<p>| | | |</p>
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<td>MARKETING LETTER</td>
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<tr>
<td>6</td>
<td>POSTCARD</td>
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</tbody>
</table>
Thinking Of Selling Your Home?

Each dot represents a home sold by Eileen Rivera, get your dot today!

I have a proven track record and strategy for getting my clients top dollar. I have helped hundreds of your neighbors sell their homes and I can help you too!

CALL ME TODAY FOR A FREE NO OBLIGATION CONSULTATION

Eileen Rivera
562-989-1997
Eileen@riveraandcompany.com • www.riveraandcompany.com
DRE License #01208517
Housing Market Trends

1,865 Properties Available for Sale & 3,420 Pending Buyers are burning through our inventory faster than REALTORS® can put them on the market.

There are many more buyers than sellers.

2009

2010

2011

2012

Homes are selling with MULTIPLE offers. Many selling over the original asking price.

The Spring Buying Season Started early and is HEATING UP! Buyers are actively looking in your neighborhood. Call Today for a FREE Comprehensive Market Analysis of your home.

WWW.THEWALKERTEAM.COM
We GUARANTEE the Successful Sale of Your Home
Ask Us How

THE WALKER TEAM
Keith & Mary - DRE#01244387
408.357.5783
Sales@TheWalkerTeam.com

INTERO
REAL ESTATE SERVICES
TWO NAMES YOU CAN TRUST
Your Success Begins With Your Choice

When choosing a Realtor to represent you in the purchase or sale of your largest asset, your home, you have a choice.

Make an informed choice and choose a REALTOR® that is dedicated to the trade, works full time in the industry, has taken the time to get additional training and certifications, dedicates every energy to the client’s best interest and diligently works to the client’s ultimate goal.

Ed is a full-time REALTOR ©, has earned the Certified Residential Specialist & Accredited Buyer’s Representative Designations, is a Graduate of the REALTOR © Institute and is 100% dedicated to his client’s success, goals and best interest.

Ed’s pledge is to serve his client’s interests first, in an uncompromising fashion, by delivering the finest quality service and experience.

- Informed Guidance
- Insightful Marketing
- Product Knowledge
- Skilled Negotiator
- Tech Savvy
- Timely Communication
- Honesty & Integrity
- Client-Centric Service
- Advanced Training
All About Ed


Originally from North Carolina, Ed has lived in Texas, California and Connecticut. Along that journey, he owned seven houses and was employed by diverse and respected companies including General Electric, Nissan/Infiniti Motor Acceptance and Safeco Insurance. He is skilled in negotiations, financial analysis, team leadership, project development, and technology.

Ed’s life-long goal was to become a REALTOR®. After settling in Melrose, Ed turned his focus to Real Estate representing Sellers and Buyers on the North Shore.

The ‘EdVantage’

Diligently working in the client’s best interest, making the complex easy, leveraging emerging technology, providing unique solutions, and working for a successful outcome.

During this continuous process, Ed will always be honest and trustworthy, equitable and fair, and deliver more than is expected or promised. Ed strives for future long-term relationships based on honesty, trust, and mutual respect that will result in success for all involved.

Seller’s Representation

Selling a home in shifting markets requires genuine skill and talent. Placing a sign in the yard and putting the home in the Multiple Listing Service is simply not enough. Seller’s Need Strategies for Success!

Your REALTOR® must possess & display these skills:

- Tech Savvy
- People-centric
- Skilled negotiator
- Product and pricing expert
- Marketing insight
- Process Mapping

Bullet Proof The Deal All The Way To Closing

Getting an offer on the property is great but an offer does not equal cash on the table. The transaction must survive inspections, the purchase & sale negotiation, repairs, legal & mortgage contingencies, and unanticipated surprises.

That is where Ed’s experience and talent matter most. Ed understands the process, the players, the market and the product. The result: A strategy to ensure your sales success, protect your equity and provide informed guidance at every step of the process.


Buyer’s Representation

Ed is an Accredited Buyer’s Representative (ABR). Ed has extensive experience representing Buyers in the entire Boston Metro Area.

Utilize Ed’s experience and knowledge to gain real insight into the entire process:

- Find the right house
- Pay the right price
- Secure the right mortgage
- Expect fair terms & conditions
- Enjoy a smooth process
- Have fun along the way

Save time, energy, money!

Ed’s “Look & Learn Tour” will help you focus your search for the right home, with less time and effort. You get Ed’s personal service plus full buyer representation and informed guidance at every step.

To view all homes on the market, please visit Ed’s website at www.EdCashwell.com

Register as a member and perform personal property searches, see sales prices, get addresses, maps, photos and more.

Never miss another home! Sign up today!
Selling a home in today's market can be challenging. Becky Barrick & Associates understands that. While the market can be difficult, hundreds of homes are sold each week in Pierce, King and Thurston County. What's the difference between selling your home and selling to do? The details. Whether it's our proven sales approach, effective marketing, our co-op network, or our record of success, Becky Barrick & Associates has all the tools to sell your home. If you're serious about getting the job done, we're serious about getting the job done.

Becky Barrick Guarantee
Excellence in Marketing, Negotiating, and Representation

The Becky Barrick Guarantee ensures our marketing strategies, negotiating skills, and overall presentation are designed to maximize market exposure, and most importantly - results. Our drive and innovation in marketing second to none.
FLYERS

...we’ve succeeded...

When Others Have Failed...

Thanks so much for your help in getting our property on File St. sold. We had listed it for several months before hiring you to list the property. You were very impressed with your presentation and your work with the buyer. We would definitely be looking for you again in the future! Thanks again!

Robin Harkey, Realtor
Martin Enterprises, Inc. - Seller

"We listed our Clear Lake property with Becky Barrick, the property and she realized the sales potential of the property and recommended a contractor to complete the construction, and the result was a quick sale. She has helped us with the kindness and patience of a professional. We couldn't be happier with the service. Her contacts are always open for questions and concerns.

Peggy Riviere & Bruce Johnson - Buyer

"Our experiences have led us to have very low expectations. We appreciate your hard work. We are so happy with the results you promise these other agents. Becky Barrick is a dynamo. She has just the right touch. She has helped us with her kindness and patience of a professional. We couldn't be happier with the service. Her contacts are always open for questions and concerns.

Kristen & Dave Lampson - Seller

...and succeeded!

131 & 1S3.626 S.E. Graham
# of Days Before B&B & A.7
# of Days on the Market: 13
# of Days Listed and Sold by B&B & A.13

3867 State Route 161 E. Eatonville
# of Days Before B&B & A.2
# of Days Listed and Sold by B&B & A.2

821 N. File St. Tacoma
# of Days Before B&B & A.2
# of Days on the Market: 155
# of Days Listed and Sold by B&B & A.24
15 Minutes to Success

ARE YOU TIRED OF THE HOUSING MARKET?

ARE YOU UNSURE WHY YOUR HOME DIDN’T SELL, BUT OTHERS DID?

WAS YOUR HOME PRICED RIGHT?

DID YOUR LAST AGENT DO EVERYTHING RIGHT TO GET YOUR HOME SOLD?

We provide a COMPLIMENTARY 15 MINUTE service to show you exactly why other homes in your neighborhood sold, whereas yours did not. We also show you what the market shows your home will most likely sell for. It's not our opinion, but real market conditions only. What’s the point of re-listing your home if you don’t have a chance to sell? We will help you identify a good strategy to move forward, regardless of who you list your home through.

DURING THIS 15 MINUTE APPOINTMENT:

- We will NOT ask you to list your home with us
- We will NOT discuss our Marketing Plan

Our goal is to give you the information you need to make the right decision. Maybe now’s the time to sell your home, or maybe it’s not. You’ll never really know for sure until you give us a call to set up your FREE 15 Minute consultation with a knowledgeable expert. Many other homeowners have trusted our no-obligation service, and you should, too.
Are You Aware The Market Has Changed?

... AND IT’S IN YOUR FAVOR IF YOU WANT TO SELL YOUR HOME TODAY!

Direct: (562) 477-3388

www.YourLongBeachHomeValue.com
WHY DIDN’T YOUR HOME SELL?

1. Was it lack of exposure?
   - Did you have many showings & at least one broker preview within the first two weeks of your listing?

2. Did your last agent discuss buyer demographics with you for your neighborhood?
   - Who was your home marketed to?

3. How did your home compare to other homes you were competing against?

4. Did your previous agent offer to show you the competition?

5. How did the price of your home compare to others in your marketplace?

6. Did your agent discuss staging techniques with you to maximize your price?

7. What type of exposure and internet presence did your home have?

8. Did your last agent call you every week with a progress report and feedback from the agents and the buyers?

9. Did you have an extensive marketing plan in place to sell your home?

10. Do you know why other homes that were on the market the same time as yours did sell?

(562) 477-3388 • www.YourLongBeachHomeValue.com
MISSION STATEMENT

My singular vision as a Real Estate Consultant is to exceed my client’s expectations by providing the most customized service possible. I believe my team and I are setting a new standard, one that guides our clients through each stage of their real estate sale or purchase. We are dedicated to ensuring that you receive personalized and pertinent accurate information during every step of the process.

I am committed to keeping current with market trends and financial / real estate industry updates in order to provide my Clients with the means to confidently make important decisions. We offer a wide range of services and pride ourselves on providing you with options that are unique to your specific needs. I will always strive to deserve the faith and trust that has been placed with me. With integrity and exceptional service, my goal is to become Your Realtor for life, wherever life takes you.

The Question is . . .
Do You Still Want to Move?

Don’t You Owe it to Yourself to Find Out If Now Is The Right Time To Sell Your Home?

Call Now for A FREE Market Evaluation of Your Home.

ORIANA SHEA AND COMPANY

Direct: (562) 477-3388
E-mail: Oriana4u@gmail.com
www.YourLongBeachHomeValue.com

DRE License# 01217538
## ORIANA’S PLAZA MARKET UPDATE
Homes Sold in the last 30 Days!

<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>BED</th>
<th>BATH</th>
<th>SQ FT</th>
<th>LIST PRICE</th>
<th>SOLD PRICE</th>
<th>DAYS ON MARKET</th>
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<tr>
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<td>852</td>
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Each office independently owned and operated. Not intended to solicit property currently listed for sale by other brokers. Information deemed reliable but not guaranteed. The above properties have not all been listed or sold by Oriana Shea or Keller Williams Realty.

---

**JUST LISTED!**
3457 Monogram Ave.
3 Bedrooms / 2 Baths
Listed at $519,000

**JUST LISTED!**
6826 E. Los Arcos St.
3 Bedrooms / 2 Baths
Listed at $529,000

**JUST LISTED!**
3725 San Anselmo Ave.
4 Bedrooms / 2 Baths
Listed at $499,000

**IN ESCROW!**
3861 Karen Ave.
3 Bedrooms / 1 Bath
Listed at $449,000

Do You Want to Know the Value of Your Home? Thinking of Selling?? For The Best Move of Your Life, Call Me TODAY to Schedule a FREE Market Analysis with No Hassles and No Obligation. See For Yourself How Our Marketing is Second to None!

Direct: (562) 477-3388 | E-mail: Oriana4u@gmail.com
www.YourLongBeachHomeValue.com

DRE License# 01217538

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**KELLER WILLIAMS REALTY**

---

**ORIANA SHEA AND COMPANY**

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**PLAZA REAL ESTATE News**
July 2012
This tastefully updated Farmhouse Style Cottage is privately enclosed by a custom stone wall on 1.45 quiet, useable acres. The newly remodeled kitchen has blue pearl granite counters and stainless steel appliances. Crema Mar Fil marble counters and Botticino marble floors can be found in the four newly refinished baths. Several quality improvements throughout the home including all fixtures and hardware, interior doors and much more. The floor plan is bright and open with high wood beamed vaulted ceilings in almost every room and refinished red oak hardwood flooring throughout. The spacious upstairs family/entertainment room has a full bath and kitchenette with an adjacent bedroom and exterior entrance. Situated in a peaceful setting with lush lawns, gardens, grove of native oak trees, pond and a seasonal creek this home is accompanied by a charming detached art studio/guest area with bright sitting room and full bath.

MLS #12-1321
5 beds/4 baths Lot Size: 1.45 Acres
4,358 sqft main; 681 sqft art studio/guest qtrs
www.655ParraGrandeLane.com

Sotheby’s
INTERNATIONAL REALTY®

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Dan Johnson
dan.johnson@sothebyshomes.com
805.895.5150 Dre # 00609860
The newly remodeled kitchen boasts blue pearl granite counters and island stainless steel appliances including Sub Zero refrigerator, Wolf range and dual ovens with travertine backsplash and hood cover, red oak hardwood flooring, Santa Barbara Sandstone fireplace, built desk area, breakfast area, plantation shutters, skylights, recessed lighting. In the living room you'll find red oak hardwood flooring, vaulted, wood-beamed ceilings, a custom built Santa Barbara Sandstone fireplace, surround sound entertainment system and French doors that open to side yard lawn and flagstone patio area.

Travel up the private stairwell to the spacious master suite with red oak hardwood flooring, Carrara marble faced fireplace, and vaulted wood beamed ceilings. The bright and open master bathroom was just remodeled with Botticino marble floors, Crema Marfil marble counters, dual sinks and vanity areas, all new hard ware and finnishings, completed with River Rock and Mosaic Tile in the dual head shower. Enjoy the garden from the large soaking tub overlooking the side yard. Walk in closet with custom built in drawers and shelving, and window seat plus two additional closets provide plenty of storage space.
The 1.45 acres is not only private, but quiet as well. Large lawn area, large flagstone patios, oak grove with trails down to the turtle pond, chicken coop area and rose and wild flower meadow. At the rear of the parcel, the sunny open meadow across the foot bridge once had approvals for a pool and pool cabanas designed by a local Santa Barbara landscape architect. With this location being on a quiet street and not open to any neighbors across the street it helps create the serene, peaceful feeling of home.

Bonus family room with red oak hardwood flooring, kitchenette, Sautillo tile circular fireplace, skylights, full bath newly remodeled with Carrera marble counter tops, subway tile, and mosaics in shower.

Detached bright and sunny 3 room art studio/guest area with full bath.
The Carl Rizzuto Sales Team

Keller Williams Realty
4455 Military Trail Suite 100, Jupiter FL 33458
Direct 561-296-8420
Email: Carl@CarlRizzuto.com
www.CarlRizzuto.com
Dear Homeowner,

As an experienced agent with over 30 years of full time, successful, real estate experience I understand what the selling process is like. As your Realtor my goal would be to provide you with exceptional service while working to secure a sale and obtain top dollar for your home.

Once you meet me you will quickly see that I am totally different from most agents you will meet. In addition to having a clear understanding of the market, I am extremely honest and up front with you. Our appointment will be about you ...not me. Rather than simply tell you what you may want to hear (this is the approach most agents utilize) I tell you the truth as it pertains to value, marketing time and anything that can slow down or speed up the selling process. I would rather have a client know the truth and make decisions based on accurate information rather than make a decision on what some agent believes you want to hear. The marketing systems I utilize are second to none and the actions I take for every client are result orientated.

From the day I list your home... to the day we close... you will see that I am totally committed to your success in helping navigate you through the entire sales process. From day one I stay in close communication with you, I am fully accountable to you and frankly I do believe you will quickly see that I am one of the hardest working and skilled Realtors within our market.

This package contains helpful information for you including an overview of the home selling process and answers to frequently asked questions.

Once we meet I will carefully review market values and offer suggestions in order to secure top dollar for your home and to obtain the results you are looking for. I have sold hundreds and hundreds of homes and condominiums... in various types of market conditions. I understand our market and promise you that I will utilize my skill and passion to secure the results you deserve.

I invite you to visit my website... www.CarlRizzuto.com or call me direct at 561-296-8420 if you should have any questions.

I appreciate the opportunity to earn your business.

Sincerely,

Carl Rizzuto
Keller Williams Realty
Lifetime Multi Million Dollar Club Member

Strategy Matters...Passion Rules!
Keller Williams Realty
4455 Military Trail Suite 100, Jupiter FL 33458
Direct 561-296-8420 Fax 561-427-6101 Email Carl@carlrizzuto.com
Compliments of:

Carl Rizzuto
Keller Williams Realty
4455 Military Tr. Suite 100
Jupiter, FL 33458

Direct Line 561-296-8420
www.carlrizzuto.com
Carl@CarlRizzuto.com

www.carlrizzuto.com
It's all about you

My real estate business has been built around one guiding principle: It's all about you.

Your needs
Your dreams
Your concerns
Your questions
Your finances
Your time
Your life

My entire focus is on your complete satisfaction. In fact, I work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why over 50% of my business comes from repeat customers and referrals.

Good service speaks for itself.

I look forward to the opportunity to earn your business too.

Carl Rizzuto 561-296-8420

Carl@CarlRizzuto.com • www.carlrizzuto.com
Frequently asked questions

What if another agent tells us they can get us more for the house?
Some agents will quote a higher listing price just to get your business, but an overpriced house will not sell. If you choose to work with me, I will conduct a comparative market analysis prior to recommending an asking price for your home. I will explain how I arrived at the price, but ultimately the decision is up to you. I will offer my professional opinion on how the market will value your home. I will always be honest and upfront. Again, some agents may tell you a higher price...simply to get the listing...they are afraid to tell you the truth...they just want the listing. Their appointment is about them...not you. Although I will always carefully review value with you...and make suggestions...you always make the final decision on price.

How often do you call us?
I pride myself on consistent communication. I call you every 7 to 8 days with updates however if you ever have questions or want to speak with me...I am only a telephone call away. I always return calls rapidly and address any questions you have. My goal is to sell your home...and give you exceptional service.

Do we have any responsibilities during the marketing of our home?
Your primary job during the sale of your home is to keep it neat and clean for showings and previews. A large part of a home’s appeal involves staging, which is everything from furniture placement to home fragrance. I will advise you on how to stage your home well, giving you easy tips and quick fixes to maximize your home’s appeal.

What happens once we get an offer?
I will personally contact you so we can discuss the terms of the offer. I first speak with the other agent (if another agent is involved) to learn as much as possible about the buyer; this will help me to help us negotiate from a position of strength to secure top dollar. I then handle the negotiation personally...again working on your behalf to put together the transaction.

What happens once the contract is signed by the buyer and seller?
I then carefully review the contract with my team in order to assure that nothing is missed as we work toward a trouble-free transaction; we also give you updates as we move toward closings. Each file is reviewed and updated consistently. We give you superior service from start to finish; we even follow up after the closing! We can also make recommendations as to moving companies and other services if you desire. We are here to help.

Carl Rizzuto 561-296-8420

Carl@CarlRizzuto.com  www.carlrizzuto.com
My marketing plan

Since marketing is normally a question many property owners have, I also wanted to give you an overview of some of the advanced state of the art marketing I utilize to bring your home that additional exposure.

Cyberhomes.com: A web-site powered by Fidelity National Financial, Inc. great site.
Keller Williams.com: Our Company site...exposed nationally and internationally.
Homescape.com: A supplier of 5 million property listings nationwide this affiliation with 125 online newspaper partners and 23,000 advertisers.
Yahoo real estate .com: Consistently ranked as the second largest real estate Web-site with more than 4.6 million visitors per month.
Trulia.com: A real estate search engine with over 5 million visitors monthly.
Zillow.com: Well known for real estate data information is consistently ranked as leading site for real estate purchasers.
Frontdoor.com: the HGTV real estate web site that is the number one source for home-related media content.
Aol.com: A web service company that runs the largest Internet access business in the US with 3 million visitors to this real estate site monthly.
Vivio.com: A Multi-functional site for research and help for buyers looking for property to own.
Yahoo real estate .com: Consistently ranked as the second largest real estate Web-site with more than 4.6 million visitors per month.
Googlebase.com: Worlds largest web based web site; ideal real estate search site.
Realtor.com: Well known to buyers looking for real estate within our market and other markets. Actually operated and started through the National Association of Realtors. As your Realtor, unlike most agents, I subscribe to an enhanced version of Realtor.com services. This allows me to expose your home with more photos, more positive information about your market and market area, school details and any and all information that any home purchaser would want. The enhanced version helps me to secure additional buyers and lead "hits" on your property compared to the basic Realtor.com system, which most agents utilize. This investment is extremely worthwhile in getting you a strong level of additional exposure.
Worldproperties.com: I am a member for usage of this site as it was developed exclusively for international buyer exposure. Your home will be placed on this web-site.
Palmbeachcountyhome search.com and Martincountyhome search.com: I launched a new site for those buyers looking for property in Palm Beach, Martin and St. Lucie counties. This site was designed in a way in which I will consistently feed real estate information to any buyer that visits this site in order to keep them within my reach so I can assist them in finding a home with a focus on the sale of your property. This site is exceptional, as it is interactive with homebuyers and will be in consistent communication with the home purchaser from when they first visit the site until they purchase. As a seller you will benefit greatly from this investment.

I recently teamed up with Chet Holmes and Tony Robbins in order to bring more exposure to my website. I have entered into an agreement with their firm in order to maximize the exposure to my website via search engine optimization. Bottom line...more traffic equals to more activity for your home.

This above list is just the tip of the iceberg. My goal...is to make your home famous via incredible marketing systems. The exposure I offer is second to none. Rather than waste time on in-effective marketing systems...I developed a system to provide the results most homeowners want. I believe in RESULTS!

Carl Rizzuto  561-296-8420
Carl@CarlRizzuto.com  www.carl rizzuto.com
Keller Williams Realty Named Highest Ranked in Home Buyer Satisfaction by J.D. Power and Associates for Third Straight Year

AUSTIN, TEXAS (July 30, 2010)—According to the J.D. Power and Associates 2010 Home Buyer/Seller Study®, Keller Williams Realty, Inc., the third largest real estate company in the United States, has received the highest overall satisfaction ratings from home buyers among the largest full-service real estate firms for the third year in a row. The company also ranked second among home sellers in the study for the second year in a row.

“We are incredibly proud of our associates for earning this distinction and want to thank them for their commitment to their clients and communities,” said Mark Willis, CEO of Keller Williams Realty. “We see this honor as demonstration of our company philosophy that it is the agent’s brand that matters most and no amount of money spent on advertising can replace the influence and reputations our agents have in their local communities. Our associates have earned this on their own, by building relationships in their communities.”

The study was produced by J.D. Power and Associates to measure home buyers and sellers' customer satisfaction. The results of the home-buying experience were determined by three factors including the buyer's experience with their agent, the real estate office and a variety of additional services. Keller Williams Realty performed particularly well in the agent and office factors. And, overall satisfaction of buyers for the industry was up over last year.

Additionally, the study noted that the importance of real estate agents has increased substantially in the past year, with buyers and sellers relying on the negotiating skills of their chosen agent and help in navigating the market.

“It is thrilling to see our firm, once again, get public recognition for its incredible focus on customer satisfaction from such a prestigious group. Our associates continually demonstrate that it is possible to deliver the highest level of customer service in one of the toughest real estate markets on record,” said Mary Teaman, president and CEO of Keller Williams Realty. “We feel incredibly fortunate to be in business with them, and want to congratulate them on their hard work and dedication.”

In the past year, Keller Williams Realty has continued to grow despite the well-publicized turmoil in the real estate industry. In addition to becoming the 3rd largest real estate company in the U.S., surpassing RE/MAX®, Keller Williams Realty was ranked as the No. 1 real estate franchise on the 31st Annual Franchise 500 list by Entrepreneur magazine and was voted the Most Recognizable Brand of Real Estate Franchise and the Topfranchise of the year for 2009 in an industry-wide survey for the Swanepool TRENDS Report.

About Keller Williams Realty, Inc.:
Founded in 1983, Keller Williams Realty, Inc., is the third-largest real estate franchise operation in the United States, with 681 offices and more than 79,000 associates in the United States and Canada. The company, which began franchising in 1990, has an agent-centric culture that emphasizes access to leading-edge education and promotes an economic model that rewards associates as stakeholders and partners. The company also provides specialized agents in luxury homes and commercial real estate properties. For more information, or to search for homes for sale visit Keller Williams Realty online at (www.kw.com).
When you list your home with me the top real estate consumer websites will automatically market your listing on their site. We have formed these business relationships to help feature your home and get it sold quickly.

**Trulia**
- Real Estate Search Engine
- Over 6 Million visits each month
- Named by ComScore as “The fastest growing real estate Web site in the US”

**Google Base BETA**
- World’s largest search engine
- 46.5% of searches on “real estate” and related terms were conducted on Google and our search partners

**Yahoo! REAL ESTATE**
- Yahoo Real Estate -
  - Averages approximately 4.6 million unique visitors per month and reached a record high level of 5.3 million unique visitors in February 2008
  - Is consistently the second largest real estate Web site

**HomeFinder.com**
- Provides local, comprehensive property listings and rich content to home buyers and sellers nationwide through affiliation with 125 online newspaper partners and 30,000 advertisers
- Supplies 3 million property listings nationwide

**Zillow.com**
- Zillow.com is an online real estate service dedicated to helping you get an edge in real estate by providing you with a Zestimate® home valuation
- Zillow has over 5MM monthly users—buyers, sellers and homeowners

**AOL Real Estate**
- Homepage of AOL.com which is a Web services company that runs one of the country’s largest Internet access businesses
- 3 million visitors monthly

**Frontdoor**
- Online real estate listing service powered by HGTV, the No.1 source for home-related media content

**Cyberhomes**
- Website powered by Ridity National Financial, Inc that provides home valuation and neighborhood information
- Consumers spend an average of 30 minutes on Cyber homes

**Vast.com**
- The leading vertical search platform for autos, travel and real estate, with millions of users a month making purchasing decisions through Vast.com’s network of partner websites
Why Choose Carl Rizzuto and Keller Williams Realty?

Experience
Carl is an experienced Realtor with over 30 years of full time successful experience. He has had the benefit of working through the challenging markets of the late 1970's, the 1980's and 90's as well as our current market. Carl is a firm believer that you must change with the market. He has and continues to work to improve his skills and is ranked as one of the leading Realtors within the market.

Technology
Like it or not... advanced technology is here to stay. Carl is on top of this area of the business and actually has become involved in all of the advanced methods to expose property. Social Media is utilized, the web is utilized and advanced forms of exposure is also used each day to professionally expose our listing to the buying public.

Expertise
Carl knows the area. When working with buyers and sellers, he understands the community and understands the benefits of each and every area he works. Carl knows your area and is clear on what must be accomplished in order to bring about a sale on your property.

Communication
As a client... if you call Carl... he will always return your call and return it promptly. Carl also calls you... and gives you updates... as to the status of your property... every 7 to 8 days; you are never in the dark. In addition, Carl's team has the same commitment... the delivery of results as well as the delivery of the finest service anywhere.

Clients for Life
A large number of our transactions also come from past clients. WE work so hard for our clients... many go out of their way to refer other clients to us. We are committed to you... 100% of the time. Your results are our success!

Keller Williams Realty is one of the largest and most successful real estate firms within your market area. Our company has grown tremendously regardless of market conditions. We are the leading Realtor within the area.

Keller Williams Realty is ranked number two in the nation for production when compared to all national real estate companies... we are soon to be number one. In addition, we are a debt free company and are the only large real estate company showing a profit.

Keller Williams Realty is the highest ranked firm, not only for production and agent productivity but for leading-edge technology solutions to accelerate our efficiency, productivity and exposure for our inventory; we focus on results.

Carl Rizzuto and Keller Williams Realty are committed to helping the community we are in... and helping others. We contribute to others and do so on a regular basis. We have been involved with many charities and continue to do so.

My goal is to provide you with nothing less than a phenomenal real estate experience.

Carl Rizzuto 561-296-8420
Carl@CarlRizzuto.com  www.carlrizzuto.com
what my clients say

Dear Carl,

This letter is long overdue...we have just running around pre-holiday.
I was much impressed by your professionalism and know-how regarding both sale of Egret Landing
house and purchase of Whispering Trails. We were very satisfied with the results you made. You kept
communication open and were helpful with questions we had. My daughter Sue and I and her girls love
our new home and are very happy here.

I would recommend you and your team to anyone buying and/or selling their property. You all did a great
job and thank you.

Sincerely,
Betty Warren

Dear Carl,

“We have purchased and sold many properties during the past 30 years. After interviewing 8 realtors,
we chose Carl. We had a contract in 3 weeks, and closing 1 month later. Carl and his team did a
remarkable job, considering the current real estate market had turned sharply. Few buyers, tons of
homes for sale. Carl and his team are true professionals. They did exactly what they said they would
do. A lot of realtors promise to do everything they can to sell your home, Carl and team delivered.
Thank you all.”

Sincerely,
Pam, Walt, and Mike Metzler

Dear Carl,

I am writing this letter to you to express my sincere appreciation for the magnificent job you did for
me on the sale of my Jupiter home in Abacoa. Consider the fact that this letter is coming from
another broker, you are an asset to our industry.
Thanking you again.

Joseph Visconti
Principal Broker

Carl Rizzuto 561-296-8420
Carl@CarlRizzuto.com•www.carlrizzuto.com
what my clients say

Dear Carl:
This is a huge letter of THANKS, from Hank & I. You just referred us to a realtor that I know will be helping us. He is like you, right on the ball! He called early this morning to ask what we are seeking.
I tell people of how I had spoken to you about selling our home a year ago. We had decided not to, as Hank wanted to work for one more year, and then, at that time retire. I had kept your card, writing “very aggressive”, on the back of it, knowing that when we decide to sell I told Hank, “I’ve got the realtor!” Well Carl, we had it on the market for a full ten days, and on the eleventh day in came the offer at full price!! Really don’t know what took you so long to sell it!! We are pleased, to say the least! Now, it is time to find exactly what we want and this realtor, I know will be right there. I knew that when I listed with you our home would sell, I just didn’t think it would sell so fast. We are excited, have many questions, etc., and I want to thank you for taking your time with us, answering all that need be, being there.
Finding the right realtor is not always an easy task. Many do nothing more than waste one’s time. You have to have a realtor who is aggressive enough to get the job done in as little time as possible. Carl, if we can pick out our new home as well as picking out the right realtor as I had done, we’ll be winning!!
One more time Carl, thank you for all you have done, your time and “lack of time” in selling our home! You’re the best!!
Sincerely,
Mr. & Mrs. H. Bargamin

What a sale’s effort! Within five days we had an accepted offer. Carl Rizzuto is the ideal salesman. He certainly knows the real estate business. He knows how to negotiate, close and is extremely easy to deal with. I wouldn’t hesitate to recommend him to any interested in selling their home.
Thank you Carl,
Mr. and Mrs. James Plugge
Jupiter, Florida

Carl Rizzuto was great and I would recommend him and his services to anyone needing a Realtor. Carl is a very pleasant person to work with and extremely efficient. He sold our home within the time frame that he anticipated. His whole team was terrific.
I would be happy to talk to anyone considering Carl Rizzuto and let them know how good he was.
Mr. and Mrs. Ira J.
Jupiter, Florida

Visit my website for additional testimonials
Carl Rizzuto 561-296-8420
Carl©CarlRizzuto.com•www.carlrizzuto.com
attracting buyers

If you want to compete, be competitive.

* The buying market has a short attention span.
* Pricing your home right the first time is key.
* Proper pricing attracts buyers.
* An overpriced house will not sell.
* We want to generate offers before the market moves on to newer listings.

The right price is important.

* A property generates the most interest when it first hits the market.
* The number of showings is greatest during this time if it is priced at a realistic market value.
* Starting too high and dropping the price later misses the excitement and fails to generate strong activity.
* Many homes that start high end up selling below market value.

Carl Rizzuto  561-296-8420
Carl@CarlRizzuto.com  www.carlrizzuto.com
the power of pricing

To get your home sold for the most money in the least time, we have to price it “in the market.”

Pricing your property competitively will generate the most activity from agents and buyers. Pricing your property too high may make it necessary to drop the price below market value to compete with new, well-priced listings.

Carl Rizzuto 561-296-8420
Carl@CarlRizzuto.com • www.carlrizzuto.com
Senior Relocation Program

We have become increasingly aware of the need to aid our seniors in their later years, to find a home according to their financial, physical, and medical needs. For this reason, we have developed a program focused on senior relocation. We have a former medical professional on the Rizzuto Sales Team that has worked with the senior population in various capacities for the past 35 years. We are able to interview, evaluate, and provide the guidance necessary for this transition. We will meet with family members, if necessary, to help them make sound and logical decisions for their loved ones. Our senior relocation professional has visited most of the facilities in the area and has a list of accommodations, pricing and availability.

You may ask, "What is in it for the The Rizzuto Sales Team?" All we ask is that we are given the privilege to list and sell our clients present home. We will provide more exposure of the property than any other agency at a fair commission. Keller Williams Realty and the Rizzuto Team can also provide all the legal and financial entities necessary to facilitate a smooth transition if needed.

The burden of moving and the anxiety of relocation will be reduced to a minimum. This is the least we can do as professionals to help our seniors. They have been productive members of our society and deserve a helping hand during this transition. The Rizzuto Sales Team is dedicated to this concept. Feel free to contact Walt Haniak or myself anytime regarding this service.

Carl Rizzuto 561-296-8420

Walt Haniak 561-512-4751

Carl@CarlRizzuto.com www.carlrizzo.com
The Carl Rizzuto Sales Team
Buyer Guide

Keller Williams Realty
4455 Military Trail Suite 100, Jupiter FL 33458
www.TheCarlRizzutoSalesTeam.com
In my experience, a home isn’t a dream home because of its room dimensions. It’s about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there.

This is about more than real estate – it’s about your life and your dreams.

I understand you are looking for a new home, and I want to be the real estate professional to help you. I work with each of my clients individually, taking the time to understand their unique needs and lifestyle, and I want to do the same for you.

It’s incredibly fulfilling to know I am helping my clients open a new chapter of their lives. That’s why I work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

After you’ve had the chance to review this information, we’ll meet to go over the entire process and get started on finding your new home. I’ll prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

The Carl Rizzuto Sales Team consists of a family of true Real Estate professionals. We will work hard, we are highly focused on your needs and we strive to always be available for you. We sell more...because we do more! Proudly serving Palm Beach, Martin and St. Lucie Counties.

Thank you for working with us.

Carl Rizzuto
Keller Williams Realty
The Carl Rizzuto Sales Team

Keller Williams Realty
4455 Military Trail Suite 100, Jupiter, FL 33458
www.thecarlrizzutosalesteam.com
Your Home Search

I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to me.

When you work with me, you get:

- A knowledgeable and professional REALTOR® who knows and understands our local market
- A committed ally to negotiate on your behalf—strong negotiating skills benefit you.
- The backing of a trusted company, Keller Williams Realty...the largest area Realtor

I have the systems in place to streamline the home-buying process for you. As part of my service, I will commit to helping you with your home search by:

- Previewing homes in advance on your behalf
- Personally touring homes and neighborhoods with you
- Keeping you informed of new homes on the market
- Helping you preview homes on the web
- Advising you of other homes that have sold and for how much
- Working with you until we find the home of your dreams
- We own and operate an award winning buyer search website

The Carl Rizzuto Sales Team

www.thecarlrizzutosalesteam.com
www.palmbeachcountyhomesearch.com
www.martincountyhomesearch.com
The Home-Buying Process

Select a Real Estate Agent

Obtain Financial Preapproval

Analyze Your Needs in a Buyer Consultation

Select Properties

View Properties

Write an Offer to Purchase

Negotiate Terms

Accept the Contract

Remove Contingencies

Conduct Inspections

Resolve Any Issues

Obtain Mortgage Financing

Credit Underwriting Appraisal Survey Insurance Check

Conduct Title Search

Remove Any Encumbrances

Obtain Title Insurance

Obtain Funds for Closing

Close on the Property

Take Possession of Home!
The Mortgage and Loan Process

Funding Your Home Purchase

1. Financial pre-qualification or pre-approval
   Application and interview
   Buyer provides pertinent documentation, including verification of employment
   Credit report is requested
   Appraisal scheduled for current home owned, if any

2. Underwriting
   Loan package is submitted to underwriter for approval

3. Loan approval
   Parties are notified of approval
   Loan documents are completed and sent to title

4. Title company
   Title exam, insurance and title survey conducted
   Borrowers come in for final signatures

5. Funding
   Lender reviews the loan package
   Funds are transferred by wire

Why pre-qualify?
We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

The Carl Rizzuto Sales Team

www.thecarlizzutosalesteam.com
www.palmbeachcountyhomesearch.com
www.martincountyhomesearch.com
Making an Offer

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

**The Price**
What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

**The Move-in Date**
If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

**Additional Property**
Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation – we will present it to the listing agent and/or seller. The seller will then do one of the following:

- Accept the offer
- Reject the offer
- Counter the offer with changes

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

The Carl Rizzuto Sales Team

www.thecarlruzziotsteam.com
www.palmbeachcountyhomessearch.com
www.martincountyhomessearch.com
Closing 101

Prepare for It
Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing
- An insurance binder and paid receipt
- Photo IDs
- Social security numbers
- Addresses for the past 10 years

Own It
Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

Delivery of the buyers funds
This is the check or wire funds provided by your lender in the amount of the loan.

Delivery of the deed
A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk’s office. It will be sent to you after processing.

The Carl Rizzuto Sales Team

www.thecarlrizzutosalesteam.com
www.palmbeachcountyhomesearch.com
www.martincountyhomesearch.com
Frequently Asked Questions

How will you tell me about the newest homes available?
The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?
I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that’s available on the market.

Can you help me find new construction homes?
Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?
Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?
Usually, we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?
Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

The Carl Rizzuto Sales Team

www.thecarlrizzutosalesteam.com
www.palmbeachcountyhomereasearch.com
www.martincountyhomesearch.com
Why Keller Williams Realty and The Carl Rizzuto Sales Team

Technology
Leading-edge tech tools and training give me the edge in effectively finding the perfect home for you!

Teamwork
Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I’m confident that every Keller Williams professional shares the common goal of serving you, my client, in the best way possible.

Knowledge
Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It’s what prepares me to provide you with unparalleled service.

Reliability
Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces my belief that my success is ultimately determined by the legacy I leave with each client I serve.

Track Record
I’m proud to work for the fastest-growing real estate company in North America and the third-largest real estate company in the United States. It’s proof that when you offer a superior level of service, the word spreads fast.

The Carl Rizzuto Sales Team

www.thecarlrizzutosalesteam.com
www.palmbeachcountyhomeseach.com
www.martincountyhomeseach.com
Did you know that in a challenged and a normal real estate market that there are only two types of agents? There are “active agents” and “passive agents”. I am an “active Agent” taking action every day to find you a buyer and bring your home to a successful closing. Many past clients have said...

1. “It will be difficult to find an agent that will work as hard as Carl Rizzuto.”
2. “Carl will use his skills and advanced marketing to make your home “famous”, if he cannot sell it no one can.”
3. “Carl works with a team of skilled professionals each with no less than 15 years of real estate experience; experience matters!”
4. “Carl is totally accountable and is extremely focused and motivated; his goal is to satisfy your real estate needs, and he accomplishes his goals.”

Real Estate is a PERSONAL SERVICE business. Don’t hire a company, hire a Person. Expect knowledge and skill from the Realtor you hire in areas of financing, contracts, NEGOTIATING and marketing. Select a Realtor that you know will provide results. Buying or selling a home should not be left to chance and is not something that you let a “friend try”. Trust the buying or selling of your home only to a professional. Accept nothing less than Excellence.

Accept nothing less than Excellence....

Results...Not Promises!
The Carl Rizzuto Sales Team
Keller Williams Realty
(561) 296-8420
www.CarlRizzuto.com

Unlike most agents, Carl uses his skills to accomplish your goals and secure top dollar for your property! Find out how...

Carl Rizzuto, GRI

KELLER WILLIAMS

561-296-8420 Carl Rizzuto/Direct
772-463-9462 Carl Rizzuto Home Office
888-282-2128 ext. 322 Toll Free/Carl Rizzuto
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www.Carlrizzuto.com
As your agent...I know my job. My responsibilities include my loyalty, trust and the benefit of our confidential business relationship in order to achieve your real estate sales goals within your time frame. My goal is to utilize my 30+ years of Real Estate experience to...

- **SELL** your home as rapidly as possible or within your time frame!
- **Secure Top Dollar** for your property and protect your equity!
- **Keep you totally up to date** as it pertains to the marketing and sale of your home with consistent communication.
- **Negotiate** in a manner that will protect your interests...not someone else's.
- **Negotiate with your lender, to protect you**, if and when necessary.
- **Utilize advanced marketing systems** to properly and aggressively expose your home in today's market. In addition to selling your home...I plan on making your home famous.

As a Professional Realtor servicing Palm Beach, Martin and St. Lucie Counties, I pride myself on delivering sincere and professional real estate services to each of my clients. My goal is to make the home selling process enjoyable and successful by using my experience and PROVEN MARKETING SYSTEMS to bring the RESULTS you want and we both expect!

PRODUCING FASTER RESULTS AND COSTING LESS!

It is true what they say...if you want something done ask a busy person to do it! As an experienced agent I am ranked in the **TOP 1% NATIONALLY** for my Sales Production. While the average agent sells approximately 8 homes a YEAR I have typically sell between 65 to 100 homes annually Why...I focus on getting my listings sold, I also work harder then most real estate agents. In addition I have the experience to get the job done and make you a satisfied client. My high satisfaction rating also allows me to boast that I secure over 35% of my NEW BUSINESS from my previous clients! Most of my previous customers GO OUT OF THEIR WAY to recommend me to their friends and relatives...

(Q) Can’t we save money if we sell the home ourselves? (A) It is true that you may save money selling the home without an agent however today there are thousands of homes for sale in our area, and far less then that sell monthly... WHATS WORSE is that LESS THEN 2% of all For Sale by Owner listings actually sell and Realtors sell 98% of ALL HOMES SOLD. Can you have less then a 2% chance of selling your home? Also it’s important that you understand that the only reason a BUYER will look at a home without a broker is to also SAVE the commission. If the buyer saves the commission how will you?

(Q) Why do you cost less then most agents? (A) The reason I cost less is because I will net you more. According to recent Multiple Listing records, I sell my listings at approximately 2 to 3% higher then the Multiple Listing Average and significantly more then an owner selling privately. I am a skilled negotiator and will use my 30 + years of experience to benefit you!

(Q) We have a friend who is a Realtor. (A) My question to you is do you want to make your friend happy or do you really want to SELL YOUR HOME and GET TOP DOLLAR? If you need a Doctor or lawyer...don’t you want one of the best in the field? Don’t you want one of the best teachers for your kids or simply someone that is average? Your first responsibility is to yourself and your family...right?

Why? Because Carl Rizzuto does not act like the typical agent. You GET THE TRUTH...You GET THE FACTS and you GET RESULTS!!
May 11, 2012

Robert & Eileen Koch
1230 Beaulieu Ct
San Jose, CA 95125

Subject: Recent Sale of 1334 De Loach Court

Dear Robert & Eileen:

I am Shannon Rose, the Realtor® who recently sold the home at 1334 De Loach Court in Hamilton Place.

The real estate market in the first quarter of 2012 has been vastly different than that which we saw in 2011. There are currently more qualified buyers in the market than there are homes for those buyers to purchase. Many homes are getting multiple offers and are selling for thousands above their listing price.

In the case of 1334 De Loach Court, we entertained 12 offers and the property ultimately sold for more than its asking price. It’s worth noting that those 12 offers represent 11 buyers still looking for a home just like yours.

If you or someone you know is thinking about selling their Hamilton Place home, call me today at 408-348-4209, so I can explain in detail how the market has shifted in favor of sellers. I look forward to speaking with you soon.

Best Regards,

Shannon

Shannon D. Rose
April 16, 2012

Ms. Lillian Aragon
1438 Green #2B
San Francisco, CA 94109

Dear Lillian:

Hi, I wanted to take a moment to introduce myself. My name is Dean Badesa and I'm with Sotheby's International Realty in San Francisco.

I would like to invite you to the Exclusive Preview Reception for my new penthouse level listing at 2090 Pacific Avenue #701 this Thursday April 19th from 5:30-7:30PM.

While I was gathering statistics for my new listing I noticed that you had your home at 1438 Green Street #2B was for sale up until just a few weeks ago. I'm curious, what has changed regarding your plans to get your home sold?

I would like to learn more about your goals for the sale of 1438 Green Street #2B. Let's arrange a time to meet and discuss how I will help you accomplish the swift sale of your home at the absolute best market price to effectively meet your needs.

I've enclosed a 1st quarter Market Action Report demonstrating the favorable conditions for sellers in District 7 at present. Current inventory in Cow Hollow & Pacific Heights is lower than it's been in years creating pent up demand for buyers.

Please call me at your earliest convenience and we can set a meeting time. Alternatively, join me Thursday evening, enjoy a glass of wine and hors d'oeuvres, and introduce yourself. When you clearly see how I get homes sold we can arrange a time to meet at your convenience and develop an effective strategy to fulfill your ultimate home sale goal.

Look forward to meeting you soon!

Best Regards,

Dean F. Badesa

Sotheby's International Realty
DRE#: 01876759
415.474.5140
Dean.Badesa@SothebysHomes.com
Homesearchsunfrancisco.com
Hello

The recent positive press regarding real estate has created a buyer frenzy and the low interest rates are adding fuel to the fire.

The current housing inventory is lower than it has been in years. As a result it is not uncommon for there to be multiple offer situations that generate over the asking price on many homes. This is creating a pent up demand from buyers looking for a home (please see the attached article from the OC Register dated 2/12/2012).

With that said, if you are thinking of listing your home located in Aliso Viejo for sale, I would love to have the opportunity to speak with you regarding the current market and how I can get your home sold.

I would like to share with you how listing your home today (rather than waiting for the spring or summer selling season) could be advantageous to you and your home selling goals.

Please contact me at 949-697-7481 for a ten to fifteen minutes consultation to take advantage of the window of opportunity you have in today’s market.

Sincerely,
GETTING YOUR OFFER ACCEPTED

IN A HOT MARKET!

By Christina Banaga

1. BUILD rapport with the listing agent PRIOR to showing! This can be done via email, phone or text. Ideally an email/text such as this:
   a. Hi Jeff, this is Christina with Prudential Ca Realty. I will be showing your home on Blackthorn tomorrow per the instructions in the MLS. I would like to confirm status on any offers you may have. Of course in the event my clients choose your home I will be writing you an aggressive offer in the hopes of getting it quickly accepted and providing you with smooth and easy deal! Thank you in advance for your response!

2. Ensure you have prepared your clients for writing aggressive offers PRIOR to showing property. During the negotiations of writing offers is NOT the time to educate your clients on how to write an aggressive offer. When properties are HOT they require IMMEDIATE action and an aggressive offer.

3. Before writing the offer, call/email or text listing agent to ensure you know any special accommodations the seller might need.
   a. Hi Jeff, Christina here again. I am writing the offer with my client and I wonder if there are any special circumstances of you or the seller we should consider. Of course I want to write the cleanest offer possible for you!

4. Review RPA with management if you are in an aggressive counter offer situation. Some key items for a “STRONG” offer:
   a. Shortest escrow time frame as possible. Double check with your lender as VA and FHA loans can be done in 30 days if buyer is in great loan position
   b. Ensure ALL items are correct, i.e. agency, financing terms etc. as to not need a "clean up" counter offer.
   c. Always put the HIGHEST deposit possible by your clients and NEVER below 1%.
   d. Escrow and Title: Put “Seller Choice or _______ Escrow/Title”. This will allow you to put your services in if it does not matter to the listing agent on who to use or have them choose but again will not need a counter offer to correct.
   e. Pull Tax roll and plug in names of sellers on RPA, makes it easier for listing agent.
   f. Make sure ALL your information as agent is complete and accurate on the RPA!
   g. Ensure all correct attachments are included but not the unnecessary ones at this point.
h. Consider to asking for a home warranty and having you buyer buy it instead. It nets the seller a bit more if you are in multiples.

i. Consider asking for termite report only if your client is comfortable doing the work vs. asking the seller to pay for it. Of course know what the lending requirements will be on your deal prior to doing this!

5. Put a copy of the deposit check even if you are wiring funds into escrow upon opening. Also include the Pre-Qual letter with the offer that matches the address and the offer amount or higher. Shows you are ahead of the curve on your lending! Also lender can call the listing agent as well to confirm how qualified. If cash ALWAYS include full proof of funds!

6. Ideally scan and email the offer to the listing agent as a PDF attachment. This allows them to forward and review with their clients. Faxing is out dated. Also on the cover tell the story of your client and just how much they want this home, attempt to make it personal!

7. Follow up via text to confirm receipt of offer and you can put a read receipt on the email as well. Again don’t harass the agent but do let them know you are ON YOUR GAME when it comes to follow up. Be direct with language and questions as to not waste their time.

8. Ensure you "sell" the agent on how easy the deal will be with you and that your lender is already in motion. Listing agents like to work with agents who control their clients and their lenders. It avoids delays!

9. If after all this your offer is not accepted, ask to be put in back up position if at all possible. Remember sometimes buyers get cold feet after the offer (by agents who don’t have good control 😉) and if you are in 1st back up the agent will not have to go through being on the market again and that will make their life easy, so tell them that!

10. If you are giving a highest and best, ask “suggested” prices to see where you need to come in at. For example, “Hi Jeff, just getting ready to submit back our highest and best and wondered if $595,000 would indeed put us in the running in your opinion?” When you have built the type of rapport we have done above, most will give you a good gage for where you need to be too at least have a running chance!

11. FINAL: Accepted OR Not Accepted. Send a thank you note to the agent for their professionalism and you look forward to working with them either in this transaction or in another one in the future. Leaving this type of impact will get your name build as an amazing agent 😎.
"I AM MONEY"

Most people think they know me.
They don't.
I am not what most people think I am. I am not the paper in your wallet, or the coins that jingle in your purse. I am not quietly sitting in your bank account, hoping to be used one day.
You cannot see me, feel me or touch me.
I am an idea. I am energy. I'm neither good nor evil. I am only what you decide that I am, and I only fulfill the role that you create for me.
I don't care how smart you are, where you live, what you do, or where you come from.
All I care about is your energy.
Your energy decides what thoughts you have, and therefore your thoughts will determine the relationship you have with me.
I have very simple needs, and simple rules.
I am infinite.
I have no limits, except for those you place on me with your mind.
There is no limit to the energy in the world, and because I am simply energy, I cannot be restricted or controlled.
I crave abundance.
I am attracted to those who think without restrictions, who like to think big. When you believe there is enough of me to go around, I am naturally magnetized by that thinking.
I despise scarcity.
Because there is no limit to me, I avoid those who think from a win/lose or scarcity perspective. Those who believe I am in short supply, or difficult to receive, will find that very reality, because I choose to avoid those who think small.
I love value.
What magnetizes me most is the creation of value in the universe. I move to places where value is created, because creation is energy. If you wish to attract me into your life, focus on creating value for others, and I will appear.

I avoid entitlement and complacency.

No one 'deserves' to have me, and I am always moving to the place I am most respected and where value is created. It has nothing to do with 'fair'. Those who take me for granted or become complacent with my energy will find me gone.

I only have one job, and that is to serve you.

It is a matter of energy and value creation. My purpose is simply to move to where I am attracted most, and where I can grow.

My one goal is to replicate myself.

Because there is no limit to energy, my purpose is to reproduce and grow, in order to bring more energy to the universe. I am created and replicated through value creation. I am an energy of evolution.

The message for you should be clear. Those who create value for others in the world will find me in their lives.

I am whatever you believe me to be.

So what you believe about me can make you miserable, or what you believe can enable you to perform miracles.

I'm neither positive, nor negative.

I am what you decide I am.

If you fear me in any way, I can crush your ability to survive. If you get to know me, I can make your life flourish and your dreams come alive.

I can be your master, or I can be your servant.

I am only what you make me.

So, the relationship we have together will be determined by you.

I am money and isn't it time we got to know each other better?
Stranded Car Dilemma

Imagine you are driving alone in a two-seater car on a deserted road in blizzard conditions, when you see another car which has recently run off the road and into a tree. There are three people in the stranded car, none of whom is injured:

- An old friend, who once saved your life
- Your greatest lost love and childhood sweetheart
- An elderly lady

No-one has a phone. The likelihood of any more passing traffic is effectively zero. The conditions are too dangerous for people to walk anywhere. It is not possible to tow the crashed car. The nearest town is an hour’s drive away. It is very cold and you can see that the three people are shivering uncontrollably.

The question is: Given that your car is just a two-seater, in what order should the stranded people be taken to the nearest town? Answer:

There is no right or wrong answer, but the most creatively balanced solution is:

Ask your old friend to drive the old lady to the town and get help, while you and your lost love keep each other warm and wait for help to arrive.

Most people get stuck on this dilemma because they refuse to give up the driver’s seat.

The moral is that when you’re stuck on a problem in life, try moving all the pieces around to come up with new combinations. Get someone outside of you to help you see the possibilities from a different perspective.
June Quiz Question

Q: It is greater than God and more evil than the devil. The poor have it, the rich need it and if you eat it you’ll die. What is it?

May Quiz Q&A

Q: I went to the woods and got it. I brought it home because I couldn’t get it. What is it?
A: A splinter.

Dad’s Most Important Work

The effort put into fatherhood is a man’s most important work. Our need to do something important and enduring is built into us by nature.

Taking a long view of the eons of human existence, it becomes apparent that raising our children is as essential to human survival as is eating or breathing.

The quality of our work will directly affect the quality of that existence, just as our forefathers’ love and work gave us the qualities we needed to get us this far.

~ from Fathermag.com

I like to travel; I hate having my life disrupted by routine. ~Caskie Stinnett

June Brings Joy to the World

June 17 is Father’s Day! It’s a celebration honoring fathers and celebrating fatherhood, paternal bonds, and the influence of fathers in society. In some societies, Father’s Day is a celebration for men to get together and hike or have a physical adventure to celebrate their manhood.

June 5, 2012 is World Environment Day, an annual event sponsored by the U.N. aimed at being the biggest and most widely celebrated global day for positive environmental action. World Environment Day activities take place all year round but climax on 5 June every year. This year’s host country is Brazil and this year’s topic is “Does it include you?”

2
See An Interesting Home?
No need to wonder about the price or call a high-pressure sales agent who will make you feel obligated. I can send you the information quickly and easily for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or email all the information on that listing within 24 hours.

June 21 is the first day of summer—are you ready to celebrate? Summer begins on the solstice, the day when the Earth's axis tilts our northern hemisphere most prominently toward the sun. (In the southern hemisphere, the summer solstice occurred on Dec. 22, 2011.) On this day, the sun will reach its highest point in the sky, and afterward the daylight hours will grow shorter.

Concentrate all your thoughts upon the work at hand. The sun's rays do not burn until brought to a focus. – Alexander Graham Bell

June ‘Staycation’ Ideas
Many people are cutting back on big vacations this summer. Here are several ideas for inexpensive stay-at-home vacations.

1. Make a list of all the local destinations that out-of-towners would visit if they came to the area. Pick one and pretend you’re an out-of-towner.

2. Rent a hotel room for a night and live it up—play in the hotel pool, order room service, etc.

3. Consider a 3-day fishing, hiking, camping, horseback, surfing excursion.

4. Likewise, consider creating a 3-day themed vacation where you study a particular person, topic, or art form that's represented locally.

5. Have a camp-out in your own backyard.

6. Volunteer to do community work by improving a park or helping at the food bank.

7. Plan to go to a local event, like a rock concert, film festival, or car show, instead of fighting traffic, plan on getting a hotel room in the vicinity.
The Green Economy—Explained

Here’s a quick story to observe World Environment Day and illustrate the difficult balance in managing natural resources.

In 1968 Garrett Hardin wrote this article to describe a common grass land in which several farmers allow their cattle to graze. In order to increase individual wealth, it is in the interest of each farmer to enlarge their herd and continue to graze on the same piece of land. But after the threshold of a certain number of cattle is exceeded, the quality of the land begins to decrease with every added cow.

Since no one is individually responsible for the land, and no fee is charged for grazing, each farmer maximizes profits by increasing the size of his herd. The quality of the land continues to degrade and soon there is not enough grass to feed the cows. The farmers who increase their cattle benefit at first but, in the end, everybody loses.

A green economy puts in place checks and balances so that no one person gains at the expense of others due to hogging of a natural resource, including the quality of the air we breathe.

There is a sufficiency in the world for man’s need, but not for man’s greed.
~Mohandas K. Gandhi

It’s All In How You Look At Things

Many years ago two salesmen were sent by a British shoe manufacturer to Africa to investigate and report back on market potential.

The first salesman reported, “There is no potential here - nobody wears shoes.”

The second man reported, “There is massive potential here - nobody wears shoes.”
Final Exam Survival Guide

June is final exam time for many students. Here are some tips for being mentally prepared:

1. Avoid distracting people. During exam week, avoid complainers, people who are stressed, negative people, and people who like to study differently than you.

2. Eat healthy and exercise. It’s been proven that eating less food will make you mentally sharper. When you do eat, choose raw foods and avoid sugar. If you’re feeling dull, do some jumping jacks.

3. Force yourself to take breaks. For every hour that you work, take a 10 or 15 minute break. Let yourself do whatever you want (check Facebook, check out the people sitting nearby, stare off into space, call a friend, etc.).

4. Visualize it all going right. Imagine yourself feeling confident that you know all the information. Picture getting all of the answers right, and focus on how relaxed you feel. When you imagine a happy ending, that’s often what happens.

5. Before the test, take a break. If you’ve studied hard, treat yourself to a nice (healthy) breakfast or lunch before the test. Don’t think about the test for a while. Simply bask in the certainty that you have done the best preparation you can and there’s nothing more to do but ace the test. Relax.

When reviewing your notes before an exam, the most important will be illegible. — Murphy’s Law

Cell Phone-Only Households

Who needs a land line when you’ve got a cell phone? Fewer and fewer of us, as it turns out. According to the National Center for Health Statistics, 26.6 percent of households are now cell phone only—almost double the rate in 2007 (13.6 percent).
Crystals—More Old Than New Age

Ancient sailors used the sun and the stars to navigate vast distances, but what did they do on cloudy days when the position of the sun was obscured?

Viking legends speak of sunstones: mysterious crystals that helped navigators determine the position of the sun regardless of sky cover. Scientists have already determined that ants and honeybees can detect polarized sunlight through the clouds to guide their movements. They theorize that certain kinds of crystals may block out sunlight except for specific rays that are polarized in certain directions.

Preliminary findings indicate that sunlight near the horizon is polarized and can be detected on cloudy days. The sunstone theory is being tested by students using crystals to see whether they can find the sun's location on overcast days. If they succeed, an ancient mystery may be solved.

*Take rest, for a field that has rested gives a more bountiful crop.* ~Ovid

Walking Wise

In a study funded by the National Institute on Aging, 120 people ages 55 to 80 were divided into two groups, with half instructed to walk for 40 minutes a day three times a week. The other half did exercises to stretch and tone their muscles.

After six months, and then one year, the scientists measured the size of participants' hippocampus, a section of the brain that tends to shrink with age.

In the walking group, the volume of the hippocampus had increased by 2 percent at the end of the year, while in the other group the hippocampus had decreased by 1.5 percent.

So whatever your age, remember that taking a brisk walk can keep you healthy throughout your life in many different ways.
The Rose Report

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Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 650-297-5266 or mail it to
Shannon Rose Real Estate Team, Keller Williams Realty, 20230 Stevens Creek Blvd Suite E, Cupertino, CA 95014, or just call me at 408-915-8546

Name:_________________________ Phone:_________________________
Address:_______________________ Email:_________________________
City:___________________________ State/Province:______________ Zip/Postal:_________________
Fax:___________________________

Please send me the requested free information selected below via ( ) Mail ( ) Fax ( ) Email:

Free Reports

( ) Protect Your Home From Burglars
( ) Five Deadly Mistakes Home Sellers Make
( ) Making the Move Easy On the Kids
( ) How Sellers Price Their Homes
( ) How to Stop Wasting Money on Rent
( ) How to Sell Your House For the Most Money In the Shortest Possible Time
( ) The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

Free Information

( ) Send me information about your free, no-obligation HomeFinder service.
( ) Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address: ____________________________ or in the ____________________________ area.
( ) Please let me know the listing price and features of the home at the following address:
( ) Please let me know the selling price of the home at the following address:
( ) Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to The Rose Report? Just provide me with their contact information, and I'll add them to my mailing list.

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Address:_______________________
City:___________________________ State/Province:______________ Zip/Postal:_________________
The Rose Report

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MARKET ACTION REPORT
MLS Area Of District 3

March 2012

Dean F. Badesa
Sotheby's
INTERNATIONAL REALTY

Market Profile & Trends Overview

<table>
<thead>
<tr>
<th>Month</th>
<th>LM</th>
<th>LM/PM</th>
<th>PM</th>
<th>LY</th>
<th>YTD</th>
<th>Prior YTD</th>
<th>Prior Year</th>
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<tbody>
<tr>
<td>Median List Price of All Current Listings</td>
<td>$1,875,000</td>
<td>39%</td>
<td>79%</td>
<td>89%</td>
<td>91%</td>
<td>87%</td>
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<tr>
<td>Average List Price of All Current Listings</td>
<td>$4,413,168</td>
<td>36%</td>
<td>84%</td>
<td>89%</td>
<td>87%</td>
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<tr>
<td>March Median Sales Price</td>
<td>$1,199,500</td>
<td>4%</td>
<td>7%</td>
<td>22%</td>
<td>25%</td>
<td>12,122,100</td>
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<tr>
<td>March Average Sales Price</td>
<td>$1,723,740</td>
<td>-26%</td>
<td>-6%</td>
<td>-15%</td>
<td>-5%</td>
<td>1,934,094</td>
<td>4%</td>
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<tr>
<td>Total Properties Currently for Sale (Inventory)</td>
<td>75</td>
<td>-20%</td>
<td>-48%</td>
<td>11%</td>
<td>19%</td>
<td>77</td>
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<tr>
<td>March Number of Properties Sold</td>
<td>30</td>
<td>11%</td>
<td>-19%</td>
<td>77</td>
<td>4%</td>
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<tr>
<td>March Average Days on Market (Sold)</td>
<td>46</td>
<td>46%</td>
<td>-37%</td>
<td>32%</td>
<td>39%</td>
<td>84</td>
<td>21%</td>
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<tr>
<td>Asking Price per Square Foot (Based on New Listings)</td>
<td>$844</td>
<td>-4%</td>
<td>4%</td>
<td>10%</td>
<td>8%</td>
<td>823</td>
<td>19%</td>
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<tr>
<td>March Sold Price per Square Foot</td>
<td>$792</td>
<td>10%</td>
<td>-4%</td>
<td>4%</td>
<td>4%</td>
<td>800</td>
<td>9%</td>
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<tr>
<td>March Months’ Supply of Inventory</td>
<td>2.5</td>
<td>-28%</td>
<td>-30%</td>
<td>-25%</td>
<td>-2%</td>
<td>3.6</td>
<td>-31%</td>
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<td>March Sales Price vs List Price Ratio</td>
<td>102.6%</td>
<td>4.9%</td>
<td>5.7%</td>
<td>5.9%</td>
<td>6.2%</td>
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</tbody>
</table>

*LM = Last Month / LM/PM = Last Month/Previous Month / PM = Previous Month / LY = Last Year / YTD = Year-to-date / Prior YTD = YTD values for higher (left), lower (down) or exchange (RS)

Property Sales
March Property sales were 30, down 18.9% from 37 in March of 2011 and 11.3% higher than the 27 sales last month. March 2012 sales were at their lowest level compared to March of 2011 and 2010. March YTD sales of 77 are running 4.1% ahead of last year’s year-to-date sales of 74.

Prices
The Median Sales Price in March was $1,199,500, down 25.6% from $1,612,560 in March of 2011 and down 4.0% from $1,205,000 last month. The Average Sales Price in March was $1,723,740, down 15.1% from $2,031,546 in March of 2011 and down 35.6% from $2,693,498 last month. March 2012 AASP was at the lowest level compared to March of 2011 and 2010.

Inventory & MSI
The Total Inventory of Properties available for sale as of March was 75, down 20.2% from 94 last month and down 47.0% from 144 in March of last year. March 2012 Inventory was at the lowest level compared with March of 2011 and 2010.

A comparatively lower MSI is more beneficial for sellers while a higher MSI is better for buyers. The March 2012 MSI of 2.5 months was at its lowest level compared with March of 2011 and 2010.
**Market Action Report**

**MIS Area of District 1**

March 2012

**Dean F. Badessa**

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dean@deanbadessa.com
DRE# 01876799

**Sotheby’s International Realty**

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**Market Time**

The average Days On Market (DOM) shows how many days a property is on the market before it sells. An upward trend in DOM tends to indicate a move towards more of a Buyer’s market, a downward trend moves towards more of a Seller’s market. The DOM for March was 46, down 45.5% from 85 days last month and down 35.1% from 71 days in March of last year. The March 2012 DOM was at its lowest level compared with March of 2001 and 2010.

**Selling Price per Square Foot**

The Selling Price per Square Foot is a great indicator for the direction of property values. Since Median Sales Price and Average Sales price can be impacted by the ‘mix’ of high or low end properties in the market, the selling price per square foot is a more normalized indicator on the direction of property values. The March 2012 Selling Price per Square Foot of $792 was down 10.3% from $883 last month and up 8.8% from 793 in March of last year.

**Selling Price vs Original Listing Price**

The Selling Price vs Original Listing Price reveals the average amount that Seller’s are agreeing to come down from their original list price. The lower the ratio is below 90%, the more of a Buyer’s market exists, a ratio at or above 100% indicates more of a Seller’s market. The March 2012 Selling Price vs Original List Price of 90.4% was up from 90.8% last month and up from 96.9% in March of last year.

**Inventory / New Listings / Sales**

This last view of the market combines monthly inventory of properties for sale along with New Listings and sales. The graph shows the basic annual seasonality of the market as well as the relationship between these items. The number of New Listings in March 2012 was 51, up 34.2% from 38 last month and down 12.1% from 58 in March of last year.

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Copyright © Sotheby’s International Realty | Price Range: All | Property Types: Single Family, Condo, Townhouse

Data is provided courtesy of San Francisco-REAL of Reliant and may not reflect all real estate activity. Sotheby’s International Realty does not warrant or guarantee the accuracy of this information. It is the responsibility of any Buyer or seller to verify all information related to such consumers and estate transactions.
Spring 2012
Santa Barbara Market Update
May 1, 2012

Our first quarter of 2012 has gone by quickly and now we are already in spring. Since late March we’ve had a number of stormy weekends in a row. Between each frontal system our weather has been fantastic with near perfect days in the mid 70’s, sunny and clear. As May heats up let’s hope the fog stays away for a while. We are still trying to catch up on our lack of rain, though. Another soaker or two would be great because if we’re done with the rain we’ll be having a dry summer for sure.

Our real estate market since the beginning of the year has been changing in some positive ways. It seemed to start as early as the end of February and has continued from there. The biggest changes have been in our buyer demand and low inventory of new listings in most of our price ranges. The buyers confidence levels in our market have improved and the idea that now is the right time to buy is catching on. This has brought out more real and serious buyers looking to buy now. The media has finally started after 3 plus years of trashing the real estate market, to bring out the positive news of what’s really going on today. They have promoted the fact that interest rates may never be at these historic lows again, that prices are down significantly, the economy is improving and that our market could turn around later this year. Also, that the lender qualifying requirements are loosening up in their loan to value ratios and in their income to borrowing requirements, making it easier to borrow more money at record low rates.

Our statistics also prove the positive signs of a market in recovery. The number of sales in our first quarter versus the first quarter of 2011 are up an impressive 26%. The number of new escrows/pending sales are also up from last year at this time, and the median sales price is starting to form a solid baseline of stability, a floor to build from. When a down trending market starts to improve it has to do it over a period of time to create a real support level to improve from. Markets have never fallen sharply and then rocked directly back up again. They have to ride “a bottom” for a while to build that foundation to
support the comeback. We are now at 3 1/2 years of looking for that floor level, if this continues on through this year we could be on our way to a real market comeback. What is also a noteworthy sign in our market is changing is the fact our inventory of homes for sale has turned and decreased significantly. In what would be an even market where it neither favors buyers or sellers, there will be a six month supply of homes for sale. Back in 2009 the supply of inventory of listings was at all time high of a 9 month supply, which was clearly a buyers market. Today we only have a 2.9 month supply. Remember, its supply and demand that will cause the market to turn around, That is now starting to be a real part of what’s going on today.

Other positive signs come from the type of increased buyer demand. There has been a real increase of our second home buyers buying in Santa Barbara again, four out of my eight sales this year have been from out of town buyers. We are also seeing an increase within our local market from Santa Barbara homeowners deciding to sell and trade down, or taking the opportunity to buy a larger home before the price goes back up again. I call it our “Lateral Market” where Santa Barbara are owners moving around in our area. Even though we have increased sale numbers our market is still price sensitive. The well priced homes that are priced truly to be “in” the market and not just “on” the market are the homes that are selling. Many times the best priced listings are attracting multiple offers or selling within the first 2 weeks of being listed.

So where’s the risk that could shut down our comeback? Well, it could still come from a European financial problem. Their issues haven’t all gone away; they have just bought more time with leveraging more with borrowed money. Will they grow out of it is the question. Gas and oil prices could weigh down our economic comeback and inflation and the rise of interest rates could stall our growth, too. For now there are too many positive signs to ignore and buyers are finally taking action. It’s a great time to buy!

I can see the areas and price ranges that are having the effects of increased demand and with lower than normal inventory levels. The Mesa inventory is low and so is the $1,000,000 to $1,600,000 price range all over town. Hope Ranch and Montecito have price ranges that are also in need of good homes for sale. My opinion of the positive direction our market is starting to move is optimistic and still cautious. Our market will still need to continue with this momentum well into summer. For now it’s the best news we’ve seen in a while so we’re happy to see it. People getting in now may soon realize their timing was good.

My first quarter has started off well with 8 sales so far. In March Sotheby’s International Realty came out with their list of the Top 25 Producers from all of their offices. I am proud to say I was one of the Top 25 Agents in our entire nationwide company in the number of closed transaction sides. This is a nice acknowledgement for how hard I work and all the trust my clients put into me.

Please let me know if you know or come across anyone who is considering buying or selling today. In market conditions like these, it takes more experience and more knowledge to pick out the smart investments, negotiate the best deals and get the job done. Now more than ever it does make a difference who you work with. Please inform me if I can answer any questions or help in any way, even with home improvement ideas and projects. As always, your recommendations are greatly appreciated.

I hope you have a wonderful spring and you get to enjoy our beautiful outdoors here in Santa Barbara.

Yours truly,

Dan Johnson
HE/PU March '12

<table>
<thead>
<tr>
<th>Total</th>
<th>Sold</th>
<th>Pending</th>
</tr>
</thead>
<tbody>
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HE/PU March '11

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<td>DOM</td>
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<td>Median Sold Price</td>
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<tr>
<td>Average Sold Price</td>
<td>88.03</td>
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</tbody>
</table>


- 2008: 450
- 2009: 478
- 2010: 467
- 2011: 480
- 2012: 446
Median Sales Price of HE/PU 05-35 from Jan.-Mar. ’00 to ’12
Did you know your neighborhood is in high demand because of the new changes in our real estate market?

If you’re considering making a move, it’s time for us to talk and have a confidential conversation about your current value and how this market is starting to move.

My recent sales in your area:
350 Woodley Rd $4,350,000  619 Alston Rd $1,500,000

In 2011 I was the #1 agent for Sotheby’s International Realty and #4 agent for the entire Santa Barbara MLS with over $42,000,000 in sales and over 30 transactions.

Dan Johnson 805.895.5150 (cell)  
Dan.Johnson@SothebysHomes.com  
Dan Johnson, Sotheby's International Realty, DRE 00609860
What’s happening in your neighborhood update...

Dan Johnson, Sotheby’s International Realty
1106 Coast Village Road
Santa Barbara, Ca 93108
The Market overall has Murrieta’s average sold price as $275,000. Copper Canyon and comparable West Side areas had 9 sales in the Month of June with an average sale price of just over $278k heating the Murrieta total average. Demand is high for Turnkey properties as the emotions of the buyer heat up! Large pool homes are the most desired home for Westside Murrieta. Buyers and the hot price point has ranged from 290k to 360k. We have seen a push upward on pricing due to large demand and I predict the area average will increase in July, August and September and then see a slowdown from October to January 2013. A big reason for low inventory levels also stems from the reason Justice Department settlement forcing big banks to modify loans. This accounts for much of the “Shadow Inventory” many predicted hitting the Market later this year. For more up to date information on Market Conditions give us a call.

**July Featured Listing**

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<thead>
<tr>
<th>Address</th>
<th>City</th>
<th>Zip</th>
<th>Type</th>
<th>Beds</th>
<th>Baths</th>
<th>Lot Drft</th>
<th>Sq Ft</th>
<th>Price</th>
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<tr>
<td>34935 Mckissock</td>
<td>Murrieta</td>
<td>29562</td>
<td>SPH/2</td>
<td>4</td>
<td>3</td>
<td>3,495</td>
<td>2,982</td>
<td>$395,000</td>
</tr>
<tr>
<td>34940 Quail Run</td>
<td>Murrieta</td>
<td>29562</td>
<td>SPH/4</td>
<td>5</td>
<td>3</td>
<td>3,610</td>
<td>3,041</td>
<td>$405,000</td>
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**June Sold**

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<thead>
<tr>
<th>Address</th>
<th>City</th>
<th>Zip</th>
<th>Type</th>
<th>Beds</th>
<th>Baths</th>
<th>Lot Drft</th>
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<td>3,610</td>
<td>3,041</td>
<td>$405,000</td>
</tr>
</tbody>
</table>

**Community News/Upcoming Events**

- **Summer Concerts** in the park Each Saturday in July at Town Square Park from 6pm-8pm. Admission is Free!
- **Movies in the Park**
  - August 4th Star Wars the Clone Wars
  - August 11th Grease
  - 7:30pm Cal Oaks Sports Park

- **Saturday August 18**th from 6pm-8pm Mother/Son “Always Around Dance” (No Age Limit) at the Murrieta Community Center. Cost is $20.

**kw. Keller Williams Realty**

Office: 800-552-3362 Fax: 866-325-2106
Email: PeartTeam@yahoo.com

**www.PEARTTEAM.net**

- Cindy Teese
- Christian Benage
- Dan Panco
- Laura Baele

**CALL TODAY!**
800-552-3362

**EMAIL**
PeartTeam@yahoo.com
CONGRATULATIONS, we have moved further along in the process and your loan approval is complete! Next step is lender completing all loan conditions and sending the loan documents for closing. The only thing you need to do is secure your home owners insurance (unless a condo) and wait for call from escrow to coordinate your signing appointment and deposit of final funds. Of course we will ensure this process keeps being smooth! We will also be scheduling your final walk through once the loan documents are at escrow.

In the event you have ANY questions, let us know! Also attached are a list of local utility companies for you to contact and get services set up.

With Passion and Purpose,
Christina Banaga, Realtor & Business Coach
Prudential California Realty, DRE #01228183
619-301-5555  FAX: 866-325-2106
ChristinaBanaga@gmail.com
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Rethink the Future of Real Estate
SCENARIOS ON THE FUTURE OF REAL ESTATE

Why Scenario Planning?

Planning in an uncertain time
Given the dynamic industry context we have chosen a scenario-based approach to strategic planning. Over the last 40 years, scenario planning has emerged as a leading strategic tool: a proven way to make flexible long-term plans and manage future uncertainties.

Scenario planning helps us both adapt to future changes and proactively shape the future we want. It is also a critical tool to improve our decisions in the present, because this process expands our perspective, identifies new opportunities, and can overcome our collective and individual blind spots—especially to key game-changers, which often challenge our assumptions and beliefs.

It is important to remember that scenarios are not predictions. Rather, they are alternative stories of the future; they depict how current events and trends could play out over time. Good scenarios include both the expected and unexpected, as well conventional and unconventional thinking. In order for them to be useful, scenarios must be plausible, relevant and challenging; they also need to diverge enough to cover the range of possible futures that we may have to live in.

Just the beginning
This is just the beginning of a two-year process. The first step will be to use these scenarios to dialogue and engage with many people within and outside of the industry in an important strategic conversation about the future. We will also use these scenarios to gather your strategic insights as critical inputs into NAR’s future strategy, which will be formulated in 2013. These may include specific strategic options and actions for the NAR to consider, but also deeper insights about who we want to be as a trade association. In the end, we hope to develop a shared vision and actionable strategy about the future we want to create for ourselves, for the industry, and for American society as whole.

How these scenarios were developed
These scenarios are the result of a cumulative and collaborative effort. Building off of the “first generation” scenario work in 2011, the NAR Strategic Planning Committee pushed this thinking further and developed a range of plausible futures of the real estate industry. This work was facilitated by scenario-planning experts and Adaptive Edge and supported by a NAR core team led by Elizabeth Mendelkall, Strategic Planning Committee Chair and Shannon King, Vice chair. Additional inputs included more than 20 expert interviews with thought leaders from inside and outside the industry and research from NAR staff.
Guide to Reading the Scenarios

"The test of good scenarios is not whether they accurately predict the future, but rather that they help organizations adapt and learn."

"It's better to be imprecisely right about the future than precisely wrong."
—Kevin Kelly, founding editor of Wired Magazine.

When reading scenarios, keep in mind the following:

Industry, not NAR focus. The scenarios represent alternative future business environments. By thinking more broadly, we can improve the level of our strategic thinking and engage people within and outside the industry. Having said that, given the large role that the NAR plays in shaping the industry, in some scenarios we have broken this rule by either directly or indirectly mentioning associations.

Possibilities not probabilities. The scenarios are not designed to predict the future but rather to open our thinking to new strategic possibilities at multiple levels—for the industry, for the NAR, and for individual leaders. Resist thinking about the most probable scenario, since most game-changers start out as improbable or hard to imagine (e.g. the Arab Spring, the Internet, etc.). Instead, ask: what strategic questions does this scenario raise? What can we learn from it?

Simplifying a complex landscape. While we could have explored a large number of futures, these particular scenarios were selected because they help rehearse the most important strategic opportunities, challenges, and “what ifs?” facing the NAR and the industry as a whole. These include stories we are telling ourselves about possible futures, and they include more novel or uncomfortable stories about emerging realities that we may be missing or not talking about yet.

Skim or go deeper. To make this accessible, the reader can glance at the summary section or go deeper by reading the longer narratives online (rethinkfuture.com), which include many additional details and supporting resources.

Tool for strategic thinking. Lastly, we hope these scenarios are valuable to individual agents and leaders in their own strategic planning process.
Focal Question

To anchor our exploration of the future, we have created a focal question about the future of the industry, with three different audiences or levels— from the consumer, agents, and industry players, to the NAR and associations. Each of our scenarios illuminates this question in different ways so we can anticipate a range of future possibilities.

Focal Question:

In an ever-changing world, what is the future of the real estate industry in 5 to 10 years?
How will this impact:
  • Consumers, including buyers and sellers?
  • Agents, brokers, and companies?
  • NAR, state and local associations?
The Scenario Framework

Our five scenarios were organized using a framework, structured in two broad dimensions.

1. Horizontal dimension. This segments the scenarios into two time horizons each with different emphases, specifically:
   - 5-year scenarios focus on the real estate industry landscape (left side). Each of these scenarios examines the interplay between technology, shifting consumer demands and behavior, innovation, capital markets, policy, and demographic patterns. We have focused on the real estate industry because it is already restructuring in ways that are both within and outside the NAR’s control. Creating the best strategic response to these future realities—starting now—will be critical for the NAR’s long-term success.
   - 10-year scenarios focus on deeper societal and economic changes (right-side). These play out long-term shifts as they pertain to home ownership, and therefore the potential role for agents and the NAR in the future.

2. Vertical dimension. This focuses on the nature and pace of change, in two ways:
   - Incremental & slower changes (bottom level). The scenarios rehearse the possibility that changes may happen slower than expected within the real estate industry, the NAR, and society as a whole. These are future worlds where changes still do occur because many of them are already underway, but they happen more incrementally, i.e. current trends continued with fewer surprises.
   - Rapid, game-changing shifts (upper level). These scenarios rehearse the possibilities of more rapid game-changers. While all of these are based on current trends, debates, and have compelling evidence to support them, these scenarios are intentionally designed to challenge our conventional wisdom.
Five-Year Scenario 1: “Ostrich”

- Slower, incremental changes especially at the association level
- Driven by institutional inertia, political gridlock, industry fragmentation, and slower pace of housing market recovery.

"Never mistake a clear view for a short distance."
— Cowboy saying

With lots of hype around technology and empowered consumers, it looked like big changes were ahead for the industry in 2012. And while there were changes, these were much slower than expected over the next five years—especially at the association level—disappointing some and causing a quiet sigh of relief from others.

Political Gridlock, Preserving the Status Quo

Why did this happen? In part, a more tepid and uneven housing market recovery contributed to this business environment. Consumers were cautious, many still unable to enter the market, debt-laden and recovering from the Great Recession, and lending environment remained anemic. Also, after the 2012 election, Washington, DC became even more polarized, which created institutional gridlock for another four years. By default, this preserved status quo interests, including those of the real estate industry, which on the surface was good news.

Associations, however, were just as much to blame for this climate of incrementalism. Many leaders were unable or unwilling to change because of organizational inertia, perceived entitlements, outdated ideas about the future of the business, and a mindset of complacency. Indeed, some willful wishful thinking was going on: that the worst was over, that soon things would go back to “business as usual,” and that the job of the association was to defend the business model at all costs by keeping key technology players and others at bay.

Head in the sand

In fact, this approach proved to be counter-productive, and based on mistaken assumptions, at two levels. Firstly, the industry was already restructuring—whether people wanted to accept this or not. Players like Zillow were determined to cross over from being pure information providers to being part of the transaction. The fact that these technology companies were struggling to stabilize their business models was just a deceptive pause in a game already in flux. It was clearly only a matter of time. In addition, consumer expectations had already shifted for good. Many, especially younger consumers, wanted a different kind of relationship with their agent and were actively looking for cost-saving alternatives. Banks owning foreclosed homes were also putting greater pressure on commissions and threatening to go direct to consumers.
questioning their future prospects in the industry because of declining commissions and a "stuck" business model, but they were frustrated by a slow-moving organization, risk-adverse strategies, and priorities at odds with their values and aspirations. Advocacy spending, in particular, was a sore point of contention, especially when housing policy needed little defending given the frozen political context - a perceived waste of resources. At the same time, some high profile brokerage firms left the association as well. They, too, felt the associations were out of step with the times and felt their survival depended on exploring more innovative strategic directions. Yet another trigger for this was a lobbying scandal, a backlash against the Super-PAC era, which ignited public outrage for a full year and implicated large advocacy groups. Guilty by association, the sterling reputations of trade organizations like the NAR were tarnished overnight, catching many leaders by surprise because this kind of criticism didn’t happen after the subprime crisis. Memories, however, were long, and many folks didn’t forget that it was agents who encouraged them to buy houses they couldn’t afford.

Crash and Rebirth?
Though an association-centric scenario, this was nonetheless an important future to rehearse given the important role and impact associations have within the real estate industry. In hindsight, many people argued that this outcome could have been avoided with bolder leadership and more future-facing strategies versus a business-as-usual approach. But maybe not. Like many things in life, sometimes things have to get a worse before they can get better. In the end, there was a silver lining. All those frustrated agents, young and old, leaving the association started to create innovative solutions on their own, triggering a great deal of entrepreneurial activity that would benefit the industry’s renewal as a whole down the road. The lost opportunity, of course, was that much of this was happening outside, not inside, the boundaries of traditional organized real estate.
### Overview of "Ostrich"

<table>
<thead>
<tr>
<th>Industry Elements</th>
<th>Macro Elements</th>
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</thead>
<tbody>
<tr>
<td><strong>Value proposition &amp; Life Model</strong></td>
<td><strong>Geopolitics &amp; Globalization</strong></td>
</tr>
<tr>
<td>• Remains agent-centric, though model increasingly being challenged by consumers and new players</td>
<td>• Inability continues: Sovereign debt crisis drags on; Euro in question</td>
</tr>
<tr>
<td>• Focus on home ownership but constrained by market conditions and lag effect of crisis</td>
<td></td>
</tr>
<tr>
<td>• Industry innovation slowed due to economic &amp; policy context</td>
<td></td>
</tr>
<tr>
<td><strong>Real Estate Market Structure</strong></td>
<td><strong>US Economy &amp; Social-Economic Trends</strong></td>
</tr>
<tr>
<td>• Exiting players still dominate</td>
<td>• Slower US/Global economic recovery than expected</td>
</tr>
<tr>
<td>• New entrants still a threat, but struggling to stabilize business models</td>
<td>• Gap between &quot;haves&quot; and &quot;have nots&quot; remains the same.</td>
</tr>
<tr>
<td>• Industry fragmentation accelerates</td>
<td></td>
</tr>
<tr>
<td><strong>Agents Role &amp; Compensation Model</strong></td>
<td><strong>Consumer Values, Outlook &amp; Behaviors</strong></td>
</tr>
<tr>
<td>• Remains agent-centric, though model increasingly being challenged by consumers and new players</td>
<td>• Consumers cautious; many unable to pay off debt and poor access to capital</td>
</tr>
<tr>
<td>• Commissions squeezed further from many sides</td>
<td>• Mostly passive but frustrated by status quo—especially the younger gen</td>
</tr>
<tr>
<td>• Agent-consumer incentives perceived to be misaligned</td>
<td>• Consumption patterns on hold or dampened</td>
</tr>
<tr>
<td>• Less trusted &amp; valued by younger gen</td>
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</tr>
<tr>
<td><strong>Approx. Number of Agents and REALTORS</strong></td>
<td><strong>Housing Market Size</strong></td>
</tr>
<tr>
<td>• Agents – Increase significantly by end of scenario</td>
<td>• Flat or incremental increases in home ownership</td>
</tr>
<tr>
<td>• REALTORS - Decrease significantly by end of scenario</td>
<td>• Highly variable across geographies</td>
</tr>
<tr>
<td>• Real Estate Professionals – relatively constant – even slight increase by end of scenario</td>
<td></td>
</tr>
<tr>
<td><strong>Data Trends/MLS</strong></td>
<td><strong>US Regulatory &amp; Political Context</strong></td>
</tr>
<tr>
<td>• MLS is increasingly no longer a competitive advantage</td>
<td>• Political polarization preserves the status quo</td>
</tr>
<tr>
<td>• Data available but consumer barriers still exist</td>
<td>• Tax preferences for home ownership remain by default</td>
</tr>
<tr>
<td>• Open/Big data no longer a competitive advantage</td>
<td></td>
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<tr>
<td><strong>Brokers, Franchises and Businesses</strong></td>
<td><strong>Capital &amp; Mortgage Lending Markets</strong></td>
</tr>
<tr>
<td>• Some brokers leave associations to follow different strategies</td>
<td>• Capital markets remain</td>
</tr>
<tr>
<td>• Slow attrition/consolidation of many brokers</td>
<td>• Mortgage bank bailouts don’t work too little too late</td>
</tr>
<tr>
<td>• Franchise hunker down; some try to innovate</td>
<td>• Lag effect of Great Recession still playing itself out (30 year recovery forecast)</td>
</tr>
<tr>
<td>• Service companies frustrated, looking outside of industry for opportunities</td>
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<tr>
<td><strong>Impact of Immigration &amp; Diversity on Real Estate</strong></td>
<td><strong>Energy/Environment</strong></td>
</tr>
<tr>
<td>• Immigrant market slower to develop, greater domestic tensions and barriers to entry</td>
<td>• Incremental changes, slower adoption of energy alternatives</td>
</tr>
<tr>
<td>• Industry leaders still not embracing diversity in practice</td>
<td></td>
</tr>
<tr>
<td>• Niche remains for culturally-relevant housing</td>
<td></td>
</tr>
<tr>
<td>Commercial Real Estate</td>
<td>Trends in Home Size, Built Environment, &amp; Land Values</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------</td>
</tr>
<tr>
<td>• Sluggish, uneven recovery of sector</td>
<td>• Average single family home size holding constant, except for multi-generational housing niche</td>
</tr>
<tr>
<td>• Conservative investment climate with more than half of loans under water</td>
<td></td>
</tr>
<tr>
<td>• Industrial buildings, distribution centers, apartments and multi-family doing well</td>
<td></td>
</tr>
<tr>
<td>• Office space, hotels and lodging struggle</td>
<td></td>
</tr>
<tr>
<td>• Commercial REITs looking for foreign investors, refinancing of properties, mitigation strategies</td>
<td></td>
</tr>
<tr>
<td>• Lack of transportation options drives interest in existing housing stock</td>
<td></td>
</tr>
</tbody>
</table>
Five-Year Scenario 2: “Beauty & the Beast”

- Big shifts in real estate value proposition, led by select industry players
- Collaborative effort driven by big data opportunity, external threats, and need for more future-facing consumer-centric models

“Change is disturbing when done to us, exhilarating when done by us.”
—Rosabeth Moss Kanter, Harvard Business School

Most people didn’t think it was possible. Getting key players to collaboratively re-shape the real estate industry was just too difficult. Too many barriers were in the way, from divergent interests to legal, institutional, and political issues. And, as many argued, this had been tried before with unclear or unsuccessful results.

This time, however, was different. Defying conventional wisdom, this was a future where the real estate industry was successful in a path-breaking effort that redefined the industry’s value proposition. So what happened and why?

The Big Data Opportunity
First off, a shared sense of urgency emerged amongst a small group of diverse leaders who started meeting regularly to proactively rethink a business model under serious attack from many directions. Like a wrecking ball, digital technology had already disrupted every other industry in its path—from newspapers, music, video stores, to travel agents—and was well underway towards doing the same to real estate. As the research showed1, it was usually the new players who succeeded in the end, not the incumbents, despite their initial dominance and power—the recent demise of Kodak being the latest example. "If thing these lessons to heart, this group concluded they had to do something fast and significant. "Not us, not on our watch" was the rallying cry. And no half measures would suffice.

So, as a result of these dialogues, a “win-win” opportunity was identified: the creation of a new big data entity, which would be the key to reinventing the business model. Signaling a bold shift in approach, this entity included non-industry players—even “frenemies” like Zillow. The benefits of this platform were many for participants, consumers, and regulators alike, namely:

- A universal clearinghouse addressed issues and inefficiencies around information syndication.
- The convergence of databases across industries created powerful analytics, providing a source of differentiation and revenue streams for participants, e.g. the ability to monetize high value information for partners, like Home Depot and Target.

1 “Innovator’s Dilemma” by Clayton Christensen
Regulators, while skeptical at first, saw this new entity performing an effective industry stewardship role, providing greater certainty, stability, and accountability. The argument that a future subprime crisis could have been prevented by this kind of data sharing was persuasive.

Much like how Apple’s iTunes created a new market, this new model provided a consumer-friendly platform and triggered a wave of innovation, product and service offerings that were hard to imagine at the time.

Of course, this collaborative process wasn’t easy—far from it. Not only was this a risky undertaking with no guarantees at first, industry participants had to give up some autonomy. Compromises and hard choices had to be made, and some egos had to take a back seat in service of the bigger prize at hand. Key to the success of this endeavor, however, was the diversity of this group from the start, including a multi-generational mix of players.

Lifestyle brands are king

In the end, these changes and other key drivers (see table below) significantly reshaped the industry. In particular, it created a highly segmented market with an explosion of niches around geographies, communities, ethnic groups, lifestyles and ages. At the high end, a small pool of highly competitive “super agents” emerged, delivering high value lifestyle services. Many worked across geographies, and some represented leading brands from Versace and Disney to celebrities. In addition, franchises became packagers of brands like Martha Stewart Living, hip-hop pioneer Jay Z, foreign groups like the Shangri-La, and Arab developers like Nakheel. The middle of the market, however, was collateral damage and virtually hollowed out with a value proposition that was neither fish nor fowl. The low end was a free-for-all after MLS services were taken over by Zillow, Trulia, and Facebook. While margins were low, by 2017 65% of all agents were servicing this market tier, though consumers saw a clear differentiation between these agents and the top performers.

How agents were compensated varied. However, there was a notable shift towards an incentives-driven approach. A flat fee was becoming more common, with a bonus for meeting certain agreed-upon criteria. For consumers who preferred the a la carte approach, a menu of pricing was also a standard feature. At the higher end, agents were getting compensated for many different products, depending on the lifestyle.

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2 The word “home” in Mandarin Chinese
bundles they were selling—with commissions on everything from appliances, to trade referrals, to financing. Agents soon represented multiple organizations, and were just as likely to be found at their Lowes annual sales event in Hawaii as they were in their brokerage.

Double-edged world

By the end of 2017, the world was looking bright for the industry. Thanks to some forward-thinking leadership and risk-taking, the industry as a whole had achieved a huge feat: successfully innovating and adapting to a changing market place, attracting new talent, and creating profitable new business models. With a robust economy, an accelerating housing market, and a favorable policy environment, all of the concerns about whether consumers would put home ownership on the back burner were long forgotten. With a cohort larger than the Boomers—about 80 million—the next generation consumers were leading this boom, and immigrants were also a key market. Ironically, the American Dream was most alive with the new immigrant consumers—the promise of owning a home a key reason why they chose to come to America in the first place.

Despite this positive outlook, some dark clouds still loomed on the horizon, since many of the deeper problems within the American economy and society were still there. They had just been papered over as the economic times improved and political priorities shifted. For instance, economic inequalities were growing even further, and the job market was reinforcing these divides. Though the need for highly skilled "knowledge workers" was greater than ever, it was still hard to fill these jobs, given a scarcity of trained talent in the US. Manufacturing did recover, with successful "in-shoring," but wages were still flat. In fact, more and more people—from the unskilled to the college-educated—found themselves in service sector jobs, with lower pay and lower security. The hard reality was that the American economy had changed, perhaps irreversibly, as a result of the competitive pressures of globalization. Lastly, all of the creative financial innovation in the early 2000s, from mortgage-backed securities to complex derivatives, seemed to have returned stronger than ever. With memories short and returns high, analysts were speculating that Subprime 2.0 was imminent, especially now that foreign banks were allowed into the game. So which way would the future turn? While many people had put the hard times in the back of their memories, and assumed the good times would keep on rolling, nothing of the sort was assured given this rapidly changing world.
## Overview of Beauty & the Beast

### Industry Elements

<table>
<thead>
<tr>
<th>Values proposition</th>
<th>Macro Elements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industry drives new value proposition (lifestyle service bundling or a la carte)</td>
<td>Geopolitics &amp; Globalization</td>
</tr>
<tr>
<td>Focus on home ownership accelerates</td>
<td>Stabilizing EU (still awaited)</td>
</tr>
<tr>
<td>Partnerships become core competencies</td>
<td>“Mult-polar” balance between US and BRICS</td>
</tr>
<tr>
<td>Neutral big data entity created with diverse industry players for 1) create source of differentiation; 2) improve biz model and reduce liabilities; 3) accelerate industry innovation</td>
<td></td>
</tr>
</tbody>
</table>

### Real Estate Market Structure

- Similar players with some new faces (e.g., technology companies, retailers, etc.)
- Industry is consolidating
- Partnerships and joint-ventures are critical

### Agents Role & Compensation Model

- Still agent-centric, but market highly segmented, focused on niches (geographies, ethnic groups, lifestyles, ages) and brands (e.g., Vass, Disney, Lowe’s)
- Technology savvy remain essential
- High and small top performers (10-20%) working from local to global levels
- Middle disparities, squeezed on all sides
- Lower end (low margins, highly fragmented (no REALTOR® designations)
- Compensation incentives based: flat fee + bonus for performance

### Approx. Number of Agents and REALTORS®

- Agents: decline
- Realtors: significant decline
- Real Estate Professionals: significant decline

### Data Trends/MLS

- MLS takes over by dominant tech players: Zillow, Trulia and Facebook, plus completely new organizations
- Big data key differentiator driving new value proposition
- But human judgment from agents still important to manage complexity and information overload

### Housing Market Size

- Increasing in size
- Highly segmented across income group and geography

### US Regulatory & Political Context

- Favorable to home ownership, pro-business
- RESPA challenged (frailly)
- Personal data monetized with new privacy laws, triggering new models (e.g., consumer syndication)
- Trend towards rationalization of laws and contracts driven by industry leaders (10-yr process)
- Tax preferences for home ownership maintained

### Brokers, Franchises and Businesses

- ORG that don’t participate in new industry ecosystem are marginalized or don’t survive
- Brokers who succeed focus on niches, optimize cost structures, and collaborate
- Existing and new franchises thrive—esp. those associated with lifestyle brands

### Capital & Mortgage Lending Markets

- Capital markets rebound
- Dodd-Frank repealed
- Financial innovation/mortgage securities back in high gear driven by high returns and short memories. “Subprime 2.0” looks possible by 2015

### Energy/Environment

- Impact of Immigration & Diversity on RE
| Immigrant market growth, given large global middle class from IRC countries and wealthy foreign buyers | Energy prices moderated by domestic production (e.g. gas shale deposits) |
| American Dream premise continues to attract immigrants | Environment lower priority |
| But tensions give influx of wealthy, distorting prices in some markets | |

**Commercial Real Estate**
- Healthier markets drive return
- Globalization increases investment in US and creates competition for investment
- Commercial investors returning to speculative bets again
- Breakthroughs in big data collection enable predictive modeling and targeted investing

**Trends in Home Site, Built Environment, & Land Values**
- Average single family home size is increasing and/or multiple homes increasing
- Strong gain in land values in more favorable markets
Five-Year Scenario 3: “Jungle”

- Rapid, game-changing shifts to industry and business environment
- Driven by new entrants, new politics, shifting values, and external forces like rising energy prices

“It’s not the strongest of species that survives, nor the most intelligent, but the ones most responsive to change.”

—Charles Darwin

This is a volatile yet innovative world full of game-changers and power-shifts, new risks and opportunities, new winners and losers. For real estate, a tectonic shift reshapes the industry landscape, suddenly and decisively, as new players entered the market with new models for housing and home ownership, value propositions better attuned to consumer needs during this time of uncertainty. A previously unthinkable world just a few years ago, how did this happen?

Innovative outsiders
To begin with, the seismic forces were already building pressure for a while. The Great Recession had opened up fissures in the ground for new players to enter, exploiting the weaknesses of sectors most damaged by the crisis. So it was only a matter of time before outsiders started eying the real estate industry, a $9 billion industry in 2012 with significant growth potential. A surprising mix of players entered this rapidly evolving new industry ecosystem that transcended the conventional boundaries of real estate to include a more integrated set of lifestyle services. Some of these companies included:

- Google, Amazon (after acquiring Zillow), Salesforce.com (for their CRM prowess), Core Logic, and other big data players.
- Intuit, like it did to the personal tax industry, created TurboRealtor® which accelerated the DIY consumer niche—in effect disintermediating the lower end of the business.

Definition | Disruptive innovation
Innovations that create new markets by applying a different set of values and competencies, which ultimately (and unexpectedly) overtake an existing market.

Classic examples include: CDs, digital cameras, PCs, the Internet, model T Fords, Disruptive innovations start out as inferior, fringe offerings used by early adopters and “non-customers”, and then rapidly migrate into the mainstream market. Common attributes include offerings that are: faster, cheaper, easier, do-it-yourself (vs. relying on specialized expertise), and increasingly more environmentally friendly. Source: Clayton Christensen, “The Innovator’s Dilemma” (1997)

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4 CRM=Customer Relationship Management software
Retailers like Home depot, Costco, and Target were leveraging their products and knowledge in innovative ways.

Financial services, mortgage brokers, hotels and hospitals were also partners in this new ecosystem.

A great example of this innovation was eHarmony’s new offering. Given that consumers already trusted them with their most important life decision—finding a mate—they parlayed this emotional connection into finding new couples their shared dream home, something their data profiling and algorithms could easily achieve. Since many eHarmony couples were initially geographically separate, the company also had a tidy business in relocation and lifestyle services.

Not all were successful of course; the trial and error rate was high. But the ones that came out ahead were nimble and skillful in deploying their assets and competences—i.e. big data capabilities, consumer access and knowledge, infrastructure, speed to market, and most importantly, deep pockets.

It’s about access, more than ownership.

A more surprising market innovation was a new hybrid “leadership” model, a cross between renting and owning. Not only was this less risky for many consumers, still reeling from the Great Recession, it also appealed to the values and life stages of Boomers and Millennials alike, especially when packaged as part of a turnkey “lifestyle solution,” i.e. customized bundles of services from credit, consumer products, to access to particular communities of choice. This allowed a large range of “non-consumers” access to housing far sooner than they would have been able to afford, with the option of migrating up to home ownership if they wanted to.

With early examples like Zipcar, this “sharing economy” trend increased within these communities with a lot more collaborative consumption. While part of this is motivated by values like sustainability, or life stage needs like assisted living, sheer pragmatism prevailed more often— from saving money, managing risk, and preventing the kind of personal debt crises we saw in the early 2000s. Consumers were waking up to the advantages of pooling resources. Why not share housing or share living spaces, so that one can access their dream neighborhood or place without waiting for the right job or income level, and enjoy all the ‘good life’ amenities, from gyms to childcare? Far from the stereotypical 1960s commune image or the congested community, we see a different kind of living model being invented.

In the end, the leadership model and lifestyle community trend did solve (in part) a problem in major urban centers by mopping up some of the excess housing inventory in many different markets—from Oakland CA to Detroit to Florida—which pleased banks and HUD, offered many opportunities for property developers to market new concepts, and provided retailers like Amazon and Costco a great consumer base to target. This, in turn, stabilized the overall market and jump-started a new growth spurt. Along with this, we also saw experiments in financing, like peer-to-peer lending, crowd-financing and collective ownership structures.

To be clear, people were still buying single-family homes. This aspiration wasn’t going away, especially with certain customer segments, including wealthy foreigners and new immigrants. But with these alternatives emerging (including a large renters market), the overall size of the conventional home ownership market was decreasing. While this
New Entrants + Alternative Biz Models (Not for Home Owners)

Citizen Activism / Consumer Power

RE industry
The Economy
Home Ownership

Swarm Advocacy

All of this was occurring within a dynamic national and global backdrop. BRICS were rising in prominence, the US trying to reframe its role in the world, and public debt crises continued to disrupt old world institutions from the EU to the UN. US politics, in particular, experienced a sea change around 2016. Tired of polarized politics, there was a social media “citizen advocacy” movement, consisting mostly of young-gen voters, least driven by ideology and more by pragmatic idealism. In the short term, this puts an end to the Super Pac era and significantly curtails lobbying. In the longer term, this movement launches the “Gov 2.0” agenda—a process that opens up government, simplifies laws, finds new efficiencies using technology, and rewrites the social contract with the “citizen consumer.” With increasing energy prices and shifting consumer values, the policy priorities also shifted towards creating sustainable cities, transportation, and rethinking the suburbs/exurbs. By the end of this scenario, we start seeing early signs of new settlement patterns and a built environment favoring greater density and energy-efficient living—a paradigm shift from the current approach to housing.

Dear in the
headlights

Meanwhile, many existing industry organizations were blindsided by the scale and speed of these changes, or were simply out-

For agents, their world was turned upside down as well, with a very different role. No longer agent-centric, the new business models require an organization-centric or team approach. While many chose to leave the industry, caustically calling this a “mass-extinction event”, in reality there were many opportunities for agents if they were willing to do things differently and sacrifice a little autonomy. Younger agents had no problem doing this, and in fact preferred this kind of structure to learn and grow their skills. A large number of agents joined these new firms, becoming employees or part time associates. In addition, unlike the old commission days, they were earning their living through multiple revenue streams—from salaries, incentive schemes, to subscriptions.
Much like Dickens’ Victorian world, this was the best of times and the worst of times. Depending on one’s perspective, it was a thrilling time full of opportunity and freedom to change the rules of the game. While for others this was a disorienting if not devastating world to adjust to. In particular, the old guard within the real estate industry were the main causalities. However, much like after a forest fire, many new seeds were germinating. Not all would survive. But enough would to create a very different world in the decade to come.
## Overview of "Jungle"

<table>
<thead>
<tr>
<th>Industry Elements</th>
<th>Macro Elements</th>
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<tbody>
<tr>
<td><strong>Value proposition</strong></td>
<td>Geopolitics &amp; Globalization</td>
</tr>
<tr>
<td>• New entrants lead innovation</td>
<td>• Accelerating geo-political changes, positive for some (MNCs) but less clear for US power</td>
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<tr>
<td>• Multiple value propositions emerge rapidly</td>
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<tr>
<td>• Early alternatives for home ownership emerge (e.g. co-living, shared ownership, etc.)</td>
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<tr>
<td>• DIY market grows with tech applications (e.g. TurboTax, Zillow)</td>
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<thead>
<tr>
<th>Real Estate Market Structure</th>
<th>Economy &amp; Social-Economic Trends</th>
</tr>
</thead>
<tbody>
<tr>
<td>• New entrants disrupt market &amp; retail, technology, etc.</td>
<td>• Volatile markets with MNCs and commodity-rich areas prospering</td>
</tr>
<tr>
<td>• Existing players unable to respond/relax fast enough</td>
<td>• Wealth distribution gaps less due to policy changes, but global super-rich category grows</td>
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<td>• USG's 20% of market depending on geography</td>
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<tr>
<th>Agents Role &amp; Compensation Model</th>
<th>Consumer Values, Outlook &amp; Behaviors</th>
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<tbody>
<tr>
<td>• Shift to organizational and team-centric models</td>
<td>• &quot;Citizen consumers&quot; leading changes</td>
</tr>
<tr>
<td>• Many agents employ new entrant firms, or leave the profession or become lower-end players</td>
<td>• High expectations for low cost, high value solutions</td>
</tr>
<tr>
<td>• Multiple revenue streams (salaries, cross-commissions, subscriptions)</td>
<td>• DIY technology empowers consumers with &quot;apps&quot; (e.g. TurboTax, Zillow)</td>
</tr>
<tr>
<td>• Trend S rewarded for &quot;nudging&quot; consumer behavior</td>
<td>• Younger gen values shifting towards transparency, simplicity, sustainability, community, security, &quot;collaborative consumption&quot; post-materialism</td>
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<td>• (e.g. good financial planning) by companies and Gov.</td>
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<thead>
<tr>
<th>Approx. 4 of Agents (vs. REALTORS®)</th>
<th>Housing Market Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Agents — More, many part-time</td>
<td>Decrease in single family home ownership</td>
</tr>
<tr>
<td>• REALTORS® - Power, full-time, dedicated professional</td>
<td>Increase in new hybrid markets (&quot;mateship&quot;), which absorbed non consumers and excess inventory, stabilizing overall market</td>
</tr>
<tr>
<td>• Real Estate Professionals — decline overall</td>
<td></td>
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<tr>
<th>Data/Information Trends / MLS</th>
<th>US Regulatory &amp; Political Context</th>
</tr>
</thead>
<tbody>
<tr>
<td>• MLS replaced by other technology platforms (Zillow, Trulia, Facebook)</td>
<td>• Citizen advocacy movement driven by young gen, curtails lobbying and Super Pacs</td>
</tr>
<tr>
<td>• Data more open in practice and by law</td>
<td>• Start of Gov 2.0 revolution (10 yr process), Focus on transparency, simplification, tech for cost reduction</td>
</tr>
<tr>
<td>• Open data driving innovation, empowering &quot;citizen consumers&quot;</td>
<td>• Trend towards nationalization of laws and contracts driven by new politics not industry (10 yr process)</td>
</tr>
<tr>
<td>• Local information automated, user-generated, peer-to-peer tech (e.g. YELP.com)</td>
<td>• Personal data laws diluted, not as important a social value</td>
</tr>
<tr>
<td>• &quot;Rent, lease, buy&quot; amalgamated into one database; Craigslist a key player</td>
<td>• TC status challenged for more govt-tax revenues</td>
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<tr>
<td></td>
<td>• Tax preferences for home ownership eroded</td>
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<table>
<thead>
<tr>
<th>Brokers, Franchises and Businesses</th>
<th>Capital &amp; Mortgage Lending Markets</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Rapid consolidation of many brokers, some join new entrants, others leave industry or value</td>
<td>• Capital markets volatile, nimble and sophisticated players find opportunities</td>
</tr>
<tr>
<td>• Franchise hunker down some try to innovate</td>
<td>• Foreign lenders fill vacuum in US</td>
</tr>
<tr>
<td>• Service companies thrive</td>
<td>• Lending rules simplified with strong consumer protections (though not prescriptive)</td>
</tr>
<tr>
<td></td>
<td>• Alternative models emerge (e.g. collective ownership, micro lending)</td>
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<tr>
<th>Impact of Immigration &amp; Diversity on RE</th>
<th>Energy/Environment</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Industry embraces diversity, new leadership reflecting new demographics of nation</td>
<td>• High energy prices: $200 per barrel by 2012 accelerating shift to alternative energy</td>
</tr>
<tr>
<td>Commercial Real Estate</td>
<td>Trends in Home Size, Built Environment, &amp; Land Values</td>
</tr>
<tr>
<td>------------------------</td>
<td>------------------------------------------------------</td>
</tr>
<tr>
<td>• Partnering to innovate/create access to diverse housing models</td>
<td>• Average home size for single family homes is shrinking</td>
</tr>
<tr>
<td>• Investors see opportunities in housing, looking to diversify revenues</td>
<td>• And/or the average per person square footage is shrinking</td>
</tr>
<tr>
<td>• Select groups are exploring high-density and new rental models</td>
<td>• Empty space for collaborative housing increases</td>
</tr>
<tr>
<td>• Options for reclaiming suburbs, building new town centers</td>
<td>• Land values in Suburbs and Kittitas fail to keep pace with increases in urban areas</td>
</tr>
<tr>
<td>• New mass transportation projects, starting in 2015, coming online</td>
<td>• Increasing urban density, rethinking of suburbs, and mass transportation projects back on agenda</td>
</tr>
</tbody>
</table>

- Immigrant-friendly offerings mainstream (e.g., multi-family)
- Public policies diffuse immigration tensions
- US domestic supplies (e.g., shale) not enough to mitigate price increases
- Policy & political choices favoring post-carbon transition (e.g., carbon taxes)
Ten-Year Scenario 1: "American Dream Recaptured"

- Home ownership still central to American society
- Driven by current consumption and production patterns continued, younger gen and immigrants entering the market, a sustainable US economy, and manageable energy prices
- Real estate industry and role of agents redefined, but more evolutionary shifts—a combination of Jungle and Beauty & the Beast

After a period of uncertainty, this is a future where the American dream is recaptured and renewed with a 21st century twist—with home ownership still an essential tenant to this national narrative. While many national and geo-political challenges remain, America gets its groove back within this ten-year period. The country’s ability to innovate, and its role as the R&D center of the world, continued to provide a sustainable comparative advantage over other nations. Even though China was trying to catch up, pouring billions into pure research, still missing was the cultural and institutional ability to consistently transfer these ideas into economic opportunities, an unparalleled capacity made famous by “creative clusters” like Silicon Valley which continued to churn out game-changing companies like Apple, Google and Facebook. And since these knowledge-intensive industries created high levels of wealth and productivity, this promise of prosperity continued to attract immigrants and talent from around the world to the US.

Meanwhile, consumer values turned out not to be changing as fundamentally as “Jungle” suggested. As the younger generation grew up, they too followed a similar consumption pattern as Boomers. Owning a home and being able to acquire the material things in life was equally important. Immigrants were also a key driver in recapturing this American Dream, since many had left countries and cultures where this was not possible. In addition, the global wealthy continued to find the US an attractive market for investment and personal property, stimulating many niche segments around the country.

Though elements of “Jungle” make it into this future—especially some of the innovative business models—this scenario builds mostly off the “Beauty & the Beast” story. In fact, many real estate industry leaders taking credit for
making home ownership a central feature of American aspirations again. So this is a world where being in the real estate business is a good prospect, something to be proud of, and even pass down to the next generation as a viable way to make a living.

Having said that, the life of an agent is not the job of their parents. Like in "Beauty & the Beast", the agent was performing a much broader set of activities using technology tools and analytics, and they developed specific areas of expertise in a highly segmented market place. Agents were often working in partner teams to deliver customized lifestyle solutions to their clients, and some were very mobile depending on their niche with relationships from Dubai to Denver.

Yet underneath this positive vision of the future, there are some distinctive cracks. Far from a throw back to a more nostalgic time (if that time ever existed), economic inequalities increase and the quality of community life suffers. Despite all this focus on the consumption of "stuff", people are not much happier, and in fact report they are less so. In addition, with the discovery of domestic natural gas in huge shale deposits, the US effectively defers the need to address key long-term challenges regarding energy and the environment, while the rest of the world is forced to innovate more sustainable ways of living. Seen through a 20-year time horizon, then, it’s very possible that the tables will be turned on the US, with the country being at a comparable disadvantage to other nations like China, which had rapidly transitioned itself to a post-carbon economy during this earlier period.
Ten-Year Scenario 2: “The NEW American Dream”

- Alongside traditional home ownership, the preference of access to housing over ownership becoming mainstream; multiple models and concepts of “home” emerge
- Driven by major shifts in social values, consumers’ financial constraints, policy choices (carbon tax), impact of high energy prices and resource scarcities on housing and the built environment
- Real estate industry and role of agents significantly redefined to include broader social functions as “community connectors” and experts in sustainable/energy efficient lifestyle options

Of all the scenarios, this future is the most challenging to our current imaginations and assumptions about the American Dream—and thus what it might mean to be a real estate agent in the 21st century. Indeed, looking back, it was very hard to see a world where home ownership wasn’t one of the most important aspirations within the American experience. But what if the American Dream got redefined? What would that look like?

Building off the events in “Jungle”, we see the contours of this emerging. What started out as a trend slowly became a mainstream reality. There was the shift in consumption patterns that valued access over ownership…whether it was a home, material goods, or an experience. A proliferation of new business models, social and political innovations—from new policies to economic incentives—made this possible as well.

In contrast to “American Dream Recaptured”, in this scenario younger gen values and leadership do impact the social, political and economic landscape in a lasting way. The Gov 2.0 Agenda, though not perfect and quite destabilizing over the decade, dislocating tens of thousands of public sector workers, eventually did create a more adaptive and sustainable system of government more suitable for the 21st century and a more globally interconnected world.

Resource scarcities also hit the US market far faster and harder in this future, and a series of new policies — most notably a carbon tax—stimulated a transition to a more energy efficient “post carbon” economy. As a result, the built environment and human settlement patterns did fundamentally change within this time frame. This included new forms of community, greater levels of urban density, and suburbs transformed into self-contained villages linked by new transportation networks. Rural communities were also being preserved for the future, both for food production and tourism and leisure activities. The advent of the “energy internet”, a distributed model for power, also created a different pattern of growth. Manufacturing was being reinvented thanks to 3D fabrication technology, becoming more localized and nearer points of consumption. Companies like IBM and Cisco were major leaders in creating these “regenerative” cities and communities of the future, the goal being for each place to provide a net return to their “ecological footprint.”
At the same time, it was obvious by now that the planet had a finite amount of resources. In 2012, the US alone was consuming about three planets worth of resources, and if the rest of the world continued along that same path, the long-term future wasn't going to be a good one. Already we were seeing more "resource wars" over both food supplies and precious minerals like "rare earths" needed for information technology. So core assumptions around economic growth were being challenged and rethought. Using the Nobel-prize winning work around ecological economics, countries and companies were implementing a new set of growth metrics called the Triple Bottom Line. By triple bottom line, these metrics included not just economic returns but also environmental and social returns. Pioneered in large companies, the goal was to find a suitable replacement for old measures like GDP and GNP. This would prove to be a game-changer, since these measures included key environmental inputs into prices (what economists call "internalizing the externalities") this in turn influenced consumer and market behavior, inciting the right kind of innovation and growth.

Of course, people were still buying homes. But there were fewer single-family homes and many more concepts of homes and housing to choose from—all of which were available for an agent to market and sell. As we saw in "Jungle, even though this isn't an agent-centric future, there are many opportunities for the real estate professional and the real estate industry. For one, agents become experts in sustainable lifestyles, from helping consumers decide on the best "home" option to advice on the latest energy efficient home technologies and systems. Some agents even broadened their role, championing and facilitating the creation of these sustainable new communities, working in concert with developers and municipalities. In fact, being a "community connector" fit naturally with the innate skills and attributes of an agent, since this is often the role they played in the past, especially in the early homesteading days except this time it was a different kind of pioneering endeavor. So instead of the worst-case scenario—which many assumed in the early years—this is just a different future, with different possibilities worth anticipating and perhaps even considering as part of a new vision for the real estate industry.
Market Overview for the first six months of 2012

Anthony Riggins has sold over $170 million of residential real estate over the last seven years with $130 million in Oakland and Berkeley and $40 million in Piedmont. Anthony is not only a top-producing agent at East Bay Sotheby’s International Realty, but is consistently a top agent in Alameda County and one of the top ten agents in his market in Piedmont, Oakland, and Berkeley. Anthony prides himself on his personal service and attention to detail. For an expert evaluation of your property or the latest information on comparable listings and sales in your neighborhood, please contact Anthony for a complimentary consultation.

Crocker Highlands Surges!

Crocker Highlands rebounded with a dramatic increase in home sales, solid price per square foot, and million dollar plus home sales. The surge in sales combined with multiple offers resulted in a huge drop in the number of days the homes stayed on the market. Demand exceeds supply with homes receiving three to ten offers per home. There is a strong demand for homes in our neighborhood. Comparing the first six months of 2011 to 2012, homes sales increased from 19 to 37, Average Sales Price (ASP) per square foot increased from $380.00 to $428.00 and days on market were 24 in 2012 compared to 42 days in 2011. A record number of million dollar plus homes sold in the first six months and Anthony is pleased to have sold five of the eight homes.

Home Sales Listed Below $1,000,000

Single family home sales in Crocker Highlands

75% of all home sales were under $1,000,000 during the first six months of 2012. These homes sold at 104% of their listed prices compared to the first six months of 2011 where homes below $1,000,000 sold at 98% of their listed price. The marketing period of these homes followed a typical pre-Recession marketing period during the height of the housing market. After two Sunday opens, these homes heard multiple offers and then went sale pending. During the first six months of 2012, homes listed below $1,000,000 had at least four consecutive Sunday Opens before going sale pending.

Anthony Riggins 2012 Sold Homes above $1,000,000

<table>
<thead>
<tr>
<th>Addresses</th>
<th>Sold Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>927 Sunnyhills Road</td>
<td>$1,100,000</td>
</tr>
<tr>
<td>1164 Sunnyhills Road</td>
<td>$1,150,000</td>
</tr>
<tr>
<td>815 Longridge Road</td>
<td>$1,255,052</td>
</tr>
<tr>
<td>951 Longridge Road</td>
<td>$1,300,000</td>
</tr>
<tr>
<td>654 Longridge (off Market)</td>
<td>$1,400,000</td>
</tr>
</tbody>
</table>

We Need More Inventory!

Record low interest rates including jumbo loans and demand for our neighborhood has increased our real estate prices. On July 18th, I represented the seller in our extended neighborhood with 15 offers, leaving 14 buyers who desperately needed a home. I listened to all fifteen agents present their clients offer for this home. Over half of these buyers are living in temporary housing and really want to buy a home today. You should consider listing your home today instead of waiting until 2013. Please call me today for a confidential evaluation of your home. With my team of painters, stagers, gardeners and other resources, we can have your home ready to present to the market in as little as 21 days after we meet. I look forward to working with you.
MARKET REMAINS TIGHT WITH SALES UP IN APRIL

Greater Toronto REALTORS® reported 10,330 transactions through the Board’s MLS in April 2013. The total is 18 per cent higher than April 2012. The strongest sales growth was in the single-detached market segment, with transactions of this type home up by 39 per cent compared to this time last year.

“Interest in single-detached homes has been very high, both in the City of Toronto and surrounding areas. Growth in single-detached listings has not kept up with demand, which means competition is keen,” said Toronto Real Estate Board President, Richard Steiner.

“With higher mortgage payments and home affordability for home buyers in the Greater Toronto Area, this interest rate is generally expected to improve over the next two years, the average and median of sales prices have been lower than expected in the first quarter of this year. On net, borrowing rates are expected to remain a positive factor influencing home sales through 2013,” saidเฉพ急 TASK, TREB’s Senior Manager of Market Analysis, March 14th.

CONGRATULATIONS TO OUR SPRING CLOSING CONTEST WINNERS:

1. Maya, Maggie, and Amea
2. Joshua
3. Emily

The new Mark Arnstein app is available today. To download, visit www.markarnstein.com or www.torontolivingtv.com.
In Mark's Kitchen

Toss up something Tasty

Often overlooked as a dish that at the same time can make a show you need is this salad. The one we are making is a hit with people tasting!

Tasty Cucumber Salad
Ingredients
- 2 cups sliced cucumbers, thinly sliced
- 2 tablespoons rice vinegar
- 2 tablespoons olive oil
- 1 tablespoon sugar
- Salt and pepper
- 1/4 cup chopped mint

Instructions
1. In a large bowl, combine the cucumbers, rice vinegar, olive oil, sugar, salt, and pepper. Mix well.
2. Add mint and toss to combine. Chill for at least 30 minutes before serving.

North by North Trivia

How well do you know your neighbourhood?

Before there was Cheapside, or North, before most homes had even TVs, the folks of Bedford Park would gather at The Park Theatre to catch the latest blockbusters. The theatre is long gone today but in its place stands another neighbourhood joy for the young and young at heart.

What's there now?

Interiors Renovations Construction Finishes Project Management
416.301.2957
www.legendsdesigninc.com

CanADesign

Building Design Consultants
Rubinoff Design Group

info@rubinoffdesign.com
416.461.0322
www.rubinoffdesign.com

100
MARKETING NEWSLETTER & REPORT
Erfolgsstrategien für Ihren Immobilienverkauf

Die mangelnde Kenntnis der Marktwerte ist fast immer die wichtigste Fehlerquelle. Der Käufer muss das eigene Gefühl vertrauen, das ihm sagt, was das richtige Preisniveau ist. Der Händler muss wissen, wie er vorbereitet ist, um die richtigen Preise zu erzielen.

Ein weiterer Faktor für einen erfolgreichen Verkauf ist die Gelegenheit. Das ist nicht nur ein Schlagwort. Es bedeutet, dass der Verkäufer seine Ressourcen optimal nutzt, um den Verkauf zu fördern. Dies kann durch eine umfangreiche Suchkampagne, die eine breite Zielgruppe erreicht, geschehen.


Wir sollten uns daher auf jeden Fall darauf konzentrieren, unsere Immobilienhilfen zu verbessern und die Verkaufspreise zu erhöhen. Die Kenntnis der Marktwerte ist für den Verkauf entscheidend.
Was ist es sonst, und was beachten, Mister oder Viertelster?


Was bedeutet das für die Handelsbetriebsstaten?

Die Handelsbetriebsstaten haben die digitalen Sendestationen in den abgeschalteten Modulen mit digitalen Sendereignissen auf allen Anlagen und Betriebseinrichtungen abgeschaltet. Die Handelsbetriebsstaten haben sich der digitalen Handelsbetriebsstaten angenommen und diese nachhaltig umgestaltet.

Was bedeutet das für die Mitarbeiter?

Die Mitarbeiter der Handelsbetriebsstaten haben die digitalen Handelsbetriebsstaten umgestaltet. Die Mitarbeiter haben die digitalen Handelsbetriebsstaten umgestaltet und umgestaltet. Die Mitarbeiter haben die digitalen Handelsbetriebsstaten umgestaltet und umgestaltet.

Einmal in seiner Art und Lage!

Einmal in seiner Art und Lage!

Einmal in seiner Art und Lage!

Einmal in seiner Art und Lage!

Einmal in seiner Art und Lage!

Einmal in seiner Art und Lage!

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Einmal in seiner Art und Lage!

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Einmal in seiner Art und Lage!

Einmal in seiner Art und Lage!

Einmal in seiner Art und Lage!
Steuern sparen durch Denkmalschutz
AFA - Kapitalanlage und Selbstbezug

In einer Anlassfahrt anläßlich von 1029 erlilten wir mit unsere 127 Freunden. Durch die Denkmalschutzmaßnahmen des Stadtverwaltunggebiets wurden wohn- und büro- und 127 Wohlfuehren. Durch die Denkmalschutzmaßnahmen des Stadtverwaltunggebiets wurden wohn- und büro- und

Traum-Grundstücke für Ihr neues
Zuhause in Waldruderding

Grundstück Nr. 1 ist ein Eckengrundstück mit einer Größe von 400 m² (Breite ca. 30m, Tiefe ca. 60m). Der Standort ist sehr wohn- und büro- und

Mehrfamilienhaus im Münchener Norden
mit zusätzlichem Baugrund

Das 1982 errichtete Mehrfamilienhaus beinhaltet drei verschiedene Hausschöpfungen mit jeweils 50-70 m² Wohnfläche. In den letzten Jahren wurden die Häuser mit modernen Anschlüssen und Erweiterungen versehen, die Immobilie ist

Wohnung in ruhiger Lage zur
lohndienstlichen Kapitalanlage

Das 5-stöckige Mehrfamilienhaus auf ca. 100 qm liegt in München. Im Erdgeschoss befindet sich die Treppe der grundschule. Die 1-Züge in den anderen Stockwerken sind nicht zu erreichen. Im 2. und 3. Stockwerk befindet sich eine Wohnung mit 70 m² Wohnfläche. Im 4. Stockwerk befindet sich eine Wohnung mit 60 m² Wohnfläche. Im 5. Stockwerk befindet sich eine Wohnung mit 50 m² Wohnfläche. Im 6. Stockwerk befindet sich eine Wohnung mit 40 m² Wohnfläche.

Helle Dachterrassenwohnung
im schönen Nymphenburg

Die großzügige 3-Zimmer-Wohnung liegt in einem der schönsten

1029)
103
Schöne, ruhige Altbauwohnung
in Schwabing-West

Der Altbau aus den Jahren 1958 liegt zentral und dennoch sehr ruhig
in Schwabing-West. Er genießt gesunde, charaktervolle Wohnungspazier-
gänge durch die gepflegten Villen. Zwei Zimmer mit Flächendeckung.
Ein Schlafzimmer, Küche und WC. Balkon in dem 2. OG. Der Wohnungsträger
trägt 3 Zimmer guten Stand auf die ruhige Immobilienanlage. Das eignes-
liegende Gut ist mit einem kleinen Paradies an der Küche angeschlossen.
Durch ein exklusives Flachdach im 1. OG.

Unterführung 2 Wohnungen, 1 OG
mit Balkon und EG mit Gartenanteil

Trägerversicherung von der Immobilienfirma BAUHAUS festgelegt.
Durch eine gemütliche Wohnung der K-WG 12 Energieeffizienz Standard erreicht
Und eine individuelle Hochhöhenbeanspruchung, 2 Parkplätze
in der Wohnung. Die Wohnungen liegen im Neubau, gebaut von Jürgen"Fä"m Baur
mit einem Flachdach. Neubauten lässt sich allein durch eine ideale Verwendung

Ihr Juwelierfachgeschäft seit 1934 – Nußstein

Schenken Sie sich Freude und Wohlbefinden mit einem Juwelier. Finnen Sie
in jeden Kunden eine Juwelier. Finnen Sie für jeden Kunden eine Juwelier.

Gewinnen Sie eine ARMANI Uhr mit RE/MAX

Gemessen Sie bei uns eine hochwertige Damenuhren für RE/MAX. Keine Maximalpreise für
Armani. Ein Mal in der Woche finden Sie auf www.remax-lebensraum.de

Teilnahmebedingungen und die Lösung finden Sie auf www.remax-lebensraum.de

Teilnahmenraum ist nach Bedarf.
Hello:

I wanted to follow up on the letter I sent to you regarding your home and also invite you to my open house for my new listing at ______________. The open house will be held on ______ the ______ from ___:___ to ___:___.

My intention is to learn more about your real estate goals and discuss how the current real estate environment can work in your favor. I would like to meet with you so I can show you how I can help you accomplish the swift sale of your home at the absolute best market price to effectively meet your needs.

Please contact me at your earliest opportunity to arrange a time to meet. Alternatively, please join me on ______ the ______ at my open house, take a look at this beautiful home and introduce yourself. When you clearly see the method of how I sell homes we can arrange a time to meet and develop a strategy to fulfill your ultimate home sale goal.

Looking forward to meeting you soon!
Door Knock Script

1. Hello! Are you ______ (name)? Hi ______ (name) my name is ________ with _________. (Hi)

2. I am door knocking/calling the neighborhood to let everyone know that I just listed a home over on ___________________. ‘’Oh really, for how much, which model’’. (Hi)

3. I was wondering who do you know that wants move into your neighborhood? (I don’t know anyone or well actually...) (Hi)

4a. That’s fine. (Go to question 5).

4b. Wow! What’s their name and number?

5. You know I sell a lot of homes in this area, and a lot of people call me and ask questions like... "How’s the market"? "How much is my home worth"? "What are the interest rates"? Etc. And so now I’m going door to door/calling and answering the same questions...

6. Do you have any questions regarding the real estate market?

7. (Name) if you ever have any real estate questions, please call or email me and I’ll be happy to answer whatever questions you may have, ok?

8. (Name) before I go, who do you know that is looking to buy or sell?

9a. Great...what’s their name and number? Thank you!

9b. Before I go, what’s your email address and phone number so I can let people know about new listings and sales in their neighborhood.

9. It was very nice talking with you today. Have a great day... and remember to call me anytime with questions.

Thanks!
Door Knocking Script around Farm

1. Hello...I'm ____________ from __________. Did I catch you at a good time? *Great!*

2. I'd like to introduce myself and share with you that I'll be working in your beautiful neighborhood. You'll see me from time-to-time however if you have any questions regarding real estate please feel free to contact me.

3. Here is a neighborhood update for you and some interesting information about a current scam regarding property taxes. Have you received any of these scam letters?

4. Before I let you get back to your day...I'm curious...how long have you lived here? *That's wonderful!*


6. Where did you move from? *Interesting!*

7. If could live anywhere else...where would that be? *That's a great area!*

8. When would you like to be there? *Great!*

9. I would love to hear more about your next move, are you available to meet today at 5:00 or Monday at 6:30? *Perfect!*

10. I look forward to meeting with you and I'd like to send some information and an appointment confirmation to you via e-mail. What's your best e-mail address? *Thank you!*

    Don't forget to get their name and phone number! 😊
OPEN HOUSE SYSTEM

3. 5 to 7 days before the Open House host a Private Viewing and invite 20 to 40 of the surrounding neighbors.
4. Place Open House ad on Craigslist 3 to 4 days prior to the Open House.
5. Place an ad in the most dominate real estate periodical that will draw the most people.
6. Canvas the neighborhood a day or two before the Open House and using the flyer, invite 100+ neighbors to the Open House.
7. Open House add on (if you have time):
   • Purchase bright yellow poster board and dry erase markers or bold, black, sticky letters
   • Cut the paper into sunbursts and laminate them
   • List benefit/upgrades of the listing on the sunbursts (Motivated Seller, Price to Sell, Upgraded Kitchen)
   • Tape the sunbursts on 4-6 Open House signs closet to the home
8. Place as many as 20+ Open House signs leading to your listing.
9. When you place a directional sign in front of a house, knock and ask permission from that homeowner. Send a thank you note to the homeowner after the Open House (remember you do things other agents won’t do) and enclose your business.
10. Arrive at your Open House 1 to 2 hours before and door knock 30 of the surrounding homes (10 to the right, 10 to the left and 10 across the street) inviting the neighbors to come to your Open House. Leave an invitation flyer and a neighborhood update.

11. Share with your Open House invitation with your COI/PC by sending an e-mail and asking them to "Drop by if they're in the neighborhood".

12. If your Open House is in a neighborhood with children then knock the surrounding neighbors and have them advise their children to use caution on the day of the Open House.

13. Post the link/picture of the Open House on your Facebook and invite your friends to visit you and share their feedback.

14. The day after the Open House send thank you notes to the homeowners that stopped by (more "outside the box" thinking).

15. After the Open House list all the Open House leads on the attached excel spreadsheet. Each week you host an Open House send these leads a BLIND Ce invitation. They'll do one of the following:
   • Reply stating that the home is not what they are looking for. GREAT—call and find out what they ARE looking for!
   • Reply stating they can't wait to see the home. Pinch yourself because you're not dreaming!
   • Show up without replying. Surprise...some people just don't get that RSVP thing!
   • No reply. I think you've mastered this one!
   • Reply stating they would like to be removed from the mailing list. No harm...no foul. You finally got a reply from them...NEXT!
The Real Estate Market Has Changed!

The first quarter of 2012 has been vastly different from the market of 2011. There are currently more qualified buyers than there are homes for them to purchase. Many homes are getting multiple offers and selling for thousands above their list price!!!

Shannon Rose
408-348-3409
shannon@shannonrose.com

If you or someone you know is thinking about selling their home, call me TODAY at 408-348-3409. So I can explain in detail how the market has shifted in YOUR FAVOR!
We’ve Succeeded Where Others Have Failed...

negotiations

100 West 12th Street Apartment 3M
Asking price: $5735,000 | Closed Price: $5732,500 | Days on Market: 13

"Josh Rubin and his team were a class act throughout our sale process. Josh understood the nuances of New York City real estate. He paid close attention to every aspect of our process and was always available from the day we signed with him through the closing. His willingness to take on this responsibility was key to our successful outcome. We are very grateful for his professionalism, manner and his relentless level of service to get our deal completed."

-A. Kamath

RUBIN GROUP | Prudential
Douglas Elliman

Two names you can trust.

tomferry
yourcoach.com

Strategy Matters and Passion Rules!
We’ve Succeeded Where Others Have Failed...

12 East 14th Street Apartment 5A

Note of Days on the Market with Josh: 176

Note of Days on the Market with Our Team: 40

Two names you can trust:

Prudential Douglas Elliman

Strategies Matter and Passion Rules!

tommerry
yourcoach.com
We’ve Succeeded Where Others Have Failed...

marketing

105 5th Avenue Apartment 6C

Asking Price: $1,350,000 | Closed Price: $1,350,000
Number of Agents Hired Before the Rubin Group: 1
Number of Days on the Market with this Agent: 368
Marketed and Sold by the Rubin Group: 65 Days

Josh was able to negotiate with unparalleled expertise and made sure we got exactly what we wanted when we wanted it. His eye for detail, responsiveness and availability will be a huge benefit for anyone wanting to get effective results when selling.

- Seller

RUBIN GROUP
Prudential
Douglas Elliman

Two names you can trust...

tomferry

yourcoach.com

Strategy Matters and Passion Rules!
We’ve Succeeded Where Others Have Failed...

knowledge

58 West 15th Street Second Floor
Asking Price: $2,500,000 | Closed Price: $2,450,000
Number of Agents Hired Before the Rubin Group: 1
Number of Days on the Market with that Agent: 172
Marketed and Sold by the Rubin Group: 70 Days

Josh Rubin was our broker and partner in the successful sale of our apartment. His ‘always on’ work style and energy was reassuring and effective. We have bought and sold a number of properties and Josh was the most knowledgeable, responsive and effective real estate partner we have ever worked with.

-Seller

RUBIN GROUP  Prudential
Douglas Elliman

Two names you can trust.

tomferry
yourcoach.com

Strategy Matters and Passion Rules!
We've Succeeded Where Others Have Failed...
We’ve Succeeded Where Others Have Failed...

beyond expectations

60 East 9th Street Apartment 410

Asking Price: $600,000 | Credit Price: $575,000 | Days on Market: 14

We were both surprised at how easy Josh made the process. He was...

RUBIN GROUP

Prudential
Douglas Elliman

tomferry.com
We’ve Succeeded Where Others Have Failed...

**team approach**

73 Fifth Avenue Apartment 6B

Asking Price: $3,500,000 | Closed Price: $3,500,000 | Days on Market: 34

My wife and I worked with the Rubin Group in selling our loft. Originally, we tried to sell on our own. We were inundated by real estate agents and we had the opportunity to meet more than we care to remember! After listing with Josh, we received three full price offers within four weeks. Also, Josh helped us in choosing the right offer of the three, because the buyer would be perfect in his qualifications and character for the building.

- *Seller*

**RUBIN GROUP**

Prudential

Douglas Elliman

“Two names you can trust.”

---

tomferry

yourcoach.com

Strategy Matters and Passion Rules!
We've Succeeded Where Others Have Failed...

global exposure

430 West 23rd Street Apartment A

Asking Price: $1,600,000 | Closed Price: $1,600,000 | Days on Market: 46

My wife and I worked with the Rubin Group in selling our loft. Originally, we tried to sell on our own. We were inundated by real estate agents and we had the opportunity to meet more than we care to remember! After listing with Josh, we received three full price offers within four weeks. Also, Josh helped us in choosing the right offer of the three, because the buyer would be perfect in his qualifications and character for the building.

-Seller

RUBIN GROUP  Prudential
Douglas Elliman

Two names you can trust.

tomferry
yourcoach.com

Strategy Matters and Passion Rules!
Contact Josh Rubin for a no obligation market valuation.

JOSH RUBIN
Senior Vice President
917.727.6321
josh.rubin@elliman.com

Maximum Exposure. Maximum Results.

Celebrating 16 Years of Bringing Buyers and Sellers Together!

2011 Transactions

We've Succeeded Where Others Have Failed

161 West 15th Street 6F
225 Seventh Avenue 6Q
158 East 9th Street 7F
234 Eighth Avenue 3F
66 Madison Avenue 32B
530 East 10th Street 19
220 East 11th Street 4A
234 West 16th Street 5E
76 Central Park South 5B
470 West 26th Street 4E
151 West 16th Street 5B
500 Fifth Avenue 10C
118 East 5th Street 1E
60 West 16th Street 9F
224 West 16th Street 15B
201 West 16th Street 4C
170 Second Avenue 13A
305 East 4th Street 3A
312 Elizabeth Street 1A
66 Broadway PHA
234 West 16th Street 15G

How's The Market?
If you're listed with the Rubin Group the market is

Sold! Sold!
Want to Donate but don’t have the time?
We Pick Up Donations for You:
Monday 12-12
Weds 12-14

Nothing Else Matters When You’re Hungry.

Give What Matters. Donate Today!

Simply Call 408-357-5783 or Email: Sold@TheWalkerTeam.com
Let us know your preferred date (December 12th or 14th) and leave your donations out first thing in the AM on your front porch.

Most Needed Foods:
- Meals in a Can (Chili, Soup, Stew, etc.)
- Tuna/Canned Meat
- Peanut Butter
- Low-Sugar Cereal

Also Collecting for:
- Toys for Tots
See Other Side

THE WALKERTEAM.COM
PROVEN, CONSISTENT RESULTS.

INTERO REAL ESTATE SERVICES.
POSTCARD

TOYS FOR TOTS

The primary goal of Toys for Tots is to deliver, through a new toy at Christmas, a message of hope to less fortunate youngsters.

Toys are accepted for ages 0-16

MOST NEEDED Toys are for infants and teenagers

We GUARANTEE Our Results • www.TheWalkerTeam.com • Sold@TheWalkerTeam.com • DRE#01244267

TOP 5% REALTORS IN SANTA CLARA COUNTY (SINCE 1998) • (408) 357-5783

Simply Call – 408-357-5783 or Email – Sold@TheWalkerTeam.com
Let us know your preferred date (December 12th or 13th) and leave your donating out First Thing in the AM on your front porch.

Also Collecting for:

SECOND HARBOR FOOD BANK

See Other Side

Proud Supporters of the Intero Foundation
Over $2 million raised for local children’s charities.
What DO We Offer?
We GUARANTEE Our Results

We Sell Our Listings for
a HIGHER Price
in a SHORTER # of days
for an average of $25,500
MORE than ALL other Realtors
YEAR after YEAR after YEAR
the PROOF is in the NUMBERS (see the other side)

WWW.THEWALKERTEAM.COM
### Keith & Mary (The Walker Team) 2011 Area Sales Results

<table>
<thead>
<tr>
<th>Address</th>
<th>Bd/Bth</th>
<th>SF</th>
<th>Sales Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>22897 Cricket Hill</td>
<td>3/2.5</td>
<td>1857</td>
<td>$845,000</td>
</tr>
<tr>
<td>22958 Cricket Hill</td>
<td>3/2</td>
<td>1610</td>
<td>$830,000</td>
</tr>
<tr>
<td>22934 Longdown</td>
<td>3/2</td>
<td>1610</td>
<td>$826,000</td>
</tr>
<tr>
<td>22910 Cricket Hill</td>
<td>3/2</td>
<td>1610</td>
<td>$825,000</td>
</tr>
<tr>
<td>10066 Spanish Oak</td>
<td>3/2.5</td>
<td>1710</td>
<td>$821,000</td>
</tr>
<tr>
<td>22936 Longdown</td>
<td>3/2</td>
<td>1610</td>
<td>$822,000</td>
</tr>
<tr>
<td>22853 Longdown</td>
<td>3/2.5</td>
<td>1727</td>
<td>$820,000</td>
</tr>
<tr>
<td>10137 Lamplighter</td>
<td>3/2.5</td>
<td>1727</td>
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<tr>
<td>10047 Spanish Oak</td>
<td>4/2.5</td>
<td>1615</td>
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<td>10053 Long Oak</td>
<td>3/2.5</td>
<td>1341</td>
<td>$761,000</td>
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<td>22883 Longdown</td>
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<td>10133 Amador Oak</td>
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<td>22661 Silver Oak</td>
<td>2/2</td>
<td>1308</td>
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<tr>
<td>10170 Firwood</td>
<td>2/2</td>
<td>1009</td>
<td>$601,000</td>
</tr>
<tr>
<td><strong>AVERAGES</strong></td>
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<td>1543</td>
<td><strong>$779,893</strong></td>
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### Every Other Realtor Not The Walker Team 2011 Area Sales Results

<table>
<thead>
<tr>
<th>Address</th>
<th>Bd/Bth</th>
<th>SF</th>
<th>Sales Price</th>
</tr>
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<tbody>
<tr>
<td>22957 Cricket Hill</td>
<td>4/2.5</td>
<td>1936</td>
<td>$852,000</td>
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<tr>
<td>22951 Longdown</td>
<td>3/2.5</td>
<td>2188</td>
<td>$851,000</td>
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<tr>
<td>10180 Firwood</td>
<td>4/2.5</td>
<td>1758</td>
<td>$850,000</td>
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<tr>
<td>22931 Longdown</td>
<td>3/2.5</td>
<td>1785</td>
<td>$824,000</td>
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<tr>
<td>22826 Poplar Grove</td>
<td>3/2.5</td>
<td>1498</td>
<td>$810,000</td>
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<td>10058 Dove Oak</td>
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<td>10115 Swan Oak</td>
<td>2/2</td>
<td>1017</td>
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<td><strong>AVERAGES</strong></td>
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**THE WALKER TEAM**
DRE#01244287
408.357.5783
Sold@TheWalkerTeam.com

**INTERO**
TWO NAMES YOU CAN TRUST
Survey suggests Bay Area CEOs are optimistic about local economy
The Bay Area Council said Thursday that the results of a new survey suggest CEOs and executives are increasingly optimistic about the Bay Area economy over the next six months, including a possible uptick in hiring. The outlook for hiring is the most promising in San Francisco, Santa Clara and Alameda counties. "The results overall show a number of bright spots and provide reason for optimism that our region’s economic recovery is gaining traction and even picking up speed," said Jim Wunderman, president and CEO of the Bay Area Council.

National News...
Foreclosures Fall to Lowest Level Since 2007
Total filings, including default notices and bank repossessions were down 33% for the year to 2.7 million, according to RealtyTrac.
One in every 68 homes had at least one foreclosure filing during the year, while 804,000 homes were repossessed. That’s a significant improvement from the peaks reached in 2010 -- when 1.05 million homes were repossessed -- and the lowest levels seen since 2007.

"Most recently, we decided the short sale route was the right choice for us and we chose the Walker Team because of their well rounded experience. The short sale process is a headache and The Walker Team was our advil that got us through it. Their attention to detail and constant communication throughout the 5 months kept our minds at ease. If you need a Team that drives results, we highly recommend The Walker Team."
– The Sullivans, home sold as a successful short sale

THE WALKER TEAM
Keith & Mary - DRE#01244287
408.357.5783
Sold@TheWalkerTeam.com

INTERO
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YIKES!!
Your neighbor’s home at 5392 Bonanza Lane just went into escrow, and our buyer Susan Pinkstaff missed it.

Susan has just sold her home of almost 30 years (just across Warner) and wants to downsize to Fernhill, her favorite community!

If you have ANY THOUGHTS of selling please call us. Susan is ready to go and IS A CASH BUYER, she can close in as little as 21 days, or allow for up to 60 days for you to move or give tenants notice (we will help with that too!)

Please consider:
• Prices are moving up, but appraisals are an issue, not with a cash buyer!
• Save money and time: only one agent for both parties!
• Team Sackin is the most respected Realtor Team in your area, with over 1,000 sales since 1988.
• Need time to decide where you need to move? No problem. Susan is flexible, and we are the Orange County Real Estate Experts: we can find your new home!
• Are you a Senior? If so, our Senior Select Service could be right for you. Let’s talk about it.

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Every property we list is handled with a clear, focused, and unique **Marketing Plan and Sales Strategy**.

We consistently out perform our competition by incorporating our pro-active sales approach, strategic print advertising, cutting-edge online marketing, and powerful communication and negotiating skills, that have proven time and time again to help sell your property faster and for top dollar!

Please don’t hesitate to call us today for a complimentary evaluation of your property!

It has been our commitment for 25 years in this business to provide the utmost excellence, professionalism, and integrity. As a result of this dedication, St. James + Center has earned the reputation as agents known for setting the highest standards of ethics and performance.

As consummate experts in the field of residential real estate, their unparalleled work ethic and stellar reputation incorporates the qualities that inspire confidence and trust from their buyers, sellers, developers, and investors.

*We take pride in selling your property!*

“*My opinion of working with a realtor was forever altered in the best way!*”

“*Their efforts and results are unmatched by any other realtor we’ve ever worked with!*”
2012 Semi-Annual Market Update

The market is HOT now... and may not last during an election year!

<table>
<thead>
<tr>
<th>Area</th>
<th># of Homes Active On Market</th>
<th># of Homes in Escrow</th>
<th># of Homes Sold 1/1/12 - 6/30/12</th>
<th>Average $/sq ft</th>
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<tr>
<td>Whitehawk</td>
<td>3</td>
<td>0</td>
<td>5</td>
<td>$354/sq ft</td>
</tr>
</tbody>
</table>

EVAR THOUGHT OF SELLING: CALL ME TODAY TO FIND OUT YOUR BEST OPTIONS!

Prudential California Realty

Lydia Gable
Dynamic Realtor for Today's Market
818.383.4335
Lydia@lydiagable.com
www.lydiagable.com
DRE #01710135

E&OE, terms and conditions apply. Real estate is not secured by the MLS. If you are a seller interested in selling your property, please contact me for a detailed market analysis.
JUST LISTED!

12743 LANDALE STREET, STUDIO CITY

Exciting Mediterranean Villa in park-like setting with 6 bedrooms, 6 baths, granite kitchen and sparkling pool.

Offered at $1,649,500
LOOK WHO IS SELLING YOUR NEIGHBORHOOD - CALL ALAN TODAY!

13235 Weddington St, Sherman Oaks | 714-996-9500
4916 Lengridge Ave., Sherman Oaks | Offered at $1,199,000

ALAN TAYLOR
818.324.9329
AlantaylorRealtor.com
www.LandaleRealtors.com

JUST LISTED!
33700 Landale Ave. - Studio City | $1,649,500

SOLD IN JUST 7 DAYS!
13820 Weddington St, Sherman Oaks | $1,564,000

SOLD IN JUST 1 WEEK!
13225 Weddington St, Sherman Oaks | $1,599,000

SOLD IN JUST 1 WEEK!
13229 Weddington St, Sherman Oaks | $1,500,000

SOLD IN JUST 7 DAYS!
13231 Weddington St, Sherman Oaks | $1,500,000
REASON #9

Why hire Greg & Lisa?

"They sold our home for more than we even expected and helped us find our dream home. You simply can't find more dedicated and trustworthy people to work with than Greg & Lisa."

Steve & Arla

Call for a no-obligation consultation and learn how we can sell your home for Top Dollar

Greg & Lisa Doyle
925.855.4046

The Doyles & J. Rockcliff Realtors
Two Names You Can Trust

How We Market Homes

I.Doyles@Rockcliff.com | www.TheDoyleTeam.com
Greg DRE #61156082, Lisa DRE #61156080
TWO MORE DIABLO HIGHLANDS HOMES SOLD

How is the Market?

Call us right away for a free update!

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J. Rockcliff Realtors
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Real Estate

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SOLD in 5 Days
43 Barons Place
Danville

SOLD in 6 Days
3156 Glasgow Circle
Danville
HOMES WE HAVE SOLD THIS YEAR SO FAR!

- 3340 Helen Lane • 1037 Oak Grove Rd. #99
- 20 Estrella Place • 1054 Oakleaf Court
- 150 Via Lucie • 755 Watson Canyon Court
- 4424 Terra Granada • 855 Corrie Place
- 9427 Ebensburg Circle • 2075 Fasoria Way
- 6432 Laurel Creek Place • 5215 Woodside Court
- 977 Shadow Hill Drive • 368 Newgate Court
- 1920 Morello Avenue • 632 Bourne Court
- 2141 21st Avenue • 9042 Via Media
- 7647 Arbor Creek Drive • 26233 Parkside Drive
- 1402 Sunset Loop • 2603 Durango Lane
- 1820 Hill Meadow Place • 3422 Stacey Way
- 281 Trenton Circle • 1831 Rioja Street

Contact Lisa Doyle for a no obligation market valuation.

Lisa Doyle
925.855.4046
LDoyle@Rockcliff.com

Maximum Exposure. Maximum Results.
Celebrating 26 Years of Bringing Buyers and Sellers Together!

How is the Market?
If you’re listed with The Doyle Team, the market is
Sold! Sold! Sold!
The Mortgage Forgiveness Debt Relief Act of 2007
Expires on December 31, 2012

With no talk from Congress about extending the Debt Forgiveness Act, there is one thing that you should consider — IF YOU SHORT SELL YOUR HOME AFTER THE LAW EXPIRES, YOU COULD VERY LIKELY FACE SIGNIFICANT TAX CONSEQUENCES. For example:

Home Purchase Price: $900,000
[At the height of our market]
Home Loan Amount: $850,000
Today's Sales Price: $700,000
Your Deficiency Debt/Forgiven: $150,000
Potential Tax Liability: $52,500

If December 31st sounds like a long way off, keep in mind that the average short sale can take anywhere from 3 to 6 months to close escrow—sometimes longer.

If you are just thinking about short selling your home, CALL US TODAY TO DISCUSS ALL OF YOUR OPTIONS.

Greg & Lisa Doyle 925.855.4046
ldoyle@rockcliff.com
Agent License #: 01150023
Agent License #: 01149880

J. Rockcliff
REALTORS