

REALTOR® REPORT

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The Official Publication of Southland Regional Association of REALTORS®



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BEWARE!

FIRST-TIME BUYERS, DISTRESSED PROPERTIES DROVE CALIFORNIA'S 2009 HOUSING MARKET

Affordable home prices, tax credits for home buyers, historically low interest rates, and a large number of distressed properties prompted many first-time home buyers to enter the market in 2009, according to the CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.) 2009-2010 "State of the California Housing Market" report released.

The percent of first-time buyers increased dramatically in 2009, from 35.9 percent in 2008 to 47 percent in 2009, according to the report. The share of first-time buyers exceeded the long-run average of 38.6 percent and was the highest since 1995, when more than half of all buyers were first timers.

"It is clear that the federal tax credit for home buyers worked well in 2009 and is continuing to drive home sales," said C.A.R. President Steve Goddard. "The home buyers' tax credit is arguably the most successful strategy employed by the government's efforts to stimulate the economy."

According to a survey conducted by C.A.R. on the effectiveness of the federal tax credit for home buyers, nearly 40 percent said they would not have purchased a home if the federal tax credit was not offered. On the same note, nearly 70 percent of these buyers said the tax credit was either "very important" or "most important" in their decision to buy a home. The large number of distressed properties led to more than half of all first-time buyers purchasing an REO/foreclosure or short sale property.

Statewide, REO/foreclosures and short sales accounted for almost half of all annual sales in 2009, an increase from 35.6 percent in 2008. The median price of distressed properties declined nearly one quarter to \$250,000 in 2009 compared with \$330,000 in 2008. Meanwhile, the median price of non-distressed properties decreased only 10.4 percent to \$485,000 compared with \$541,000 in 2008.

Many sellers sold their homes with a loss in 2009, and those who experienced a net cash loss increased for the fifth consecutive year. With one-third of sellers experiencing a net cash loss in 2009, it was the highest level on record since C.A.R. started tracking net cash losses in 1989, and was more than triple the long-run average of 9.3 percent. Following two consecutive years

of significant declines in prices, the median net cash from home sales declined 50 percent last year to \$50,000 from \$100,000 in 2008.

Although sellers experienced a steeper net cash loss, lower home prices across the state sent affordability for first-time buyers to record-high levels in 2009. C.A.R.'s First-Time Buyer Housing Affordability Index (FTB-HAI) rose to 64 percent in the third quarter of 2009. The FTB-HAI measures the percentage of households that can afford to purchase an entry-level home in California and also reports first-time buyer indexes for regions and select counties within the state.

Affordable home prices also enabled first-time buyers to purchase larger homes. The average size of a first-time buyer's house increased to 1,560 square feet in 2009 compared with 1,300 square feet in 2005. Nearly 80 percent of first-time buyers purchased a single-family home, a slight increase from 78.5 in 2008, but a significant increase from 2005 when only 61 percent of first-time buyers purchased single-family homes.

Lower home prices not only encouraged first-time buyers to purchase entry-level homes, but also lured investors. More than 70 percent of properties purchased by investors were either short sales or REO/foreclosures. The typical investment property was 1,367 square feet and had a median price of \$232,750.

California's median home price hit bottom in February 2009 at \$245,170. Since then, the median home price has increased steadily in month-to-month comparisons, but remained below 2008 levels throughout 2009. The annual median price is projected to increase to \$280,000 in 2010 from \$271,000 in 2009.

Homes priced \$500,000 or less dominated the sales mix throughout 2008 and early 2009, but peaked at 85 percent in January 2009. Meanwhile, the market share of homes sold for more than \$500,000 increased from 15 percent in January 2009 to 25 percent in July 2009, holding steady around that figure for the remainder of last year.

Sales of high-end homes started picking up in late 2009, with the number of closings for homes priced \$500,000 or higher rising 3 percent, and sales of homes priced \$1

million or more experiencing their first year-to-year increase since July 2007. Statewide, annual sales of existing homes are projected to reach 527,500 units in 2010, a 2.7 percent decline compared with 2009's annual rate of 540,000 units.

As conventional loans became more difficult to obtain, the percentage of FHA-insured loans as a first mortgage increased significantly in 2009. The percentage of home buyers utilizing an FHA-insured loan increased to 32 percent in 2009, compared with 18.9 percent in 2008, partially a result of the agency increasing its loan limit from \$362,790 to \$729,750. FHA loans typically require lower down payments and have less rigid credit-qualifying guidelines than conventional loans. The median down payment for FHA-insured loans was \$9,888 compared with \$92,000 for conventional purchase loans.

"Although the huge increase in the use of FHA-insured loans is of concern, the housing market will continue to stabilize as home prices slowly recover and discretionary sellers return to the market in 2010," said C.A.R. Chief Economist Leslie Appleton-Young.

C.A.R.'s "State of the California Housing Market 2009-2010" report is free to members of C.A.R. or available for purchase for \$49.95 in electronic format at <http://www.rebsonline.com/category/57/>.



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

REALTOR® REPORT

The Official Publication of SRAR

President
Patti Petralia

President-Elect
Fred Sabine

Chief Executive Officer
Jim Link

Santa Clarita Valley Division

President
Andrew Walter

Main office:
7232 Balboa Blvd. • Van Nuys, CA 91406
Tel: (818) 786-2110 • Fax: (818) 786-4541
e-mail: info@srar.com

COMMON LOAN MODIFICATION SCAMS—BEWARE!

Loan modification guidelines are changing every day, and scam artists are adapting right along with them. Here are some of the most common loan modification scams out there today. For information on how to report suspected scams, go to www.loanscamalert.org.

• **Phony Counseling or Foreclosure Rescue Scams** – The scam artist poses as a counselor and tells a homeowner he can negotiate a deal with the lender to save the house—if a fee is paid first. He may even tell the owner not to contact the lender, lawyer or housing counselor—that he'll handle all details. He may even insist that the owner make all mortgage payments directly to him while he negotiates with the lender. Once the fee is paid, or after a few mortgage payments, the scammer disappears with the money. Asking for an advance fee is illegal in California.

• **Fake “Government” Modification Programs** – Some scammers may claim to be affiliated with, or approved by, the government, or they may ask the owner to pay high, up-front fees to qualify for government mortgage modification programs. The scammer's company name and Web site may sound like a real government agency. Advertisements often display terms like “federal,” “TARP” or other words related to official U.S. government programs.

An owner's lender will be able to tell them

if they qualify for any government programs to prevent foreclosure—free programs that require no payment.

• **Bait-and-Switch** – The scam artist convinces an owner to sign documents for a “new loan modification” that will bring the existing mortgage current. This is a trick. Instead, the owner actually just signed documents that surrender the title of their house to the scam artist in exchange for a “rescue” loan.

• **Rent-to-Own or Leaseback Scheme** – A scammer urges the owner to surrender the title of the home as part of a deal that will let owner stay in their home as a renter and then buy it back in a few years. He may tell the owner that surrendering the title will permit a borrower with a better credit rating to get new financing—and keep them from losing their home. However, the scammer may have no intention of ever selling the home back to the current owner. But the terms of these deals usually make buying back the home impossible. Worse yet, when the new borrower defaults on the loan, the current owner is evicted.

• **Scam Variation #1** – The scammer raises the rent over time to the point that the owner can't afford it. After missing several rent payments, they are evicted, leaving the “rescuer” free to sell the house.

• **Scam Variation #2** – The scammer offers to find a buyer for the home, but only if the

owner signs over the deed and moves out. The scammer promises to pay the owner some of the profit when the home sells. But the scammer simply rents out the home and keeps the profits while the owner's lender proceeds with the foreclosure. The owner loses their home and is still responsible for the unpaid mortgage, because transferring the deed does not affect an owner's mortgage obligation.

• **Bankruptcy to Avoid Foreclosure** – The scammer may promise to negotiate with the lender or get refinancing on an owner's behalf if owner pays a fee up front. Instead of contacting the lender or refinancing the loan, he pockets the fee and files a bankruptcy case in the owner's name—sometimes without their knowledge.

A bankruptcy filing often stops a home foreclosure, but only temporarily.

Filing bankruptcy stops any collection and foreclosure while the bankruptcy court administers the case.

But, eventually the owner must start paying their mortgage, or the lender will be able to foreclose.

The owner could lose the money paid to the scammer AND their home.

Worse yet, a bankruptcy stays on the owner's credit report for 10 years, which makes it difficult to obtain credit, buy a home, get life insurance or even get a job.

WINFORMS® USERS MUST UPGRADE TO ZIPFORM® 6 BY MARCH 31

All WINForms® users must upgrade to zipForm® 6 by March 31. Beginning April 1, access to WINForms® will be terminated. All users, including those who already upgraded, must renew their user licenses by March 31 to continue receiving access to this valuable resource. Users who do not renew their license by March 31 will be unable to use the software until they have successfully renewed their user license.

Important facts about zipForm® 6:

Upgrading from WINForms® to zipForm® 6 is not automatic; users will need to manually upgrade to zipForm® 6.

Transactions in WINForms® accounts will not be lost when upgrading to zipForm® 6. All files will be seamlessly migrated to the new zipForm® 6 account.

On April 1, all C.A.R. members will be required to use the zipForm® 6 program.

Upgrading is easy. C.A.R. has provided an abundance of helpful information to assist users.

zipForm® 6 is available in two versions: zipForm® 6 Professional (formerly WINForms Online®) and zipForm® 6 Standard (formerly WINForms Desktop®). zipForm® 6 Professional enables users to automatically import existing transactions and work online from any computer, and zipForm® 6 Standard allows users to import all previously saved transactions from WINForms® Desktop. Members can upgrade to both zipForm® 6 Professional and zipForm® 6 Standard for free. In addition, the new File Manager enables users to sync all files between their computer and online storage instantly, ensuring users always have the most-recent contracts.

For more information on how to upgrade, click here. C.A.R. also offers a series of free webinars. For a complete zipForm® 6 webinar schedule, visit <http://www.car.org/education/webinars/>.

HUD LETTER ALLOWS PERCENTAGE PLUS FLAT FEE COMMISSION

A real estate broker's commission may be determined using a percentage of the sales price, a flat fee, or a combination of both, according to a recent letter from HUD's General Counsel Helen Kanovsky. The January 22 letter clarifies the distinction between using a formula to calculate a legitimate commission, as opposed to an unearned fee that violates RESPA. Under RESPA, a real estate broker cannot charge a fee if no, nominal, or duplicative work is done.

According to the letter from Ms. Kanovsky, the new HUD-1 simplifies the reporting of the broker's commission because it is now reported in the 700-series as dollar amounts, rather than percentages. If, however, the amount in the 700-series is more than the commission in the listing agreement or buyer's broker agreement, then HUD may review whether additional services were provided for the excess amount charged. As an example, a listing broker charging the buyer an administrative fee absent any contractual relationship between the listing broker and buyer may be evidence of a RESPA violation.

This HUD letter provides REALTORS® with some guidance after a federal district court in Alabama invalidated a \$149 administrative brokerage commission last year in the case of *Busby v. JRHBW Realty, Inc.* (2009) 642 F.Supp.2d 1283. For more information on that case, see C.A.R.'s Realegal dated April 27, 2009.

NAR, DOCUSIGN TO PROVIDE EXCLUSIVE SERVICE TO REALTORS®

Marketing and Business Development is pleased to announce that DocuSign, the newest partner under NAR's REALTOR® Benefits® Program, has introduced an all new "DocuSign REALTOR® Edition", exclusively developed for NAR members. The e-signature service will offer exclusive benefits including preferred member pricing, a REALTOR®-branded online console, REALTOR®-branded e-signature, email templates and 40 DocuSign envelopes.

DocuSign Inc. is the leading provider of on-demand software services for electronic signature empowering individuals, small

businesses and global enterprises to operate faster and more efficiently with greater profitability, enhanced security and compliance. DocuSign is the only Web-based service to securely automate and control the entire electronic document signing process. To date, more than 59 million signature events have been executed using DocuSign.

The DocuSign Solution is more than just the e-signature; the solution includes the e-signature with electronic audit trail, DocuSign console and integrated communication stream.

The e-signature includes a unique tracking

code that creates an electronic audit trail that allows you to track the history of all documents signed via DocuSign. You'll know who signed, where they signed and when they signed.

The DocuSign Console offers real-time tracking, control and reporting of the e-signing process. Users are able to access rich functionality with drag and drop "Sign Here" tabs and data fields, and assign recipient signing order to ensure documents are 100% complete with guided signing—even with multiple recipients with multiple documents. And users have the assurance that every envelope is backed with a complete audit trail.

Integrated communications provide for easy communication and management of the routing documents for e-signature. The DocuSign system intuitively sends email notifications to sign, signing reminders for those who are slow to respond or to provide a copy of the signed documents.

DocuSign makes it easy to streamline operations and accelerate revenue with complete visibility and control into the document signing process.

New eSigning process uses smaller pages that load fast, and work with a wide range of mobile browsers, not just the latest iPhone and Blackberry. Designed for Mobile functionality DocuSign offers electronic signing from any Apple iPhone, RIM Blackberry, Google Android, Windows Mobile or any other mobile device. Available with all plans.

SPECIAL NAR MEMBER OFFER:

1. DocuSign REALTOR® Edition is an exclusive eSignature service specifically tailored for and available to members of the National Association of REALTORS® (NAR). Features include:

- REALTOR®-branded online console
- REALTOR®-branded e-signature
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TO SIGN UP OR LEARN MORE: Visit www.DocuSign.com/NAR or call 866-219-4318 and mention your NAR membership. You will need your NAR Membership (NRDS) I.D. to receive the preferred pricing.

"GREENify" YOUR SPRING CLEANING

The healthiest, least-toxic cleaners are the ones you make yourself. They are cheaper and just as effective too. According to a study at Virginia Tech, spraying hydrogen peroxide and vinegar right after one another is just as effective at killing germs as lung-irritating, stream-polluting chlorine bleach. Here are a few easy cleaner recipes to kick-start your Spring Cleaning.

EIGHT ESSENTIALS:

These eight items make up the basic ingredients for nearly every to-do-it-yourself cleaning recipe.

Baking soda: provides grit scrubbing and reacts with water, vinegar or lemon by fizzing, which speeds up cleaning time.

Distilled white vinegar: disinfects and breaks up dirt; choose white vinegar over apple cider or red vinegars, as these might stain surfaces.

Hydrogen Peroxide: disinfects and bleaches; great blood stain remover.

Borax: disinfects, bleaches and deodorizes; very handy in laundry.

Lemons: cuts grease; bottled lemon juice also works well, although your cleaning might require more for the same results

Olive oil: picks up dirt and polishes wood; cheaper grades work just as well

Washing soda: stain remover, general cleaner, helps unblock pipes; should be handled with gloves due to its caustic nature. Washing soda is usually found in the laundry aisle of the grocery store or drug stores.

Keep those old rags, used toothbrushes for wiping and scrubbing, and also an empty spray bottle at the hardware store.

Non-TOXIC WHOLE HOUSE Cleaning Recipes

All-purpose cleaner

1/2 cup borax, 1 gallon hot water

Mix in pail or use smaller amounts in a spray bottle; 1/8 cup borax to 1 quart of hot water) dissolving the Borax completely; wipe clean with a rag.

Furniture Polish

1/2 cup white vinegar

1 teaspoon olive oil

Mix and apply with a clean rag to dust and polish. Reduce the olive oil if wood looks too oily.

Source: www.thegreenguide.org

Floors

Wood

1/4 cup white vinegar

1 gallon warm water

Linoleum

1 cup white vinegar

2 gallons warm water

Mix in mop bucket, rinse afterwards.

Source: www.green.ca.gov

Metal Polish

Copper and Brass

2 Tbsps salt

White vinegar

Add vinegar to salt until a paste is formed.

Adding flour will reduce abrasiveness.

Apply with a rag and rub clean.

Stainless Steel

Baking soda

White vinegar

Apply baking soda with a damp cloth, using the vinegar to eliminate spots.

Source: www.thegreenguide.org

Enjoy these ease of cleaning with these non-toxic cleaning recipes and with items you may already have. "GREEN-ifying" your home while saving money and most importantly reducing potential toxins, fumes and chemicals found in most store brand products for a healthier living environment.

~Pamela Silver, REALTOR®, GREEN, Co-Chairman Partners In Conservation, SRAR's Housing Committee

Editor's Note: *The information and opinions contained in this article are those of the author and should not be considered as recommendations or policy of SRAR.*

HOW A COURT DECISION CAN AFFECT YOU

BY RON KINGSTON

Do you own, manage, or sell residential rental property?

Do real property transfer fees affect you when there is a sale?

Do you like government capturing a percent of the real property sales price to pay for well established and ever growing affordable housing programs?

State and local governments are positioning themselves to change the laws affecting these areas due to a court battle that was settled last year.

Geoff Palmer is a developer of apartment in Los Angeles who successfully sued the City of Los Angeles to avoid a mandate of the city to agree to: 1) impose rent control on 60 “new replacement rental units” for no less than 30-years or; 2) pay an in lieu fee at an approximate cost of \$10 million. Mr. Palmer argued that the cities affordable housing requirements violate the Costa-Hawkins Act (Act) on the theory that the Act pre-empts the area of rent control regulation on newly constructed rental housing.

The fall out of the Palmer decision has begun. The City of Berkeley, City and County of San Francisco, City of Santa Monica and the City of Los Angeles are asking the legislature to reverse the Palmer decision and they are also taking specific actions to mitigate the impact of the decision.

If tradition holds true, what happens in “Las Vegas” (one city) will not stay in “Las Vegas” because there is too much at stake. Most notably there are over 170 cities that have affordable housing programs (commonly referred to as “inclusionary zoning programs”) and over a dozen large metropolitan cities that have rent control that are directly affected by the Palmer decision.

The reason why governments and housing advocates are not expected to leave the decision stand is due to the millions upon millions of dollars that were flowing into local government coffers to pay for all of the affordable housing programs until the Palmer decision was final.

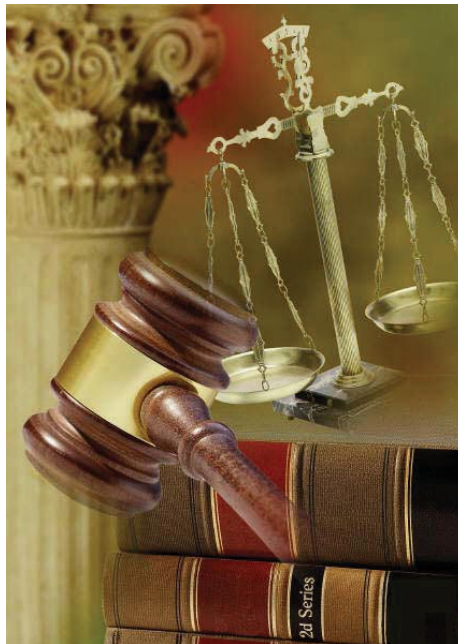
If cities stand down and do nothing, low-income rental housing:

- Will erode.
- Aggressive local government housing programs will become a shadow of themselves.

Because the future looks dim for affordable housing, let's look at what cities are doing in the short run. One city acknowledges that because of the Palmer decision, their inclusionary zoning ordinance may not be enforceable and as a consequence the tens of millions of dollars that was flowing into their housing programs must be changed. One of the city fathers in that city is proposing to

require landlords who own rental housing constructed between 1978 (the beginning of their rent control ordinance) and 1995 (the year that the Costa-Hawkins Act became law) be subject to rent control.

Another city was planning to adopt a “Mixed Income (housing) Ordinance” until the Palmer decision and as a consequence of the decision have gone back to the drawing board. That planning staff of that city is expected to present new versions of the “Mixed Income Ordinance” within



the next five months. Alternatives to the original Mixed Income Ordinance proposal include:

- A limitation on the sale price of the property instead of imposing rent control.
- An anti speculation restriction which could prohibit an owner from selling the property for a period of years.
- Requirements that limit construction to certain areas of cities that is often times referred to as urban limit lines.

A city in northern California is looking at adopting a new ordinance that would require “just cause for eviction” requirements. This proposal could include single-family rental housing.

One county supervisor has proposed an ordinance to “protect and strengthen our affordable housing” by requiring that at least 20 percent of the total units constructed must be affordable and located off-site within one mile of the principal development.

A mayor has proposed a transfer fee on all real property to pay on an ongoing basis. He is suggesting that the current affordable housing fee of more than \$333,478 per unit would be reduced if a transfer fee were approved by the city council. Some observe

that he could exempt single-family homes and just target residential rental, commercial and industrial property sales.

The California legislature could become extremely creative in its’ approach to respond to the Palmer decision by:

- Amending the Costa-Hawkins Act to repeal the state pre-emption clause, thereby gutting the Act. If this were the case, local government could largely ignore the Act and begin to adopt extremely onerous rent control requirements. This could be the undoing of the Act. Consider the following list of other “state legislative” solutions:

- Require state wide just cause for termination of tenancy which some argue would maintain affordable housing.

- Eliminate the single-family rental housing exemption from the Costa Hawkins Act.

- Curtail or strike the vacancy decontrol provision in the Costa Hawkins Act, which landlords argue is a critical provision to reset the rents upon vacancy.

- Proposing a constitutional amendment that would authorize local governments to adopt transfer fees to pay for affordable housing programs.

- Authorizing local governments to adopt and enforce inclusionary zoning ordinances.

- Assuring that all “rent controlled units” including inclusionary price controlled units, shall be exempt from the application in the Palmer decision.

In a year of substantial economic uncertainty for housing, what better time to change the law to assist low-income households in light of the Palmer decision?

The California Political Consulting Group provides lobbying, legal and consulting services for business and trade associations.

Ronald M. Kingston and Jon D. Smock are two of the most accomplished lobbyists in California. They have successfully written numerous legislative measures relating to housing, building, real estate finance, real estate disclosure, environmental hazards and new construction standards. They have a long and accomplished track record representing landlords, REALTORS®, the finance industry, homeowner associations, judicial council and many other interest groups and businesses.

Ron is the President of CPCG and can be reached at: Ron@CALPCG.com or 916.447.7229

Jon is a consultant with CPCG and can be reached at: Jon@CALPCG.com or 916.489.8925

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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.

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Daniel Beech, Broker
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Bibera, Wiltrudes
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Cypress, CA. 90630

Clifford, Neil John
Neil John Clifford
5964 County Oak Rd
Woodland Hills, CA. 91367

Desind, Scott
Scott Desind, Broker
26500 Agoura Rd. #536
Calabasas, CA. 91302

Horwitz, Susan
SH Commercial Real Estate
18316 Hatteras St., #7
Tarzana, CA. 91356

Keriman, Jack
Jack Keriman Real Estate Broker
6155 Bluebell Ave.
North Hollywood, CA. 91606

Kuchiersky, Snezhana
Snezhana Kuchiersky
5305 White Oak Ave. #H
Encino, CA. 91316

Kurtz, Amir
Premier Financial & Real Estate Corp.
22020 Clarendon St. #200
Woodland Hills, CA. 91367

Lieberman, Brett Matthew
Real Innovate Realty
7668 El Camino Real, Ste 104-101
Carlsbad, CA. 92009

O'Leary, Thomas Hugh
Atlantic & Pacific Real Estate
1610 E. St. Andrew Place, #B150E
Santa Ana, CA. 92705

Pizzimenti, Mary Margaret
Pizzimenti Hill & Associates
6520 Lonetree Blvd., Suite 102
Rocklin, CA. 95765

Roh, Hannah
Hannah Roh
8445 Reseda Blvd.
Northridge, CA. 91324

Sanders, Dustin
Fidelity Real Estate
1127 No. Pacific Ave.
Glendale, CA. 91202

Seward, John
Seward Real Estate & Financial, Inc.
3115 Foothill Blvd., Suite H
La Crescenta, CA. 91214

Tang, Francis Wingyan
Wing Brothers & Associates
24129 St. Moritz Dr.
Valencia, CA. 91355

SECOND POSTING

Bronstrup, Gigi
Gigi Bronstrup
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Callahan, Matthew James
Civic Center Home Loans & Realty, Inc.
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Whittier, CA. 90601

Finkle, Hugh
Hugh R. Finkle
2566 Overland Ave. #650
Los Angeles, CA. 90064

Helou, Fadi George
Halo Investments Inc.
18558 Roscoe Blvd. #310
Northridge, CA. 91324

Kazanchian, Grigor

Grigor Greg Kazanchian
6331 Carpenter Ave.
North Hollywood, CA. 91606

Naire, Christopher
Cal State Realty Services
10251 Vista Sorrento Pkwy. #350
San Diego, CA. 92121

Settle, James M.
Gibraltar Realty
22753 Ventura Blvd.
Woodland Hills, CA. 91364

Sterling, Edward Lee
Sterling Realty
5384 Bartlett Ave.
Oceanside, CA. 90250

Voskanian, Edwin
Investment Realty Group, Inc.
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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.

BUILDING REPAIRS & REMODELING

A1 PAINTING & Decorating. 30 yrs exp. Int & Ext. Wallpaper & popcorn ceiling removal. Smoothing & texturing of drywall, plaster or stucco. All repairs. Free estimates (818) 368-6083. Cell 309-9189. CSL #717698. Exp. #9(2010).

GAMBINO ELECTRIC
Corrections Troubleshooting
Lic. 315797 Cell (818) 468-8456 (818) 718-1922
Exp. #7 (2010).

A/C & HEAT INSPECTIONS
REPAIR & INSTALLATION
818-599-6756.....LIC. #802169
Exp. #17

HI-TECH LEAK & MOLD DETECTIONS. Infrared certified pro. Any leak, moisture or mold issue pinpointed fast. We locate the problem without tearing out walls & floors. See our website. 20 years Lic. We hold several certificates: www.cacertified.com.....800-758-6266
Exp. #6

HARDWOOD FLOOR, KITCHEN CABINETS, FINE FURNITURE REFINISHING. INSTALLATION & REPAIR.
BILL(818) 481-4651
Exp. #11

CTM ROOFING. BEAT ANY EST. 30% OFF TO DAY. FREE EST. LIC. & BONDED.
CALL.....(818) 714-3252
Exp. #9

GARY SCHIFF PLUMBING
Owner operated, Fast Reliable and Inexpensive. Plumbing repair, water heaters, garbage disposals, toilets, faucets and more. License #683205
.....(818) 700-1079.....
Exp. #8

TERMITE INSPECTION & FUMIGATION

NORDHAGEN AND DAUGHTERS

EXTERMINATING COMPANY INC.

TERMITE INSPECTIONS & FUMIGATIONS

SRAR 2002 " AFFILIATE OF THE YEAR"

YOU'VE TRIED THE REST...
YOU DEMAND THE BEST...
PUT US TO THE TEST !!!

- ◆ We do our OWN fumigations (No Sub-Contractor)
- ◆ Salaried inspectors (NO COMMISSIONS)
- ◆ FREE inspection if competitive bid
- ◆ Computer generated, emailed reports
- ◆ Recommended repairs performed by our company
- ◆ Licensed, insured and bonded

800-933-7378 800-649-1922 FAX
818-886-3454 661-255-1902 FAX
661-254-2133

Affiliate member SRAR
Affiliate member REOMAC
Member PCOC (Pest Control Operators of California)
CA Reg. #PR 2861

MAINTENANCE & REPAIRS

BILL HOLT'S HANDYMAN SERVICE
Plumbing, electrical, painting, drywall repair. no job too small. All work guaranteed. Small Pool & Spa Repair.
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Exp. #6

FULL DOMESTIC SERVICES
LIVE IN OR LIVE OUT, COMPANIONSHIP
CAREGIVER.....(818) 916-9802
WWW.MYDANSHAMIR.COM
Exp. #6

QUALIFIED HANDYMAN SERVICES. All kinds of jobs. Immediate response. Free estimates. Ask for Alberto or Andy. Fax (323) 588-1490 (818) 347-8765. Lic. 750345
Exp. #6

Avalon Landscape, Inc. (818) 981-0452
Beautify property & add great value for low cost. Maintenance & repair, tree trimming, lot cleaning
Erosion/slope repair, drought tolerant gardens
Hardscape, landscape, irrigation, and much more! Free initial consultation. Lic. #540964
Exp. #8

POOL CLEAN UPS/REO SPECIALIST
DRAINING, ACID WASHING, REPAIR & INSTALL PUMPS, FILTERS HEATERS. PLASTER, TILE, PLUMBING & ELECTRICAL REPAIRS. POOL INSPECTIONS: \$175. C-53 LICENSED CONTRACTOR #610398. SFV, SIMI, SANTA CLARITA. **THE POOL WORKS.....805-577-6822**
Exp. #7

VACANT HOME CLEANING SPECIALIST
APPLE CLEANING/PAINT. FORECLOSURES, HAULING.
(661)298-2084JOHN/JUNECARPETSHAMP00(818)993-5102
Exp. #6

TERMITE INSPECTION

Termite & Retrofitting

Termite Inspection

- Fast report (fax or e-mail)
- Bill to escrow
- Free inspection if competitive bid
- All works fully guaranteed
- We will beat or meet other bid

Retrofitting Inspection

- Gas shut-off valve
- Water conservation
 - Ultra low flow toilet
 - Shower head
 - Certificate of compliance
- Smoke detector
- Window safety glazing



Call: (818) 886-7378
(310) 328-7378

Get two inspections for one call

CONSTRUCTION

STYL'N CONSTRUCTION, INC.



R.E.O. / Foreclosures

Email: Styl'n@earthlink.net

Hey Brokers - We Do It All!

- | | |
|--------------------------|---------------------------------|
| • Trash-Outs | • Lead Bids |
| • Initial Yard Clean-Up | • Retrofitting Bids |
| • Initial Cleaning | • FHA - HUD Lender Requirements |
| • Emergency Preservation | • Interior Paint |
| • Pool Clean-Ups | • Carpet - Vinyl - tile |
| • Monthly Services | • Exterior Paint |

No One Has Our Experience Or Billing Terms!

STYL'N CONSTRUCTION INC.
9939 Canoga Avenue Unit "J"
Chatsworth, CA 91311
www.broker-solutions.com

Office: (818) 407-1327

Fax: (818) 407-1462

Licensed • Bonded & Insured • Lic. #806623

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LEGAL

THE LAW FIRM OF KATZ & BLOCK DENNIS P. BLOCK & ASSOCIATES The Number One Law Firm Specializing in TENANT EVICTIONS UNLAWFUL DETAINER



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- Guaranteed rapid filings
- No office visit required
- Free telephone consultations
- More experience than any other law firm
- Lockout Management service available

**FULL COLLECTION SERVICES
FREE FORMS AND
TELEPHONE CONSULTATIONS**

Open Monday through Saturday

Call after hours for our informational hotline
including free forms

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LOS ANGELES VALLEY VILLAGE
323-938-2868 818-432-1980

**TOLL FREE
800-77EVICT**

www.evict123.com

MAINTENANCE & REPAIRS

TILE & MARBLE RESTORATION

CLEAN SEAL REPAIR, REGROUT,
FREE EST & CONSULTATIONS.
42 YRS IN BUSINESS IN SFV
PROBLEM SOLUTIONS - HARRY
818-989-4161 CELL 818-261-1411

Exp. #5

ONE STOP HOME REPAIRS. Carpentry repair, painting,
clean up. Over 40 years experience.

.....(818) 609-8135.....(818) 294-8021.....
Exp. #7

PROFESSIONAL SERVICES

RETROFITTING & HOME INSPECTION & R.E.O. REHAB CROWN CONSTRUCTION G.C.

Bonded, Insured, Lic. B850720. Painting, plumbing,
carpentry, electric, trash out. Free est.

Cell 818-635-9910 - Off. 818-981-6437
email: akouc3@yahoo.com

Exp. #9

REO LOCKSMITH. NEALS KEY SERVICE
QUICK ON TIME SERVICE FOR REOS & EVICTIONS.
CONVENIENT BILLING.

.....(818) 363-8010.....
Exp. #6

ROOFING Inspection withi 24 hrs. 1-818-772-7500

ROOFING OCTAGON ROOFING CO. Fast serv.

ROOFING Certification-all types repaired & installed

ROOFING Insured & CA Lic. #767713

ROOFING with over 20 years experience.

Exp. #18

PROFESSIONAL SERVICES

PERMIT PLAN PERMIT PLAN

LEGALIZE ROOM ADDITION. BUILDING CODE
VIOLATION ALEX(818) 497-3799
eXP. #13

FULL DOMESTIC SERVICES

LIVE IN OR LIVE OUT, COMPANIONSHIP
CAREGIVER.....(818) 916-9802
WWW.MYDANSHAMIR.COM

Exp. #6

INCOME TAX PREPARATION

Haven't filed? - Federal & State - ALL YEARS

CTEC Certificated & Bonded

Call Milt Cohen 818-709-8087

UNCMLT@sbcglobal.net

Exp. #9 (2010)

LICENSED LAND SURVEYOR

LOT LINES, CERT OF COMPLIANCE,
LOT LINE ADJUSTMENT

DAN MAY.....661-297-2667

Exp. #26

CERTIFIED INFRARED INSPECTOR. NACHI HIF & 1AC2
Certified. A-1 Engineering contractor. Plus four more since
1989. Certified mold & moisture. Certified building science.
Free infrared scan and air quality scan with inspect. Foundation
and retain walls, swim pools all inspected. CA certified
.....800-758-6266www.cacertified.com
Exp. #6

MOLD INSPECTION

ESCROW MOLD SCREENING / INVESTIGATIONS

Professional Property Inspections. LLC / Environmental
Services. Certified Environmental Professionals. CIEC,

CIE, CMRS, CMR, CRMA, WRT.....(818) 707-7725
Exp. #13 (2010)

SIGNS

ARTOSIGN CO.
DIGITAL & SILK SCREEN PRINTING
www.ArtoSign.com

Customized, Personalized RE Signs

For Sale Sign Panel Size 36"x30"x24" Open House panel Size 24"x18"
Material: 0.093" Styrene, 10mm Coroplast, 1/4" MDF Hardboard-more...



Go Color
Extra Low Pricing
Yard Sign ea. \$39.95
Full Color, Digital Printing

OPEN HOUSE
YURI ADAMYAN
818-674-9675
Blythe



BANNERS, CANVAS, CAR MAGNETS, RIDERS, FLAGS,
METAL A-FRAME, BROCHURE BOX, FRAMES, POSTER

TEL: 818-500-9111

5838 SAN FERNANDO RD. #C, GLENDALE CA 91202

Call For Special Special

285-0200

800.644.9994

REAL ESTATE

\$39 per month

100%

COMMISSION



GOLD STAR REALTY

We Offer:

Full Time Experienced Broker

Equipped Offices & Conference Rooms

Most Southland MLS Services

Friendly and Helpful staff

(818) 757-4567


20 YEARS IN BUSINESS

17815 Ventura Blvd., Suite 205, Encino


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PROPERTY INSPECTION



California General Building Contractors Lic. No. 305021



JERRY CARLISLE
PROPERTY INSPECTIONS

MASTER CREIA INSPECTOR
AS DESIGNATED BY THE CALIFORNIA REAL ESTATE INSPECTION ASSOCIATION

Member
AMERICAN SOCIETY OF HOME INSPECTORS

Over twenty years of property inspection experience

Single Family Residences
Condos
Townhouses
Apartment Buildings
Commercial/Industrial Buildings

(818) 880-9195
(310) 478-8039

20929 Ventura Blvd. Suite 47-148
Woodland Hills, CA. 91364

HomeInspectJerry@aol.com
www.PropertyInspector.CityMax.com

REAL ESTATE

(818) 755-0002

Confidential Interview
Call For a
Concept To A New Level!
Taking the 100%
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Estate Properties, Inc.
Exclusive



Are you ready to keep
more of your commission?

REAL ESTATE



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14 Years in
Business

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Only \$69/Month

- Residential
- Commercial
- Investments
- Mortgages
- Business Ops
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Also Ask About ...

☒ New Annual Plan
☒ Branch Licensing

For a Confidential Interview...
contact Dean Dana - Broker

office: 818-778-1112 ext. 49
e-mail: dean@generalrealty.com

www.generalrealty.com

each office is independently owned and operated

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.

REAL ESTATE

FREE

"Keys to Success" Workshops

Just stop by, take notes and have a cup of coffee while these industry professionals share their keys to success.

THURSDAY MARCH 11th, 10AM	THURSDAY MARCH 18th, 10AM	THURSDAY MARCH 25th, 10AM	THURSDAY APRIL 1st, 10AM
<p style="color: red; font-weight: bold;">Meet Carlos Quiroz</p>  <p style="font-size: small;">Top 10 Agent 6 years in a row, Over 20 years with Park Regency, \$7.8 million closed in 2008.</p>	<p style="color: red; font-weight: bold;">Meet Jason Brennan</p>  <p style="font-size: small;">Over 10 years with Park Regency, Ranked in the Top 100 with \$7.3 million closed in 2009.</p>	<p style="color: red; font-weight: bold;">Meet Jim Hoff</p>  <p style="font-size: small;">Ranker of the Year in 2003 and 2007, Past President of the Southern Regional Association of Realtors, \$5.2 million closed in 2009.</p>	<p style="color: red; font-weight: bold;">Meet Mike & Nancy Spang</p>  <p style="font-size: small;">Ranked in the Top Five of the last 12 years, Over 18 years with Park Regency, \$9.3 million closed in 2009.</p>



818-363-6116

www.ParkRegency.com

10146 Balboa Blvd. Granada Hills, CA 91344

REALTOR® RESOURCE CENTER

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CONTRACTOR



License #875836

Tel: 818-668-8106

Email:
Estimated4Less@gmail.com

Repair-Rebuild-Remodel

REO Approved

- Rehab
- Retrofit
- Home Inspections
- 203k Consultant

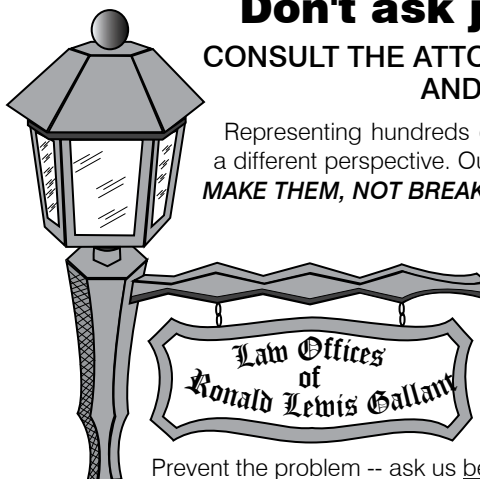
Website: Estimate4Less.com

Insured and Bonded

LEGAL

Legal Problems? Don't ask just an attorney

CONSULT THE ATTORNEY CHOSEN BY BROKERS
AND THEIR AGENTS



Representing hundreds of REALTORS® and associates gives us a different perspective. Our goal is to **KEEP DEALS TOGETHER -- MAKE THEM, NOT BREAK THEM**, and keep you out of trouble.

- Free consultations for SRAR members and their clients.
- 24 Hour Advice.
- Reduced fees for SRAR members.
- Free seminars for SRAR Offices.

Prevent the problem -- ask us before you or your client act.

- Former Assistant United States Attorney and Professor of Law
- Master of Law Degree
- MASTER CARD/VISA ACCEPTED
- Review of Real Estate Documents
- Negotiations
- Business and Tax Advice
- Real Estate Litigation
- Dept. of Real Estate and SRAR Disciplinary Matters
- CC&R AND HOA Issues
- Corporations
- LLC and Partnership



15760 VENTURA BLVD. • SUITE 700 • ENCINO • (818) 501-0780

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FAST CASH - NO DOCS Private Money

Low Interest, Low Points, Great Terms

On any type of property- land, commercial, residential, income, non-owner occupied.

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If it makes sense, We Do It!

1st, & 2nd's

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(818) 880-1020

Fax: (818) 878-0250

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www.communityloansandinvestments.com

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RealtyTech

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**Let Us Do the
Work For You!**



Get Started >>>

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

Advertising Policy

Rate Policy

Rates are based on frequency within a 12-month period from the first insertion.

Deadline is every 20th of the month for the next month publication.

Billing date for ad is on or before the 5th of the month following the first issue. (example: July issue advertising will be billed by July 5th). Account is past due on the 1st of the following month. (Example: July issue advertising is past due on August 1st.)

The SRAR may change the rates published in this document at any time. However, this increase will not apply to advertisements whose closing dates precede the announcement of increased rates.

Cancellations

No cancellations or changes in orders will be considered unless submitted to the SRAR in writing prior to the closing date. Cancellations or changes received after closing subject to penalty.

Contract & Copy Regulations

• Advertiser may not reserve position. Position will be on a first come first served basis.

• The SRAR reserves the right to reject or to cancel any advertisement at any time.

• Advertisers and advertising agencies shall assume liability for all content (including text, representation, and illustration) of advertisements printed, and shall also assume responsibility for any claims arising therefrom made against the SRAR.

• The SRAR shall not be liable for any failure to print, publish, or circulate all or any portion of any issue in which an advertisement accepted by the SRAR is contained if such failure is due to acts of God, acts of government or government instrumentality (whether federal, state or local), strikes, accidents, work stoppages, fire, or any other circumstances beyond the control of the SRAR.

• The word "advertisement," in not less than 7-point type, must be carried at the top of all advertisements that carry no signature or simulate editorial material. The advertiser will be charged for alterations and corrections.

• Since editorial requirements change as issue production progresses, SRAR cannot guarantee fixed positioning.

• SRAR is not responsible for errors in printing code numbers.

• Advertising materials will be stored by the SRAR for 12 months and then destroyed, unless otherwise requested.

• SRAR will not be bound by any conditions, printed or otherwise, appearing on order blanks or copy instructions when such conditions conflict with the regulations set forth in this rate card.

• Repeat ads (pick-up ads) -- the most recent advertisement will be picked up unless otherwise indicated on insertion order.

Payment Policy Display Ads

Payment is due within 30 days of date of invoice. No cash discount is given. SRAR shall have the right to require payment for advertising upon such terms as SRAR sees fit, prior to publication of any ordered advertisement.

In the event of non-payment, SRAR reserves the right to hold advertiser and/or its advertising agency jointly and severally liable for such monies as are due and payable to the publisher.

Classified Advertising

Pre-payment is required on all advertising which must be received for each ad by the issue closing date. Payment may be by check payable to the SRAR, or by credit card.

Display Advertising Mechanical Requirements

Digital advertisements 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 and Freehand files are not accepted.

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

Proofs or hard copy 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). PMS colors will be converted to their 4-color equivalent.



SOUTHLAND REGIONAL
ASSOCIATION OF REALTORS®, INC.

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

**Regular mail not fast enough?
Read REALTOR® Report on-line at www.srar.com**

PRESORTED
STANDARD
U.S. POSTAGE
PAID
VAN NUYS, CA
PERMIT NO. 1088

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

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

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

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

BUSINESS OPPORTUNITY

4th Tues of mo.

Chairperson(S): Harvey Osherenko

Phone: 522-7592

Location: SRAR – **Time: 9:00 A.M.**

Free Work Shop

March 23, 9am to noon

Exit Stragites

Trade you investment house for your home.
Trade you home for investment properties. Using
IRC 1031 Tax Deferred Exchanges and other
creative tools. If you can not sell it exchange it!!!
Exchange what you do not want for what you
want. We will also will be marketing Business
Opportunities.

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

MARCH 19 – Castaic - ECAS, HASC, HILC, HSHL,
LOAK, NCAS, NLAKE, PRKR, VVER

Newhall - DNEW, NEW1, NEW5, PLAC

Stevenson Ranch - SOSR, STEV

Valencia - VAL1, VALW, VSUM, VWES

APRIL 16 – 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