

REALTOR® REPORT

September 14 - September 27, 2010

The Official Publication of Southern and Regional Association of REALTORS®



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FEDS SHIFT FOCUS AS BUYER TAX CREDITS END

BY PATTI PETRALIA, PRESIDENT, AND DAVID R. WALKER SRAR MEDIA CONSULTANT

REALTORS® mightily advocated for passage of the tax credits that helped first-time home buyers and wouldn't mind if they were rolled out yet again, but somewhat improved market conditions make it unlikely that Congress or the Obama Administration will support another round of credits, preferring instead to shift focus to aiding underwater and unemployed existing home owners.

California was the primary beneficiary of the federal tax that offered first-time buyers an \$8,000 tax credit. An estimated 261,302 California buyers took advantage of the credits, which totaled \$1.95 billion.

That program has ended as has California's \$10,000 tax credit for first-time buyers. The \$100 million California allocated for first-time buyers was used up quickly, forcing the state to stop taking new applications long before its official expiration.

An additional \$100 million had been set aside for purchasers of new homes, but that program is on the verge of being cut off also due to heavy demand. For more information go to http://www.ftb.ca.gov/individuals/new_home_credit.shtml

Here's a quick roundup of some of the programs and regulations implemented recently that help first-time buyers, limit a buyer's exposure to scams and fraudulent lending activity, while also throwing a life preserver to owners who are struggling to keep their home.

- The Federal Housing Administration on Tuesday launched the Short Refinance program that is designed to allow underwater homeowners who are current on a non-FHA loan to refinance into an FHA-backed loan when their lender agrees to write off at least 10 percent of their principal. Originally announced in March, the program is meant to help homeowners in markets that have seen large declines in home values refinance into a safer, more secure mortgage. For details go to <http://www.hud.gov/offices/adm/hudclips/letters/mortgagee/files/10-23ml.pdf>

- Governor Arnold Schwarzenegger on July 21 announced the launch of the Community Stabilization Home Loan Program, a special program designed to help first-time homebuyers purchase homes in communities hardest hit by the foreclosure crisis. Run by the California Housing Finance Agency, first-time homebuyers will be

eligible for below-market interest rate loans to purchase foreclosed homes in ZIP codes with some of the state's highest foreclosure rates. For a list of foreclosed properties eligible for this program, visit www.calhfa.ca.gov. Information on sales price limits and income eligibility requirements is also available at that website.

- California received \$427 million from the Obama Administration's "Hardest Hit Fund," which is aimed at helping families in states that saw a 20 percent or more decline in prices due to the economic and housing market downturn. The assistance is meant to help homeowners who are struggling to make their mortgage payments due to unemployment. Details of the program are being developed.

- Additionally, the U.S. Dept. of Housing and Urban Development has launched a complementary \$1 billion Emergency Homeowners Loan Program. That program will provide assistance — up to 24 months — to homeowners who are at risk of foreclosure and have experienced a substantial reduction in income due to involuntary unemployment, underemployment or a medical condition.

- The Federal Housing Finance Agency recently took steps to restrict government-sponsored enterprises — Fannie Mae, Freddie Mac and the 12 Federal Home Loan Banks — from investing in mortgages with private transfer fee covenants. A private transfer fee, often a 1 percent fee attached as a lien to a property by a developer, is due to the developer each time the property is resold. The term of some covenants can extend for 99 years. The National Association of Realtors is a leader of a coalition that strongly opposes such fees.


- The Federal Reserve on Aug. 16 approved a rule banning lenders from paying bonuses to mortgage brokers and loan officers who get borrowers to agree to a higher interest rate than they need to pay. The move is part of many actions taken to rein in high-risk lending that fueled the housing boom and its eventual collapse. Another rule finalized on Aug. 16 would require lenders to notify borrowers when a mortgage has been sold or transferred.

- Facing new penalties if they lowball estimates of upfront mortgage costs, lenders and brokers now have an incentive to accurately report actual closing costs in the so-called good-faith estimates that

mortgage providers must give prospective home buyers. Prior to the new rules issued by HUD, lenders had more of an incentive to give lowball quotes.

- As of this writing, Gov. Arnold Schwarzenegger was weighing whether to sign Senate Bill 1178, which extends anti-deficiency protections to homeowners who refinanced what are called "purchase money" loans and now are facing foreclosure. The California Association of Realtors sponsored this critical piece of legislation designed to protect homeowners in foreclosure from attempts by lenders to sue owners often years later for the difference between the value of the foreclosed property and the outstanding balance on the mortgage loan. Under existing law, if a homeowner defaults on a mortgage used to purchase a home — commonly referred to as a "purchase money mortgage" — the homeowner's liability on the mortgage is limited to the property itself. However, homeowners who refinanced the original purchase debt, even if only to obtain a lower interest rate, were not extended the same protections.

The Southland Regional Association of Realtors® is a local trade association with more than 10,000 members serving the San Fernando and Santa Clarita Valleys. SRAR is one of the largest local associations in the nation.



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

REALTOR® REPORT

The Official Publication of SRAR

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REALTOR® CANDIDATES FOR 2011 BOARD OF DIRECTORS

The following 11 REALTORS® will appear on the ballot for election to the Board of Directors. 10 Directors will be elected.



ROGER HANCE
SLATE CANDIDATE

JOINED IN 1974

I have been a member of SRAR for 36 years and have served on numerous committees, including serving as a past Board of Director. My most recent service includes Grievance and Nominating Committees. I am very computer accomplished and keep up on the latest technological innovations. I would like to serve as a Director to contribute to the future direction of our Association with the members' best interests in mind. These are rough times for REALTORS® and the Country in general. There are important upcoming issues to be considered for the benefit of SRAR members, and I believe I can make good choices for the benefit of all members. I would appreciate your vote!



ROBERT A. BANUELOS
SLATE CANDIDATE

JOINED IN 2003

I have been a member of SRAR since 2003. In that time, I have served on the Equal Opportunity and Cultural Diversity Committee as both Chair and Vice Chair and Events & Community Relations Committee. I am currently serving on the Grievance Committee and as Vice Chair of the Education Committee. I have a very solid work ethic and highly value personal and professional relationships. I am very fair and strongly believe in cultural diversity within organized real estate. My sister, Ana Maria Colon, served as SRAR president in 2009 and I would be honored to serve as a member of the Board for 2011. Please vote for me.



SUSAN MILLER
SLATE CANDIDATE

JOINED IN 1984

I have served on many SRAR committees over the years which include Marketing, CRIS/MLS, Education, Housing, Governmental Affairs, Bylaws and Foundation Trustees. I chaired both CRIS/MLS and Education and Vice Chair MLS. I have served on the Executive Committee and the Board of Directors and as a C.A.R. Director. I am a working agent and follow the every day issues in our industry and the changes over the past several years. I am excited to return to the Board of Directors to share my knowledge and expertise on behalf of the membership. I would love your vote!



SHARON BARRON
SLATE CANDIDATE

JOINED IN 1989

Since joining SRAR I have been serving on many committees including Chair of Assessment Panel, Vice Chair of Grievance Committee, Vice Chair of MLS, 5 years on Professional Standards Committee, including Chair and Vice Chair and Liaison to Bylaws. I am currently serving on the Finance, Technology, Governmental Affairs, Ethics & Arbitration and MLS Rules & Compliance Committees. I'm completing my 4th year on the Board of Directors, and am also serving my second year as a C.A.R. Director as a member of the MLS Committee and C.A.R. Liaison to Professional Standards. In that time, I have developed an in-depth market knowledge and industry contacts that only come from years of experience. I feel that I bring the diversity and flexibility that is required in such a rich cultural environment as Los Angeles. This year, I have attained the California Golden R level for Political Survival contributions.



JEFF KAHN
SLATE CANDIDATE

JOINED IN 1979

Over the past five years, I have served on numerous SRAR committees, and held several leadership positions. I have been on the Board of Directors and Executive Committee, as well as being Chairperson of Finance Committee and Bylaws Committee. I am currently on the Board of Directors of CARETS. I was on the C.A.R. task force responsible for drafting the Revised Purchase Agreement released in April. I am a member of the Risk Management Committee at SRAR which conducts quarterly Broker, Owner, Manager meetings and Agent Seminars. I am a Pro Start Instructor as well as the instructor for SRAR providing the training for our members on the Revised Purchase Agreement. I believe that my background and leadership positions, along with my ability to listen to the voice of the members will serve our Association well, and I will always keep an open mind on all issues.



WENDY HALE
SLATE CANDIDATE

JOINED IN 1977

I'm completing my 4th year on Board of Directors, 2nd year on Executive Committee, 4 years Director-Liaison -Ethics & Arbitration, member - Governmental Affairs & Technology Committees. C.A.R. Director 3 years: currently, Regional Representative - Taxation & Government Finance; member - Legislation, Professional Standards, and Standard Advisory Forum on Forms Committees; previously, Regional Representative - REALTOR® Risk Management and Consumer Protection and Professional Standards Committees; member - Housing Opportunity and Local Government Relations Committees. I have been honored to serve our Association continuously for the past 17 years, including Vice Chair - Grievance; Vice Chair - Professional Standards; MLS Regional Board of Directors; Nominating Committee; Chair - Ethics Orientation Subcommittee; Chair - Grievance Task Force. I've spent 20 years in Management of Residential Brokerage Companies and would appreciate your vote to allow me to continue to work in support of our Association.



GINA UZUNYAN
SLATE CANDIDATE

JOINED IN 1989

Currently a Board of Director at SRAR. Director Liaison Young Real Estate Pros. (YREP). Member of Governmental Affairs Committee. Past Vice Chair of Governmental Affairs Committee. Served on Commercial Committee - 1 year. Professional Standards Committee - 2 years. Grievance Committee - 2 years.

Advertising Sub-Committee for Grievance - 1 year. Graduate of SRAR Leadership Class. Recipient of 2006 Grievance Committee Outstanding Member. I am the Broker and Co-owner of a real estate office specializing in Residential, Multi-Residential & Commercial Sales, Leasing & Loans. I am also a licensed Appraiser, Loan Officer & Notary Public with the designations CCIM (Certified Commercial Investment Member) & SFR. I've been in the real estate profession since age 16 and am proud to celebrate my 25th year in the r.e. industry.



CHRIS WILLIAMS
SLATE CANDIDATE

JOINED IN 1979

I would love the opportunity to give back to the profession that has been so good to me. I have considerable passion for our community and the dream of owning a home. I have served on Social Events 1980, Grievance and Pro Standards from 1980-1982 and 2009 to present, Advertising Committee 2010, Professional Standards 1983-1986. I regularly volunteer my time and resources for our city by cleaning up the streets and sidewalks, graffiti removal, raising funds for the LAPD Pals Youth Center and a CERT volunteer. I am committed to making a difference by being a resource for our community, maintaining high ethical standards, encouraging new agents to strive for education and excellence. It is so important to me that homeowner rights and good representation remain strong.



ANDREW WALTER
SLATE CANDIDATE

JOINED IN 1997

I have served on the Government Affairs Committee in Santa Clarita since 2007. I have been a member of the SCV Division Council since 2008, and presently serve as SCV Division President. This year I have enjoyed a seat on the SRAR Board of Directors, and also serve on the Grievance Committee. This year I have taken on the responsibility of Co-Chair of the SCV Division Annual Golf Tournament. I look forward to continued service to my community and fellow members of Southland Regional Association of REALTORS®. Please cast me your vote.



RANA LINKA
PETITION CANDIDATE

JOINED IN 1976

I have been an active SRAR Member serving on many committees and Board of Directors. I currently serve on MLS Rules and Compliance & Projects and Events Committees. I was a long time member of Education Committee and have taught Professional AdvantEdge for 20+ years at SRAR. I have served 13 years as a C.A.R. Director, currently as Issues Chair of Common Interest Development, and member of Expo and Education Advisory Committees. I served three years on Standard Forms Advisory and have taught the Purchase Agreement to SRAR members. I am active in WCR, past LCP, State Governor and DVP, currently State Parliamentarian. I serve the Community in collecting food for Food Banks and am Survivor Chair of ACS Simi Relay. I was recently awarded Good Samaritan in the REALTOR® Report, June 21 issue. I desire to serve our membership on Board of Directors with my experience, knowledge and caring.



NANCY TROXELL
SLATE CANDIDATE

JOINED IN 1990

Past President of the Santa Clarita Division of the SRAR. Served on both the Santa Clarita Council and the SRAR Board of Directors. Past Governmental Affairs Chair SCV Division and SRAR. Served on Grievance, Professional Standards, Regional MLS, and have been a member of the Governmental Affairs Committee at SRAR since 2000. My service to the California Association of REALTORS® include: Board of Directors since 1999, Past local Governmental Relations Vice Chair, Past Legislative Committee Vice Chair, Chair Housing Opportunity, Scholarship Trustee for the past three years, and current Vice Chair of C.A.R. Scholarship Foundation. Served on the REALTOR® Citizen Advisory Committee under Rick Auerbach, Los Angeles County Assessor. I believe my experience, knowledge and passion for our industry will benefit our members, our clients and the industry as a whole into the new decade.

WHITE HOUSE CONGRATULATES EL CAMINO REAL ON 6TH ACADEMIC DECATHLON CHAMPIONSHIP



LEFT TO RIGHT: DANIEL DE HAAS, THE GRANDSON OF LONG-TIME VALLEY REALTOR MARTIN DE HAAS, MICHAEL WALKER, JESSICA LIN, ADRIANA URECHE, DANIEL MOREH (IN FRONT OF PRESIDENT OBAMA), EVAN EDMISTEN AND AUDREY GOLDBAUM.

Kudos are in order for the Academic Decathlon team of El Camino Real High School which took top honors in a recent competition. El Camino Real competed against 64 high schools in its region and 62 high schools in California to advance to the nationals, where it beat out 35 states and the Virgin Islands to win the title with a score of 49,951.7 out of 60,000.

President Barack Obama recently welcomed the 2009-2010 champions in the Oval Office. Attendees included: Honor students Audrey Goldbaum, Jessica Lin and Adrian Ureche. Scholastic

students: Vivian Cheng, Daniel Moreh, Michael Walker. Varsity students: Daniel de Haas, Andrew Fann and Evan Edmisten. Coaches: John Dalsass, Stephanie Franklin Sumandra and Ramon Curtis Cortines. El Camino Real became the first in the country to win the national title six times.

The team was elated to meet the President and they related how they practiced six hours a day leading up to the competition. President Obama told them how proud he was of them and their accomplishment and commended them for setting such a terrific example for students across the country.

GRANTS STILL AVAILABLE FOR PUBLIC SAFETY RESPONDERS

The \$4,000 grant program for public safety responders is still going funds are still available. If you have a first-time homebuyer who is a police officer, sheriff's deputy, firefighter, California Highway Patrol officer or emergency medical technician and purchasing their first home within the SRAR jurisdiction, get your application in today! There are only a limited number of grants available, so don't miss out!

Applicants must participate in at least one of the Homebuyer Programs listed on the application form, which can be found on SRAR's website. Each program lists their own income limitations, which can be found on their respective websites. If a particular program does not have income limitations (notated on the application with an *asterisks), an income limit chart is listed on page 2 of the application and is to be used for those programs.

Details of the program and qualification requirements can be found online at www.SRAR.com/grants or by calling Michelle Gerhard at 818-947-2298.

The Southland Regional Association of REALTORS® makes the grants available, which will be funded upon the close of escrow and need not be repaid, as part of the Housing Affordability Fund created by the California Association of REALTORS®.

YREP HAS FUN AND RAISES FUNDS!

SRAR's Young Real Estate Professionals definitely know how to have fun, but they also know how to raise money for worthy causes.

On Saturday, August 28th, the members of SRAR's newest committee held a

rummage sale/car wash fundraising event at Park Regency Realty in Granada Hills. Items that had been donated over a four-week period of time were sold at bargain rates. Patrons were also able to get a hand carwash for \$5.00 while they shopped.

By the end of the 8 hour event, the eager group of young professionals managed to raise \$1,000, which was split between two different charities – \$500 to the California Association of REALTORS® Housing Affordability Fund (HAF) and the remaining \$500 to LA Family Housing, a nonprofit organization in North Hollywood that helps families transition from homelessness.

The generosity didn't end there. All the rummage items left over from the day's event were donated to the Salvation Army, which was conveniently located just next door to Park Regency.

All-in-all, three wonderful organizations benefited from this amazing event and YREP still managed to have a wonderful time!



SPONSORS SOUGHT FOR 2010 MULTICULTURAL MIXER "CULTURAL FRIENDSHIP DAY"

The Equal Opportunity Cultural Diversity Committee is looking ahead to once again host one of the most successful and well attended events of the year – its fabulous Mixer! This year's Multicultural Mixer is scheduled for Thursday, October 14, 2010 from 5:30–7:30 p.m. and will be held on SRAR parking grounds. Em Roberts, the 2010 mixer chair, announced this year's theme to be, "Cultural Friendship Day". Attendance continues to grow with this amazing event year-after-year, and this year will be no exception!

All SRAR Affiliates and real estate offices are invited to participate as a Global (paid) or International Food Table Sponsor (free). We are currently seeking 2 additional Global Sponsors for this event. Global Sponsors will have their company name appear on all promotional materials and event publicity. Global Sponsors are also invited to have a company banner be displayed on the SRAR building during the event. And each Global Sponsor will receive a recognition award to be presented the day of the event. The cost for a Global sponsorship is just \$400.

International Food Table Sponsorships will go on a first-come/first-serve basis.

Table Sponsors will be provided with a space, which includes a 6-foot table and two chairs at no cost. Table sponsors are responsible for selecting a country of their choice, decorating their table and providing food (for 75 -100 people – appetizer portions) that is representative of that particular country. This is a great way to mix and mingle with members and advertise your company or product. You may also conduct your own table prize drawing. The rest is up to your imagination and creativity!

Theme prizes will also be awarded for best table decorations and best costume. So dress to match your table's country theme or break out your wackiest costume to make us laugh.

This is a great opportunity for an office event! Sponsorships are limited, so respond now and reserve your spot!

Special guests and local legislators are also invited to attend the Mixer.

For more information on Global or International Food Table sponsorships, contact Michelle Gerhard at 818-947-2298 or via email at michelleg@srar.com.

CONGRESSMAN VISITS SRAR

On September 1, 2010, SRAR's Governmental Affairs Committee was visited by Congressman Howard Berman. Considered to be a friend of the Real Estate community, Congressman Berman has been a long-time supporter of issues surrounding real estate and is highly regarded by the National Association of REALTORS®.

During his visit to SRAR, Congressman Berman provided an update to members of the GA Committee on current issues being discussed in Washington. Later, he opened the discussion to questions from Committee Members who were eager to get the Congressman's views on various topics related to the current real estate market.

Congressman Berman is pictured with SRAR's Governmental Affairs Director, Mel Wilson, 2010 SRAR President, Patti Petralia, and 2010 President-Elect, Fred Sabine.



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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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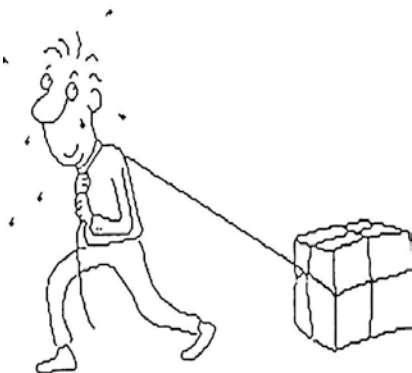
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Termite Inspection

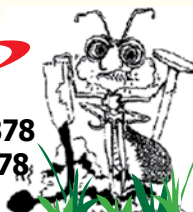
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*Same property must be featured for 30 days, no changes beside price and open house.
Source: 2009 Scarborough Research Report; 2009 ABC Audit; Omniture 4th Qtr Avg 2009.

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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

COMM. INVEST. PROP.

3rd Tues of mo.

Chairperson: Brian Hatkoff, CCIM

Phone: (818) 701-7789

Web: www.commercialdataexchange.com

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

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

SEPTEMBER 17

Castaic
Newhall
Stevenson Ranch
Valencia
Acton, Agua Dulce
Canyon Country
Newhall
Saugus
Valencia

OCTOBER 1

Acton, Agua Dulce, Newhall
Saugus
Valencia

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.**

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