in BRE audits to help you prepare for this meeting or to conduct a pre-audit, and attend the meeting or audit with you.

It is helpful to know why the BRE wants to meet or interview you. At this stage, before the BRE has filed an Accusation, the BRE does not need to tell you who lodged a complaint against you. However, you can often figure this out if you recently dealt with a disgruntled client or party. Once an Accusation is filed, you can review and obtain a copy of the BRE's file, including seeing who filed the complaint against you. A request that the complaint be filed anonymously is not always honored since occasionally a review of the BRE file shows the complaint letter

from a party who requested anonymity, apparently to no avail. The BRE also conducts random audits or investigations without a receiving a complaint.

Investigation and Audit

It is important to deal with the BRE in a professional and cooperative manner but protecting your rights at the same time. Be careful what you say. A recent example occurred when the auditor prefaced his question to the licensee with, "just between you and me." You should assume that nothing is off the record when speaking to the auditor or investigator. Many agents discover this by later seeing the auditor's Audit Report containing statements they made that they didn't realize would find their way into the Report.

At the end of the audit, there is an exit interview to allow the auditor to review with the licensee a summary of what was found. You should have your attorney or private auditor present with you for this as well as any meetings during the audit. Be sure there isn't any misunderstanding of your records. You may also be able to learn what violations were found so you can correct them before the Audit Report comes out. There would still be a violation, but the report would show that it was corrected.

Accusation

An Accusation is filed against the licensee after an attorney with the BRE determines that there is sufficient information to indicate a violation has occurred. Upon receiving an Accusation or Statement of Issues, you should promptly consult with an attorney experienced in this area of law, if you have not already done so in the process.

A response or Notice of Defense must be submitted to the BRE within 15 days to preserve your right to a hearing. Agents sometimes phone the BRE attorney to discuss their case only to later discover that their statements may constitute an admission which can hurt their case. The burden of proof is on the BRE to prove the elements of any violation. Along with submitting the Notice of Defense, it is usually best to also promptly make a request to obtain a copy of the BRE's file to learn all the facts and witnesses the BRE has.

Settlement or Hearing

After the agent and his attorney have reviewed the evidence in the BRE file, and the attorney has researched the available defenses to the allegations, the attorney can determine whether there is a valid defense to the Accusation.

The Accusation may have incorrect facts that can be resolved by furnishing the BRE with evidence showing there is an error. Often there are phone discussions between the BRE's attorney and agent's attorney to try to resolve the case through a negotiated settlement known as a "Stipulation and Agreement in Settlement and Order."

If a settlement is negotiated between attorneys, the Commissioner must agree to the Stipulation and adopt the terms and order it. The Stipulation is made a part of the public record which is accessible on the BRE's website under the licensee's record. For this reason, it is important to negotiate the best terms and language in the Stipulation.

The advantages of settling are that you may be able to achieve a more favorable outcome on the license sanction, and payment to the BRE for a fine, its investigation, audit and attorney fees. You would also save money on

not having to pay your own attorney to go through the hearing. Another concern with going to a hearing is the BRE Commissioner does not have to adopt the Administrative Law Judge's "proposed ruling."

The settlement issues to negotiate include license revocation or surrender, license suspension, stayed suspension or proceedings, restricted license, Professional Responsibility Exam, paying for current and follow-up audits, monetary fine, BRE's costs and legal fees, etc. In a typical settlement, you would admit to some wrongdoing and accept some disciplinary consequences in exchange for leniency and retention of your license.

Often, a settlement results following a detailed written offer from the agent's attorney setting forth the legal and factual basis for the settlement. This letter offer also helps the Commissioner understand the case from your standpoint since the Commissioner has to

approve the settlement. It is also possible to file a request for a settlement conference in an appropriate case which the presiding administrative law judge must approve.

Conclusion

Protecting your license begins with learning what the BRE looks for, implementing systems to ensure compliance with the laws, and being prepared in the event the BRE pursues a matter with you. Agents who fail to do anything short of this are not placing enough value on their license.

This article provides general information and is not intended to provide advice on any specific case, for which you should consult an attorney. Robert Muir, real estate transaction and litigation attorney, also represents licensees before the BRE and is a member of SDAR's Risk Management Committee. He can be reached at rm@muirlaw.com.

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SDAR0713

INTERNET TELEPHONE: YOU CAN'T AFFORD TO MISS THAT CALL

REALTORS® spend hours a day and hundreds of dollars on cell phone and landline phone calls. Since telephone communication is so vital to prospecting and to stay connected to your clients, what is the solution when you are sitting in front of your desktop or laptop? How do you avoid getting that annoying neck cramp from tilting your head sideways for an hour? And how do you integrate your calling with your contact list?

Welcome to the internet telephone revolution. Many internet service providers are offering free SIP-based internet telephony plans. There are solutions offered by Verizon, Cox Cable and RoadRunner for VoIP (voice over IP) calling. However, these solutions are simply a telephone that runs over the internet. While they do reduce the cost of calling both locally and nationally, they don't necessarily answer the integration needs of REALTORS® who

require non-stop communication and access to a contact system, or list.

Skype is one of the most common applications being utilized for internet telephone calls. With built in contact recognition for your Outlook, Gmail, Yahoo, or other email or customer relations management (CRM) application, Skype seamlessly integrates into the REALTOR® workflow. Imagine being able to sit down in front of your computer and dial your contacts directly from your CRM system, Outlook, or even a web page.

Oovoo is another very popular free SIP client that runs on Microsoft Windows platform. Oovoo was built primarily for video chat; however, the SIP functionality is superior to its counterparts. Oovoo on desktop computers supports HD resolutions for video calls, utilizes the web's best codecs for telephony calls, offers the ability to share files remotely, and screen share as well. You can add up to six phones to the free version.

And then there is Google Voice, which is a little more robust than its traditional counterparts. Google Voice

was designed to be more than an internet-based calling system. It was designed to offer a way for users to hide their actual phone number and give out a branded phone number. Here's an example: 619-715-SDAR can forward to my personal cell phone, my desk phone, or my home phone depending on where I am for the day.

Another excellent feature to check out is Google Voice's ability to transcribe voice mail messages to text, and text messages to voice. Since Google Voice is cloud based, you always have access to messages. There are applications for the iPhone and iPad so you can use this solution on the go with a web-connected device. This means NEVER missing a phone call again.

With technology changing daily, it's always import to stay on top of the latest trends in the real estate industry. Be sure to check out SDAR's next technology article and "like" us on our Facebook business page for the latest industry updates and tips.

Christopher Smith, Sr., is Information Technology Director for the Greater San Diego Association of REALTORS®.



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REMARKS AND CONFIDENTIAL REMARKS

By Bette Curtis

The remarks section in the Multiple Listing Service (MLS) is an opportunity for the listing agent to grab the attention of the cooperating broker or potential buyer. The confidential remarks section is meant only for the eyes of a cooperating broker, a member of the MLS in good standing. The confidential remarks section is used for additional information specific to loan information, contact information, and specific showing instructions.

General remarks can be seen by the public, via IDX feed. This is the primary reason the remarks section is highly enforced. There is an expectation of privacy when clients provide their personal information, alarm codes, gate codes, vacancies and other personal information to their REALTOR®. Safety should be a REALTOR'S® number-one priority for both the client and themselves. Confidential information must go into the confidential remarks section, but REALTORS® must use caution as well in this area.

MLS general remarks section should be limited to the physical characteristics and description of the property or

community only. The general remarks section of the MLS shall not include any personal information, such as office information, websites, emails, phone numbers etc. The remarks section may not contain any information regarding owner's information, title company names, mortgage companies, compensation or bonuses offered to the cooperating brokers. All showing instructions, open house information, lockbox, alarm codes, or other security information is to be in their confidential remarks section only.

It is extremely important REALTORS® understand the importance of confidentiality when it comes to owner's work schedules and information having to do with children at home. Making a comment like "children home alone, no showings until after 4 pm" should never make its way into our MLS. I'm sure you can see why this could be a very dangerous situation, but it actually happened!

Although it is against the MLS rules to give out an agent's full MLS listing to a client, there are still agents who do. I'm sure most of us have witnessed a buyer who shows up to an open house with an agent's full listing readout in their hands. The above information shows you the dangers of putting such confidential information into our MLS. It is better to suggest a cooperating REALTOR® contact the listing agent for additional information on showing the property, or why not just say no showings until after 4 PM? It is a REALTOR'S® responsibility to use caution when exposing our client's personal information to the public and to other REALTORS®.

REALTORS® must abide by all MLS rules with any print or non-print forms of advertising, whether a flyer, website, or public advertisement. The newly formed advertising remarks section in our MLS allows the REALTORS® to be able to advertise their name, phone numbers, websites and general charac-

teristics of the property to help capture leads.

IDX sites continue to receive the MLS remarks, but the sites like Point2 and Listhub receive the advertising remarks, which are then displayed on sites such as Zillow and Trulia. These are the real estate sites many of our clients visit. With the advertising remarks being produced in these sites, MLS members can redirect the leads back to themselves.

Although fines can be imposed on those who violate the misuse of remarks and confidential remarks section, it is far more important to educate the MLS participant. Our clients have placed the utmost trust and confidence in their REALTOR® to manage and protect their property. It is a relationship wherein there is the expectation and trust the REALTOR® will act on their behalf. We have a duty to protect our clients in every way.

"no more showing" while the property is listed as "active." This is an improper way to handle "no more showings."

While it would appear this is an easy solution to alert the world you have multiple offers and we're making a decision, the proper method is to change the status to "Withdrawn" until you're done with your negotiations and then change the status to "Pending" and ultimately "Sold!"

Here's a quick refresher on the Sandicor listing statuses:

On Market Status

Active: A valid listing contract exists and no offer (with or without contingencies) has been accepted. Property is available for showings.

Contingent: Matches criteria of MLS rule 10.1.1. Offer has been accepted contingent on the sale of the buyer's property with 72 hour first right of refusal or offer has been submitted to lender or REO.

Off Market Status

Withdrawn: A valid listing contract is in effect, however the property is temporarily off the market and is not actively being shown. The system will expire the listing on its expiration date.

Pending: The seller has accepted an offer.

Canceled: The listing agreement has been canceled in writing by the listing broker and seller.

Expired: The expiration date on listing agreement has been reached. The system will expire the listing during the nightly update.

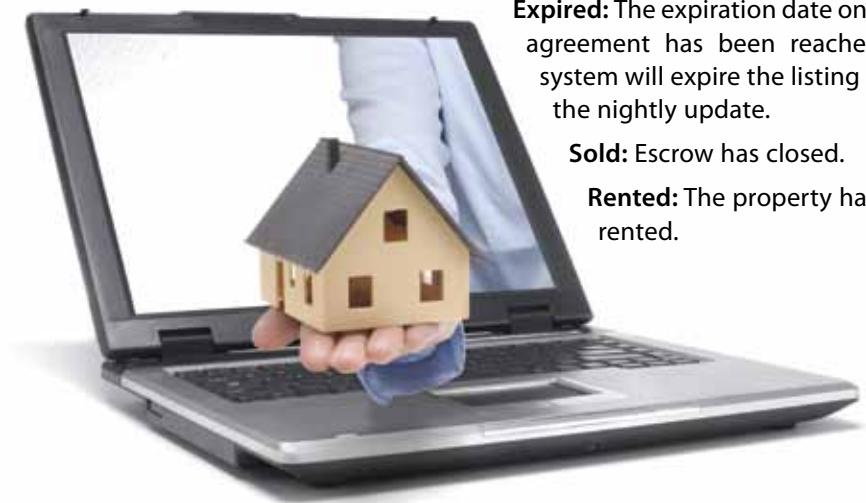
Sold: Escrow has closed.

Rented: The property has been rented.

LISTING STATUS

By Pat Garner

If you've read the Sandicor MLS rules, you know there are two status types: "On Market" and "Off Market". As a broker, I see many Sandicor violations for



AFFILIATE SPOTLIGHT



BLUFI : WHAT RISING MORTGAGE RATES MEAN TO THE INDUSTRY

By John Lee, BluFi Lending President and CEO

We all knew this was going to happen. Rates could not stay low forever. But what does that mean for the housing industry? Rising rates mean changes in both the short term and the long term, and while it may seem painful for industry professionals such as real estate agents and loan originators, rising rates are a good thing and will contribute to the proper growth and long term stability of the real estate market.

Here's what to expect in the short term: for the rest of 2013 and 2014 mortgage rates will be in a "trading range," in the mid 4-to-mid 5% range. This will result in less refinancing and more purchasing. Some homebuyers

who could not find homes may feel like they missed out. The good news is they did not! Overall, we expect the real estate market to be very robust. For this reason, it is still important that future homebuyers use a lender that can offer preapproval and guaranteed fast funding.

Here's what to expect in the long term: our industry is projecting a 60% increase in purchase loans by 2014 compared to 2012. The rise in interest rates will stabilize proper growth in real estate, which will allow appraisers to appraise homes more accurately.

Secondly, mortgage rate increases will drive the creation of new loan programs. As with any business, when there is great volume, there is no incentive to be creative and drive

growth. With overall loan volume decreasing, banks and capital markets will be more willing to create new loan programs which will increase business for our industry.

In the long run, rising rates will help stimulate proper growth and home pricing. They will create more opportunity for first-time home buyers and for homeowners who want to move up to their next home. They will also reduce competition from cash buyers.

Remember too, that even with rates increasing, the Housing Affordability Index remains positive for homebuyers. People considering buying a home should compare their rent payment to their potential new mortgage payment. A licensed mortgage banker can provide a rent vs. buying scenario to

help determine if a person's goal of homeownership is realistic.

We all love low rates, but considering the average mortgage rate since 1971 is 8.64%, we're still far below average. A slight rise is healthy for the industry. It means stable growth, more accurate pricing, more creative programs, and less competition for buyers. It means better business.

For information on home loans for purchase or refinance, call BluFi Lending at 760-444-1500.

UPCOMING EVENTS

Community Volunteer Recognition: Are You Making a Difference?

Are you or your colleagues making a difference in the community? SDAR is acknowledging individual and companies that donate time and talents to charitable organizations. Your charitable organization will be listed and promoted at SDAR's Membership Appreciation Day on Friday, September 13, at the Sheraton Hotel Harbor Island.

Self-nominations are accepted. We also ask that you submit a head-and-shoulder photo or company logo (digital or hard copy) that will be returned upon request. Deadline to submit nominations is Friday, August 23. Visit www.sdar.com/volunteerrecognition for an online form or fax-back form. For more

information, call Shirley at (858) 715-8041.

Networking Mixer on August 7 Helps You Reach Global Market

SDAR's Global Real Estate Council invites you to join other international real estate professionals for a free networking event and discussion. The event will be held at the Jasmine Seafood Restaurant, 4609 Convoy Street in Kearny Mesa on Wednesday, August 7 from 5:00 p.m. to 7:00 p.m.

Guest Speaker is Jim Park, President Asian Real Estate Association of America (AREAA). Taste delightful Cantonese appetizers and learn more about growing your business with international clients. To register for

free, visit grecmixer.eventbrite.com.

The Global Real Estate Council supports those who practice international real estate, provides educational and networking opportunities, and encourages cultural diversity.

Annual Golf Tournament on Oct. 1 Will Benefit Community Charities

The 7th Annual Charity Golf Tournament benefitting SDAR's Ambassadors Foundation is set for Tuesday, October 1, at The Crosby at Rancho Santa Fe. Proceeds support local charities serving the San Diego community, including The Angel's Depot, It's All About the Kids, PAWS San Diego, Second Chance, and Homefront San Diego.

The entire course is reserved for this event. Registration begins at 10:00 a.m., followed by lunch and contests. Shotgun tee time is 12:00 p.m. The evening events begin at 5:30 p.m. with a cocktail reception and silent auction, followed by dinner, a live auction and awards.

The player fee is only \$209, and includes green fees, shared golf cart, lunch, dinner, and more. Non-golfers are encouraged to attend the evening events – dinner-only tickets are \$65. Voluntary donations are always welcome.

For registration and more information, visit SDARGolf.eventbrite.com. To learn about the Ambassadors Foundation, visit www.ambassadorsfoundation.org.



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SDAR Education Schedule

LEGEND: KEARNY MESA SOUTH COUNTY EAST COUNTY SOLANA BEACH CORONADO

Classes subject to change or cancellation.

Check www.sdar.com for current information.

R-Plus = REALTOR® Plus price

RMS = Risk Management Specialist price

JULY	CLASS TITLE	TIME	R-Plus	RMS	SDAR	Others	Credits	PRESENTER
25	zipForm® Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Sandicor Trainer
25 & 26	Accredited Buyer Representative (ABR Designation)	9:00 am – 4:00 pm	\$254.15	\$299	\$299	\$325	12 CP	John Altman
31	Intro to Commercial Brokerage (free for CRASD members)	1:00 pm – 4:00 pm	\$49	\$49	\$49	\$49	3 Comm	Curtis Gabhart
AUG	CLASS TITLE	TIME	R-Plus	RMS	SDAR	Others	Credits	PRESENTER
2	How to Avoid Litigation	9:00 am – 1:00 pm	\$68.85	\$65	\$81	\$90	4 CP	Michael Spilger, Esq.
2	Google Apps Training	9:00 am – 11:00 am	Free	\$10	\$10	\$20	NA	Kevin Burke, JD
6	Sandicor MLS Tempo Training	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
6	Solving the Mystery of Government Financing	12:00 pm – 2:00 pm	\$8.50	Free	\$10	\$20	NA	Alisha Sirois and Linda Stroberg
7	Short Sales & Foreclosures (SFR Designation)	8:30 am – 5:00 pm	\$85.15	\$99	\$99	\$149	8 CP	Ginni Field
7	Converting Leads to Appointments	9:00 am – 12:30 pm	\$24.65	\$29	\$29	\$40	NA	Bryan M. Yarbor
8	Solving the Mystery of Government Financing	11:00 am – 1:00 pm	\$8.50	Free	\$10	\$20	NA	Alisha Sirois and Linda Stroberg
8	REALTORS® Property Resource	12:00 pm – 2:00 pm	Free	Free	\$10	\$20	NA	Kevin Burke, JD
10	Tempo/Fusion Tips & Updates	9:30 am – 11:30 am	Free	Free	Free	Free	NA	Sandicor Trainer
13	Sandicor MLS Fusion Training	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
13	Solving the Mystery of Government Financing	11:00 am – 1:00 pm	\$8.50	Free	\$10	\$20	NA	Alisha Sirois and Linda Stroberg
15	Tempo/Fusion Tips & Updates	9:30 am – 11:30 am	Free	Free	Free	Free	NA	Sandicor Trainer
15	Point2 Listing Syndication	12:00 pm – 1:00 pm	Free	Free	Free	Free	NA	Point2 Trainer
15	Solving the Mystery of Appraisals	12:00 pm – 2:00 pm	\$8.50	Free	\$10	\$20	NA	Alisha Sirois and Linda Stroberg
16	Understanding Permits & Building Codes	9:00 a.m – 12:00 pm	\$24.65	\$29	\$29	\$39	NA	Jonathan Schneeweiss, JD
19 & 20	Seller Representative Specialist (SRS Designation)	9:00 am – 4:00 pm	\$254.15	\$299	\$299	\$399	12 CP	John Altman
22	Buyer/Seller or Landlord/Tenant	9:00 am – 4:00 pm	\$85	\$80	\$100	\$110	6 CP	Lynn Dover, Esq.
23	Tools to Reduce Legal Risk & C.A.R. Forms Update	12:00 pm – 1:30 pm	\$10	Free	\$10	\$20	NA	Dave Gillingham and Kevin Burke, JD

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

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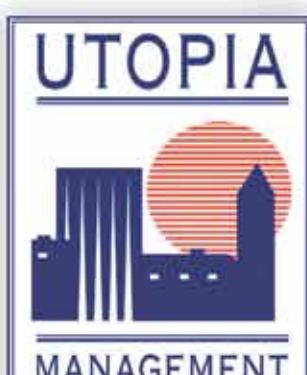
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AUGUST 2013 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	COMMITTEE MEETINGS
				1	2	3	
4	5 New Member Orientation 8:30 am–3:30 pm.(Kearny Mesa)	6 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 Govt. Finance 12:00 pm–2:00 pm (Kearny Mesa)	7 Short Sales & Foreclosures (SFR) 8:30 am–5:00 pm (Kearny Mesa) Converting Leads to Appointments 9:00 am–12:30 pm (Kearny Mesa) Global Real Estate Mixer 5:00 pm–7:00 pm (Jasmine Rest.)	8 Solving Mystery of Govt. Finance 11:00 am–1:00 pm (South County) REALTORS® Property Resource 12:00 pm–2:00 pm (Kearny Mesa)	9	10 One-Day Prep Course 8:30 am–3:30 pm (Kearny Mesa) Tempo/Fusion Tips & Updates 9:30 am–11:30 am (Kearny Mesa)	
11	12 Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Fusion Training 9:15 am–4:30 pm (Kearny Mesa) Solving Mystery of Govt. Finance 11:00 am–1:00 pm (East County)	13	14	15 Tempo/Fusion Tips & Updates 9:30 am–11:30 am (South County) Point2 Listing Syndication 12:00 pm–1:00 pm (DM/Sol Bch) Solving Mystery of Appraisals 3:00 pm–5:00 pm (Kearny Mesa)	16 Understanding Permits/Codes 9:00 am–12:00 pm (Kearny Mesa)	17	
18	19 Seller Rep. Specialist (Day 1) 9:00 am–4:00 pm (DM/Sol Bch)	20 New Member Orientation 8:30 am–3:30 pm.(Kearny Mesa) Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Seller Rep. Specialist (Day 2) 9:00 am–4:00 pm (DM/Sol Bch)	21 Broker Circle in East County 10:00 am–11:30 am	22 Buyer/Seller or Landlord/Tenant 9:00 am–4:00 pm (Kearny Mesa) Thirsty Thursday - YPN Mixer 5:00 pm–7:00 pm (Location TBA) SDAR Affiliate Appreciation 5:00 pm–8:00 pm (Paradise Point)	23 Tools to Reduce Legal Risk and C.A.R. Forms Update 12:00 pm–1:30 pm (Kearny Mesa)	24	
25	26 Cert. Intl. Property Specialist (Day 1 - Local Markets) 8:00 am–5:00 pm (Kearny Mesa)	27 Cert. Intl. Property Specialist (Day 2 - Transaction Tools) 8:00 am–5:00 pm (Kearny Mesa) Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa)	28 Cert. Intl. Property Specialist (Day 3 - The Americas) 8:00 am–5:00 pm (Kearny Mesa)	29 Cert. Intl. Property Specialist (Day 4 - Asia/Pacific) 8:00 am–5:00 pm (Kearny Mesa)	30 Cert. Intl. Property Specialist (Day 5 - Europe) 8:00 am–5:00 pm (Kearny Mesa) HOAs in the R.E. Transaction 9:00 am–11:30 am (DM/Sol Bch)	31	
							All classes/events subject to change or cancellation.



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