



May/June, 2011

# REALTOR® REPORT

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

## REALTOR EXPO

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# THE SHORT SALE "AVOIDING SURPRISES"

KATHY MEHRINGER, SRAR RISK MANAGEMENT COMMITTEE / SHORT SALE ADVISOR COLDWELL BANKER RESIDENTIAL BROKERAGE

## Part I - Qualifying the Property

Trust me on this: "In a real estate transaction nobody likes surprises." Do your homework! A successful short sale requires extensive research BEFORE you consider scheduling a listing interview with the homeowner. The first step is a thorough review of a complete property profile. Review the grant deed to confirm ownership. Verify whether or not the owner is the same party that is on the note. Look for recent deed transfers; these are often red-flags. Evaluate all open trust deeds, check the math to establish the short fall (add in costs of sale). In addition, a property profile will typically include property tax delinquency. Pay special attention to recorded Notices of Default and/or Trustee Sale; monitor the property status throughout the listing and sale process. In some cases a preliminary title report may be in order. A final tip: Ask the seller to complete the Statement of Information sooner vs. later, remember, nobody likes surprises!

## "Reviewing the Options"

## Part II - Qualifying the Seller

Working with distressed homeowners is challenging. The stress of being "underwater" is not to be taken lightly. When counseling potential sellers making certain they are aware of their options is of paramount importance. The C.A.R. Short Sale Information Advisory (SSIA) provides substantive guidance for homeowners. Another useful tool is the "Know Your Options" brochure now available on [www.fanniemae.com](http://www.fanniemae.com). The more information the better! Seller commitment to the process is very important; lenders want comprehensive financial and personal information in order to assess eligibility. Seller motivation is another consideration: Is the short sale strategic (seller simply no longer wishes to vest resources into a non-performing liability) or non-strategic (the seller no longer has resources to invest in the property)? Many lenders are evaluating seller motivation as part of the approval process. Sellers should not be told to stop making their mortgage payments. The Lender/servicer (lender) will usually require an abundance of information and financial

data including a letter / explanation of the seller's hardship. While a strict financial hardship may not always be necessary some level of distress is typically a requirement. These discussions ought to be handled with the utmost sensitivity and confidentiality.

## "Property Valuation"

## Part III - Marketing and Pricing the Property

Lenders / servicers (lender) are motivated to consider short sales in order to mitigate loss and hedge against declining values. Sellers who opt for a short sale should price their property within current fair market range based on condition, location and amenities. Neither lender's nor seller's interests are served by drastically underpricing property. Preserving values in our communities and neighborhoods should also be a consideration. In some cases a seller may have deficiency obligations to evaluate and/or state and federal income tax obligations. Bottom-line, under-cutting value has consequences. If the property languishes on the market in spite of best marketing efforts a well thought out repositioning strategy is the best course. At the end of the day the goal should be negotiating the highest price and best terms possible. There are processes in place to reconcile property value. Lenders will often rely on a vendor to provide a Broker Price Opinion (BPO) and in some cases a licensed appraiser will also be engaged by the lender. These valuations are compared to the listing agent's Comparative Market Analysis and the agreed upon purchase price. The financial analysis has to make sense. There are a number of programs that may allow for short sale consideration at the time of listing. One such program is Bank of America's Cooperative short sale another is the Wells Fargo fast track program and of course there are the Home Affordable Foreclosure Alternative Programs (HAFA). Do your homework.

## "The Offer"

## Part IV - Negotiation and Strategic Positioning

Once an offer is received and the negotiations between buyer and seller are

exhausted, the ratified contract should be provided to the lender with full supporting documentation from the seller, listing agent as well as the buyer. The seller's documents ought to include; a recent financial statement, hardship letter/explanation along with additional information needed to support the request for short sale consideration. The listing agent should provide listing agreement, price reduction history, Multiple Listing (MLS) printouts, market activity report(s), borrower authorization and other relevant information. On the buyer's side it is important to know that lenders expect to see buyer's proof of funds and pre-approval letters at the onset! When your "best offer" and other pertinent information are ready to go the next step is the assembly and stacking of the ideal package!


## "Assembly and Stacking Order"

## Part V - Preparing and Distributing the Package

A complete and professionally assembled package including all necessary documentation should be submitted to the lender / servicer (lender) at the onset! Submitting the package in piece meal components is counter-productive and increases the chance of lost documents which results in delays at best and in the worst case scenario a terminated file. Stacking the file in manageable fashion will go a long way toward making your submission stand out. Loss mitigation negotiators often manage hundreds of files. Do yourself a favor; make their job a bit easier by taking the time to

CONTINUED ON PAGE 4

CONSUMER PRICE INDEXES						
MARCH 2011						
\$	INDEXES			PERCENT CHANGE		
				YEAR ENDING		ONE MONTH ENDING
	APR 2010	MAR 2011	APR 2011	MAR 2010	APR 2011	APR 2011
Los Angeles - Riverside - Orange County	225.916	232.241	233.319	3.0	3.3	0.5



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

## REALTOR REPORT

*The Official Publication of SRAR*

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# KEEPING HIGH LOAN LIMIT FACES MANY CHALLENGES

BY FRED SABINE, PRESIDENT, DAVID WALKER, SRAR  
MEDICA CONSULTANT

A local U.S. Congressman urged anyone seeking a loan for a home valued at more than \$600,000 to conclude the transaction before September because even moderately priced mortgages may be more expensive if Congress allows the conforming loan rate to drop.

Representative Brad Sherman, D-27th District, serving the San Fernando Valley, said he is struggling to convince colleagues in Congress that in regions such as Southern California and the San Fernando Valley home prices remain well above the cost of housing in other parts above the cost of the nation.

Mortgages for loans under today's conforming loan limit of \$729,750 cost less than high-end mortgages, but the loan limit is set to expire Sept. 30.

Unless Congress extends it, the limit is set to "drop to \$625,500, but could possibly go even lower," Sherman said.

"Bottom line: if a home is worth more than \$600,000, better get it completely done before Sept. 30."

Sherman made the suggestion at a seminar on April 30 designed to help beleaguered homeowners keep their home or avoid foreclosure with help from free counseling agencies that can guide them through refinancing options or possibly a short sale, where a home is sold for less than what is owed to the lender. The seminar was organized by the Southland Regional Association of REALTORS® in cooperation with the Federal Home Loan Bank of San Francisco and the Los Angeles Neighborhood Housing Services.

"Helping people stay in their homes, preventing foreclosure is critical," Sherman said. "Foreclosures cut the value of all homes ... and sometimes can lead to a death spiral for an entire neighborhood."

Sherman told the nearly 100 owners in attendance that he was pleased local organizations offered the seminar, but that

# 2012 BOARD OF DIRECTOR APPLICATION NOW AVAILABLE

The Board Nominating Committee will be comprised of the following members:

**Patti Petralia, Chairman**  
**Mary Funk, Vice Chairman**  
**Roger Hance**  
**Jeff Kahn**  
**Raquel Magro**  
**Susan Miller**  
**Todd Olson**  
**Pat Porter**  
**Irene Reinsdorf**  
**Gina Uzunyan**  
**Andy Walter**  
**Steve White**

The purpose of this committee is to present the members with a slate of candidates duly qualified to serve on the Board of Directors for terms as set forth in the Bylaws.

Any member who wishes to be considered for a two year term as a SRAR Board of Director by the Board Nominating Committee must submit an Application and return it to the SRAR Board Nominating Committee, Donna Davis, 7232 Balboa Blvd., Van Nuys, CA 91406. An Application is available on-line at [www.srar.com](http://www.srar.com). Please contact Donna at the Association office if you need further assistance @ [DonnaD@srar.com](mailto:DonnaD@srar.com) or (818) 947-2253. APPLICATIONS MUST BE RETURNED BY MONDAY, JUNE 13,

2011. Applications will NOT be accepted after the Nominating Committee has recommended the "Slate of Candidates".

Outlined below is criteria for qualification as a Director:

**SRAR Bylaws, Article X, Section 3 (g):**

No person is eligible for Director who has not satisfied the following requirements prior to the date of nominations:

1) The individual must have been a member of the Association for at least three years immediately preceding the date of election.

2) The individual must have served a minimum of two years on a standing Association committee or committees and must have met the committee attendance requirements.

3) The individual must agree to attend any educational course or other training prescribed by the Board of Directors for all Directors. Acceptance of the office of Director will constitute the agreement by the individual. If any Director fails to satisfy these requirements after election, he or she shall not be eligible for further election to the Board of Directors until the requirements are met.

4) In the event of a merger, an individual's committee service with his/her former Association shall count toward the eligibility requirements.

## 2012 C.A.R. DIRECTOR APPLICATIONS AVAILABLE

Any member wishing to apply as a 2012 C.A.R. Director may obtain an Application form by contacting Karen Marten, [karenm@srar.com](mailto:karenm@srar.com). All Applications must be returned no later than Friday, June 17, 2011.

he looked forward "to having fewer people show up next year."

"I think we'll pull out of this economy in another year or two, but we could see a second recession if there is another drop in home prices," Sherman said.

The big fight in Congress is whether to continue the Home Affordable Modification Program, which he said is an effort to "try to get banks to be reasonable" and has had only limited success to date. He urged owners who are struggling to keep their home to go to [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov)

for guidance on how to proceed and for assistance programs.

He said his office is willing to intercede on behalf of constituents, yet cautioned that there's a limit to what even he can accomplish.

"These are private companies and I can't just tell them what to do," Sherman said. "But we can push them to make a decision, to understand the situation. We can make sure the bank is treating the file seriously and at a high enough level to make a decision."



# THE SHORT SALE “AVOIDING SURPRISES”

CONTINUED FROM PAGE 2

build a superior file. Trust me, neatness does count. When there are multiple stake holders send a complete file to all lien holders of record. Negotiations with subordinate lien holders can be difficult, if you engage them in the process from the onset your chance of success is greatly enhanced. Don't forget the Mortgage Insurer! As a stake holder in the transaction their agreement is required. Best practice: Deliver an impeccably prepared package to all lien holders at the same time and be sure to include the borrower's name and loan number on every page.

## **“Negotiation Strategy”**

### **Part VI - Looking for the Win-Win**

Managing short sale transactions requires skillful negotiation strategies. A successful negotiator recognizes the need for a partnership approach and a fundamental understanding of the other party's position. An “I win – you lose” approach is rarely triumphant. Effective collaboration considers the wants and needs of the respective participants and ultimately strives for a mutually beneficial resolve. Reaching out to all lien holders allows every stake holder to be engaged in the process, no one feels left out. Let everyone know you are not their adversary. Obviously, you are charged with the task of negotiating the best terms possible for your seller client, but the truth is, in many cases a short sale is in the best interest of the lien holders. The cost and time constraints of foreclosure, combined with the property carry costs post foreclosure, the loss of interest and the reserve requirements are often greater than the loss realized in a short sale. The main focus in the negotiations is the benefit of mitigating loss and hedging against declining values. The short sale is the here and now, the loss is set in stone and the transaction can close quickly once approved. The foreclosure process carries with it the risk of diminished property value ultimately resulting in greater losses for the lender or investor.

## **“Recognize – Reject - Report”**

### **Part VII - Avoid Potential Improprieties**

An ongoing challenge in short sale transactions: recognize “red flags” that occasionally “waive.” It is for this reason the California Association of Realtors (C.A.R.) Standard Forms Advisory Committee wisely inserted a provision into the Short Sale Information Advisory (C.A.R. Form SSIA) titled “Potential Improprieties.” This provision alerts Buyer, Seller and Real Estate Practitioner to many issues and current practices that may lead to trouble. Now that we have a blue-print identifying what may be unacceptable practice; it is much easier to recognize danger before it's too late. The next step is simple, just say: NO – reject

conduct that is unacceptable. That is the order of the day. Consult with your managing broker and/or in-house counsel if you suspect something untoward is evolving. A bit harder for some of us is the final step, report what you have recognized and rejected. Some of us simply don't want to get involved, but the truth is; if we don't stand up and walk the walk – all the talk in the world isn't going to do a thing to resolve the improper practices that we sometimes see in the field. Conflicts can also be avoided when we strive to work together by sharing information and giving others the benefit of the doubt. So, as in any transaction communication and education remain the keys to avoiding misunderstandings, problems and disputes.

## **“Mine Fields”**

### **Part VIII - Risk verses Reward**

Homeowners ought to thoughtfully consider the consequences of a short sale prior to starting down the path. Whether or not a particular homeowner would be best served by a short sale verses foreclosure is a decision that should be made in conjunction with the guidance and advice of legal,

financial and tax professionals. The real estate professional may provide information with respect to the options available, but the next step for the homeowner is to consult with the appropriate professional. Some of the consequences may include, but are not limited to: (i) tax consequences, which may result from a “full discharge or forgiveness of debt.” While there are exceptions this is a matter to be carefully evaluated (ii) Ongoing liability for any deficiency realized, in the event the lender does not fully discharge the debt. In California, SB 931 (Ducheny) prohibits FIRST lien holders from pursuing deficiency BUT it does not prohibit subordinate (junior) liens from doing so. It is important to note, there are exceptions under SB 931 including fraud and waste. Clearly this is a matter to be reviewed with tax, financial and legal advisors. (iii) short sales impact credit scores, how much or how little is something that cannot be easily answered. There are many factors to consider. Carefully analyzing the risk verses reward factors in advance makes for sound decision making.

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## **Updated Framework to Include Servicer Incentives and Penalties**

# **FANNIE MAE AND FREDDIE MAC TO ALIGN GUIDELINES FOR SERVICING DELINQUENT MORTGAGES**

Federal Housing Finance Agency Acting Director Edward J. DeMarco has directed Fannie Mae and Freddie Mac (the Enterprises) to align their guidelines for servicing delinquent mortgages they own or guarantee. The updated framework will establish uniform servicing requirements as well as monetary incentives for servicers that perform well and penalties for those that do not.

“FHFA's directive to align Enterprise policies for servicing delinquent mortgages should result in earlier servicer engagement to identify the best solution available for homeowners, given their individual circumstances,” DeMarco said.

The updated guidelines also address the so-called “dual track” by requiring servicers to contact borrowers as soon as they become delinquent and focus solely on remediating that delinquency. The foreclosure process may not commence if the borrower and servicer are engaged in a good-faith effort to resolve the delinquency. The servicer must conduct a formal review of each case to ensure a borrower has been considered for foreclosure alternatives before the loan is referred for foreclosure. Even after

foreclosure processing begins, financial incentives are provided to encourage servicers to continue to help borrowers pursue a foreclosure alternative.

Consistent with statements recently issued by federal and state regulators, this initiative is intended to deal with identified problems in mortgage servicing. The updated framework will streamline and expedite borrower outreach, align mortgage modification terms and requirements, and establish a consistent schedule of performance-based incentive payments and penalties. Fannie Mae and Freddie Mac will each issue detailed guidelines to their servicers in the second and third quarters of 2011.

“Once fully implemented by the servicing industry, the Enterprises' aligned policies should give homeowners a greater understanding of the process and faster resolution by requiring earlier contact, more frequent communication, and prompt decisions,” said DeMarco. “Equally important, the newly aligned policies will minimize taxpayer losses by ensuring that Enterprise loans are serviced efficiently and fairly.”

# SRAR SPOTLIGHT AFFILIATE

In an effort to introduce our affiliates and say Thank You for the contributions they make, SRAR will be “Spotlighting” those affiliates that have been ardent supporters of SRAR. Affiliate support is an integral key in the educational and networking opportunities that our membership enjoys.

We would like to take this opportunity to introduce you to RealtyTech Inc.

**SRAR:** Please share your background and brief history of RealtyTech.

**RealtyTech:** Founded in 2002, RealtyTech Inc. is a real estate marketing company based in Westlake Village California. We specialize in

building and providing powerful internet marketing tools that create superior results in areas such as Marketing Websites, IDX, content, listings, lead capture and conversion tools and web traffic generation programs.

At RealtyTech we know that technology is constantly changing and engaging consumers in ever evolving ways – so our top priority is to remain a step ahead of the crowd and be creative in the ways we engage what matters to you the most - YOUR CLIENTS.

At RealtyTech we try to look at the bright side of problem solving. Everything at RealtyTech has a solution and everything at RealtyTech is a work in progress. We are continually pushing ourselves to bring YOU and YOUR consumers the very best in servicing and performing tools. Everyone at RealtyTech answers the phone with a smile not just on our face, but in our voice – and even though you may not be able to see our smile we have been known to change a bad day or two because at RealtyTech our service to you is second only to our superior products.

**SRAR:** What does “RealtyTech Inc” offer SRAR members?

**RealtyTech:** Our mission is to empower real estate and mortgage professionals with premium products, second to none, that have proven success with MLS’s nationwide – generating more leads, creating memorable branding, online marketing solutions to better service clients and to continuously grow your business. Over the past 9 years RealtyTech has been offering SRAR and CRISNet members a range of our premium products from websites, IDX, mobile IDX, unlimited virtual tours, email marketing

and complete internet marketing programs.

Presently we are proud to announce that we have officially become partners with CRISNet and SRAR and through that partnership we are offering all of their members a FREE basic website, IDX and mobile IDX. With our new partnership, we can help agents address the issue that being online is no longer an option – it’s a necessity.

**SRAR:** Which events and committees have your company participated in?

**RealtyTech:** Since we joined the board in 2002 we have participated in several events including the REALTOR® Expo, the Multicultural Mixer, Golf Tournaments and were a part of a group of SRAR staff and members that were involved with the very first Operation Gratitude campaign, whose objective is to send “care packages” to military personal overseas.

Although we have not had the opportunity to serve on many committees at SRAR up to now, we have joined the Affiliates Committee this year and have really enjoyed meeting other local affiliates.

**SRAR:** How has being an Affiliate member of SRAR impacted your business growth?

**RealtyTech:** RealtyTech is based out of Westlake Village so essentially SRAR is in our backyard. Having other board options locally, we went with SRAR because they are one of the largest MLS’s nationally. SRAR members have become the core client base for us – not only has our involvement with the association kept us in business, the relationship has given us the ground work to branch out to other neighborhoods and marketing areas.

To learn more about RealtyTech Inc. you can visit them online at [www.realtytech.com](http://www.realtytech.com) or call them at 818-889-0064.



## THE SHORT SALE “AVOIDING SURPRISES”

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### “The Ambush”

#### Part IX - Don’t let Foreclosure Ambush Your Short Sale

Be assured, not a week goes by that an agent and/or client does not contact me with a sad tale of a transaction where a buyer, sitting at the closing table prepared to sign final documents, is informed by the escrow / title officer the unhappy news that a trustee sale was just completed.

Here is the problem: The short sale (loss mitigation) and foreclosure departments do not, on the whole, communicate with each other; nor can one department speak for the other. Additionally, in cases where a trustee sale has been postponed one or more times the foreclosure can sneak right up on you because there is no further requirement to post another legal notice. Only the first sale date requires posting of the legal notice. And, to make matters worse, lenders are not bound by verbal agreements to postpone. Many times the best that can be achieved is a verbal agreement to stall the sale and that, unfortunately, is worth the paper it is not written on!

Best advice, all postponements of trustee sale should be in writing and issued by the proper department!

### “Final Thoughts”

#### Part X - Staying Ahead of Curve

What we have learned: Short Sales will be with us for the foreseeable future. The truth is navigating the turbulent waters of these ever-fluid transactions in challenging. Over the past four to five years we’ve seen homeowners struggling to save their homes. When doing so is no longer an option the arduous decision making process begins in earnest: Foreclosure, Short Sale, Deed-in Lieu or Lease-in –lieu, these are weighty judgments to be sure. In order to best serve our clients, both buyers and sellers, ongoing education allows us to remain on the cutting edge. Credible seminars, articles and websites can provide industry updates and critical information that can enhance our level of service. A real estate professional has a valuable role to play; providing reliable assistance to consumers while participating in the economic recovery by assisting homeowners who have determined that a Short Sale is in their best interest. Every successful Short Sale has the potential to stem the tide of foreclosures and stabilize community values.

## IN MEMORIAM

The Association is saddened to report the passing of member Charlene Foster on April 22, 2011. Charlene was the owner of Rancho Valley Realty in Acton. She is survived by her husband Keith Foster of Palmdale. Services were held on April 29, 2011. Our sympathies are extended to her family and friends.

# "IMPROVE YOUR GAME"

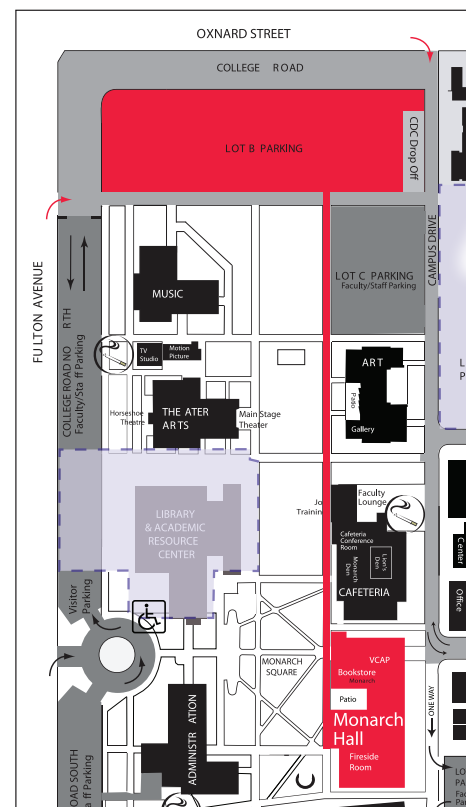
SRAR Announces REALTOR® Expo 2011. This year's Expo will be held on June 29, 2011 from 9:00 a.m. to 2:30 p.m. at LA Valley College in Valley Glen. The Expo has been titled, "Improve Your Game" and will feature a carnival theme. Not only will you be able to learn about all the latest tools and products available to the Real Estate Professional, you will also have fun in a carnival-type setting.

Visit each booth and take your chance at perfecting their carnival game. The more you play the more tickets you win. Then, every half hour, all tickets will be collected from each booth to draw for raffle prizes.

Amazing speakers have also been lined up for the Expo, including a feng shui specialist and a hypnotherapy and imagery trainer. More speakers will be announced soon.

We're also very happy to announce that all attendees will receive a FREE BOXED LUNCH (while supplies last). And did I mention that the Expo is completely FREE? So come out for a fun-filled and educational day. Win prizes, have lunch, and play games!!!

Parking for the Expo is also free. All attendees will park in Parking Lot B, which can be accessed from Oxnard or Fulton Avenue. Once inside Lot B, it's a short walk to Monarch Hall where the Expo will be held. See the attached map. Lot B, Monarch Hall, and the walk is all highlighted in red.



# RELIEF APPEAL – SOUTHERN U.S. TORNADOES DISASTER

Dear Fellow REALTOR®,

By now, we have all seen images of the widespread destruction in Alabama and other southeastern states. Tornadoes and severe storms destroyed entire neighborhoods, leaving thousands without homes. More than 300 people have lost their lives, and the tragedy is still unfolding.

In times like this, we ask ourselves "How we can help those suffering such unimaginable loss?"

REALTORS® have earned a reputation for our tremendous heart and compassionate work on behalf of others. We hope you will join our latest effort to help those affected by this disaster by making a tax deductible contribution to the REALTORS® Relief Foundation (RRF). We encourage you to go to the website below and complete the form.

<https://secure.realtor.org/RelFundTrack.nsf/Contribution?OpenForm>

The Foundation has already sent a \$150,000 contribution to the Alabama Association of REALTORS® Disaster Relief Fund. This contribution came directly from people, like you, who have given directly to the Fund in the past. The Foundation can do more with your help.

One of the greatest acts of kindness and compassion we can do for those around us is to give hope. Through the efforts of the REALTORS® Relief Foundation, you can help these families rebuild and, once again, have a place to call "home." Please join your REALTOR® family in giving today.

Sincerely,  
Ron and Martin

Ron Phipps, ABR®, CRS, e-Pro®, GREEN, GRI  
2011 NAR President

Martin Edwards, Jr., CCIM  
2011 REALTORS® Relief Foundation President

# SUGGESTED CONDO KEYSAFE ETIQUETTE

Quick tips on making all of our jobs easier and more professional when viewing condos.

Listing Agents:

- 1) Label outside of keysafe with your business card and/or logo.
- 2) Label outside of keysafe with the unit number and/or address.
- 3) Label all keys in keysafe (example: front door, side door, common areas, etc. and unit number and/or address on each key.
- 4) Make sure there are access keys to the common area security doors to allow access to agents trying to view your listing.
- 5) If possible, put a keysafe in front of the complex with the common area key only, and then place another keysafe with keys for the home on the front door. Suggestion: Contact the HOA's to coordinate this plan.

This would eliminate the need for so many unsightly keysafes in the front of complexes and thus making it easier to find the keysafe on the front door for the particular condo unit you are trying to view.

**Buyers/Selling Agents:**

After viewing, make sure that you have returned and placed the correct keys in the appropriate keysafe. Again, check the outside of the keysafe and the keys for labels to make sure they match.

By everyone doing this a little better and cooperating in this matter, we can make our jobs easier and be more professional at the same time, not to mention you might, as the listing agent, actually sell your listing due to the fact that the buyers and agents were able to successfully view your listing.

Thank you for your help and consideration.



## APRIL 2011

## SFV RESIDENTIAL MLS SUMMARY

## MONTHLY RESIDENTIAL SALES STATISTICS

RESIDENTIAL  
PROPERTIES LISTED  
**1,740**RESIDENTIAL PROP.  
ESCROW OPENED  
**1,391**RESIDENTIAL PROP.  
ESCROW CLOSED  
**1,052**

## ACTIVE INVENTORY:

	EN	ES	CS	WN	WS	SFV TOT	EXT	TOTAL
NEW LISTINGS	200	208	235	247	306	1,196	544	1,740
TOTAL ACTIVE LISTINGS	537	565	653	642	762	3,159	1,750	4,909
AVERAGE DAYS ON MARKET	92	106	96	90	98	96	110	101
AVERAGE LIST PRICE IN THOUSANDS	260.4	671.5	585.5	450.8	821.3	575.1	411.0	516.6
MEDIAN LIST PRICE IN THOUSANDS	254.0	453.4	350.0	395.0	470.0	365.0	264.9	335.0
BOMS	42	44	51	66	82	285	124	409
AVERAGE BOM PRICE IN THOUSANDS	241.6	480.4	439.1	381.5	487.0	416.8	305.3	383.0
BOM TO SALE RATIO	29.0	31.2	31.1	42.0	55.8	37.8	41.6	38.9
EXPIRATIONS	29	42	34	40	50	195	98	293

## PENDING SALES:

NEW ESCROWS OPENED	162	175	195	206	228	966	425	1,391
TOTAL YTD ESCROWS OPENED	596	573	684	716	782	3,351	1,381	4,732
NEW OPEN ESCROWS AVERAGE DAYS ON MARKET	67	65	74	74	75	71	79	74
NEW OPEN ESCROWS AVERAGE LIST PRICE	246.6	512.8	458.8	390.5	505.8	429.5	313.6	394.1

## CLOSED SALES:

NEW ESCROWS CLOSED	145	141	164	157	147	754	298	1,052
TOTAL YTD ESCROWS CLOSED	513	454	560	541	586	2,654	1,038	3,692
VOLUME OF NEW SALE DOLLARS IN MILLIONS	33.237	75.250	58.78	56.732	72.543	296.545	97.665	394.210
VOLUME OF TOTAL YTD SALES IN MILLIONS	118.464	226.278	218.533	207.882	301.933	1,073.089	365.847	1,438.936
AVERAGE SALE PRICE IN THOUSANDS	229.2	533.7	358.4	361.4	493.5	393.3	327.7	374.7
MEDIAN SALE PRICE IN THOUSANDS	240.0	435.0	291.5	325.0	370.0	315.0	265.0	310.0
COOP SALES	104	114	134	126	123	601	248	849
PERCENT OF COOP SALES	71.7	80.9	81.7	80.3	83.7	79.7	83.2	80.7
AVERAGE DAYS ON MARKET	145	134	135	128	135	135	149	139
SALES AT LIST PRICE	92	47	75	77	66	357	134	491
PERCENT OF SALES AT LIST PRICE	63.4	33.3	45.7	49.0	44.9	47.3	45.0	46.7
SALES TO LISTING INVENTORY RATIO	27.0	25.0	25.1	24.5	19.3	23.9	17.0	21.4
FINAL SALE TO NEW LISTING RATIO	72.5	67.8	69.8	63.6	48.0	63.0	54.8	60.5

## SELLING TIME - PRICE CHANGE - PRICE REDUCTION

	AVG. SELL TIME	ACTIVE NO. LISTINGS	TOTAL # SOLD	REDUCED \$	\$ AVERAGE PRICE REDUCTION %
SELLING PRICE RANGE:					
LESS THAN 100,000	68	228	47	34	11700
100,000 TO 109,999	71	29	16	12	15615
110,000 TO 119,999	75	83	20	14	18441
120,000 TO 139,999	92	157	39	20	8753
140,000 TO 159,999	81	162	42	29	23685
160,000 TO 179,999	85	172	38	28	14923
180,000 TO 199,999	88	179	36	26	24638
200,000 TO 249,999	97	462	110	70	21672
250,000 TO 299,999	105	631	147	96	28473
300,000 TO 349,999	74	519	125	79	21773
350,000 TO 399,999	62	442	101	70	57920
400,000 TO 449,999	66	255	68	45	21148
450,000 TO 499,999	65	219	46	38	53968
500,000 TO 549,999	102	152	43	33	46384
550,000 TO 599,999	53	174	34	23	34827
600,000 TO 699,999	76	262	76	34	44836
700,000 TO 799,999	58	173	28	21	47468
800,000 TO 899,999	130	118	19	15	112668
900,000 TO 999,999	34	79	7	4	89800
1,000,000 TO 1,999,999	87	273	33	26	125248
MORE THAN 2,000,000	177	140	3	3	398333
TOTALS	82	4909	1051	720	13191

## LISTINGS

**7,057**

## 2011 RMLS TOTAL - \$ VOLUME

**\$1,438,936,000**

## SALES

**3,831**

\*THE ASSOCIATION DOES NOT VERIFY ACTUAL CLOSED ESCROWS.

[illegible]



## SAN FERNANDO VALLEY SINGLE FAMILY SALES STATISTICS FOR APRIL

ACTIVE INVENTORY	EN	ES	CS	WN	WS	SFV TOTAL	EXT	TOTAL
New Listings.....	155	145	167	199	229	895	407	1,302
Total Active Listings.....	413	338	458	497	587	2,293	1,319	3,612
Average Days on Market.....	88	101	97	87	94	93	112	100
Average List Price in Thousands.....	279.9	866.5	721.4	499.5	973.6	679.7	444.2	593.7
Median List Price in Thousands.....	270.0	625.0	409.0	425.0	579.0	418.0	269.5	370.0
BOMS.....	33	27	36	51	62	209	91	300
Average BOM Price in Thousands.....	265.7	559.9	532.6	426.7	574.1	480.5	316.6	430.8
BOM to Sale Ratio.....	29.5	27.0	33.6	43.6	55.4	38.1	41.0	39.0
Expirations.....	19	27	23	29	37	135	77	212

### PENDING SALES

New Escrows Opened.....	128	119	129	159	171	706	293	999
Total YTD Escrows Opened.....	452	396	450	552	588	2,438	990	3,428
New Open Escrows Average Days on Market.....	71	54	68	70	70	67	73	69
New Open Escrows Average List Price.....	269.5	590.5	586.6	434.9	593.2	497.2	325.5	446.9

### CLOSED SALES:

New Escrows Closed.....	112	100	107	117	112	548	222	770
Total YTD Escrows Closed.....	372	318	367	417	440	1,914	752	2,666
Volume of New Sales Dollars in Millions.....	28.288	59.824	47.296	48.074	64.928	248.410	76.292	324.701
Volume of total YTD Sales in Millions.....	97.069	177.114	177.066	176.389	267.948	895.586	282.375	1,177.961
Average Sale price in Thousands.....	252.6	598.2	442.0	410.9	579.7	453.3	343.7	421.7
Median Sale Price in Thousands.....	250.0	500.0	330.0	384.5	431.7	354.9	250.0	336.0
Coop Sales.....	79	82	85	97	90	433	179	612
Percent of Coop Sales.....	70.5	82.0	79.4	82.9	80.4	79.0	80.6	79.5
Average Days on Market.....	132	123	136	124	131	129	146	134
Sales at List Price.....	72	35	47	58	51	263	109	372
Percent of Sales at List Price.....	64.3	35.0	43.9	49.6	45.5	48.0	49.1	48.3
Sales to Listing Inventory Ratio.....	27.1	29.6	23.4	23.5	19.1	23.9	16.8	21.3
Final Sale to New Listing Ratio.....	72.3	69.0	64.1	58.8	48.9	61.2	54.5	59.1

## SAN FERNANDO VALLEY CONDOMINIUM SALES STATISTICS FOR APRIL

ACTIVE INVENTORY	EN	ES	CS	WN	WS	SFV TOTAL	EXT	TOTAL
New Listings.....	45	63	68	48	77	301	137	438
Total Active Listings.....	124	227	195	145	175	866	431	1,297
Average Days on Market.....	108	115	93	99	112	106	106	106
Average List Price in Thousands.....	195.2	381.1	266.4	284.0	310.3	298.1	309.2	301.8
Median List Price in Thousands.....	168.0	350.0	225.0	259.0	249.0	259.0	250.0	258.0
BOMS.....	9	17	15	15	20	76	33	109
Average BOM Price in Thousands.....	153.0	354.3	214.5	227.6	217.1	241.8	274.0	251.5
BOM to Sale Ratio.....	27.3	41.5	26.3	37.5	57.1	36.9	43.4	38.7
Expirations.....	10	15	11	11	13	60	21	81

### PENDING SALES

New Escrows Opened.....	34	56	66	47	57	260	132	392
Total YTD Escrows Opened.....	144	177	234	164	194	913	391	1,304
New Open Escrows Average Days on Market.....	51	89	85	84	89	82	91	85
New Open Escrows Average List Price.....	160.4	347.5	208.9	240.6	243.5	245.7	287.0	259.6

### CLOSED SALES:

New Escrows Closed.....	33	41	57	40	35	206	76	282
Total YTD Escrows Closed.....	141	136	193	124	146	740	286	1,026
Volume of New Sales Dollars in Millions.....	4.949	15.426	11.486	8.658	7.615	48.135	21.373	69.508
Volume of total YTD Sales in Millions.....	21.395	49.164	41.467	31.493	33.984	177.503	83.472	260.975
Average Sale price in Thousands.....	150.0	376.3	201.5	216.5	217.6	233.7	281.2	246.5
Median Sale Price in Thousands.....	140.0	350.0	180.0	210.0	160.0	200.0	265.0	210.0
Coop Sales.....	25	32	49	29	33	168	69	237
Percent of Coop Sales.....	75.8	78.0	86.0	72.5	94.3	81.6	90.8	84.0
Average Days on Market.....	188	159	135	140	144	151	155	152
Sales at List Price.....	20	12	28	19	15	94	25	119
Percent of Sales at List Price.....	60.6	29.3	49.1	47.5	42.9	45.6	32.9	42.2
Sales to Listing Inventory Ratio.....	26.6	18.1	29.2	27.6	20.0	23.8	17.6	21.7
Final Sale to New Listing Ratio.....	73.3	65.1	83.8	83.3	45.5	68.4	55.5	64.4

## SANTA CLARITA VALLEY SINGLE FAMILY SALES STATISTICS FOR APRIL

ACTIVE INVENTORY	AC	ADUL	CC	CA	NE	SAU	SR	VAL	SCVTOT	EXT	TOTAL
New Listings.....	14	7	63	31	33	51	24	67	290	179	469
Total Active Listings.....	43	26	198	92	85	119	58	187	808	439	1,247
Average Days on Market.....	137	200	117	93	127	105	83	117	115	96	108
Average List Price in Thousands.....	457.2	817.5	451.8	350.8	519.6	443.6	579.5	589.4	499.3	265.4	417.0
Median List Price in Thousands.....	415.0	545.0	349.9	333.5	405.0	388.5	549.0	495.5	415.0	181.0	345.0
BOMS.....	2	1	31	15	2	14	6	30	101	23	124
Average BOM Price in Thousands.....	204.5	525.0	395.2	357.5	336.4	392.2	497.0	416.5	397.9	206.8	362.4
BOM to Sale Ratio.....	50.0	25.0	66.0	100.0	12.5	29.8	75.0	71.4	55.2	39.7	51.5
Expirations.....	2	1	7	3	3	8	2	11	37	28	65

### PENDING SALES

New Escrows Opened.....	10	9	76	29	9	64	16	65	278	104	382
Total YTD Escrows Opened.....	27	17	223	94	50	174	51	205	841	336	1,177
New Open Escrows Average Days on Market.....	112	83	73	167	59	89	53	96	92	71	86
New Open Escrows Average List Price.....	339.4	532.9	346.3	346.2	371.7	369.2	645.4	467.4	403.7	213.8	352.0

### CLOSED SALES:

New Escrows Closed.....	4	4	47	15	16	47	8	42	183	58	241
Total YTD Escrows Closed.....	18	15	146	57	44	118	33	135	566	218	784
Volume of New Sales Dollars in Millions.....	1.575	1.799	16.101	5.135	6.678	18.364	4.500	20.063	74.216	11.472	85.687
Volume of total YTD Sales in Millions.....	5.232	5.925	52.138	20.045	18.720	46.493	17.686	64.521	230.760	48.833	279.593
Average Sale price in Thousands.....	393.8	449.8	342.6	342.3	417.4	390.7	562.5	477.7	405.6	197.8	355.6
Median Sale Price in Thousands.....	430.0	450.0	320.0	382.0	355.0	366.0	515.0	425.0	375.0	172.9	341.5
Coop Sales.....	3	2	43	11	11	44	5	35	154	49	203
Percent of Coop Sales.....	75.0	50.0	91.5	73.3	68.8	93.6	62.5	83.3	84.2	84.5	84.2
Average Days on Market.....	160	136	105	133	136	143	89	148	131	134	132
Sales at List Price.....	0	2	26	6	8	24	2	21	89	30	119
Percent of Sales at List Price.....	0	50.0	55.3	40.0	50.0	51.1	25.0	50.0	48.6	51.7	49.4
Sales to Listing Inventory Ratio.....	9.3	15.4	23.7	16.3	18.8	39.5	13.8	22.5	22.6	13.2	19.3
Final Sale to New Listing Ratio.....	28.6	57.1	74.6	48.4	48.5	92.2	33.3	62.7	63.1	32.4	51.4

## SANTA CLARITA VALLEY CONDOMINIUM SALES STATISTICS FOR APRIL

ACTIVE INVENTORY	AC	ADUL	CC	CA	NE	SAU	SR	VAL	SCVTOT	EXT	TOTAL
New Listings.....	1	0	40	2	32	10	4	42	131	18	149
Total Active Listings.....	5	0	108	7	91	45	21	106	383	76	459
Average Days on Market.....	194	0	103	79	92	129	154	104	107	123	110
Average List Price in Thousands.....	472.8	0	201.8	294.0	183.2	236.1	261.7	272.2	229.4	261.7	234.7
Median List Price in Thousands.....	425.0	0	160.0	250.0	169.9	235.0	245.0	260.0	214.9	210.0	214.9
BOMS.....	1	0	10	1	7	10	2	14	45	6	51
Average BOM Price in Thousands.....	374.0	0	126.6	60.0	253.9	236.6	392.5	299.0	240.3	166.0	231.6
BOM to Sale Ratio.....	0	0	66.7	33.3	53.8	71.4	33.3	93.3	68.2	27.3	58.0
Expirations.....	0	0	3	0	2	3	0	8	16	2	18

### PENDING SALES

New Escrows Opened.....	1	0	29	2	22	22	7	36	119	17	136
Total YTD Escrows Opened.....	1	0	85	7	54	68	27	118	360	63	423
New Open Escrows Average Days on Market.....	46	0	73	98	110	69	121	62	79	78	79
New Open Escrows Average List Price.....	335.0	0	158.9	57.5	184.5	226.4	260.6	263.4	213.5	227.8	215.3

### CLOSED SALES:

New Escrows Closed.....	0	0	15	3	13	14	6	15	66	22	88
Total YTD Escrows Closed.....	0	0	58	7	32	39	24	76	236	59	295
Volume of New Sales Dollars in Millions.....	0	0	2.555	.914	2.950	3.268	1.356	5.358	16.401	4.325	20.726
Volume of Total YTD Sales in Millions.....	0	0	11.331	1.618	6.821	8.986	7.759	23.196	59.711	11.268	70.979
Average Sale price in Thousands.....	0	0	170.3	304.7	226.9	233.4	226.0	357.2	248.5	196.6	235.5
Median Sale Price in Thousands.....	0	0	145.0	320.0	185.0	240.0	250.0	350.0	235.0	155.0	210.0
Coop Sales.....	0	0	10	3	10	11	5	9	48	17	65
Percent of Coop Sales.....	0	0	66.7	100.0	76.9	78.6	83.3	60.0	72.7	77.3	73.9
Average Days on Market.....	0	0	107	133	185	158	103	128	139	121	134
Sales at List Price.....	0	0	9	2	1	8	2	10	32	11	43
Percent of Sales at List Price.....	0	0	60.0	66.7	7.7	57.1	33.3	66.7	48.5	50.0	48.9
Sales to Listing Inventory Ratio.....	0	0	13.9	42.9	14.3	31.1	28.6	14.2	17.2	28.9	19.2
Final Sale to New Listing Ratio.....	0	0	37.5	150.0	40.6	140.0	150.0	35.7	50.4	122.2	59.1

APRIL 2011

## SCV RESIDENTIAL MLS SUMMARY

## MONTHLY RESIDENTIAL SALES STATISTICS

RESIDENTIAL  
PROPERTIES LISTED

618

RESIDENTIAL PROP.  
ESCROW OPENED

518

RESIDENTIAL PROP.  
ESCROW CLOSED

329

## ACTIVE INVENTORY:

	AC	ADUL	CC	CA	NE	SAU	SR	VAL	SCV TOTAL	EXT	TOTAL
NEW LISTINGS	15	7	103	33	65	61	28	109	421	197	618
TOTAL ACTIVE LISTINGS	48	26	306	99	176	164	79	293	1,191	515	1,706
AVERAGE DAYS ON MARKET	143	200	112	92	109	112	102	112	112	100	109
AVERAGE LIST PRICE IN THOUSANDS	458.8	817.5	363.5	346.8	345.6	386.7	495.0	474.7	412.5	264.9	367.9
MEDIAN LIST PRICE IN THOUSANDS	415.0	545.0	290.0	330.0	259.9	325.0	510.0	372.5	335.0	189.9	299.0
BOMS	3	1	41	16	9	24	8	44	146	29	175
AVERAGE BOM PRICE IN THOUSANDS	261.0	525.0	329.7	338.9	272.2	327.3	470.8	379.1	349.3	198.4	324.3
BOM TO SALE PRICE	75.0	25.0	66.1	88.9	31.0	39.3	57.1	77.2	58.6	36.3	53.2
EXPIRATIONS	2	1	10	3	5	11	2	19	53	30	83

## PENDING SALES:

NEW ESCROWS OPENED	11	9	105	31	31	86	23	101	397	121	518
TOTAL YTD ESCROWS OPENED	28	17	308	101	104	242	78	323	1,201	399	1,600
NEW OPEN ESCROWS AVERAGE DAYS ON MARKET	106	83	73	162	95	84	73	84	88	72	84
NEW OPEN ESCROWS AVERAGE LIST PRICE	339.0	532.9	294.6	327.5	238.9	332.7	528.3	394.7	346.7	215.8	316.1

## CLOSED SALES:

NEW ESCROWS CLOSED	4	4	62	18	29	61	14	57	249	80	329
TOTAL YTD ESCROWS CLOSED	18	15	204	64	76	157	57	211	802	277	1,079
VOLUME OF NEW SALE DOLLARS IN MILLIONS	1.575	1.799	18.655	6.049	9.628	21.632	5.856	25.421	90.617	15.797	106.413
VOLUME OF TOTAL YTD SALES IN MILLIONS	5.232	5.925	63.469	21.663	25.540	55.479	25.444	87.717	290.471	60.101	350.572
AVERAGE SALE PRICE IN THOUSANDS	393.8	449.8	300.9	336.1	332.0	354.6	418.3	446.0	363.9	197.5	323.4
MEDIAN SALE PRICE IN THOUSANDS	430.0	450.0	300.0	360.0	275.0	340.0	350.0	410.0	349.5	166.0	305.0
COOP SALES	3	2	53	14	21	55	10	44	202	66	268
PERCENT OF COOP SALES	75.0	50.0	85.5	77.8	72.4	90.2	71.4	77.2	81.1	82.5	81.5
AVERAGE DAYS ON MARKET	160	136	106	133	158	147	95	143	133	131	132
SALES AT LIST PRICE	0	2	35	8	9	32	4	31	121	41	162
PERCENT OF SALES AT LIST PRICE	0.0	50.0	56.5	44.4	31.0	52.5	28.6	54.4	48.6	51.3	49.2
SALES TO LISTING INVENTORY RATIO	8.3	15.4	20.3	18.2	16.5	37.2	17.7	19.5	20.9	15.5	19.3
FINAL SALE TO NEW LISTING RATIO	26.7	57.1	60.2	54.5	44.6	100.0	50.0	52.3	59.1	40.6	53.2

## SELLING TIME - PRICE CHANGE - PRICE REDUCTION

	AVG. SELL TIME	ACTIVE NO. LISTINGS	TOTAL #SOLD	REDUCE \$	\$ AVERAGE PRICE REDUCTION %
SELLING PRICE RANGE:					
LESS THAN 100,000	62	91	26	20	36755
100,000 TO 109,999	221	21	4	2	9332
110,000 TO 119,999	96	27	6	4	7667
120,000 TO 139,999	32	100	8	4	3050
140,000 TO 159,999	38	84	10	8	10271
160,000 TO 179,999	78	90	10	6	5413
180,000 TO 199,999	121	71	16	11	14769
200,000 TO 249,999	77	165	36	25	14769
250,000 TO 299,999	105	188	38	31	23324
300,000 TO 349,999	55	170	38	24	13124
350,000 TO 399,999	82	113	38	27	22338
400,000 TO 449,999	82	104	30	19	24289
450,000 TO 499,999	72	71	12	9	33748
500,000 TO 549,999	130	75	12	9	42127
550,000 TO 599,999	39	57	9	7	23889
600,000 TO 699,999	69	54	6	3	15533
700,000 TO 799,999	141	45	7	4	88280
800,000 TO 899,999	103	21	2	2	47250
900,000 TO 999,999	47	11	2	2	59500
1,000,000 TO 1,999,999	109	44	3	3	148000
MORE THAN 2,000,000	0	10	0	0	N/A
TOTALS	82	1612	313	220	23641

## LISTINGS

2,247

## 2011 RMLS TOTAL - VOLUME

\$350,572,000

## SALES

1102

\*THE ASSOCIATION DOES NOT VERIFY ACTUAL CLOSED ESCROWS.



[illegible]

# RESPONSIBLE REALTOR® APPLICANTS

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Cholvin, David Louis Wystone Financial, Inc. 19360 Rinaldi St. #267 Porter Ranch, CA. 91326	Nekoo, Nick T. 13425 Ventura Blvd., #100 Sherman Oaks, CA. 91423	Shohat, Alon Alon Shohat 26500 W. Agoura Rd. Calabasas, CA. 91302
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Cole, Marie J. LifeStyles Fine Homes & Estates, Inc. 2082 Tapo Street Simi Valley, CA. 93063	Pinto, Sebastian ESP Real Estate Services 26017 Huntington Ln., Suite B Valencia, CA. 91355	Watkins, Myron House 2 House Realty 27026 N. Beautyberry Pl. Canyon Country, CA. 91387
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Barkstelle, Sarah Jenkins / Prudential Calif. Realty / Encino  
Barrientos, Merlin Emely / Pinnacle Estate Properties, Inc. / Valencia  
Bichai, Nassef Nassif / Dilbeck GMAC Real Estate / Sherman Oaks  
Black, Janet Lomenzo / Dilbeck Realtors / Studio City  
Bledsoe, Freddie Lloyd / Rodeo Realty / Northridge  
Bottema, Erik Donald / Meridian Capital / Rancho Cucamonga  
Breidt, John Hilden / Prudential Calif. / Studio City  
Brenneman, Jessica / Keller Williams VIP Properties / Valencia  
Carletti, Steven Joseph / Prudential California Realty / Chatsworth  
Castro, Gloria / Coldwell Banker Quality Properties / Northridge  
Chichoyan, Garabed / Bill Toth & Associates / Burbank  
Cordova, Michele Gabriele / Dilbeck Realtors / Studio City  
Dhillon, Karen / Troop Real Estate / Valencia  
Dovlatyan, Tony / Prudential California Realty / Chatsworth  
Escobar, Mayra C. / Pinnacle Estate Properties, Inc. / Encino  
Faisal, Muhammad / Realty Executives Savon Group / Northridge  
Feder, Sigalit / White House Properties / Westlake Village  
Feruglio, Luis / Century 21 Valley Properties / West Hills  
Figura, Maria Louisa / Pinnacle Estate Properties / Northridge  
Finn, Heath Michael / Prudential Calif. Realty / San Diego  
Garcia, Shannon Marie / Coldwell Banker Vista Realty / Valencia  
Gastine, Violet / Prudential Calif. Realty / Studio City  
Gharibian, Sylvia / Pantera Real Estate, Inc. / Northridge  
Giron, Julio A. / Pinnacle Estate Properties, Inc. / Calabasas  
Goleh, Arash / Rodeo Realty / Calabasas  
Gordon, Doris Benlevy / Elite Residential Realty / Carlsbad  
Gumiran, Dante C. / GPC Realty Group / Panorama City

Haim, Allyson / The Giving Tree Realty / Granada Hills  
Hernandez, Grisel Johanna / Century 21 Palmieri / Newhall  
Hovsepyan, Fredrik / Pinnacle Estate Properties, Inc. / Encino  
Hunsberger, Heather / Pinnacle Estate Properties / Encino  
Jalali, Farzad / Keller Williams Realty / Northridge  
Jannatkah, Roozbeh / Coldwell Banker / Calabasas  
Kessler, Barry Alex / Troop Real Estate / Simi Valley  
Kitras, Anna Maria / Weichert Realtors Hoshaw & Associates / Valencia  
Kovach, Michelle Ruth / Intero Real Estate Services / Valencia  
Kovacs, Jacqueline Edna / Kellar-Davis, Inc. / Santa Clarita  
La Vau, D. Sean / Keller Williams VIP Properties / Valencia  
Lee, Kyoungra / America Realty Los Angeles / Los Angeles  
Mehrabiani, Hossein / One Stop Realty Solutions / Woodland Hills  
Moghaddam-Amin, Mahshid / Coldwell Banker / Calabasas  
Moradzadeh, Shahin / Gold Star Realty / Encino  
Moreno, Carlos Palao / Century 21 All Moves / Granada Hills  
Nalbandian, Jerome Fard / Keller Williams Realty Calabasas / Calabasas  
Nellum, Lourdes / ALTERA Real Estate Mel Wilson & Assoc. / Northridge  
Parsa, Shiva / Foresight Realty & Inv. / Los Angeles  
Pijuan, Ben Mc Kenney / Coast to Coast Realty / Sherman Oaks  
Pinon Blanco, Miguel Angel / Prudential Calif. Realty / Studio City  
Razban-nia, Shirley / Keller Williams Realty Calabasas / Calabasas  
Rodriguez, Jeremy Steven / Pinnacle Estate Properties / Northridge  
Rodriguez, Raymond Anthony / Keller Williams Realty Calabasas / Calabasas  
Salvador, Angel / Century 21 Valley Properties, Inc. / West Hills  
Suriel, Jose Ernesto / New Beginnings Realty / Newbury Park  
Taylor, Vaughan Maxwell / Coldwell Banker / Calabasas  
Thompson, Timothy Q. / Prudential Calif. Realty / Studio City  
Whitcanack, Brian Chandler / Rodeo Realty / Calabasas  
Wikoff, Shawn Stephen / Keller Williams Realty / Studio City  
Wilson, Mireille / So Cal Real Estate Services / Valley Village  
Young, Laurie Ann / Keller Williams VIP Properties / Valencia

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 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 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.

# REALTOR® RESOURCE CENTER

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## BUILDING REPAIRS & REMODELING

A1 PAINTING & Decorating. 30 yrs exp. Int & Ext. Wallpaper & popcorn removal. Installing and texturing of drywall & stucco. Handyman. Free estimates (818) 368-5539.....Cell 309-9189.....CSL #717698. Exp. #8 (8-17)

GAMBINO ELECTRIC  
Corrections Troubleshooting  
Lic. 315797 Cell (818) 468-8456 (818) 718-1922 Exp. #12 (12-14)

JIMMY'S HAULING  
Yard, garage, construction clean up, trash out, small demo, concrete removal and hauling. Free estimate CA Lic. #764219.  
.....(818) 882-2339...Cell (818) 535-8489..... Exp. #1 (1-19-12)

A/C & HEAT INSPECTIONS  
REPAIR & INSTALLATION  
818-599-6756.....LIC. #802169 Exp. #11 (11-16)

**A PERFECT CONNECTION, INC.**  
Licensed Electrical Contractor #879206  
**Electrical corrections, trouble shooting and repairs.** Free Estimates. We Show Up.  
Major Credit Cards Accepted.  
(323) 257-2724 Exp. #1 (2-13)

## EMPLOYMENT

RUBICON, 40 yrs same location, fullor part time, no fees, free training, splits to 90%, must have sense of humor. Very busy locaiton. Easy parking, no office charges, real estate or loans, in-house escrow, optional floor time. Weekly optional fun meetings, stocks, health. Nick the Broker (818) 734-9133. A Smile Can Go a Mile.  
Exp. #11 (11-16)

**BUYER'S AGENT WANTED!**  
Looking For A Self-Stater Who's is Looking To  
Trive in A Fast Paced Environment. Must Be A Team  
Player With Professional Manner, Good Phone Presence.  
**MUST BE FLUENT IN ENGLISH & SPANISH.**  
email resume to resumen.team@gmail.com  
Exp. #5 (5-18)

**OPPORTUNITY REALTORS.**  
Are you energetic, committed to suceed in real este,  
but need leads?  
Listing broker is looking for a few good agents willing  
to work.  
.....(661) 257-6277.....(818) 581-7682.....  
Exp. #5(5-18)

## 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  
Exp. #6-6-15

**VACANT HOME CLEANING SPECIALIST**  
APPLE CLEANING/PAINT. FORECLOSURES, HAULING.  
(661)298-2084JOHN/JUNECARPETSHAMPOO(818)993-5102  
Exp. #6(6-15)

## MAINTENANCE & REPAIRS

**EXPERT ELECTRICAL**  
Repairs, Maintenance, Remodel.  
Security Light & Security Camera.  
Trouble Shooting, Smoke Detectors. Lic. #782866  
.....(877) 987-3637.....  
Exp. #5 (5-18)

LIC. ELECTRICIAN Security lights, maintenance, Pool/spa  
repairs, remodel. Troubleshooting (all prices negotiable).  
Lic. #956157.....(818) 518-5177  
Exp. #6 (6-15)

## PROFESSIONAL SERVICES

LICENSED LAND SURVEYOR  
LOT LINES, CERT OF COMPLIANCE,  
LOT LINE ADJUSTMENT  
DAN MAY.....661-297-2667  
Exp. #12 (1-19-12)

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. #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)

REO LOCKSMITH NEALS KEY SERVICE  
Quick on time service for REOs & evictions. Convenient  
billing.....(818) 363-8010  
Exp. #7 (7-20)

## HOME LOANS

National Strength.  
Local Expertise.



Steve Haddad  
Branch Manager  
818-207-4889  
shaddad@metlife.com

**MetLife**  
MetLife Home Loans  
a Division of MetLife Bank, N.A.

## PROFESSIONAL SERVICES

**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. #2 (2012)

**KPL SEELECT ESCROW, INC.**.....(818) 907-5757  
Personalized Escrow Service Your Clients Deserve  
Kevin Gibson.....kgibson@kplselect.com  
Exp. #5 (5-18)

### REVERSE MORTGAGE FOR HOME PURCHASE

JERRY T. COHEN  
WELLS FARGO HOME MORTGAGE.  
Tel (818) 316-0863.....Cell (818) 631-1110  
jerry.t.cohen@wellsfargo.com  
www.wfhm.com/jerry-cohen  
Exp. #11 (11-16)

**KPL SELECT FULL SERVICE PROPERTY MANAGEMENT**  
Personal & Customized Service - SFR, 2-4 & Multi-Unit.  
Tanya .....(818) 905-5757.....www.kplselect.com  
Exp. #5 (5-18)

**KPL SELECT MORTGAGE - FAST PRE-QUAL & APPROVAL**  
Jumbo, Conventional, FHA, FHA 203K, Homepath. Kelly  
Lynch .....(818) 907-5757.....klynch@kplselect.com  
Exp. #5 (5-18)

**MOLD INSPECTIONS**  
Escrow mold screening/investigation, visual inspection,  
moisture assessment, sampling, recommendations. Initial  
consultation/inspections by experienced certified professional  
CIEC/CMRS startng at \$110.00 Visit our website at PPIENVIRO.  
com or call today to speak with our environmental professional.  
PPI L.L.C/Environmental Services.....(818) 707-7725  
Exp. #2 (2012)

## LEGAL

**SPILE, SIEGAL,  
LEFF & GOOR, LLP**

\*\* Member of the  
Prestigious C.A.R.R. Strategic Defense Panel \*\*

\*\* Serving the  
Real Estate Brokerage Industry \*\*

- Transactional
- Corporate
- Mergers & Acquisitions
- Litigation
- Professional Liability
- Administrative Hearings
- D.R.E. Issues
- Alternative Dispute Resolution
- Risk Management
- Estate Planning

Phone: **818-784-6899**

Fax: 818-784-1076

E-mail: [counsel@spile-siegal.com](mailto:counsel@spile-siegal.com)

**SSL&G**



# REALTOR® RESOURCE CENTER

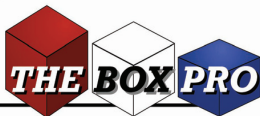
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## MOVING

### TAKE THE STRESS OUT OF MOVING!

- Boxes
- Packaging Supplies
- Trustworthy Moving/Relocation Experts
- Professional Packers

*Customize your move with*



....brings it all to you!

877.77.BOXES

877.77.26937

www.theboxpro.com

## REAL ESTATE

### Meet Yesenia Garcia...

*A Consistent Park Regency Producer*



Yesenia Garcia

Park Regency always has a place for those who seize their opportunities. So it's no wonder that Yesenia Garcia has found a home as one of the company's bright new stars. After joining Park Regency in 2008 as an assistant, she quickly recognized the rewards of a professional real estate sales career. In a short time, Yesenia has established herself by increasing her number of sales every year. She credits the great coaching from Park Regency management and the supportive, family environment where accountability and hard work are always welcomed. In Yesenia's words, "Everyone believes in helping each other here, whether it's the agents, our management team or the terrific in-house marketing department that responds quickly to every request." Clearly, Yesenia Garcia feels comfortable in this positive atmosphere, and Park Regency appreciates having her as part of the team, with many more successes to come in the years ahead.

 Facebook.com/ParkRegency

818-363-6116

www.ParkRegency.com

10146 Balboa Blvd. Granada Hills, CA 91344



## 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

## 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**

# REALTOR® RESOURCE CENTER

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## BANK, SAVINGS & LOAN

### A GREAT REASON TO CHOOSE LFCU



**SEAN BROWN**  
Real Estate Loan Specialist  
sbrown@lfcu.com

- **Fast**
- **Dependable**
- **Available 24/7**

**Call Sean Brown Today**  
**(661) 857-1198**

Lockheed Federal Credit Union is a Direct Lender and a Proud Sponsor of SRAR.



**LOCKHEED**  
FEDERAL CREDIT UNION

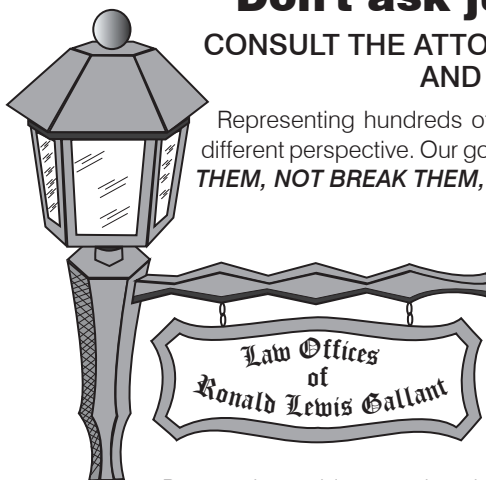


## LEGAL

### 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

## 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 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

**OTHER AREA OFFICES:**  
**LOS ANGELES** **VALLEY VILLAGE**  
**323-938-2868** **818-432-1980**

**TOLL FREE**  
**800-77EVICT**

**www.evict123.com**

## 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

# REALTOR® RESOURCE CENTER

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## REAL ESTATE

### WANTED

**24** Ugly, in need of repair,  
Single Family Homes  
in the San Fernando Valley  
(and surrounding areas).

**We PURCHASE (ALL CASH)  
IN 7 DAYS**

#### OUR PROMISE:

All Agents that find them will  
List Properties for Sale  
upon rehabbing them.

Send us a deal today!

**David Gutierrez, Mgr. of MI, LLC**

Direct

**(818) 922-5997**

david@oldmissionfinance.com

## 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

## REAL ESTATE

**(818) 755-0002**

Confidential Interview

Call For a

Concept To A New Level!

Taking the 100%

www.ExclusiveEstatePro.com

Estate Properties, Inc.

**Exclusive**



**Are you ready to keep  
more of your commission?**

## PROPERTY INSPECTION

### Property Inspections

- Single Family Residence
- Condo / Apt. Bldg.

*Report provided on site by request*

### Retrofitting

- Gas shut-off valves • G.F.C.I.
- Ultra low-flow toilets
- Water Heater Strapping & TPRV
- Smoke Detector (battery & hardware)
- Inspection & Certificate
- We Bill Escrow*
- Painting • Plumbing
- Carpentry
- Apt. Maintenance, Etc.



**Crown Construction**

Lic.#850720 Bonded & Insured

**Cell (818) 635-9910**

**Off. (818) 981-6437**

**Email: akouc3@yahoo.com**

## 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





**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) 987-9500

Co-Chair: Rudy Leon  
Phone: (818) 642-7839

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

### BUSINESS OPPORTUNITY 4<sup>th</sup> Tues of mo.

Chairperson(S): Harvey Osherenko  
Phone: 522-7592  
Location: SRAR - Time: 9:00 A.M.

#### May 24, 2011 HOW DO YOU KNOW?

- How to make a e-commerce website in 10 minutes, we will show you how bring your laptop, leave with a website.
  - How to price a business, so it will sell.
  - How to fix you or your client's credit.
  - How to do an IRC-1031 Exchange. Bring your exchange, lets do it.
  - Bring at lease 76 info sheets on what you have for sale and what you or your client want.
  - How to find financing for you transaction.
  - How to get free Real Estate on the World Wide Web.
  - How to use wordPress to develope your business.
- Followed by a hosted light lunch for everyone that registers, and networking session.  
Meet the Deal-makers.  
Join our Master Mind Group.  
Reservations and or Information:  
Or Appointment for private consultation:  
Harvey at [harveyok2@yahoo.com](mailto:harveyok2@yahoo.com)  
818 522-7592

### 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

### NORTH L.A. COMMERCIAL REAL ESTATE FORUM

Location: IHop Restaurant  
24737 Pico Cyn. Rd., Stevenson Ranch  
Chairperson: Bob Khalsa, CCIM  
661-513-4433  
Date: May 26, 2011 - 8 - 9:30 A.M.  
Speaker: Todd D. Weaver, CCIM, CPM  
"Acquisition of Distressed Properties, Vlue Addition and Management"

### 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](mailto:jabevis@ATT.net)

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