

TAXES, INSURANCE DUE ON REVERSE MORTGAGES

BY FRED SABINE, PRESIDENT, AND DAVID WALKER, SOUTHLAND REGIONAL ASSOCIATION OF REALTORS®



Troubled by a growing number of defaults and foreclosures, the Federal Housing Administration on Jan. 4 re-minded senior citizen homeowners who have taken out reverse mortgages

that they still must pay property taxes and homeowners insurance even though they may owe nothing on their home.

A new protocol issued by the FHA is aimed at the Home Equity Conversion Mortgage program and is in-tended to assist elderly borrowers who have neglected to pay these expenses and may face foreclosure.

"We understand that some senior citizens have not paid their taxes or insurance for some time and may be at risk of losing their home," said FHA Commissioner David H. Stevens. "This guidance is designed to establish a clear framework that protects both the homeowner and the lender who participate in our reverse mortgage program."

HUD regulations allow lenders to make tax and insurance payments on behalf of elderly clients from the borrower's available mortgage funds. However, once those resources are exhausted, the lender must advance funds to protect FHA's interest and obtain reimbursement from the borrower.

Over time, however, unpaid debts and lender advances have resulted in an un-tenable situation that could put the FHA Insurance Fund at risk and result in foreclosure proceedings against delinquent seniors. While the guidance issued Jan. 4 was intended to help elderly homeowners avoid foreclosure, lenders may have no choice if these defaults are not cured.

FHA's Mortgagee Letter reminds lenders that foreclosure is to be a last resort when dealing with elderly clients. It is only after all loss mitigation strategies have been exhausted that the lender may submit a "due and payable" request to FHA.

FHA is strongly encouraging HECM borrowers who have outstanding property charges to work closely with loan servicers and approved housing counselors who can provide free assistance to help them resolve

the situation and avoid any foreclosure action. If keeping the home is no longer an option, the counselors will help the borrower transition to alternative housing.

Lenders have until Feb. 28 to send letters to all borrowers with loans that were delinquent as of Jan. 4. Thereafter, letters must be sent as soon as the mortgagee receives notice of a missed payment.

The lender must also offer loss mitigation options to allow the borrower the opportunity to cure the deficiency. These options must include, but are not limited to, establishing a realistic repayment plan; contacting a HUD-approved housing counseling agency to provide free assistance to the borrower; and refinancing the delinquent HECM to a new reverse mortgage if there is sufficient equity to pay off the existing mortgage and bring the property charges current.



PROBLEM-SOLVING TOOLS FOR COMMERCIAL R.E. PROS

With the intention being to provide commercial real estate professionals unique problem-solving tools and training, the first Commercial Day has been scheduled for Tuesday, Jan. 25.

"Our goal is to salute and support the professionals who work in this specialized field of real estate," said Peter Divris, chairman of the Commercial Investment Committee of the Southland Regional Association of Realtors.

Divris said Commercial Day - which will included multiple speakers who will address property inspection, environmental, appraisal, legal, lending, taxation and value issues as they relate to commercial transactions - will be an annual event.

Break-out discussions led by experienced commercial practitioners representing multiple types of commercial buildings - land, apartments, industrial, retail/office - will provide problem-solving tactics for attendees, Divris said.

Registration opens at 8:30 a.m. Juice and coffee will be provided in the morning along with a midday buffet lunch. Speaker presentations will begin at 9 a.m.

The event is free, but attendees must register for the lunch. Please RSVP via e-mail to commercialday@srar.com

The first annual Commercial Day will be held in the auditorium of the Southland Regional Association of Realtors®, located at 7232 Balboa Blvd, Van Nuys, 91406, just north of Sherman Way.

Practitioners in various building types. These discussions will provide problem solving for actual transactions of the attendees. A buffet lunch will be served.

Registration starts at 8:30 a.m. with juice and coffee. Speakers begin at 9 a.m.

The event is free but attendees must register for the lunch. Email your RSVP to commercialday@srar.com



President-Elect

Wendy Hale
Chief Executive Officer

Jim Link
Santa Clarita Valley Division

President Sal Aranda

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7232 Balboa Blvd. • Van Nuys, CA 91406
Tel: (818) 786-2110 • Fax: (818) 786-4541
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NEW MLS SYSTEM BRINGS MANY NEW FEATURES

On Tuesday January 18th, CRISNet members will be accessing a new MLS system called Matrix. There will be many new features and if you have not attended an information session or a webinar, please check www.srar.com for the January calendar. Classes will begin January 3rd and continue throughout the month of January. Be sure and come to a class or attend a webinar to find out about all these new features:

- Platform/Browser Independent works with Apple
 - One click Column Sort
 - Create special One Liners
- Save/Update search criteria and search results
- Speedbar Type in your search criteria on one line
- Map search multiple areas, multiple shapes, Add and exclude areas
 - · A history of Client eMails sent
 - Watched listings list

PROFESSIONAL ADVANT-EDGE

Attend a Series of Classes Essential to the Profession. New Short Sale REO Class Added!

Southland Association of Realtors®, Inc. SRAR Auditorium 7232 Balboa Blvd. Van Nuys, Ca. 91406

Thursday, February 10th

"Listing, Marketing, Buyers & Offers" 5:30pm-9:30pm

Saturday, February 12th

"Contracts" (covering the new R.P.A.) 9:00am-1:00pm

Saturday, February 12th

"Risk Management" 2:00pm-5:00pm

Tuesday, February 15th

"Short Sales & REO's" 5:30pm-8:30pm

Thursday, February 17th

"SRAR Resources & Internet Marketing" 5:30pm-9:30pm

Tuesday, February 22nd

"Escrow, Title and Inspections" 5:30pm-8:30pm

For more info visit www.srar.com/events or call Vince in the Education Dept. at (818) 947-2268.

- Multiple Header options for Client Reports
- Upload your own custom Header/ Footer
 - Put your photo on your Headers.
- eMail custom reports and driving instructions
 - Add/Edit resizes the photos for you!
 - 35 Media slots
- CRMLS Mobile search listings, agents, contacts, view agent full report including photos, map and much more.

And the best one of all, you get to keep your same User Name and Password!

Many of the MLS services will stay the same. You will still have access to:

- WyldFyre 7
- eNeighborhood's Mercado and Marketing Suite
 - MLS Alliance
 - Realist Tax data and value maps
 - Listingbook
 - PinPoint Maps
 - Point2 Syndication
 - Reciprocal agreement with Sandicor
 - RPR
 - S.M.A.R.T. App Text Service
 - TransUnion SmartMove

New services will include:

- Smart Trac (Transaction Management)
- Smart Fax
- Immobel IDX Language Translation (13 different languages)
- eNeighborhoods framable IDX Solutions
 - Goomzee
 - Listhub

And, in addition to all of the above, your Board of Directors anticipates that MLS fees will go down when billed in April, 2011.

Some things will not change. You will still have access to free classes, lectures and webinars both in your office and at our offices. There will be lab classes and evening classes. And we have certified ZipForm6 trainers.

Technical support will be done by the SRAR Tech Support department, Monday through Saturday, at 818-947-2202 or 661-295-7117 or techsupport@srar.com.

Check the January calendar at www.srar. com, right under "Hot Topics" and attend a class or webinar as soon as possible. Our conversion date is January 18th, so take a class now.

DON'T BE FOOLED BY MISLEADING ADS. . .

A competing multiple listing service is attempting to take advantage of the SRAR/CRIS-Net MLS conversion from the Tempo system to the Matrix system by circulating ads designed to fool you into thinking that by joining their MLS you can keep

the Tempo system and save money with virtually no impact on you, your data or your business.

NOT TRUE!!!
HERE ARE THE
FACTS:

- Your CRIS-Net MLS fees are paid in full through April 30th. Plus, your fee WILL go down at the next billing.
- Don't be fooled into spending an additional \$175 "introductory offer" to get services you have already paid for.
- The other MLS offering Tempo will NOT have access to the CRIS-Net data. Therefore, you will have to recompile and re-enter everything into Tempo...just like you had never used it!

- The data moved to Matrix WILL transfer all your saved searches, client information etc.
- Tempo is old technology and has not been updated for several years and will no longer be updated.
 - Tempo will be replaced later this year with a new system, resulting in an inevitable conversion for members anyway.
 - Matrix is state-of-theart, intuitive, easy to use technology.
 - Matrix is being successfully used by over 200,000 agents nation-wide including the largest MLS in California.
- The learning curve and impact on you moving to Matrix will be minimal. In fact, there will be less of an impact than if you were to keep Tempo through another MLS provider.

FOR MORE INFORMATION ON THE MATRIX CONVERSION VISIT WWW. SRAR.COM/MATRIX

CRMLS Matrix Platform and SoCal MLS Tempo 4 Platform

Feature Comparison

Feature	CRMLS Matrix Platform	SoCal MLS Tempo 4 Platform
Supported Operating Systems and Internet Browsers		
Windows XP or later	Yes	Yes
Mac OS X	Yes	No
Internet Explorer 7.0 or lat er	Yes	Yes
Apple Safari 5.x or later	Yes	No
Mozilla Firefox 3.6 or later	Yes	No
Google Chrome 6.x or later	Yes	No
Opera 9.x or later	Yes	No
	res	INO
Home Page		
MLS news and system notices	Yes	Yes
Localized branding	Yes	Yes
Email alert for prospect matches	Yes	Yes
Member customizable market watch	Yes	No
Favorite searches	Yes	Yes
Hot sheets with defined criteria and last time run or days back	Yes	Yes
Recently used contacts	Yes	Can't verify
Recent Portal visitors	Yes	Can't verify
Agent and prospect cart	Yes	No
Quick Search for listings and contacts	Yes	Yes
New prospecting match count	Yes	Yes
Listing status reminders	Yes	Yes
Search Features		
Ability to perform multiple searches in the same session	Yes	No
Speed Bar Search (available from every page in the MLS)	Yes	No
Add multiple shapes in a single map search	Yes	No
Ability to exclude areas from a map search	Yes	No
Caravan	Yes	No
Office/Broker/Agent/Member search	Yes	Yes
Customizable search	Yes	Yes
On-the-fly results count	Yes	No
Listing history	Yes	Yes
Save search criteria	Yes	Yes
Save search results	Yes	No
Search Results	165	
	V	
Instant search results	Yes	No
Ability to revise search criteria	Yes	Yes
Ability to narrow results	Yes	Yes
Ability to discard results	Yes	No
Quick filter by selection, s tatus, and price	Yes	No
Multiple display types	Yes	Yes
Member customizable displays	Yes	Yes
Listings per page selection	Yes	No
Map results with turn by turn driving directions	Yes	Yes
Ability to save results as a saved search or email results	Yes	Yes
Ability to save searches for a specific client	Yes	Yes
Links to property history	Yes	Yes
Links to tax records	Yes	Yes
Map location	Yes	Yes
View attached documents	Yes	Yes
View photos	Yes	Yes

About CRISNet

CRISNet is an MLS owned by Southland Regional Association of REALTORS®. It is a member based organization dedicated to making the day-to-day business of our members easier, faster and more professional. In order to achieve that goal, CRISNet maintains an IT staff, a Tech Support Staff and a Technology Training staff, offering our members excellent service and support.

IT Staff

Our IT staff maintains the www.srar.com website which provides members with current information, updates on activities and events and important members alerts and information. Having the IT staff allows CRISNet to send email to members when listings are about to expire, when Pending Sales are about to close and when photos are not in the system. This staff also allows CRISNet to provide statistical reports unparalleled in the industry.

Tech Support Staff

CRISNet Tech Support is available Monday through Saturday, 8:30 am to 6:00 pm. Tech Support will assist CRISNet members with questions about all the products offered and other computer problems which may be keeping the member from getting the information they need.

Technology Training

CRISNet has a staff of experts that train members on all products offered through CRMLS, eNeighborhood's WyldFyre and Mercado, CARETS Commercial and are certified WinForm trainers. CRISNet staff offers on-site training in member's offices, at the Santa Clarita and Van Nuys offices and through webinars. Classes are conducted both during the day and evenings.

Products and Services

CRISNet MLS currently contracts with CRMLS to provide the following services:

Matrix: an MLS system which features the most current technology.

Smart Trac and Smart Fax: Manage every aspect of your real estate transactions electronically in this safe and secure transaction management and document storage environment.

Mercado: View listing data from multiple MLSs throughout California; create CMA reports, marketing flyers, and more.

WyldFyre7™: Download CARETS listings to your computer to display, brand, and print MLS data to fit your needs.

Realist Tax: Retrieve public property records, title information, sales comparable, and foreclosure information.

Realist ValueMap: Create automated estimates using public property data and current CRMLS listing data. You can also frame Realist ValueMap on your website for clients to generate automated property estimates.

CRMLS Mobile: Access CRMLS Matrix MLS data from your data enabled mobile devices.

Immobel: Break the language barrier by allowing CRMLS Matrix property listings to be viewed on agents' websites in one or more of the following languages: English, Spanish, Portuguese, Italian, French, German, Polish, Russian, Chinese (modern and traditional), Japanese, Korean, and Vietnamese.

ListingBook: Connects agents and their clients through an integrated platform for client management, sales productivity, and direct marketing.

ListHub: Provides a platform for real estate brokers to manage and syndicate their listings on the Internet.

SRAR'S RETRACTIONS OF "SRAR MAKES KIDS' HOLIDAYS BRIGHTER"

In our last issues of REALTOR® Report (volume 90, issue 26), we ran a follow-up story on our Annual Kids' Holiday Party. The article mentioned that the Association's events committee was chaired by Em

Roberts. However, the 2010 Events & Community Relations Committee was actually chaired by Doris Casas.

The story also failed to mention the incredible efforts Catherine de Gama, who chaired the subcommittee that planned and executed this amazing event. Catherine, along with all her subcommittee members (Rana Linka, Loren Hansen, Angela Parekh, Em Roberts, Gary Warschaw, Marsha Hall,

Doris Casas, Sylvia Hanna), did an amazing job and we are very grateful to each and everyone of them.

Catherine de Gama 2010 Events Subcomm

Original Article

The smiles on the kids' faces were as plentiful as the ornaments on the Christmas tree at the Realtors' recent holiday party for local students. Every year the Southland Regional Association of Realtors organizes a grand party for dozens of local children – piling on gifts and food and drinks and cake and cookies and anything that could make a kid happy. This year the Association's events committee, chaired by Em Roberts,

arranged for a bus to transport 81 5th grade students from Plummer Elementary School on Noble Street in North Hills to the Association's headquarters in Van Nuys. Instead of reindeer and a sleigh, Santa Claus

arrived atop a Los Angeles fire truck – sirens a-blaring and lights a-flashing. Whether naughty or nice, students swarmed around Santa, eager to be the first for a hug, a smile, a gift and a chance to make a wish for the New Year. Santa dip into his bag to offer candy and fire hats for all. The students wielded crayons, scissors and glue to decorate ornaments that they hung on SRAR's Christmas tree. They devoured treats, watched a movie, sang

songs and made enough of a ruckus that it probably was heard all the way downtown. In other words, great fun — all around. Prodded by their principal and teachers, the kids produced a magnificent "Thank You" poster that brought brought applause from the board of director members who attended and the volunteers who made the party possible. For some, it reminded them of when they were kids and of so many wonderful Christmases past, and it made them smile, too. Merry Christmas, Happy Hanukkah, Happy Kwanzaa and very Happy New Year!

SFV CHAPTER

WOMEN'S COUNCIL OF REALTORS INSTALLS 2011 LEADERSHIP BOARD

The San Fernando Valley Chapter of the Women's Council of Realtors recently installed its 2011 leadership board. Bobbie Nelson, National President Elect of WCR officiated the ceremony held at Warner Center Marriott Hotel in Woodland Hills.

The current board members are: President; Catherine da Gama, of Rodeo Realty, in Calabasas, President Elect; Cindy Wu of Keller Williams in Encino, Vice President of Membership; Sue Redding of Keller Williams in Northridge, Secretary: Mary Greene of Keller Williams, in Encino, Treasurer; Maritoni (Toni) Anz of Sellstate Horizons Realty in Encino. On January 25th, Past President, Helen Kerwin-Saltzman of Pinnacle Estate Properties, in Northridge will be installed as a State District Vice President in San Diego, California.

The Women's Council of Realtors is a network of successful Realtors empowering women to exercise their potential as entrepreneurs and industry leaders. WCR is always looking to include new, quality members for education, networking, cutting edge strategies and resources that will make Realtors more skillful and successful.

The San Fernando Valley Chapter is currently accepting membership applications. Visit their website at www.wcrsfv.org if you are interested in meeting local real estate leaders and/or joining this national organization or Catherine da Gama (818) 883-8577.

GRANTS AVAILABLE THRU JUNE FOR FIRST-TIME HOMEBUYERS

Southland Regional Association of REALTORS® is offering grants for public safety responders who purchase their first home within the SRAR jurisdiction. Grants are in the amount of \$4,000 and are offered on a first-come, first-serve basis to those who qualify.

When the program began in June of 2010, a total of ten grants were available. Since then, only four grants have been awarded, leaving six yet to be given away. This is FREE money for those buyers who qualify.

Applicant must be a first-time homebuyer, purchase a home within the SRAR jurisdiction, a public safety responder (police officer, firefighter, sheriff, California Highway Patrol, paramedic, etc.), and must not exceed certain income limitations. They must use a REALTOR® member in good standing with SRAR through the close of escrow. And finally, the applicant must attend a first-time homebuyer seminar that is approved by the city of Los Angeles. Most applicants have attended the first-time homebuyers course offered through the Los Angeles Neighborhood Housing Services.

For more information on the First-Time Homebuyer Grants for Public Safety Responders, visit www.srar.com/grants or contact Michelle Gerhard at 818-947-2298 or via email at michelleg@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

Aaron, Steven Keller Williams Beverly Hills 439 N. Canon Dr., Ste. 300 Beverly Hills, CA. 90210

Guillermo, Eugenio Ochoa Williams & Williams Realty Group, Inc. 14061 N. Carlton Lane Sylmar, CA. 91342

Rabin, Liat Liat Rabin 5605 Gentry Ave. #403 Valley Village, CA. 91607

Steven L. Feldman Steve Feldman Real Estate 15760 Ventura Blvd., #1900 Encino, CA. 91436

SECOND POSTING

Gerritsen, Sandra Sandra Gerritsen 15047 Devonshire St. Mission Hills, CA, 91345

Perry, Jean Ellen Visionary Real Estate Development 44599 Valley Central Way Lancaster, CA. 93536

Pratt, Dale R. First Vision Financial, Inc. 7141 Valjean Ave., Ste. 200 Van Nuys, CA. 91406 Sheppard, Crystal Elaine Crystal Sheppard, Broker 14318 Platt Court Canyon Country, CA. 91387

Shively, Richard Ryan Richard Ryan Shively 6515 Costello Ave. Van Nuys, CA. 91401

Teng, Yen-Li Johnny Yen-Li J. Teng 5051 Kelvin Ave. Woodland Hills, CA. 91364

REALTOR® APPLICANTS

Arau, Victoria / SCV Home Buyer / Valencia Arrieta, Cristina Ebol / Christian Briones Real Estate / Glendale Buenviaje, Marx / Noblehouse Investment Corp. / Woodland Hills Burns III, Ernest Jewel / Pinnacle Estate Properties / Northridge Carter, Kenneth John / Golden Oak Realty / Santa Clarita Chaghouri-Hope, Colette / Nelson Shelton & Associates / Beverly Hills Cham, Shahpour A. / Terra / Simi Valley Chrysilou, Nikki / Pinnacle Estate Properties / Northridge Craven, AiHua Ji / Real Estate eBroker / Vista Darwich, Oliver C. / Rodeo Realty / Woodland Hills Farless Jr., Richmond / Ian Sebastian/Running Realty / Studio City Farshadfar, Danny / Allstate Realty / Reseda Fondevila, Jesus / Rodeo Realty, Inc. / Sherman Oaks Fox. Demi L. / Keller Williams Realty / Westlake Village Friedman, Ira / Manuel R. Ramirez / Woodland Hills Garcia, Nydia Lucia / Rodeo Realty / Calabasas Granados, Elizabeth / SCV Home Buyer / Valencia Hamilton, Julie Diane Costopulos / Nelson Shelton & Associates / Beverly Hills Hand, Wendy / Carnahan & Associates / Woodland Hills Hann, Sher / Ewing & Associates Sotheby's Int'l Rity / Agoura Hills Ivkovic, David Peter / Keller Williams / Studio City Jalali, Fereshteh / White House Properties / Woodland Hills Kalmus, Matthew Brandon / Pinnacle Estate Properties / Valencia

Keenan, Ann S. / Pinnacle Estate Properties, Inc. / Northridge Kuiumjian, Silvia / Coldwell Banker / Studio City Lazar, Belus / Pinnacle Estate Properties, Inc. / Northridge Livyatan, Ada / Rodeo Realty, Inc. / Sherman Oaks Mackay, Heidi / Ewina & Assoc. / Sherman Oaks Massalas, Kit Y. / Biz Builder.com / Simi Valley McLean, Kathleen / Re/Max Olson & Associates, Inc. / Westlake Village Ngo, Teresa / Rodeo Realty / Beverly Hills Potts, Juanita Jones / Pinnacle Estate Properties / Calabasas Pourazima, Hassan / Wembly's Inc. / West Hills Robins, Rebecca / Keller Williams / Valencia Roxas, Angelito Calayag / Summit Realty Group / Newport Beach Satey, Mahnaz / Pinnacle Estate Properties / Encino Schmidt, Ilene Susan / Keller Williams R.R. Gable / Northridge Shamshian, Anait / Reacon Realty / North Hollywood Shooshani, Mehran Ebby / A Team Realty, Inc. / Woodland Hills Sokhansana, Maci / Pinnacle Estate Properties, Inc. / Encino Spivak, Mark / New Beginnings Realty / Newbury Park Sutherland, John Martin / Rodeo Realty / Northridge Tyler, Melissa Jamaica / Rodeo Realty / Studio City Vengrin, Bob David / Shanaz Realty, Inc. / Woodland Hills White, Annabeth / Keller Williams / Studio City Wiemar, Juliet / Keller Williams VIP Properties / Valencia Zaiderman, Ariela / Rodeo Realty / Calabasas



Risk Management Committee Presents:

Just for Brokers, Owners, Managers

RISK MANAGEMENT FORUM

Thursday, February 10, 2011 10 a.m. to 12 p.m.

SRAR Auditorium

7232 Balboa Blvd.

Topics

New MLS Update

• E-Signing Issues & Risks

New Laws for 2011

• Insurance Claims/Issues Update

Short Sales & Related Forms

Van Nuys, CA 91406

And, of course, anything else you would like to discuss!!

This is your chance to voice concerns and share ideas with other industry leaders.

> **Email your RSVP to:** rsvpbomfeb@srar.com

Display Ad Rates

Member Rates

Color Ads

1/3	5" x 4 3/8	" or 2 3/8"	x 9"	\$520
1/6 2 3/8" >	< 4 3/8"			\$320

Black & White

1/3	5" x 4 3/8" or 2 3/8" x 9" \$360	
1/6	2 3/8" x 4 3/8"\$200	

Non-Member Rates

Color Ads

1/3	5" x 4 3/8" or 2 3/8" x 9" \$640
1/6	2 3/8" x 4 3/8"\$400

Black & White

1/3	5" x 4 3/8" or 2 3/8" x 9"	\$440
1/6	2 3/8" x 4 3/8"	\$280

Display Ad Artwork

\$70

Classified Ad

Members*

\$2 per line

Non-Members*

\$2.50 per line

Box Around the Ad

Additional \$3*

Color Background

Additional \$4*

Box and Background

Additional \$6*

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Display Advertising Mechanical Requirements

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

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

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

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

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

PLEASE NOTE AD SPACE IS LIMITED.

Ads are taken on a first come first served basis.

The Advertising and Editorial policy of REALTOR® Report is to refuse any material which directly or by inference suggests that any offer of employment, housing or services, will in any way discriminate against any person or class of persons based on race, religious creed, color, national origin, ancestry, physical handicap, medical condition, marital status, sex or age.

The Southland Regional Association of REALTORS® reserves the right to accept or reject all advertising, charged at the short rate.

ADS PLACED THROUGH AD AGENCIES MUST BE PAID UPON RECEIPT AND DO NOT QUALIFY FOR MEMBER DISCOUNT RATE. MEMBERS MUST PLACE THEIR ADS DIRECTLY WITH THE SRAR TO RECEIVE MEMBER DISCOUNT RATE AND BILLING PRIVILEGE. NO TEAR SHEETS SUPPLIED.

Advertisers and advertising agencies assume liability for all contents of advertisements printed and for any claims on the Southland Regional Association of REALTORS® arising therefrom.

Advertisers and advertising agencies agree that the Southland Regional Association of REALTORS® shall be under no liability whatsoever by reason of any error or omission for which the REALTOR® REPORT may be responsible in any advertisement beyond the cost of the space actually occupied by the error.

Billing date for monthly rate ads 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).

DEADLINE FOR DISPLAY ADS IS THE 30th OF THE MONTH

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.

BUILDING REPAIRS & REMODELING

GAMBINO ELECTRIC Corrections Troubleshooting

Lic. 315797 Cell (818) 468-8456 (818) 718-1922 Exp.#7 7-20

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.

FINANCIAL SERVICES

EARN 12% Fast Return 1st deed notes. 6 months term. Buying foreclosures offer great investment opportunities, but it's a lot of work. Here without the effort investors can participate in today's opportunities and enjoy an easy and safe return. Secured by 40% equity.

Cesar@paseorealty.com.....(310)_497-0460

MAINTENANCE & REPAIRS

GARY SCHIFF PLUMBING

Owner operated, Roto Rooter, Main Line Drain Cleaning. Fast Reliable, inexpensive plubming repairs. Water heaters, garbage disposals, faucets, pressure regulators and more. St Lic #683205.....(818) 700-1079

VACANT HOME CLEANING SPECIALIST

APPLE CLEANING/PAINT, FORECLOSURES, HAULING, (661)298-2084JOHN/JUNECARPETSHAMPOO(818)993-5102

GTC CONSTRUCTION Lic. #B757990. We service from A to Z. Remodel, repairs, maintenance, clean up and more. Prices are based on time and material.....(818) 518-7387

MAINTENANCE & REPAIRS

EXPERT ELECTRICAL

Repairs, Maintenance, Remodel, Security Light & Security Camera. Trouble Shooting, Smoke Detectors. Lic. #782866

PROFESSIONAL SERVICES

LICENSED LAND SURVEYOR LOT LINES, CERT OF COMPLIANCE, LOT LINE ADJUSTMENT

DAN MAY......661-297-2667 Exp. #12 1-19-13

ROOFING Inspection withih 24 hrs. 1-818-772-7500 ROOFING OCTAGON ROOFING CO. Fast serv. ROOFING Certitication-all types repaired & installed ROOFING Insured & CA Lic. #767713 ROOFING with over 20 years experience.

Exp. #12 12-20-13

VIDEO SURVEILLANCE

Off Site Monitoring from Any where. Prevent crime, vandalism, theft. Lic. 782866. Phone & Cable Too!

......(818) 349-2552 - (877) 987-3637.... Exp. #5 (5-18)

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

REO LOCKSMITH NEALS KEY SERVICE Quick on time service for REOs & evictions. Convenient billing......(818) 363-8010 Exp. #2 2-16

LEGAL

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



ENCINO (818) 986-3147



- · Guaranteed rapids 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

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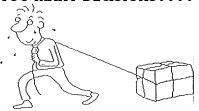
help them to fully understand everything." The Meres get plenty of support from Park Regency's in-house marketing department, which can produce several thousand pieces in just a few hours, and regular management meetings that keep everyone motivated and focused. The Meres, who continue to generate solid business even during tough times, also attribute their success to consistency and patience. That's the professional way, and it's practiced at Park Regency every day.

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AREA MEETING ANNOUNCEMENTS

EAST NORTH Thursdays

Chairperson: Doc Holladay Phone: (818) 987-9500 Co-Chair: Rudy Leon Phone: (818) 642-7839

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

Van Nuys

Time: 8:45am

OUTWEST 2nd & 4th Thurs of Mo.

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

Larry Gutierrez, Listings and Caravan

Phone: Jim – (818) 522-4113
Email: jabevis@ATT.net
Phone: Lou – (818) 703-7209
Email: Imowbray@pacbell.net

Phone: Larry – (818) 645-8224

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

Time: 8:30am - 10:00am

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

Chairperson: Brian Hatkoff, CCIM

Phone: (818) 701-7789

Web: www.commercialdataexchange.com

Time: 8:30 A.M.

Location: SRAR Auditorium-7232 Balboa Blvd.,

Van Nuys

BUSINESS OPPORTUNITY 4th Tues of mo.

Chairperson(S): Harvey Osherenko

Phone: 522-7592

Location: SRAR - Time: 9:00 A.M.

DATE: Feb 22, 2011

We will be having several speakers to learn:

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3. How to find legal help

4. How to fix you or your clients credit.

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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