

October 12 - October 25, 2010

# REALTOR® REPORT

*The Official Publication of Southland Regional Association of REALTORS®*

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**TEXAS HOLD 'EM  
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*a fundraising  
event for  
HAF pg. 4*

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Volume 90 • Issue 21



# 'FUN FINANCING' IS GONE, YET A VARIETY OF LENDING SOLUTIONS STILL FLOURISH

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

Noting that the lending industry has changed dramatically over the last two years and that the days of "fun financing" are gone, borrowers seeking a mortgage to finance purchase of a home will still find a wide variety of lending solutions that increase ownership opportunities.

That was the opinion of Johnny Kim, sales manager at Bank of America, who was one of three speakers at a recent free seminar for first-time home buyers. The seminar was presented by the Southland Regional Association of Realtors in cooperation with the Los Angeles Daily News and the Los Angeles Neighborhood Housing Services. The other speakers were Realtor Gerardo "Jerry" Ascencio, and Bruce Solomon, of L.A. Neighborhood Housing Services. This page will feature stories on each of their presentations over the coming weeks.

In an effort to do their due diligence, "responsible lenders are looking for individuals who will stay in their home for a long time," Kim said. "We want to make sure you can afford your home."

"We're not sure where values will be in the next six months," he said. "Hopefully, you're paying down your mortgage and the values will come up over the long term," but home ownership is not for everyone and each individual must weigh the advantages

versus the disadvantages of being a renter or an owner. Owners have a lot to do, Kim said, from mowing the lawn, gardening and fixing a broken dishwasher to constant maintenance and unexpected expenses.

"Some people don't want that responsibility," he said. "A good portion of your income will go to principal and interest, taxes and maintenance, plus there's limited mobility and there's no guarantee that the property will appreciate in value."

Yet what some buyers perceive as negatives, other recognize as positives, the sometimes intangible benefits that come with the pride of ownership, the tax benefits and, ideally, rising equity. Once individuals decide where they are in life — Where do you want or need to live? Are you beginning a family or nearing retirement? Will savings still be possible even with a mortgage and maintenance expenses? — prospective buyers next need to focus on financial planning and determining how much they should borrow versus how much they can borrow. Creating a monthly spending and saving plan and a daily spending worksheet can be relatively easy, he said, urging prospective buyers to use the budgeting assistance found at sites such as [www.bankofamerica.com/homebuyereducation](http://www.bankofamerica.com/homebuyereducation).

"Something as simple as eating in more and eating out less could save hundreds of

dollars," he said, and that may be essential to ensure that recent home buyers do not put the rest of their "financial plans on hold, so you can enjoy the benefits of home ownership more fully."

Before house hunting, it's wise to get preapproved for a loan, which is a formal commitment by the lender to lend a specific amount of money based on verification of a borrower's income, assets, employment history and debt. The preapproval is subject to an appraisal and title review of the property after a purchase contract is signed.

Realtors and lenders can help buyers determine how much loan they can afford, but as a rough rule, Kim said borrowers can multiply their gross income by 2.5 to 3 times to get a feel for what they could comfortably borrow. A mortgage is credit and it's imperative that a borrower's financial condition remains unchanged during the months leading up to a purchase and while a purchase is escrow. Because the biggest predictor of future behavior is past behavior, Kim said what happened during the last two years of a borrower's credit history is crucial.

"Banks do things based on risk," Kim said. "A high credit score suggests a lower risk; a low credit score suggest a higher risk. Anything above a 620 FICO score means you're probably okay. Above 720 puts the borrower in the excellent category."

## SRAR SPOTLIGHT AFFILIATE

In an effort to introduce our new affiliates and thank those who have continually supported SRAR, we would like feature one of our Affiliate Members each month. This is a great way for your company to introduce itself to the SRAR community and explain the services you offer!

Without the support of our affiliate community SRAR would not be able to offer the range of events and educational opportunities that we currently do.

**SRAR:** Please share your background and a brief history of Polycomp Administrative Services, Inc.

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SOUTHLAND REGIONAL  
ASSOCIATION OF REALTORS, INC.

### REALTOR® REPORT

*The Official Publication of SRAR*

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# KEEP YOUR HOME PROGRAM COMING

Home owners who are currently struggling to make their mortgage payment, are in any stage of mortgage delinquency or are already facing foreclosure, need to contact their loan servicer or a HUD-certified housing counselor immediately.

Certified foreclosure avoidance counselors can be found at <http://keepyourhome.calhfa.ca.gov/>. CalHFA will begin taking applications for its Keep Your Home Programs until after Nov. 1. The U.S. Treasury Department recently approved CalHFA's plan to use nearly \$700 million in federal funding to help California families struggling to pay their mortgages.

The Keep Your Home programs will focus on assisting low and moderate income families stay in their homes, when possible, and leveraging additional contributions from lenders and mortgage servicers. Income guidelines can be found on the website.

Primary objectives for the Keep Your Home Programs include: Preserving homeownership for low- and moderate-income homeowners in California who have fallen on bad times by reducing the number of delinquencies and preventing avoidable foreclosures; Assisting in the stabilization of California communities.

The goal is to create a simple, effective way to get federal funds to assist homeowners who meet one or all of the objective criteria described on the CalHFA website. Speed of delivery will be balanced with fulfillment of the specific program's mission and purpose. The intention is to offer programs that have an immediate, direct economic and social impact on low and moderate income homeowners and their neighborhoods.

## RISK MANAGEMENT TIP

Using an inaccurate city designation to promote your listing may result in civil liabilities as well as ethical violations.

Use the Neighborhood Boundary Maps (available on [www.srar.com/mls](http://www.srar.com/mls)) to accurately determine the city to use for listing properties in MLS.

# REALTORS® REFINE AN INTERNATIONAL PERSPECTIVE

Travelling to 13 countries for a sample of their culture and a taste of their cuisine turned out to be extremely easy. All it took was about two hours.

Not bad for a world-class tour that offered insights into countries like Vietnam, and India, swept participants off to Greece and Iran before zooming in on El Salvador and Columbia. Plus, everyone came away with full stomachs.

With each of those cultures and many more evident throughout the San Fernando Valley and Greater Los Angeles, it was a simple yet effective idea behind the "Passport" program offered by the Southland Regional Association of Realtors: To craft successful real estate sales, Realtors need to be sensitive to and understanding of the cultures they inevitably encounter in their day-to-day dealings.

For example, politeness is essential in working with immigrants from Taiwan, said Realtor Grace Wang, while Jennifer Hahn, Heidi Chung and Lisa Lee said knowing not to press for an immediate

answer on a hot topic like a home sale is part of working with families from Korea. "The wife always has input," Hahn said, "yet the man steps forward first." Similarly, when house hunting with immigrants from El Salvador, with its huge communities in North Hollywood and Burbank, Realtor Carlos Portillo said patience and politeness are essential. "Be ready to look at 15 homes," he said. "Never push, never rush. It's all part of building trust."

Many thanks to all Passport participants, including: Grace Wang, Taiwan; Nubar Constantian, Michael Kay, Republic of Armenia/Greece; Chase Bellamy, Zaira Bellamy, Colombia; Carol de la Cruz, Europe/France; Em Roberts, Wehnona Cordova, Lulu Mercado, Philippines; Shoshana Kliman, Israel; Flora Martin, Iranian/Persian; Jennifer Hahn, Korean; Jerry Ascencio, Ricardo Ascencio, Mexico; Dave Parikh, Narendra Patel, India; Winnie Davis, Grace Jiang, Grace Ching, China; Dolly Rivas, El Salvador; Bonnie Truong, Vietnam.



## 2011 COUNCIL ELECTION RESULTS

The SRAR Santa Clarita Valley Division Council annual Board of Directors election has concluded with two new members Carole Cuthbert & Sarah Darabi. Continuing their term are Sal Aranda (2011 Council President); Jim Bevis, Ericka Kauzlarich-Bird, Phyllis Grekin, Bakhsish Khalsa (Bob), Michael Regilio, Kathy Salisbury, Nancy Starczyk and Andy Walter. One seat remains open and will be filled as soon as possible.





SOUTHLAND REGIONAL  
ASSOCIATION OF REALTORS®, INC.



## TEXAS HOLD 'EM & CASINO NIGHT

NOVEMBER 13, 2010  
6:00-10:00PM

**SRAR is hosting a *Texas Hold 'Em* style Casino Night on Saturday, November 13, 2010 from 6:00-10:00PM in the Auditorium to support C.A.R.'s Housing Affordability Fund.**

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- 1 playing spot in Texas Hold 'Em tournament
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- Name & logo displayed on all promotional and advertising materials, including Daily News & LA Times
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- 1/4 page advertisement in event program
- Acknowledgement & recognition during event

#### \* Roulette Sponsor, \$500

- Name & logo displayed on all promotional and advertising materials, including Daily News & LA Times
- Logo displayed on signage at Roulette Wheel
- 1/4 page advertisement in event program
- Acknowledgement & recognition during event

#### For more information, contact:

Kit Young, 818-947-2236 or [kathleeny@srar.com](mailto:kathleeny@srar.com)

Michelle Gerhard, 818-947-2298 or [michelleg@srar.com](mailto:michelleg@srar.com)

Joey Lewis, 818-947-2256 or [joeyl@srar.com](mailto:joeyl@srar.com)



# 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

Batchan, Cyrus L.  
Cyrus Batchan  
6253 Hollywood Blvd. #501  
Hollywood, CA. 90028

Brown, Sherrie A.  
Sherrie Brown ARS  
22122 Erwin St. #415  
Woodland Hills, CA. 91367

Bustillo, Richard  
Gateway Homes  
1107 Fair Oaks Ave. #475  
South Pasadena, CA. 91030

Leibovici, Simone  
Simone Leibovici  
24725 Avenida Asoleada  
Calabasas, CA. 91302

Paladin, John  
John Paladin, Broker  
24307 Magic Mountain Pkwy #38  
Valencia, CA. 91355

Rice, Donelle Marie  
Rice Realty Associates  
22112 Schoolcraft  
Canoga Park, CA. 91303

Tuthill, Mark  
Mark Tuthill-Broker  
26485 Bouquet Canyon Road  
Santa Clarita, CA. 91350

### SECOND POSTING

Arikat, Samih M.  
Arikat  
2392 31st Ave.  
San Francisco, CA. 94116

Arzubiaga, Alfredo T.  
Alfredo Arzubiaga  
11603 Blix St.  
North Hollywood, CA. 91602

Bonawitz, Earl  
RealEstate.com Realtors  
42314 Oregon Trail  
Murrieta, CA. 92562

Danielyan, Pavel  
Blueprints Realty, Inc.  
13532 Lull St.  
Panorama City, CA. 91402

Donaty, Jill Elizabeth  
The Donaty Group  
4525 Sherman Oaks Ave. #100  
Sherman Oaks, CA. 91403

Mihosseini, Seyedmorteza  
America The Beauty  
22549 Friar St.  
Woodland Hills, CA. 91367

Rowe, Steven Dale  
Keller Williams Realty  
340 N. Westlake Blvd., Ste. 100  
Westlake Village, CA. 91362

Sollof, Stuart Lawrence  
ADS Properties  
10153 ½ Riverside Dr. #220  
Toluca Lake, CA. 91602

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Calko, Jurate / Atlantic & Pacific Real Estate / Santa Ana  
Corrales, Eric G. / Virtue Real Estate / North Hills  
De La Cruz, Rey / Zip Realty / Emeryville  
Dulbetsyan, Mike / Century 21 Albert Foulad Realty / Encino  
Dykstra, David Rudolph / Villa Group Real Estate and Mortgage / Visalia  
Galang, Teresita Abrera / Century 21 O.J. Realty / North Hollywood  
Gurney, Margaret Ashley / Dilbeck Realtors / Studio City  
Iravani, Nadia Fatemeh / Century 21 All Moves / Granada Hills  
Jimenez, Martha Maya / San Fernando Realty / San Fernando  
Koobie, Kristen Margaret / Prudential California Realty / Sherman Oaks  
Kosek, Sabina Anne / Keller Williams VIP Properties / Valencia  
Narvaez, Vanessa Marie / Michael Green Realty / Granada Hills  
Ponce, Milton R. / The Real Estate.com / Murrieta  
Salcido, Robert Cary / White House Properties / Woodland Hills  
Schireson, Margaret / Ewing & Associates Sotheby's Int'l Realty / Calabasas  
Schulz, Lelia Regina / Jennings Realty / Frazier Park  
Stone, Trina / Modern Real Estate & Mortgage / North Hollywood  
Teberg, Katrin V. / Ramsey — Shilling Associates / Toluca Lake  
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Source: 2009 Scarborough Research Report; 2009 ABC Audit; Omniture 4th Qtr Avg 2009.

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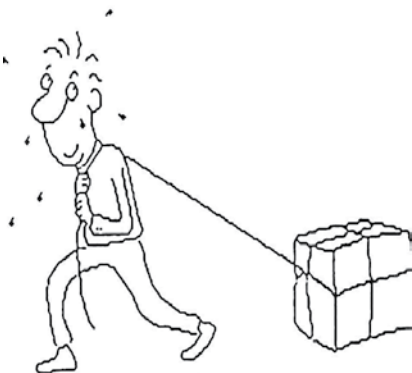


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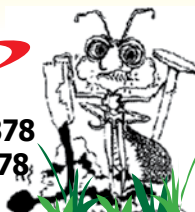
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## REAL ESTATE

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Scott Green

Park Regency Realty strives for excellence through professionalism at every level. That has been the core of Scott Green's success for many years. Already a Top 10 member of Park Regency's award-winning sale team, Scott has built a sterling reputation over a long career. As the founder and former owner of another successful San Fernando Valley real estate company, he demonstrated a strong work ethic, superior real estate knowledge and the willingness to share his wisdom with others. So it's no wonder that he is now a top Park Regency sales producer, as well as a company sales trainer. "One of the things that has amazed me and helped me to succeed is the company's marketing. For about \$100 a month, I get all of the marketing materials I need. At other companies I would often spend 10 times that amount for the same materials."

This kind of dedication and shared success of individuals and the company alike is what keeps Park Regency growing stronger every day.

818-363-6116

[www.ParkRegency.com](http://www.ParkRegency.com)

10146 Balboa Blvd. Granada Hills, CA 91344



## 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

## ADVERTISING

**ADVERTISE**  
IN THE  
**REALTOR® REPORT**

**Make your ad**  
**POP!**  
**With Color!**

\*Place a display ad and see your  
Company advertised on our website!

visit the "print shop" link for more information at:

[www.srar.com](http://www.srar.com)

or call

**(818) 947-2244**

\*Ads on srar.com may vary from display ad in content and form. Web ads are designed by the SRAR Graphics Department. Southland Regional does not constitute endorsement of the products or services advertised in our publication, REALTOR REPORT, or on [www.srar.com](http://www.srar.com).



# 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.

## TECHNOLOGY

### CASH for Your Clunker Website!

Trade In your old third party website for up to **\$450** off a new Premium Agent123 Website.



✓ Customizable Premium CARETS IDX

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✓ Google®, Yahoo®, & Bing® Placement!\*

RealtyTech

1-877-832-4428

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

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Get Started >>

## LEGAL

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**TENANT EVICTIONS**  
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323-938-2868 818-432-1980  
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800-777-EVICT

www.evict123.com



SOUTHLAND REGIONAL  
ASSOCIATION OF REALTORS®, INC.

The Southland Regional Association of REALTORS® is the "Voice For Real Estate" in the San Fernando and Santa Clarita valleys. Our mission is to provide products and services to our members so that they may successfully pursue the real estate profession with fairness, competency and high ethical standards, and, through collective action, promote the preservation of real property rights.

Founded in 1920, SRAR has grown to over 12,500 members and is one of the largest local REALTOR® associations in the country. All members of SRAR are members of the California Association of REALTORS® and National Association of REALTORS® and subscribe to a strict Code of Ethics.

The association operates two locations:

Main Office:  
7232 Balboa Blvd. Van Nuys, California 91406  
Telephone (818) 786-2110 Fax: (818) 786-4541

Santa Clarita Valley Office:  
20655 Soledad Canyon Road, Suite 34  
Canyon Country, California 91351  
Telephone: (661) 299-2930 Fax: (661) 299-2940

For general information, send email to: [contact.us@srar.com](mailto:contact.us@srar.com)

## PRINTING

Southland Regional  
Association of Realtors® Inc.

PRINT SHOP & GRAPHIC DESIGN SERVICES

Make Us Your Choice For All Your Printing Needs!

Fast Turn Around! Competitive Pricing!

Our in-house graphic design team is standing by, so call today!



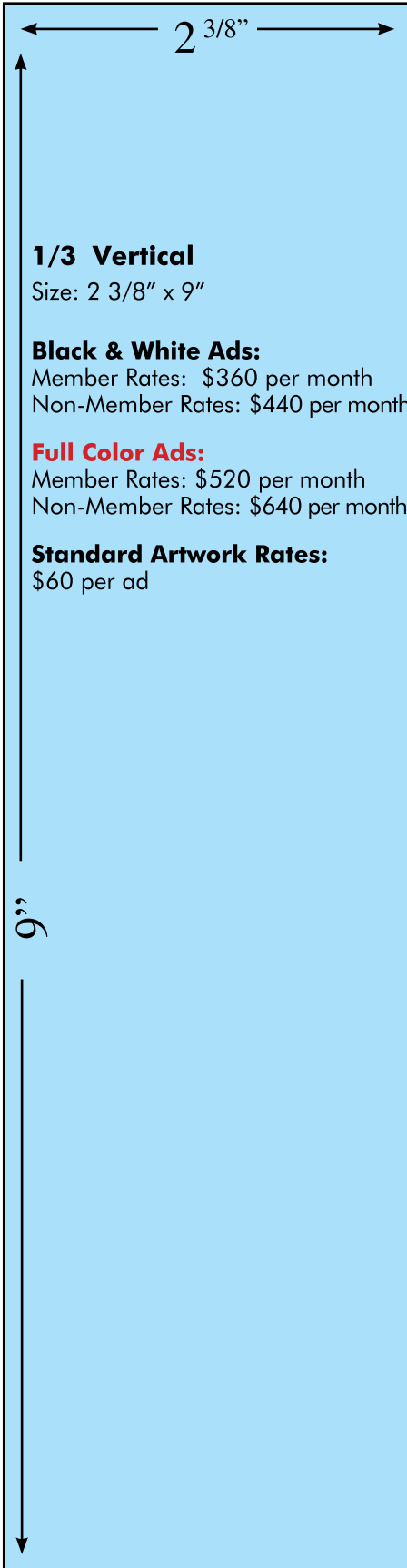
- ANNOUNCEMENTS
- BROCHURES
- BUSINESS CARDS
- NCR FORMS
- DOOR HANGERS
- ENVELOPES
- FLYERS
- POST CARDS
- LABELS
- LETTERHEAD
- COLOR COPIES

(818) 947-2246

# DISPLAY ADVERTISING RATES & SPECIFICATIONS

**\*\*RATES PRICED ON A 4 WEEK BASIS:**

*One month of web advertising & two printed issues of an ad*



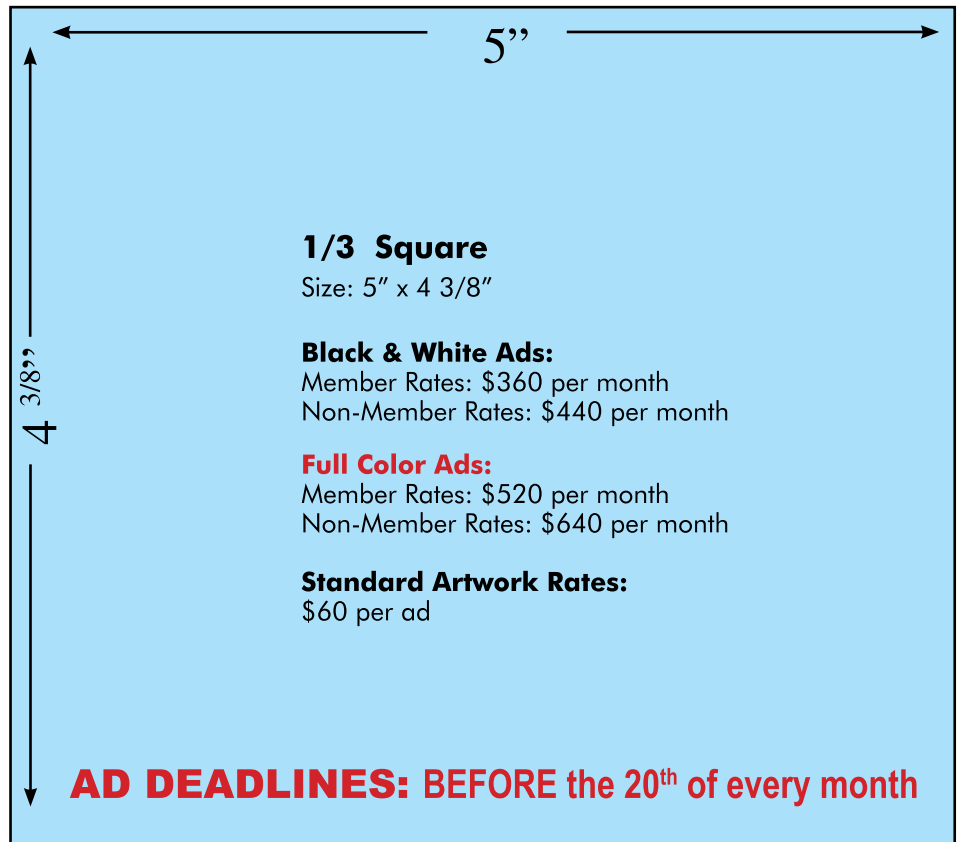
A vertical rectangle representing a 1/3 Vertical ad. The width is labeled as 2 3/8" at the top. The height is labeled as 9" on the left side.

**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 representing a 1/3 Square ad. The width is labeled as 5" at the top. The height is labeled as 4 3/8" on the left side.

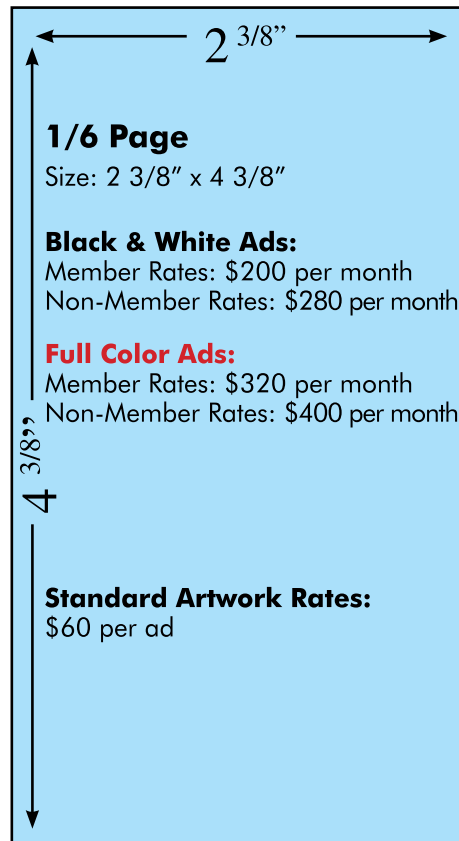
**1/3 Square**  
Size: 5" x 4 3/8"

**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 20<sup>th</sup> of every month**



A rectangle representing a 1/6 Page ad. The width is labeled as 2 3/8" at the top. The height is labeled as 4 3/8" on the left side.

**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](mailto: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.

**Fax: (818) 786-0404**

SRAR, C/O Advertising, 7232 Balboa Blvd., Van Nuys, CA 91406 or fax: (818) 786-0404





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](http://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.

**3<sup>rd</sup> Tues of mo.**

**Chairperson:** Brian Hatkoff, CCIM

**Phone:** (818) 701-7789

**Web:** [www.commercialdataexchange.com](http://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

### 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](mailto:jabevis@ca.rr.com)

**Phone:** Lou – (818) 703-7209

**Email:** [lmowbray@pacbell.net](mailto:lmowbray@pacbell.net)

**Phone:** Larry – (818) 645-8224

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

**Time:** 8:30am – 10:00am

### BUSINESS OPPORTUNITY

**4<sup>th</sup> Tues of mo.**

**Chairperson(S):** Harvey Osherenko

**Phone:** 522-7592

**Location:** SRAR – **Time: 9:00 A.M.**

IRC 1031 Tax Deferred Exchanges  
and Business Opportunities. If you can  
not sell it exchange it!!!. Exchange what  
you do not want for what you want.  
Special work shop: Short Pays "Getting  
paid without doing all the work" We are  
making arrangements for a light lunch,  
for reservations [harveyok2@yahoo.com](mailto:harveyok2@yahoo.com)

### 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

**OCTOBER 15**

Castaic

Newhall

Stevenson

Valencia

**NOVEMBER 5**

Acton, Agua Dulce

Canyon Country

Newhall

Saugus

Valencia