

THE COASTAL REALTOR® *News*



SEPTEMBER 2013

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Wednesday, September 25, 2013

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Official Publication of the Newport Beach Association of REALTORS®

401 Old Newport Blvd., Ste. 100
Newport Beach, CA 92663
(949) 722-2300

The purpose of the Newport Beach Association of REALTORS® is to be a service and support organization through active participation in establishing programs and services that will enhance and promote the successful business endeavors of its members. With integrity and competence, it will provide a positive link to the local community by cultivating goodwill and protecting the individual rights to own, transfer and use real property.

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The Coastal REALTOR® News

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President's Message



Mark Todd
2013
President

Speak up or have no say...

make them." Seriously when has anyone delivered to you an excuse that outside of an "Act of God" ever satisfied you enough to allow the maker off of "the accountability hook". Here's another - "it's not what you know, but who you know". I know in our town, as in many affluent areas, there is a lot of nepotism and cronyism and many people feel they just cannot "keep up Jones" who have a competitive advantage because of where they were born or which family they were born or married into. It's the old haves versus have nots perspective which is really an excuse many have chosen by default or convenience to allow themselves off of that accountability hook.

Well here is one that I really believe in. It is somewhat of a Karma thing, "You get what you give". Now being raised catholic kid under the close watchful eye Archdiocese in Baltimore, Karma is not supposed to be in my spiritual vernacular except this philosophy is also written in the bible as "You reap what you sew" which is pretty much saying the same thing but in an agrarian metaphor. JFK's famous quote "Ask not what your Country can do for you, but what you can do for your Country." is a more eloquent version of this philosophy as well but phrased as a rhetorical question of sort. I believe in this mantra because from my perspective of reality because I see it at work in my own life and in the lives of others on a daily basis.

Again this goes back to my 3 kinds of people perspectives. Those who make things happen, those who watch things happen and finally those who wonder what just happened. There has been so much going on in our local government regarding property rights this summer that I suspect everyone in our membership will find themselves in one of the 3 mentioned categories. It is my hope that most of us can be in category one. The doers. The ones making things happen. The Realtors that are not just earning a commission but are forging a career as advocates for their clients' rights.

Another opportunity for our membership was our most recent NBAOR / CAMB get together on the roof top deck of the 401 Newport Building. It was a wonderful event that promoted relationship and business development between lenders and Realtors once more. Remember that used to be a key relationship for most Realtors in the past and the recent regulations and market turns seemed to have dismantled or at the very least dulled the once most vital tool in any Realtors strategic arsenal. The other was an always on point title representative that could provide you with vital business services

when you needed them. Well the pros are still out there and I would encourage each of our members to reach out to one of our affiliates and strike up a conversation because new business deals can come from the most unusual resources. I believe by connecting with these resources as well as those in escrow and building contractors as well and looking for ways to build their business we too, by proxy, can both financially and resourcefully build our businesses even more.

We do have some members speaking up and it has been a joy to hear their concerns. Just recently a very successful agent member of our board reached out to me about the signs that are being posted around town. Some signs are way beyond the prescribed parameters the codes that our cities used to enforce but they have not been pulled due to budget and staff cuts at City Hall. Some agents have more open house signs posted than a block party yard sale and they are often posted in illegal areas as well. As a matter of public safety the signs are not to be posted on median strips, they are not to be more than a certain size depending upon which city your listing resides and we are not to have more than 3 directional signs per open house. For those who don't know the codes they are in this newsletter.

Sure many didn't know these events were going on or that these codes existed because frankly, "ignorance is bliss." Fortunately many members have requested of me that we raise the standards, criteria and qualifications of our board members and of Realtors as a whole. It starts with our own individual accountability. Our agents should not only be out there hustling and succeeding but being civically involved for their clients rights, professionally networked with other members, and individually accountable to standards that higher than the status quo. When we all paying attention to our own personal expertise and professionalism so many others businesses, clients and fellow members will benefit from the zeitgeist of an active Realtor membership.

MANSOOR UPDATE: MY WORK ON THE JOINT LEGISLATIVE AUDIT COMMITTEE

As a member of the State Legislature, most of my time is spent discussing legislation and its effect on local residents and businesses. However, the Legislature also has a significant oversight role, which is accomplished through the Joint Legislative Audit Committee (JLAC). I am a member of this committee, which is comprised of members from both the Senate and Assembly.

JLAC initiates audits of the state government. It's likely that we could audit virtually every aspect of state government and find ways to improve services – or more likely, prevent the state from causing harm. With so many areas to investigate, it isn't too difficult to find common ground with my Democrat colleagues and still audit something of significance. Our ability to find common ground at JLAC is refreshing considering the frequency that partisan gridlock stops needed reforms from being implemented through our usual legislative process.

Many of our audits are rather simple, as illustrated by our audit of the Salton Sea Restoration Fund. Here, we are just looking to make sure that the fund is being used appropriately. Considering the financial improprieties discovered with our state parks and CalFire, this is a routine but important JLAC function.

But JLAC's scope does not stop at our state's finances. Some recent audits are particularly important to protect California's children and college students.

The first is of Child Protective Services (CPS), where there are countless examples of over-

reaching when children are unjustifiably taken from their parents. It's impossible to reconcile their examples of overreaching against the countless examples of severely abused and neglected children that slip through their grasp. This is probably our most ambitious and difficult project, but reducing errors at CPS is very important to protecting both parents and children.

Another audit is of the UC System, and is a response to numerous reports of un-investigated sexual assault cases occurring at UCs. Our audit will be looking at the processes for reporting and investigating campus sex crimes to ensure that predators are not given a free pass.

As a former Deputy Sheriff and supporter of the Second Amendment, I'm particularly proud of the audit request I co-authored to focus on the Department of Justice Armed Prohibited Persons System. Law enforcement regularly discovers people with firearms who are prohibited from possessing firearms. The crimes these individuals commit are often inspiration for new, unnecessary, laws restricting the rights of law-abiding residents. To address this problem, our audit will focus on the system used to keep track of people who are not allowed to have a weapon due to mental instability, domestic violence, suicide attempts, or mental incompetence. I want to make sure that this information is accurate and up-to-date. For me, this audit was inspired by a long-time belief that many of our gun problems relate to poor enforcement of existing laws. This is validated by reports



Assemblyman
Allan R. Mansoor

from 42 states showing more than one million cases of people legally buying firearms even though they were on a list of prohibited persons.

Each of these audits can take a considerable amount of time, and are in varying stages of the process. If you have any questions about these audits, please contact my office at (714) 668-2100 or Assemblymember.Mansoor@assembly.ca.gov. Of course, don't hesitate to contact me about any legislative questions either. My door is always open.

Allan R. Mansoor represents the 74th Assembly District, which includes Costa Mesa, Newport Beach, Laguna Beach, Laguna Woods, and large portions of Irvine and Huntington Beach.

REAL ESTATE SIGNS

The Newport Beach Sign Code provides specific regulations on the placement, allowable number, and size of real estate signs. These regulations are intended to allow realtors to effectively market a property while preventing a proliferation of real estate signs in residential neighborhoods and ensuring signs are not placed in hazardous locations. The City's regulations for real estate signs can be found in Newport Beach Municipal Code Section 20.42.090

Below are answers to frequently asked questions regarding the City's real estate sign standards for residential zoning districts:

Q. Are there restrictions on the size of real estate signs?

A. Real estate signs are limited to 1.5 square feet (216 squares inches) and no more than 4 feet in height. Note: 216 square inches may be achieved using any length and width dimensions.

Q. How many real estate signs may be pres-

ent at the listed property?

A. Only one real estate sign is allowed per lot for sale.

EXCEPTIONS: During an open house, one (1) additional sign may be placed on the lot for sale and up to three (3) additional signs may be placed off-site on private property. All signs must meet size dimension requirements.

Q. Where may I place real estate signage?

A. Real estate signs can only be placed on private property. Temporary signs are not allowed on public property or rights-of-way (sidewalks, streets and center medians). The Golden Rule for real estate signs is to place the signs in a location that does NOT create a hazard to vehicle or pedestrian traffic.

Q. May I use balloons or flags at the listed property?

A. No. Flags, pennants, balloons, streamers, and other attention-attracting devices are not permitted.

Q. What if my real estate signs do not comply with City standards?

A. The Code Enforcement Team will likely provide a realtor with a reasonable timeframe to gain compliance. However, City staff may remove any signs that are placed on public property or create a hazard to vehicular or pedestrian traffic.

Q. Are there different sign regulations for commercial properties?

A. Yes, realtors are encouraged to contact the City's Planning Division at (949) 644-3204 or visit the Newport Beach website at www.newportbeachca.gov/planning for additional information.

For additional questions or information regarding real estate signs, contact the Code Enforcement Division Monday through Friday at 949-644-3215.

To view entire real estate sign ordinance, visit www.nbaor.com under City Ordinances.

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PROPERTY MANAGERS AND THE CONTRACTOR'S LICENSING LAW: Q&A

Property managers of both residential and commercial rentals, acting in their capacity as agents for the owners, will typically contractually assume responsibility to help maintain those rental properties, identify problems with the pro and help arrange for the repair or improvement of the properties. When undertaking those duties, property managers need to be careful not to perform actions that are only to be performed by licensed contractors. California law has an exemption from the contractor's licensing law for real estate licensees, but it is limited. This article will review the contractor's licensing and real estate laws applicable to a property manager's duties.

Q 1. Who is required to have a contractor's license under California law?

A California law defines what a contractor is very broadly. The law states that a contractor includes any person who undertakes to, or does himself or herself or through others construct, alter, repair improve or demolish any building or other improvement (Cal Bus. and Prof. Code section 7026). This broad definition has certain exemptions, some of which are applicable to property managers and which will be discussed later in the Q&A.

The law also specifically includes as requiring a contractor's license, many of the persons, listed below, who often do work that is required on properties managed by property managers.

- "Any person, consultant to an owner-builder, firm, association, organization, partnership, business trust or corporation, or company who which undertakes, offers to undertake, purports to have the capacity to undertake, or submits a bid to construct any building or home improvement project or any part thereof." As of January 1, 2013, the word consultant was specifically defined in the law as someone who provides or oversees a bid for a construction project or arranges and sets up work schedules for contractors and subcontractors and maintains oversight of a construction project

- Any person "who maintains or services air conditioning or heating or refrigeration equipment that is a fixed part of the structure to which it is attached" (with an exception for certain full time employees).

- Any person, with limited exemptions, who performs "tree removal, tree pruning, stump removal, or engages in tree or limb cabling or guying."

- "Any person engaged in the business of drilling, digging, boring or otherwise constructing, deepening, repairing, re-perforating, or abandoning any

water well, cathodic protection well, or monitoring well."

(Cal. Bus. and Prof. Code section 7026.1)

- "Any person who installs or contracts for the installation of carpet wherein the carpet is attached to the structure by any conventional method as determined by custom and usage in the trade."

(Cal. Bus. and Prof. Code section 7026.3.)

Q 2. Are there any exemptions to the licensing laws for small projects or repairs?

A Yes. There is an exemption for projects where the combined cost of the labor, materials, and any other costs are \$500.00 or less. (Cal. Bus. and Prof. Code section 7159). However, a property manager cannot carve up a larger project into smaller \$500.00 ones for the purposes of avoiding the contractor's

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licensing law. For example, if a kitchen remodel were to cost \$5,000.00, a property manager cannot break the project into 10 smaller jobs just to get around the licensing law.

Many of the repairs that are required when a property is being readied for a new tenant or are required during the term of a tenancy may fall within this exception. These small repairs may be performed by a property manager or his or her employees if they have the requisite skills and the repair is less than the threshold amount.

Q 3. Is there an exemption for maintenance activities?

A Yes. Maintenance of a property is not covered by the contractor's licensing law except for a person "who maintains or services air conditioning or heating." (Cal. Bus. and Prof. Code section 7026.1). Therefore, certain typical activities that a property manager might arrange or perform such as cleaning the property would be exempt.

Q 4. Is there an exemption for real estate licensees?

A A real estate broker is exempt from the contractor's licensing law when "acting within the scope of his or her license" (Cal. Bus. & Prof. Code section 7044.1). However, that exemption does not allow or "...authorize a real estate licensee or a property manager to act in the capacity of a contractor unless licensed..." (Cal. Bus. & Prof. Code section 7044.1). The exemption, therefore, is fairly limited and does not allow a property manager to take on the duties of a licensed contractor.

Q 5. Can a property manager advise the owner as to what types of repairs or improvements might be needed for his or her rental property?

A Yes. Generally such activity is permitted when performed within the scope of

a property manager's real estate license. For example, a property manager may note defects in the property that require repair when he or she performs a pre-move out inspection with a tenant or while examining the property for possible security deposit deductions after the termination of the tenancy. A property manager will also obviously become aware of any repairs or problems during the tenancy.

A property manager may also within the scope of his or her license note items on the property that need improvement as part of his or her job marketing the property or that need to be taken care of prior to a tenant occupying the property. For example, due to competing rentals in an area, a property manager may suggest that to market the property and obtain higher rents, it might be helpful to have granite countertops in the kitchen or bathroom.

Q 6. Could a property manager obtain bids from contractors for repairs that are needed?

A Acting as an agent for the owner, pursuant to a written property management agreement, the property manager would be able to obtain bids from a licensed contractor for and order repairs or improvements from a licensed contractor that are needed on a property. (Cal. Bus. and Prof. Code sections 7026, 7026.1, Fifth Day, LLC v. Bolotin 172 Cal. App 4th 939 (2009).

Q 7. What activities must a property manager avoid in order not violate the state contractor's licensing laws?

A While a property manager, acting as an agent for the owner may take responsibility in the property management agreement to identify repairs and improvements and possibly locate persons to repair the items, the property manager must be careful to avoid any responsibilities or duties that violate the licensing law. A licensee should not perform any of

the activities listed below

1. Perform or offer to perform the improvement or repair, unless the repair is subject to an exemption under the law such as minor repairs (see question 2).
2. Make a bid (as opposed to conveying a bid from a licensed contractor) to perform or undertake the needed improvement or repair.
3. Purport to or make a representation that the licensee has the capability to make the repair or improvement.
4. Take on the responsibility for the performance of the repair or improvement. For example, the property manager should not be hiring and scheduling the subcontractors on the project. The property manager should also not be being compensated for the performance of the project.

(Cal. Bus. and Prof. Code sections 7026, 7026.1, Fifth Day, LLC v. Bolotin 172 Cal. App 4th 939 (2009).

Q 8. Can a property manager observe the work and schedule the times that the licensed contractors performs their work?

A Yes. The property manager, as an agent for the owner, may schedule the time when the contractors are to come to the property, open the door for them and observe their work. The property manager may also be present to respond to issues or questions that may arise while the contractors are working on the project. However, the licensee must not, as stated in question 6, perform the work, determine how the work is performed, take responsibility for the performance of the work, or hire any subcontractors. (Cal. Bus. and Prof. Code sections 7026, 7026.1, Fifth Day, LLC v. Bolotin 172 Cal. App 4th 939 (2009).

Q 9. Does the change to the contractor's licensing law enacted January 1, 2013 regarding the definition of consultant change

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Annual Charity Fashion Show Luncheon



Wednesday, September 25, 2013

11:00am Registration/Silent Auction,
12:00 noon Luncheon

Balboa Bay Club

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the ability of a property manager's to perform his or her duties?

A No. As stated in question 1, as of January 1, 2013 a definition of consultant to an owner builder was added to the law which defines a consultant as someone who provides or oversees a bid for a construction project or arranges and sets up work schedules for contractors and subcontractors and maintains oversight of a construction project. (Cal. Bus. and Prof. code section 7026.1). While the law creates a new definition for consultant to an owner builder, it does not change what that consultant must do to be considered engaging in licensed activity. Specifically to fall under the law, the property manager would need to be a person who "undertakes, offers to undertake, purports to have the capacity to undertake, or submits a bid to construct any building or home improvement project or any part thereof" or takes overall responsibility for the project by, for example, hiring sub-

contractors to be in violation of the law.

The purpose of adding the definition according to the State Contractor's Licensing Board was to stop the problem where "people who don't have a state contractor license call themselves construction consultants and encourage property owners to take on a home improvement project as the owner-builder" and the "...so-called consultant collects a fee and many times leave the homeowners with all the project responsibility and liability." (<http://www.cslb.ca.gov/GeneralInformation/Newsroom/PressReleases/PressReleases2012/News20121231.asp>). Property managers properly acting within the scope of their license were not the group this section was intended to address.

Furthermore, in a response to an inquiry by C.A.R., the State Contractor's License Board advised CAR of its position on this issue which corresponds to the interpretation above. The CSLB stated that a

licensee needs a contractor's license if he or she engages in the tasks listed in that section of the law which requires a license. Specifically the CSLB advised that if there is an agreement for the property manager to perform or complete the work of improvement or assume responsibility for performing the work by submitting his or her own bid or obtaining and scheduling subcontractors, then the property manager needs to have a license. Acting as an agent for the owner and acting within the scope of his or her license a property manager who simply orders repairs or takes bids (as opposed to making his or her own bid) for work to be performed would not require a contractor's license.

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2013/2014 Legal Issues Update



Featuring: Gov Hutchinson Assistant General Counsel, C.A.R. Legal Department

Thursday, September 5, 2013

8:45 Registration/Breakfast | 9:00 AM Presentation

at Newport Beach Association of REALTORS® Offices

Newport Beach, CA Chapter



\$15 for members of NBAR | \$25 for non-members

Topics of Presentation Include:

- Legal Hotline • New Laws Affecting REALTORS® • Real Estate Contracts/Forms •
- What he sees for the future of real estate •

Please register me for the YPN Breakfast on September 5th

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Listing Agreements Revised to Include MLS Disclosures

Next week, C.A.R. will release a revised standard form Residential Listing Agreement (Form RLA) that includes a disclosure regarding the benefits of marketing properties through the Multiple Listing Service (MLS). Your existing listing agreements are still valid contracts, but we strongly recommend that, for new listings, you use the newly revised forms which will be available in your zipForm[®] account the week of July 29, 2013.

The Residential Listing Agreement as well as C.A.R.'s other standard form listing agreements will have a new MLS disclosure box on page 2 for the seller and listing agent to acknowledge by placing their initials. The disclosure explains to the seller the benefits of marketing a property through the MLS. It also warns the seller that excluding a property from the MLS may result in a lower number of offers received and lower sales price. The disclosure also informs the seller that the listing broker must present all offers to the seller, unless otherwise instructed in writing by the seller. [Click here to view sample copies of the forms to be released.](#)

In addition to the revised listing agreements, C.A.R. will release a new standard form Seller Instruction to Exclude Listing From the Multiple Listing Service (Form SELM), as well as a Seller Instruction to Exclude Listing From the Internet (Form SELI). These two new forms will replace the existing Form SEL for excluding a property from the MLS or Internet.

BORROWERS' ANTI-DEFICIENCY PROTECTIONS EXPANDED

Effective January 1, 2014, California's anti-deficiency laws that generally prohibit a foreclosing lender from obtaining a deficiency against a borrower have been expanded to also prohibit the lender from claiming that a deficiency is owed or collecting on a deficiency. Existing law already generally prohibits a short sale lender from claiming a deficiency is owed or from collecting a deficiency.

Currently, certain lenders and debt collectors contact borrowers after foreclosure in an attempt to collect on deficiencies claimed to be due and owing. The new law, Senate Bill 426, will generally prohibit a lender from claiming that a deficiency is owed, such as on a credit

report, or from collecting a deficiency. The new law applies to loans foreclosed upon by a trustee's sale, as well as loans secured by purchase-money, owner-occupied, one-to-four residential unit properties (including refinances with no cash out). A lender, however, can pursue a deficiency against a guarantor or other surety (such as a mortgage insurer), or pursue other security for a cross-collateralized loan.

In a related case, a California appellate court recently decided that a lender is prohibited from pursuing a deficiency against a borrower after a short sale of a purchase money loan (*Coker v. JP Morgan Chase Bank* (2013 WL 3816978) filed July 23, 2013). The *Coker* case involved a borrower who successfully negotiated a short sale, but agreed to remain responsible for the deficiency on a purchase money loan. After close of escrow, the lender demanded that the borrower repay over \$116,000. The court, however, ruled that the anti-deficiency protection for purchase money loans under section 580b of the California Code of Civil Procedure applied not just to foreclosures, but to short sales as well. The court also decided that the waiver of a borrower's anti-deficiency protection

continued on page 15

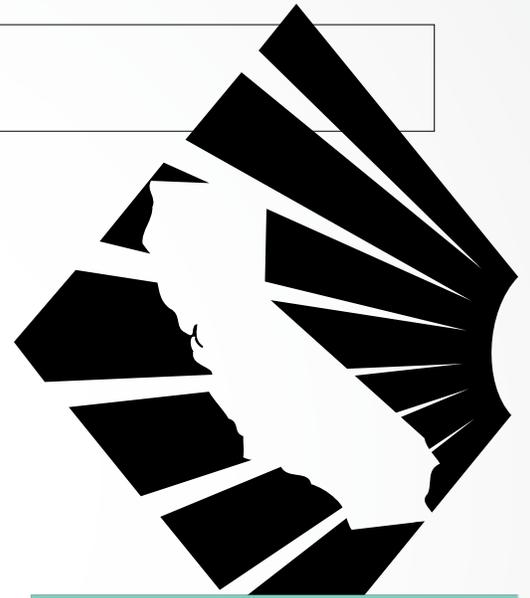
CAR News

2013 C.A.R. EXPO

EXPO has a new look this year, and even more opportunities for you as an attendee. This year free sessions will be offered across all three days, including Tuesday. New a la carte paid sessions will be available for attendees to mix and match over the three days. New agents will find a variety of education waiting for them from bootcamps to CE courses, while seasoned agents can take advantage of the new Broker Conference or workshops. Our popular luncheon events vary each day to further educate, inspire, and enhance your experience in Long Beach. There is something for everyone at EXPO 2013.

Admission to the EXPO Exhibit Hall is free for members of the CALIFORNIA ASSOCIATION OF REALTORS®, but you must register to receive a badge.

Check back often as we'll be adding speaker names and more details about our exciting new 2013 offerings every day!



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under section 580b was void as against public policy.

The Coker case may help borrowers with short sales that closed escrow before California's short sale anti-deficiency laws under section 580e came into effect in 2011 for one-to-four residential units (first trust deeds only starting January 1 and all deeds of trusts starting July 15). This court decision is especially significant for short sale borrowers given that another court recently decided that the statutory anti-deficiency protections under section 580e do not apply retroactively to a short sale that occurred before the statute was enacted (*Bank of America, N.A. v. Roberts* (2013 WL 3754831) filed July 17, 2013).

WARNING ON PREPARING CLIENTS' BANKRUPTCY PAPERS

REALTORS® should not assist their clients in preparing bankruptcy petitions to stop foreclosure proceedings, unless they comply with legal requirements. C.A.R. is issuing this warning at the request of the Honorable Vincent P. Zurzolo and the Honorable Maureen A. Tighe of the U.S. Bankruptcy Court (Central District) in California. According to the judges, real estate licensees make up a significant number of the people who are sanctioned by the Central District bankruptcy courts for violating the laws pertaining to bankruptcy petition preparers.

Real estate agents may fail to realize that they are "bankruptcy petition preparers" if they, while acting for compensation, prepare their clients' bankruptcy petitions and other documents for filing in a bankruptcy court. Bankruptcy petition preparers (other than attorneys) must comply with extensive legal requirements, including, but are not limited to, providing clients with a legal notice upfront, signing the bankruptcy

petition, disclosing the preparer's own address and Social Security Number on the bankruptcy petition, submitting an affidavit with the bankruptcy petition, and refraining from giving any legal advice (see 11 U.S.C. § 110). A violation of the bankruptcy petition preparer rules exposes the real estate agent, as well as that agent's broker, to potential liability, including civil damages as well as criminal penalties and imprisonment.

As a salesperson, you should check with your broker or manager before preparing any bankruptcy papers for your clients. If you're a broker, you are strongly encouraged to establish a company policy on what you will or will not allow your salespersons to do with respect to clients' bankruptcy matters, and to instruct your agents that clients considering bankruptcy should be advised to consult with a bankruptcy attorney.

For more information about bankruptcy, you may refer to C.A.R.'s legal article on Bankruptcy and Real Estate Transactions.

NEW SMALL CLAIMS COURT MANUAL RELEASED

C.A.R. Legal has released a new Small Claims Court Assistance Manual for REALTORS® and Their Clients to help prepare for and effectively present a case in small claims court. This comprehensive 330-page manual provides general information for REALTORS® and their clients who are bringing or defending against a lawsuit in small claims court. It also sets forth legal guidelines for specific types of claims, such as a listing agent's claim for compensation, a buyer's or seller's claim for a deposit or damages, and a broker's defense against a buyer's claim. The manual provides many different scenarios, each with a sample opening statement, a

suggested list of documents, a list of relevant forms or clauses, and a list of supporting legal authority. The manual's appendix contains copies of the supporting legal authority discussed in the manual, including statutes, court cases, legal treatise excerpts, and C.A.R. standard forms.

C.A.R.'S LICENSE DISCIPLINE DATABASE UPDATED

C.A.R. Legal has recently updated our database of disciplinary actions to include 115 disciplinary actions taken by the Department of Real Estate (DRE), now the Bureau of Real Estate (BRE), against real estate licensees in May 2013. C.A.R. established this database to increase professionalism within the real estate industry. This database, which is in the Legal section of C.A.R.'s website, serves as an excellent educational tool to help REALTORS® learn about, and steer clear of, the activities that may lead to BRE discipline.

Although the BRE publishes disciplinary actions on its own website, the C.A.R. database provides easy-to-read summaries of the incidents that resulted in license revocations, suspensions, surrenders, and restrictions. The C.A.R. database also has quick links to the accusations, decisions, and other disciplinary documents filed in each disciplinary matter. Also available on our Discipline webpage are analyses of each month's disciplinary actions and a master list of the BRE's desist-and-refrain orders prohibiting unlicensed persons from conducting real estate activities



- TERMITE & DRY ROT REPAIRS
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Caroline Hallmark-Jensen

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*from Horn Sotherby's Intern.
to CB/Previews*

James Gould
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to Corona del Mar Prop*

Mike Tashman
*from Prudential Calif.
to Surterre Prop.*

Tom Unvert
*from CB/Previews Int.
to Teles Prop.*



WELCOME NEW MEMBERS

CALENDAR OF EVENTS



- Mon, Sept 2nd** – Association Office Closed
- Wed, Sept 4th** – 9:00 AM – Affiliate Committee Meeting
- Thu, Sept 5th** – 9:00 AM – 2013/2014 Legal Update Breakfast
- Wed, Sept 11th** – 8:30 AM – New Member Orientation
- Wed, Sept 18th** – 9:00 AM – HUD Workshop
- Wed, Sept 25th** – 11:00 AM – Charity Fashion Show Luncheon at the Balboa Bay Club
- Wed, Sept 25th** – All Day CRMLS Training Classes
 - Searching 101 – 10:00 AM – 11:00 AM
 - Automating Your Clients in Matrix - 11:00 AM – 12:00 PM
 - CARETS Commercial - 1:00 PM – 2:00 PM
 - Cloud CMA - 2:00 PM – 3:00 PM
- Thu, Sept 26th** – 9:00 AM – Board of Directors Meeting

