

REALTOR® REPORT

January 5 - January 19, 2010

The Official Publication of Southland Regional Association of REALTORS®



You're Invited to

SRRAR's

90th Installation Dinner Dance

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KIDS MAKE THE HOLIDAY SEASON SO VERY BRIGHT!

Santa Claus arrived on top of a shiny red fire truck, greeted with squeals of delight from 100 elementary school students."

Why is Santa coming on a fire truck instead of on his sleigh?" One curious kid asked, obviously disappointed that Rudolph was no where in sight. He seemed satisfied, however, when told that the sleigh was "in the shop" getting ready for Santa's big adventure.

All 100 of the students from Telfair Elementary School in Pacoima were treated recently to a holiday party organized every year by the Southland Regional Association of Realtors in cooperation with the Los Angeles Fire Department.

Los Angeles City Council man Richard Alarcon arranged bus transportation for the kids while Telfair principal Lynette Smith was the driving force behind the outing.

Upon arrival, the kids were treated to puzzles at their tables and a viewing of the "Polar Express." Everybody made an ornament for the SRAR Christmas Tree, received big lunch, a visit with Santa and a bag stuffed with three gifts for every student. Gifts were handed out according to the sex and grade of each child.

There were plenty of Christmas carols, lots of laughter and thou-sands of smiles every so wide and eyes filled with delight.

There's nothing like a child to make a season bright.



BEHOLD, A LITTLE CHILD!
SEASONS GREETINGS!

MORTGAGE PROTECTION PROGRAM EXTENDED

The California Association of Realtors on Monday announced it is extending its Mortgage Protection Program for first-time home buyers through Dec. 31, 2010. To date, C.A.R. has approved benefits for 3,122 first-time home buyers at no cost to the consumer. Offered by C.A.R.'s Housing Affordability Fund, the program provides up to \$1,500 per month, for up to six months, to eligible first-time home buyers who lose their jobs due to layoffs. The funds are intended to help consumers meet their mortgage payment obligations. Qualified co-buyers also can participate in the program and receive monthly benefits of \$750 per month for up to six months. "The home-buying process can be one of the most stressful periods in a person's life," said C.A.R. President Steve Goddard. "It also is one of the largest financial transactions most people make in their lifetime. Our goal with the C.A.R.H.A.F. Mortgage Protection Program is to help alleviate some of the anxiety home buyers feel when purchasing a home by providing a layer of security."

THE VEGAS CONNECTION


Hello from Las Vegas. Some of you will remember me. I sold real estate in the San Fernando Valley from 1986 to 1994 and was affiliated with Fred Sands when my wife Ronnie and I moved our real estate business to Las Vegas after the 94 Northridge Earthquake.

When we first moved here I quickly realized that 30% to 40% of the buyers were coming from the Southern California area. Although that number has gone down somewhat, it's still a good percentage of the business we are doing here.

This gives me the opportunity to talk to many agents in your area about the present market we are experiencing here in Las Vegas. Honestly, I have heard some very strange stories. So let me give you a snap shot of our present market. Hopefully this will help you inform your clients who are thinking about either moving or investing here.

We are in a SELLER'S MARKET. Most of the offers on our REO'S are multiple offers. Since the banks have restricted the number of properties they are going to put on the market at any one time, this has caused multiple offers on most of the properties. Because the property prices have fallen as much as 50%, many investors with cash

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**SOUTHLAND REGIONAL
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REALTOR® REPORT

The Official Publication of SRAR

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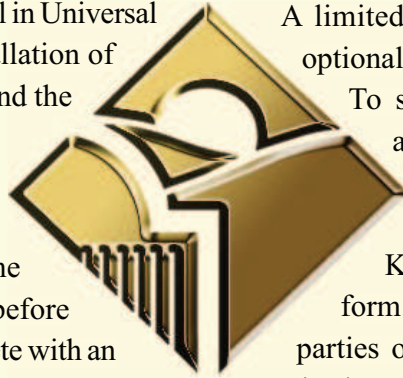
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e-mail: info@srar.com

INSTALLATION DINNER TICKETS STILL AVAILABLE

SRAR members are invited to walk the red carpet with the stars of SRAR at the 90th Annual Installation Dinner Dance, which is being held on Saturday, January 16, 2010 at the Sheraton Universal Hotel in Universal City. Join us as we celebrate the installation of 2010 SRAR President, Patti Petralia and the 2010 Board of Directors.

Get the celebrity treatment as you exit your vehicle and step onto the red carpet. Be sure to stop in front of the photo wall to pose for the paparazzi before entering the full cocktail lounge complete with an iced martini luge and complimentary hors d'oeuvres, beginning at 6:30 p.m. Next, make your way into the beautifully decorated grand ballroom to find your seat



and enjoy a mouth-watering gourmet dinner. Finally, enjoy the sounds of a live band and dance the night away on the full dance floor.

A limited number of tickets for the black-tie-optional affair are still available at \$100 each.

To secure your spot at this spectacular annual event, complete the form at the bottom of the flier found within this REALTOR® Report and send it into Karen Marten at the address listed on the form. Reserved tables may be purchased for parties of ten. We cannot reserve seating for parties less than ten.

We look forward to sharing this evening with all of you.

C.A.R. UPDATE ON HOME AFFORDABLE FORECLOSURE ALTERNATIVES PROGRAM

BY STEVE GODDARD, C.A.R. PRESIDENT

I wanted to bring to your attention some important details about the recently announced Home Affordable Foreclosure Alternatives program (HAFA), which provides instructions for lenders and servicers participating in the Making Home Affordable Program and Home Affordable Modification Program (HAMP).

HAFA helps standardize the short sale and deed-in-lieu process by creating an alternative to foreclosures for homeowners unable to successfully modify their troubled mortgage under HAMP.

Although not perfect, the program reflects C.A.R.'s efforts in the federal arena to standardize the short sale process, protect your business, and safeguard commissions. It also makes clear the timeframes by which servicers must respond to an offer on a short sale.

The HAFA program will permit pre-approved short sale terms before a property is listed; prevent servicers from attempting to reduce real estate commissions established

in the listing agreement as a condition for short sale approval; release borrowers from future liability for the debt; and provide financial incentives to borrowers, servicers, and investors.

Under terms of the program, the borrower and/or listing broker have three business days to submit an executed purchase offer and related documents to the servicer on a short sale, and the servicer has 10 business days to respond to an executed purchase offer. The servicer may negotiate the real estate commission prior to the listing of the property, not to exceed 6 percent, but once this has been agreed to the commission may not be reduced at a later date.

The servicer also will determine the minimum net proceeds for a short sale; if an offer presented to the servicer by the borrower or listing broker meets the net proceeds requirement, then the servicer must accept it.

Each participating servicer also must develop a written policy that describes the

basis on which the servicer will offer the HAFA program to borrowers. All borrowers must be evaluated for a loan modification prior to going to HAFA. For additional information, please go to car.org at <http://www.car.org/governmentalaffairs/federal/ustreasuryfap/>.

HAFA is a step in the right direction toward helping distressed homeowners now, and is an effective tool to quickly move distressed properties through the market. Although HAFA goes into effect April 5, 2010, our expectation is that servicers may choose to implement it earlier. The program is available only for non-Fannie Mae- or Freddie Mac-owned loans up to \$729,750. C.A.R. will continue to reach out to servicers and lenders to encourage their adoption of HAFA and other programs that will help California's housing market continue to recover. We anticipate that Fannie and Freddie will release their own guidelines soon, and we will share details with you as soon as they are available.

MAKING HOLIDAYS BRIGHT YOUNG REALTORS® RAISING FUNDS, HAVING FUN



Leave it to young professionals to figure out a way to raise money for a good cause while having a great time: Meet in a bowling alley for a holiday party, offer items for auction, including — “Hip Clip and autographed Photo” from Paula Abdul, a basket of goodies from Mariah Carey, a free hair cut from Lips and Locks, Bart Simpson Memorabilia from Nancy Cartwright, floral arrangements, and hockey tickets, to name a few — and presto ... \$1,700 raised.

More than 50 members of SRAR’s Young Real Estate Pros Committee anted up \$20 to bowl for two hours, eat, drink and make merry, before turning their attention to the auction items. All proceeds went to the Housing Affordability Fund, a charitable program dedicated to helping families buy a home. The fund has helped thousands of people throughout the state with grants to defray closing costs and down payment and multiple education programs. The Housing Affordability Fund also makes possible programs such as the Mortgage Protection Program, which is detailed below. Happy Holidays!

IN MEMORIAM

The Association office is saddened to report the passing of long time REALTOR® member Helen Gabriel on Sunday, December 20, 2009. Helen was a member of the association since 1955 having served as a Director of SRAR, C.A.R. and Governmental Affairs Committee. A Rosary Service was held on Monday, December 28, 2009 at St. Peter’s Armenian Church and a Memorial Service was held on Tuesday, December 29, 2009 at the United Armenian Congregational Church. Condolences may be directed to Helen’s daughter, Janet Eminian, 818-366-7888.



HOLIDAY SCHEDULE

In observance of Martin L. King, the Association office will be closed Monday, January 18, 2010.

RISK MANAGEMENT TIP

✎ Never use absolute terms such as “best,” “new” or “greatest.” It is better to use adjectives which leave room for something better or more such as: “beautiful,” “recently-updated,” and “great.”

✎ Make sure you verify any information you use in your marketing materials.

✎ It is a good practice to have your seller clients sign a copy of all marketing materials you will be using. In addition to signing these materials, have them write: “I have reviewed, approve, and confirm all information contained herein.”

THE VEGAS CONNECTION

CONTINUED FROM PAGE 2

are competing with owner occupied buyers. Buyers who want to purchase with financing are continuously being beaten out by cash buyers, especially in the price range under \$100,000. Many of the \$100,000 homes sold for \$250, 000 to \$300,000 only a few years ago.

With demand high due to the present prices and low REO inventory, many buyers have turned to purchasing properties through the short sale process. As I am sure you are aware, this is a long process with no guarantees of a successful close at the end of a 4 to 6 month waiting time. As of the 2nd of December we had almost 9000 short sale properties in escrow. During the proceeding 30 days only about 675 actually closed escrow. That’s a little over 7%.

So what does the future hold for the Las Vegas real estate market for your clients wanting to move or invest here? If they are going to be owner occupied they will need to be prepared to have a lot of competition. No contingency offers are being accepted. They will need to be very patient and will have to write many offers until they succeed. If they are investors, they need to be prepared to pay cash and no contingencies. They should not have an agent write an offer without seeing the property first. I know this might sound strange, but it happens. Most of the time when they finally get an accepted offer and come out to see the property, they are disappointed and cancel, wasting everyone’s time.

I think we will see the REO inventory increase in the first quarter of 2010. The short sale opportunities will be around for many years to come and the prices will remain low. Because of our high unemployment numbers and the number of foreclosures and short sales available, we will not see any appreciation for quite some time.

If you any further questions, please email me at neil_lasvegas@yahoo.com. I will be more than happy to answer any questions and to help you in any way that I can.

Neil Schwartz
Broker-salesperson
Coldwell Banker Premier Realty
Las Vegas, Nevada

Posting

The following Real Estate Brokers have applied for REALTOR® membership. If you have any objections to an applicant's admittance, the objection should be submitted in writing to the Membership Committee at once. In the event a qualified complaint is received, the complaint will be forwarded to the applicant and to the Chairman of the Membership Committee to ascertain that the complaint comes within the purview of the 7 point criteria established by the National Association of REALTORS®. If it does not, the complainant is notified and the applicant is admitted to membership. If it does, the Membership Committee Chairman shall appoint a panel of 3 members from the committee to interview the applicant. The Panel shall make its recommendation to the Membership Committee, which shall then forward its recommendation to the Board of Directors. If the committee recommends disapproval of the application, the Board of Directors will review the recommendation and render a final decision.

RESPONSIBLE REALTOR® APPLICANTS

FIRST POSTING

Ahmadi, Cyrus
Standard Realty
18757 Burbank Blvd. #205
Tarzana, CA. 91356

Alberti, Susan Lee
Frazier Mt. Real Estate
3400 Mt. Pinos Way
Frazier Park, CA. 93225

Baker, Todd Allen
Todd Baker
10830 Hayvenhurst Ave.
Granada Hills, CA. 91344

Contreras, Julio A.
Julio Contreras
5807 Topanga Cyn. Blvd. G301
Woodland Hills, CA. 91367

Gomez, Raul
RG Housing Services
14304 Filmore Street
Arleta, CA. 91331

Nicsinger, John J.
John Nicsinger / Broker
18909 Braemore Rd.
Porter Ranch, CA. 91326

Rouse, Sallie
Personal Touch Properties
815 W. Avenue J.
Lancaster, CA. 93535

Sternick, Shawn Michael
Shawn Michael Sternick
28467 Santa Rosa Ln.
Santa Clarita, CA. 91350

SECOND POSTING

Bengal, Patrick
Patrick Bengal
18237 Clark St.
Tarzana, CA. 91356

Carlos, Moises
Escala Realty Group
6454 Van Nuys Blvd., Ste. 111
Los Angeles, CA. 91401

Hartounian, Ralph
Chase Capital Funding
4444 W. Riverside Dr. #305
Burbank, CA. 91505

Papa, Alvin Louie
The RWM Group
5232 Satsuma Ave.
North Hollywood, CA. 91601

Poulin, Christophe Raymond
Christophe Raymond Poulin
6521 Vanalden Ave. Unit 3
Reseda, CA. 91335

Trudell, Leah
Leah Trudell Broker
6403 Frazier Mt. Park Rd.
Frazier Park, CA. 93225

REALTOR® APPLICANTS

Albert, Corinna Sebastian / Prudential California Realty / Calabasas
Alexanian, Hovnan Jonah / Realty Network / Burbank
Krumm, Dianne / Prudential California Realty / Sherman Oaks
Lebovitz, Eric / Zip Realty, Inc. / Emeryville
Nizami, Irfan A. / Gold Star Realty / Encino
O'Bara, John Anthony / Steven Major / Chatsworth
Pilgram, Kathleen Hovanec / Frazier Mountain Real Estate / Frazier Park
Richardson, Howard L. / Julio Contreras / Woodland Hills
Shanklin, Thomas Randall / Keller Williams / Studio City
Sjoberg, James Alan / Frazier Mountain Real Estate / Frazier Park
Stella, Ronit / MDS Realty & Loans / Los Angeles
Thompson, Andrea R. / Gadish Properties / Los Angeles
Torres, Mayra A. / Unique Realty Corp. / Van Nuys

90th Installation Dinner Dance



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SATURDAY, JANUARY 16, 2010

Please send me _____ Installation Dinner Dance tickets at \$100.00 each.

I have enclosed my check payable to:

SRAR Installation
Attention: Karen Marten
7232 Balboa Blvd., Van Nuys, CA 91406.

NAME _____

Mailing Address: _____

Phone Number _____ E-mail _____

Questions: Contact Karen Marten at 818-947-2254

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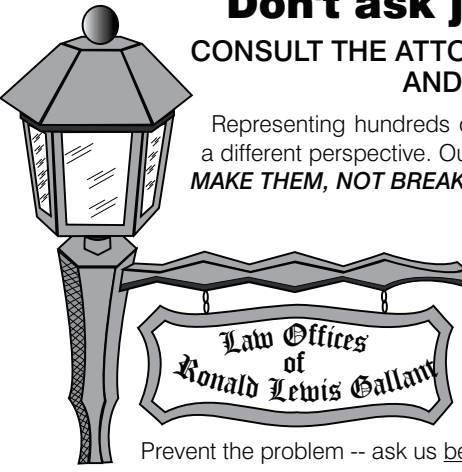
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- Free seminars for SRAR Offices.

REALTOR® RESOURCE CENTER

These advertisements are published as a convenience for REALTOR® Report readers. The publication of an advertisement is not intended as an endorsement or recommendation of the services offered.

REAL ESTATE

Top Producers Share Their Keys to Success



Mike Somers is a leading sales agent for Park Regency Realty and the organizer and host of a weekly sales agent workshop called "Keys to Success." Mike has been coordinating this workshop meeting, held at Park Regency's corporate offices, for 10 years now and has brought in some of the industry's leading professionals to talk about generating business, creating success and building a reputation for real estate professionalism. The advice and secrets revealed in these meetings have guided thousands of others carving out real estate careers. You are invited to join Mike at one of these life-changing events (see schedule below). After all, we're in this together and there's certainly enough opportunity out there for everyone to succeed.

Free "Keys to Success" Workshops

THURSDAY
JAN. 14TH, 10AM

Meet Fernando Garcia



Top Producer at Park Regency every year since 2003. Over \$15 million closed in 2009.

THURSDAY
JAN. 21ST, 10AM

Meet Jimmy Sandoval



Entered the Real Estate Industry 4 years ago and has quickly risen to #2 in the company. Over \$13 million closed in 2009.

THURSDAY
JAN. 28TH, 10AM

Meet Rodney & Nelly Gonzalez



Have been with the company for 5 years and closed over \$10.5 million in 2009.

THURSDAY
FEB. 4TH, 10AM

Meet William & Leticia Mera



Have finished in the top 5 for production every year since 2003. Over \$7.5 million closed in 2009.



818-363-6116

www.ParkRegency.com

REAL ESTATE

Private Offices for BIG Producers

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Extra Income from Loans • 24/7 Management Support

e-RealtyLoans.com e-RealtyHomes.com

Contact: Jennifer 818-264-7132
or Adrian 818-264-7135

for more details or an appointment.

CONSULTING & TESTING

818.470.5942
ASBESTOS? MOLD?
LEAD? RADON?

General Building Contractor

State of California Lic. #518509-B1, Asbestos, Hazardous)

Asbestos Testing

State of California - Certified Asbestos Consultant (08-4431)

Lead Testing

State of California Department of Health Services - Certified Lead Inspector #14733

Mold Testing

American Indoor Air Quality Council - Certified Microbial Consultant

Radon Testing

American Association of Radon Scientists and Technologists - Certified Measurement Professional #1281

Koonce Consulting & Testing

Chuck Koonce is licensed and certified for all general building and environmental testing. Serving the REALTORS® of the San Fernando and Santa Clarita Valley's for over 20 years.

TECHNOLOGY

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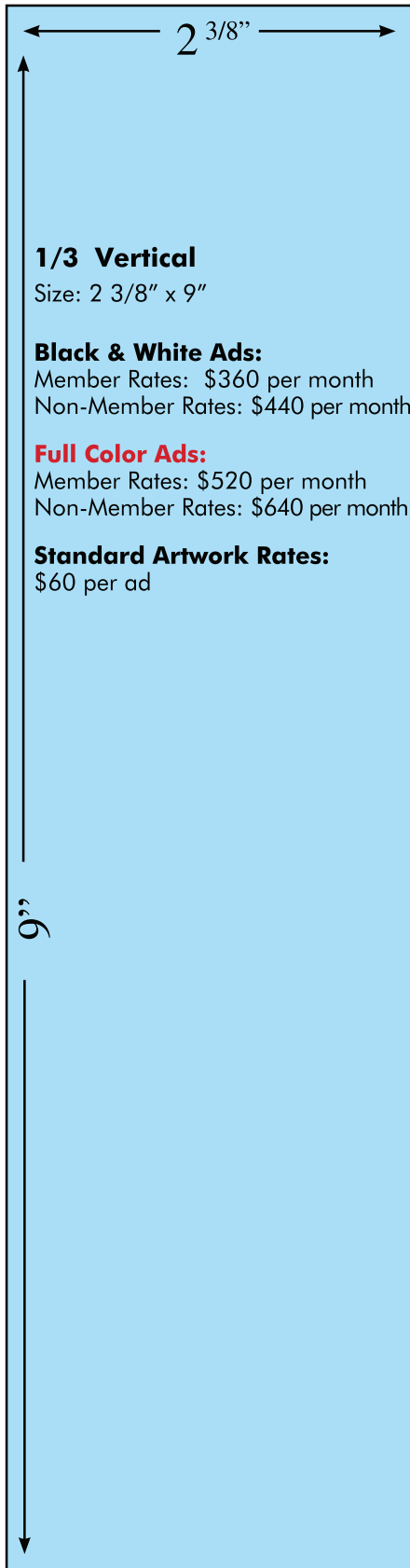
Get Started >>

1-877-832-4428

* Time frames vary depending on program & target marketing area.

DISPLAY ADVERTISING RATES & SPECIFICATIONS

****RATES PRICED ON A 4 WEEK BASIS:**
One month of web advertising & two printed issues of an ad



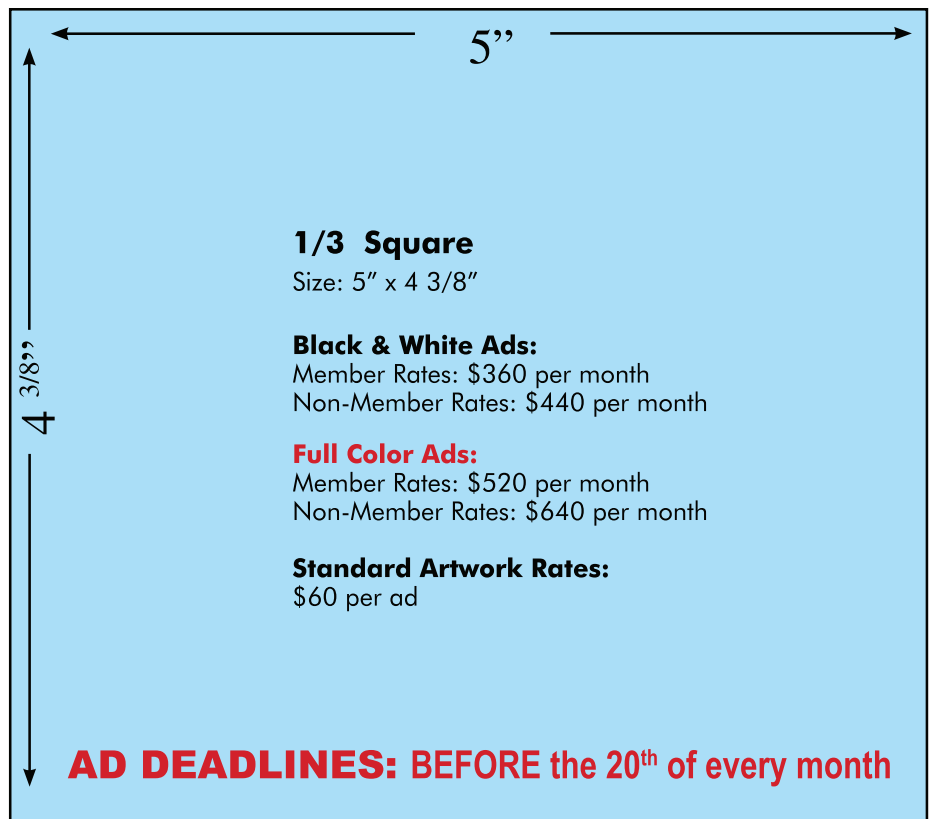
A vertical rectangle with a width of 2 3/8" and a height of 9".

1/3 Vertical
Size: 2 3/8" x 9"

Black & White Ads:
Member Rates: \$360 per month
Non-Member Rates: \$440 per month

Full Color Ads:
Member Rates: \$520 per month
Non-Member Rates: \$640 per month

Standard Artwork Rates:
\$60 per ad



A square with a width of 5" and a height of 4 3/8".

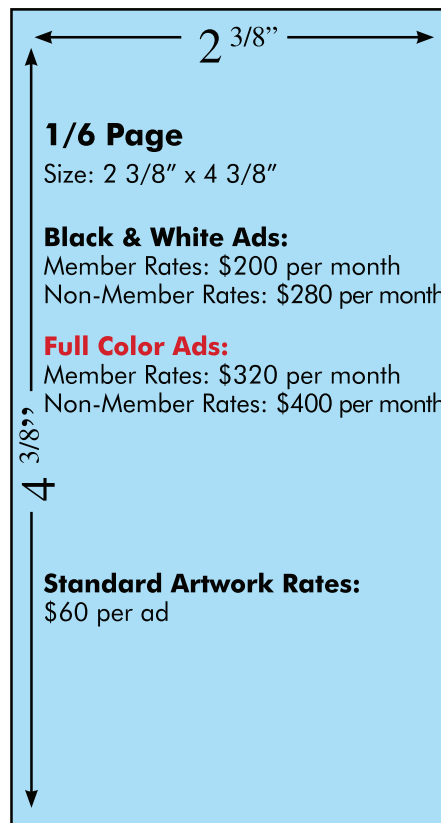
1/3 Square
Size: 5" x 4 3/8"

Black & White Ads:
Member Rates: \$360 per month
Non-Member Rates: \$440 per month

Full Color Ads:
Member Rates: \$520 per month
Non-Member Rates: \$640 per month

Standard Artwork Rates:
\$60 per ad

AD DEADLINES: BEFORE the 20th of every month



A vertical rectangle with a width of 2 3/8" and a height of 4 3/8".

1/6 Page
Size: 2 3/8" x 4 3/8"

Black & White Ads:
Member Rates: \$200 per month
Non-Member Rates: \$280 per month

Full Color Ads:
Member Rates: \$320 per month
Non-Member Rates: \$400 per month

Standard Artwork Rates:
\$60 per ad

NOW OFFERING FULL COLOR DISPLAY ADS!

Our NEW AND IMPROVED REALTOR® REPORT display advertising options. Now publishes ads in both print and online.

Display Advertising Mechanical Requirements

Digital advertisements (for printed version only) are accepted in PC format (InDesign, Photoshop, Illustrator) with all supporting files (images & fonts), or you may supply the ad as a high-resolution PDF (PDFx1a). PageMaker, Microsoft Word or Freehand files **will NOT be accepted**.

Ads can be submitted on CD or e-mailed to printshop@srar.com. No hard copy will be accepted.

Proofs or hard copy sample must be supplied for all ads. PDFs are acceptable as long as color is not critical.

Display ads should employ line screens no finer than 120. Material should be prepared allowing for approximately 30% gain on press. Any screen that will not be acceptable if printed as a solid should be held below 85%.

REALTOR® Report is printed in 4-color process (CMYK). All colors **MUST** be in process CMYK. SRAR is not responsible for missing portions of ads due to customer design error.

****PLEASE NOTE** AD SPACE IS LIMITED.** Ads are taken on a first come first served basis.



**SOUTHLAND REGIONAL
ASSOCIATION OF REALTORS®, INC.**

**7232 Balboa Blvd.
Van Nuys CA 91406**

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AREA MEETING ANNOUNCEMENTS

EAST NORTH

Thursdays

Chairperson: Doc Holladay

Phone: (818) 705-7575

Location: Lulu's Restaurant - 16900 Roscoe Blvd.,
Van Nuys

Time: 8:45am

OUTWEST

2nd & 4th Thurs of Mo.

Chairperson(s): Jim Bevis, Chairman
Louis Mowbray, Vice Chairman
Larry Gutierrez, Membership

Phone: Jim – (818) 522-4113

Email: jabevis@ca.rr.com

Phone: Lou – (818) 703-7209

Email: lmowbray@pacbell.net

Phone: Larry – (818) 645-8224

Location: Denny's, 8330 Topanga Cyn. Blvd.

Time: 8:30am – 10:00am

COMM. INVST. PROP. 3rd Tues of mo.

Chairperson: Brian Hatkoff, CCIM

Phone: (818) 701-7789

Web: www.c-rex.org

Time: 8:30 A.M.

Location: SRAR Auditorium-7232 Balboa Blvd.,
Van Nuys

January 19, 2010: LA County Assessors Office:
What is the County doing with Commercial Property
Values?

February 16, 2010: David Newman, CPA: What
new tricks does the IRS have for Commercial Real
Estate?

BUSINESS OPPORTUNITY 4th Tues of mo.

Chairperson(S): Harvey Osherenko

Phone: 522-7592

Location: SRAR – **Time: 9:00 A.M.**

January 26, 2010 Meeting

In addition to Business Opportunity Marketing we will
be adding IRC1031 Exchanging. If you can not sell
it, exchange it.

Learn how to use other Equities beside cash for the
down payment.

We will be available to answer any questions you
may have that can not wait until January 26th. Send
to harveyok2@yahoo.com.

R.E. NETWORK Fridays (expt. holidays)

Contact For Information: Bud Mauro

Phone: (818) 349-9997

Location: El Cariso Golf Club Restaurant, "The
19th Hole". 13100 Eldridge Ave., Sylmar CA. Exit
210 Frwy at Hubbard, N. to Eldridge, E. to Golf
Club Entrance. [TG-482 D 3]

Time: 8:30 – 9:30 A.M. - EVERY FRIDAY

SCV CARAVAN 1st and 3rd Fridays

Location: Home Town Buffet- 23154 W. Valencia
Blvd., Santa Clarita Valley

Date: 1st & 3rd Friday's

Time: 8:30am

Topic: MLS Marketing Meeting

JANUARY 15

Castaic - ECAS, HASC, HILC, HSHL, LOAK,
NCAS, NLAKE, PRKR, VVER

Newhall - DNEW, NEW1, NEW5, PLAC

Stevenson Ranch - SOSR, STEV

Valencia - VAL1, VALW, VSUM, VWES

Acton, Agua Dulce - AC, ADUL

Canyon Country - CAN 1, CAN2, CAN3, RBGL,
SAND

Newhall - NEW4

Saugus - BOUQ, CJRC, COPN, PLUM

Valencia - BCRO, CRSD, NBRG, NPRK, TSRO,
VALB, VALC, VALN, VLWC