

INLAND VALLEYS REALTOR®

THE OFFICIAL PUBLICATION OF THE INLAND VALLEYS ASSOCIATION OF REALTORS®



From Personal to Professional

NAR President Chris Polychron explains how to avoid ethical dilemmas when working with loved ones who are looking to buy or sell a home

FOR MORE INFORMATION GO TO PAGE 18





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MAY 2015

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Join the IVAR Leadership Team!



MIKE STOFFEL,
2015 IVAR PRESIDENT

Over the next two weeks, IVAR members once again have a chance to vote for colleagues who have stepped forward to lead our association as members of the Board of Directors. I hope all of you will take a few minutes to make your selections online at www.IVAOR.com.

My colleagues on the Board of Directors have offered their time and energy as volunteers to be stewards of IVAR, support our members and help build one of the most effective voices for organized real estate on the local level anywhere. The most successful initiatives in our REALTOR world have been backed, built and worked by volunteers who have devoted time to do everything from dreaming up plans for conferences and events to decorating rooms and umpiring our annual softball game.

Candidates for our Board of Directors bring significant experience in real estate and average more than a decade of volunteer leadership on committees and real estate association boards at various levels. Their commitment to serving our association and our membership is matched only by the commitment they make daily to serve their clients and build their businesses. I'm proud to work alongside this group to continue to build the type of association our members deserve.

I'm also looking forward to seeing many new faces from our industry emerge to join our leadership team over the coming

years. Whether your interest is in improving REALTOR professional standards and ethics, making a difference in public policy and politics, building a better MLS, supporting our networking events and the collegial atmosphere they help create for our industry or any of the many additional ways we work to improve member services and our industry, I'm confident there is a place here that welcomes your talents and energy.

After all, the strength of our association is in our membership. IVAR benefits from a tremendous staff – as good as any you will find in California. In turn, they rely on members willing to step forward to make the ideas we dream up and they execute really shine.

So, as you take a few minutes to look through the list of candidates on our website, I also hope that you will consider being part of that list in the future – or of the team that helps us change minds at city councils, Sacramento, Washington D.C. and in our communities. You don't have to wait a year. The opportunity is there with a phone call to me, our staff or to any one of your colleagues who have stepped forward to lead and support this remarkable organization.

After all, leadership is the next step you take. I look forward to seeing the contributions of those who take that step next.

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Together we'll go far





PAUL HERRERA,
GOVERNMENT AFFAIRS DIRECTOR

Following a successful trip to Sacramento in April to discuss important REALTOR® issues with legislators at the State Capitol, IVAR members took their message to Washington DC to meet with members of Congress and Senate.

The annual Midyear Meetings in the Nation's Capitol included some familiar themes related to the importance of FHA and mortgage interest deductibility. However, this year also included new issues for REALTORS® that impact their business operations and the commercial side of the industry. The list of issues came from one of four topical areas:

1. Provide a Safe and Affordable Path to Homeownership for American Families
2. Protect the Operations of REALTOR® Businesses
3. Protect Commercial Real Estate Tax Provisions
4. Protect Real-Estate Related Tax Policies

The complete issue briefing documents are available for all members to download at <http://bit.ly/1dmPhuQ>.

The safe and affordable path to homeownership centers around the need to reform the housing finance system while making sure that the nation retains a backstop for safe, 30-year mortgages. FHA has been particularly important to that effort, providing an affordable option for first time homebuyers who are less likely to meet the down payment requirements of conventional loans.

In 2014, REALTORS® helped to keep the PATH Act at bay. The PATH Act is one of numerous recent proposals that sought to remove government guarantees from the secondary market.

REALTORS® also discussed a series of topics related to tax policies within real estate. Members stressed the importance of maintaining Mortgage Interest Deductibility, an issue that has been central to NAR's lobbying efforts for many years. They asked Congress to not repeal deductibility of Property Taxes paid. In an effort to continue protecting distressed homeowners, REALTORS® also asked Congress to once again extend Mortgage Debt Forgiveness Tax Relief. Without that extension, homeowners who benefit from any principal reductions in loan modifications and some short sales would have to pay income taxes on the forgiven amount. That could easily become tens of thousands of dollars in tax liabilities. These protections lapsed in December, 2014.

On the commercial real estate side, members asked Congress to keep 1031 exchanges in the tax code. Section 1031 is a highly used provision that allows owners of commercial property to defer taxes temporarily when exchanging "like-kind" properties. It has been in the tax code for 94 years, arriving almost simultaneously with the introduction of capital gains taxes.

Members also made the argument for a permanent 15-year depreciation period for leasehold improvements. The current 15-year depreciation lapsed at the end of 2014, reverting depreciation back to a 39-year schedule that makes improvements to these properties less cost effective.

Finally, REALTORS® asked Congress to act on Patent Reform and Data Security issues to help remove troubling liabilities in basic business operations. Both issues need clarification to avoid abuse and to prevent these issues from being legislated through the court system.

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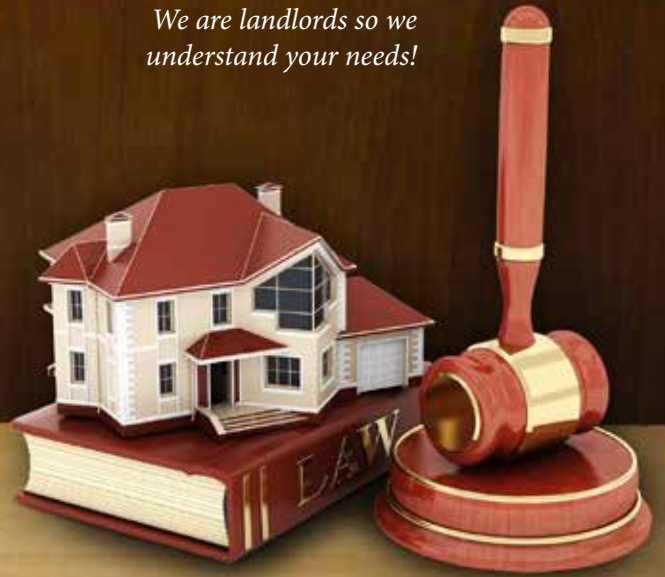
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POCKET LISTINGS:



In a competitive real estate market it is often tempting to keep a listing as a “pocket listing” or an off-MLS listing. While pocket listings can be legal, they do raise a number of practical, legal and ethical issues. Initially, within two days of obtaining the listing, all one-to-four residential and vacant lot listings must be submitted to the MLS or an opt out form (Seller Instruction to Exclude Listing from the MLS (C.A.R. Form SELM)), signed by the seller and the broker or office manager, must be submitted to the MLS.

Beyond the MLS requirements, not putting the property in the MLS can raise issues of breach of fiduciary duty to the seller, which in turn can be a violation of California Real Estate Law. The Residential Listing Agreement (C.A.R. Form RLA) devotes much of page 2 to information about the benefits of putting the property in the MLS, such as getting more exposure for the property and potentially a higher price. This section, which must be initialed by the seller, also informs the seller about closed or private listing clubs and that their use may limit market exposure as well.

These and other pocket listing issues, such as N.A.R. Code of Ethics violations, potential anti-trust violations and potential fair housing laws violations are discussed in the C.A.R. Legal Q&A Pocket Listings. If your seller is requesting a pocket listing, be certain that you fully inform your seller objectively about the advantages and disadvantages, that they have signed all necessary disclosures and opt-outs, and that it is the seller who is making the decision.

CONTINGENT SALES: USING THE COP:

As the market improves and we are once again seeing more move-up buyers, the Member Legal Hot Line is getting more questions about using the Contingency for Sale of Buyer's Property (C.A.R. Form COP). Accordingly, a few reminders about using the COP may be helpful. First, for the purchase to be contingent upon the buyer's sale of property, paragraph 4 in the California Residential Purchase Agreement (C.A.R. Form RPA) must be checked in order to incorporate the COP, which must also be signed by both the buyer and the seller to be part of their agreement.

When that is done, COP paragraph 1 makes the purchase agreement contingent on the close of escrow of the buyer's property and identifies that property. Paragraphs 2 and 3 inform the seller whether buyer's property is listed and if it is in escrow. If the buyer's property is not in escrow, the buyer has 17 days to provide evidence to the seller that the buyer's property has entered escrow or the seller may cancel. If the buyer's property is in escrow and either party to that escrow gives notice of their intent to cancel, the buyer must notify the seller, in which case the seller may also cancel.

Additionally, if the contingency remains in effect and the buyer's property does not close escrow and the seller has not received another offer on this property by the scheduled close date, then either party may cancel.

The seller can continue to market the property for sale and accept another offer, as a backup. If a backup offer is accepted, under paragraph 7.A, the seller has the right to immediately notify the buyer to (i) remove the contingency for the sale of the buyer's property, (ii) remove the loan contingency, (iii) provide verification of funds to close without the sale of the buyer's property, and (iv) comply with specified additional requirements, if any.



continued on page 9

The purpose of having the buyer remove the loan contingency is so that the buyer cannot use the loan contingency as a "back door" for keeping the buyer's property contingency alive. Verifying funds does not mean that the buyer must show they have sufficient cash to purchase the property but rather that the buyer has the ability to obtain a loan and the down payment without the sale of the buyer's own property. The seller may cancel if the buyer does not complete those actions within the time specified, which is 3 Days. Although sometimes referred to as a "right of first refusal", the process provided in this form does not describe a "right of first refusal" in the traditional and technical legal sense of the term, it is instead a contingency release clause.

If paragraph 7.B is checked, the seller can continue to offer the property for back-up offers but does NOT have the right to immediately require the buyer to remove the contingency for the sale of the buyer's home. The seller will have to wait for a set number of days. During this time, the buyer can continue efforts to sell her/his own property.

Note that nothing in the COP delays times for the buyer's performance in the RPA such as bringing in the deposit, submitting proof of funds, pre-approval or pre-qualification letters, inspection periods, and contingency removal.

LEGAL LIVE WEBINAR: MEDIATION

In RPA paragraph 22.A, the parties have agreed, with some exceptions, to mediate any dispute between them through the C.A.R. Real Estate Mediation Center for Consumers before resorting to court or arbitration. Join C.A.R. Attorney Neil Kalin who will lead a panel discussion about the C.A.R. Mediation Center and the mediation of real estate disputes in a webinar on Tuesday, May 5th from 1:30 to 2:30 p.m. The focus will be on buyer-seller mediation. Topics that may be of interest include: How to prepare for mediation; the role of counsel; the role of REALTORS®; the role of the mediator; the benefit of mediating through the C.A.R. Mediation Center; and confidentiality.

You can sign up for this webinar at www.car.org/legal/live. Space is limited and may fill up fast. You may want to sign up as quickly as you can. As soon as you register you should immediately receive a confirmation email which you will need to attend the webinar.



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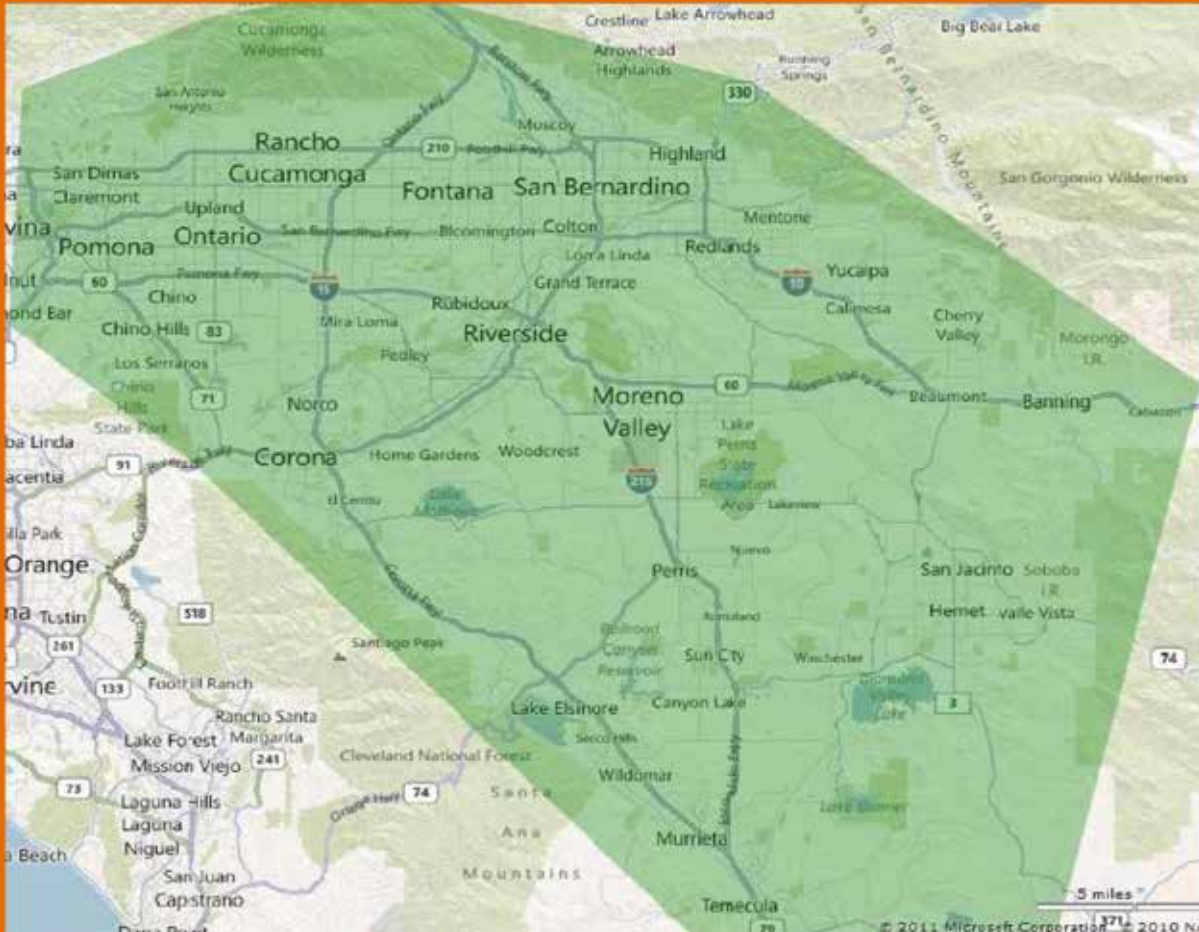


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Housing Data – April 2015



Inland Valleys Association of REALTORS® (IVAR)

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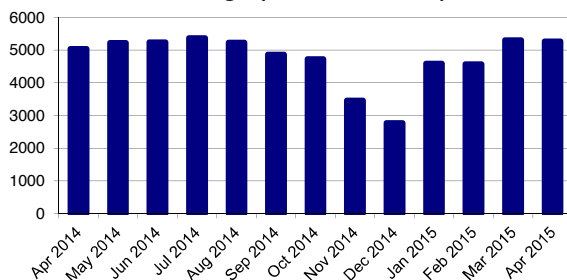
Mark Dowling, Chief Executive Officer

Welcome to the Inland Valleys Association of REALTORS (IVAR) monthly housing update. As a member benefit, IVAR produces monthly and quarterly housing reports to help members and area leaders better understand what's going on in the regional housing market. When reviewing the latest housing data from the region, there are a few noticeable trends emerging over the last several months:

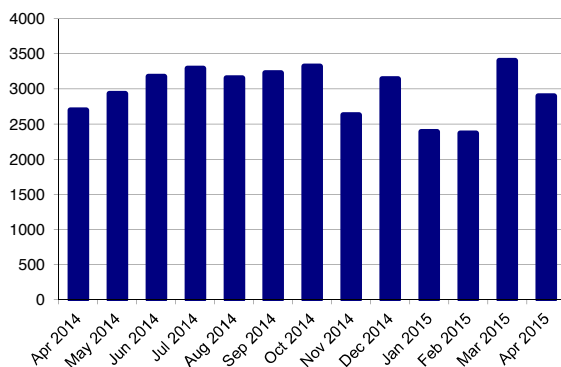
- Continuing last month's trend, the IVAR regional housing market saw increases "across the board" in all five major sales transactions categories: New Listings, Pending Sales, Sold Listings, Median Sales Price and Sales Volume.
- Pending Sales are up a whopping 22% year-over-year, and New Listings were up 4%.
- The market continues to demonstrate increased demand with increases in Median Sales price and Sales Prices reflecting nearly 100% of the Listing Price.



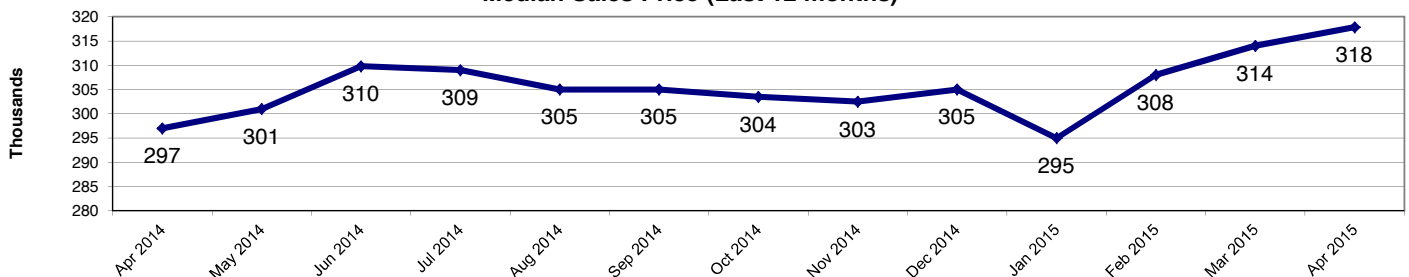
Apr-2014 Apr-2015 Annual Change

New Listings (Last 12 Months)

New Listings	5,032	5,259	↑	4%
Pending Sales	3,231	4,139	↑	22%
Sold Listings	2,695	2,894	↑	7%
Median Sales Price	\$297,000	\$317,835	↑	7%
Sales Volume (\$M)	\$867	\$998	↑	13%
Price/Sq.Ft.	\$171	\$180	↑	5%
Sold \$/List \$	99.13%	99.09%	↓	0%
Days on Market	33	35	↑	6%
CDOM	41	44	↑	7%

Closed Listings (Last 12 Months)

All data used to generate these reports comes from the California Regional Multiple Listing Service, Inc. If you have any questions about the data, please call the CRMLS Customer Service Department between the hours of 8:30am to 9:00pm Monday thru Friday or 10:00am to 3:00pm Saturday and Sunday at 800-925-1525 or 909-859-2040.

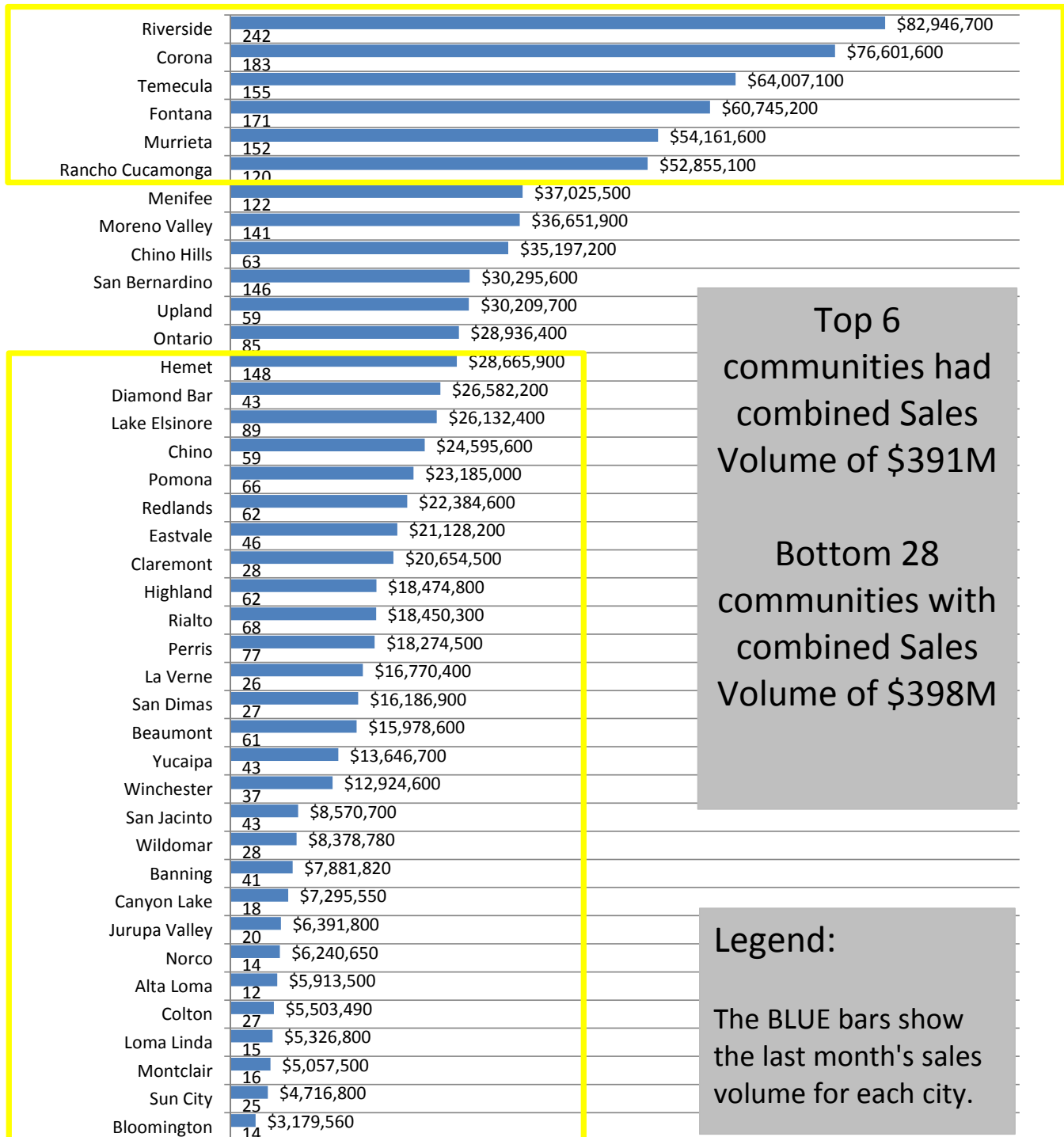
**Median Sales Price (Last 12 months)**

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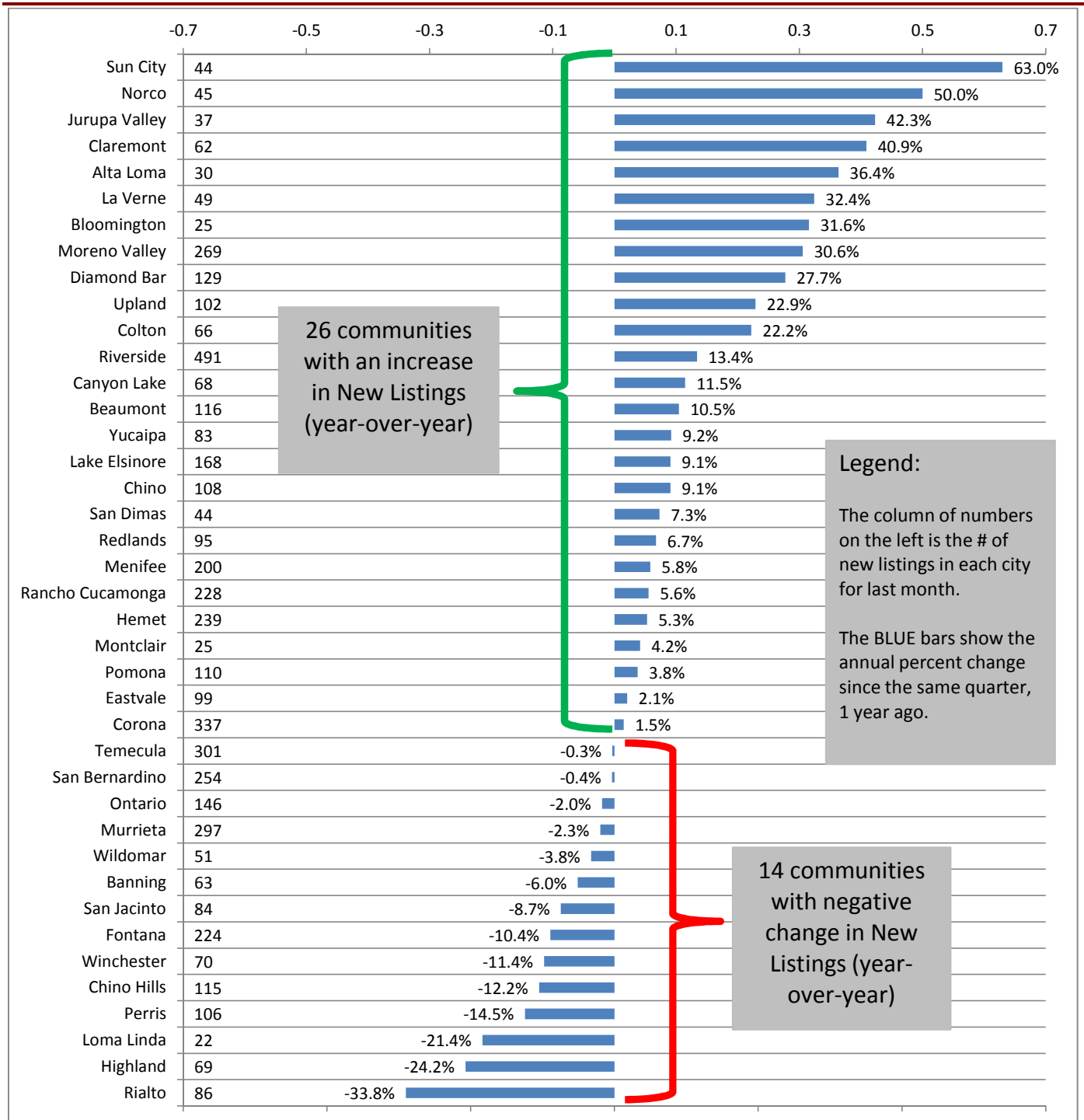
The following monthly data shows "YEAR-OVER-YEAR" (YOY) changes as well as current conditions in the real estate market

	YOY Sales Transactions	YOY Median Sales Price %	Median Sales Price \$	Price per Sq.Ft.	Total Days on Market
Alta Loma	↑ 33%	↑ 30%	\$ 495,000	\$ 250	25
Banning	↑ 32%	↑ 17%	\$ 187,500	\$ 133	46
Beaumont	↑ 36%	↑ 2%	\$ 255,000	\$ 141	33
Bloomington	↓ -7%	↓ -11%	\$ 218,000	\$ 177	46
Canyon Lake	↑ 20%	↑ 15%	\$ 355,000	\$ 186	71
Chino	↑ 16%	↓ -5%	\$ 400,000	\$ 230	54
Chino Hills	↓ -7%	↓ -6%	\$ 517,500	\$ 289	41
Claremont	↓ -3%	↑ 8%	\$ 595,000	\$ 312	33
Colton	↑ 13%	↑ 19%	\$ 215,000	\$ 178	21
Corona	↓ -3%	↑ 1%	\$ 400,050	\$ 213	49
Diamond Bar	↑ 23%	↓ -6%	\$ 549,900	\$ 329	57
Eastvale	↑ 21%	↓ -6%	\$ 463,000	\$ 169	51
Fontana	↑ 17%	↑ 9%	\$ 325,000	\$ 185	36
Hemet	↑ 16%	↑ 11%	\$ 189,000	\$ 119	40
Highland	↑ 55%	↑ 16%	\$ 277,500	\$ 164	54
Jurupa Valley	↑ 82%	↓ -11%	\$ 306,000	\$ 201	56
La Verne	↑ 13%	↑ 2%	\$ 553,000	\$ 314	36
Lake Elsinore	↑ 22%	↑ 11%	\$ 305,000	\$ 147	52
Loma Linda	↑ 67%	↑ 3%	\$ 390,000	\$ 182	55
Menifee	↑ 21%	↑ 10%	\$ 310,000	\$ 141	39
Montclair	↓ -16%	↑ 1%	\$ 318,000	\$ 241	43
Moreno Valley	↓ -3%	↑ 10%	\$ 253,000	\$ 152	43
Murrieta	↑ 5%	↑ 4%	\$ 347,000	\$ 156	54
Norco	↑ 17%	↑ 31%	\$ 445,000	\$ 223	69
Ontario	↓ -13%	↑ 13%	\$ 340,000	\$ 242	46
Perris	↑ 12%	↑ 9%	\$ 235,000	\$ 130	42
Pomona	↑ 16%	↑ 12%	\$ 335,000	\$ 241	46
Rancho Cucamonga	↓ -6%	↑ 6%	\$ 406,000	\$ 244	44
Redlands	↑ 13%	↑ 0%	\$ 316,200	\$ 212	29
Rialto	↑ 28%	↑ 13%	\$ 270,000	\$ 169	34
Riverside	↓ 0%	↑ 11%	\$ 315,000	\$ 198	44
San Bernardino	↓ -8%	↑ 11%	\$ 200,000	\$ 156	42
San Dimas	→ 0%	↑ 22%	\$ 529,000	\$ 294	50
San Jacinto	↓ -4%	↑ 16%	\$ 214,950	\$ 109	49
Sun City	↑ 39%	↓ -2%	\$ 182,000	\$ 151	31
Temecula	↑ 9%	↑ 10%	\$ 389,900	\$ 184	39
Upland	→ 0%	↑ 21%	\$ 510,000	\$ 243	44
Wildomar	↓ -10%	↑ 11%	\$ 320,000	\$ 140	33

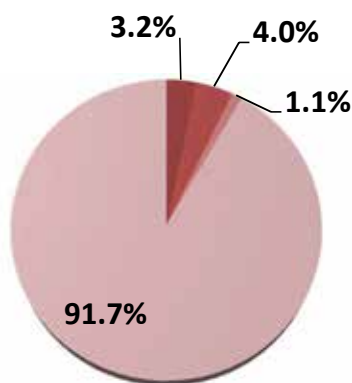
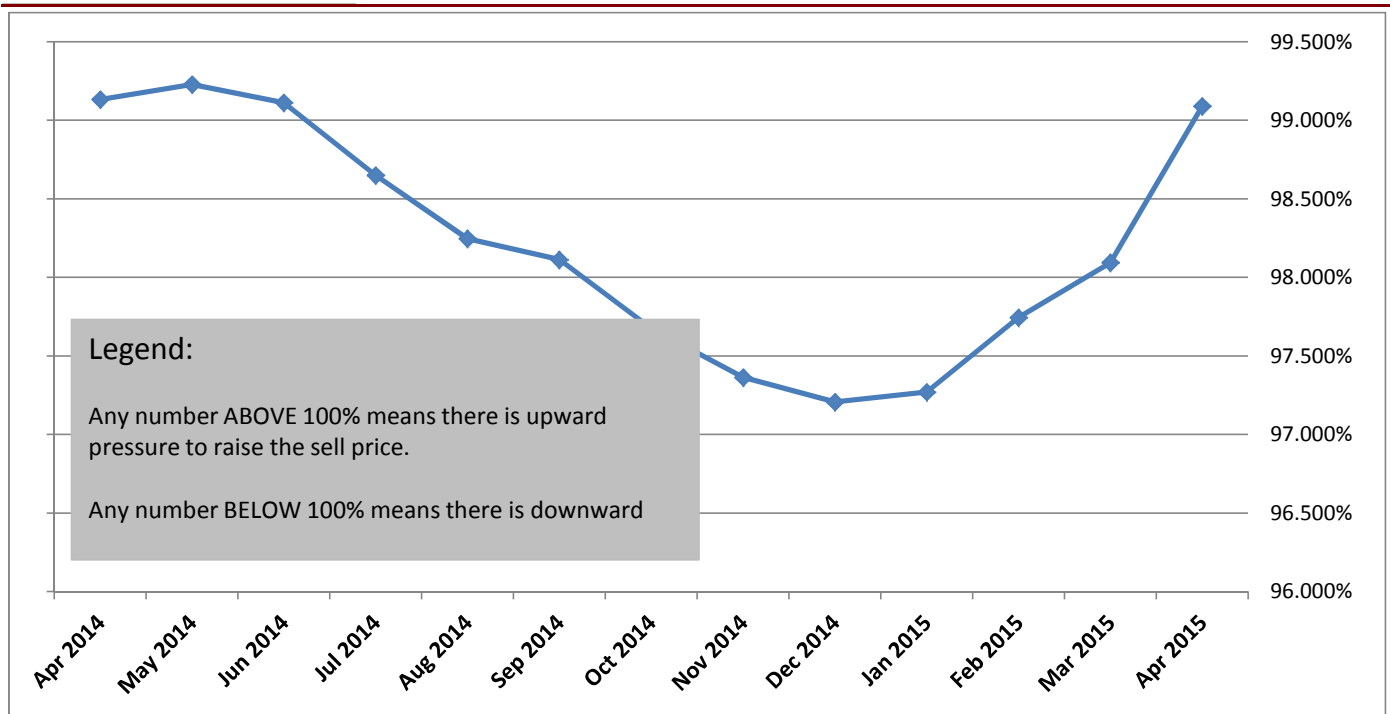
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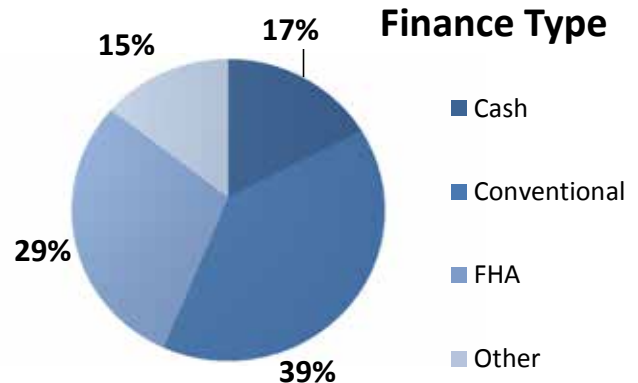


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Sale Type

- Other
- REO Sales
- Short Sales
- Standard Sales



Finance Type

- Cash
- Conventional
- FHA
- Other

The IVAR team has worked hard to improve services and make IVAR a better business association. IVAR is committed to defining its service and building member relationships not with promotional gimmicks and giveaways, but rather by refining a business-minded approach to serve our members' professional needs with our problem-solving approach. By focusing on value-added services, IVAR is committed to being the board of choice for Inland Empire REALTORS.

If you have any questions or suggestions on how IVAR can provide better services, please feel free to contact us.

Mark Dowling, Chief Executive Officer

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Four Reasons To Claim Your .REALTOR Web Address

If any professional knows the importance of an address, it's a REALTOR®. We recognize that the key difference among most properties is location, location, location – and more often than not, that comes down to the address. It's no different online, because your web address – or URL – matters.

Anyone can create a .com web address, but only REALTORS® have the privilege of securing a .REALTOR address, distinguishing them from every other profession in the vast universe of the Internet.

The Internet is changing, opening new doors for more effective branding and increased credibility. Here are four reasons why claiming one of the new top-level domains (TLDs) is more important than ever, and easier than you may think:

1. New domains offer new opportunities. These days, just about every company uses the same all-purpose domain: .com. This generic domain doesn't make it easy for users to search by specialization because most every website looks identical to all the others. But new domain names are changing the way customers perceive and search for companies, allowing professionals to brand themselves with a more descriptive web address to make them stand out and easier to find. There are already more than five million new TLD web addresses on the Internet today. These top level domains are helping users cut through the clutter by using monikers to denote their industry, like .travel to promote tourism at the highest levels; geographical locations, like .NYC; or even international company names, like .Google.

2. Make it easier for consumers to find you. The introduction of more TLDs means the Internet is becoming increasingly segmented and more organized. This benefits consumers, as it immediately identifies the products and services they're looking for. After all, you know exactly where you're headed if you're visiting a website with a domain like .bike or .yoga, whereas the former .com or .net web addresses could have

led you anywhere, including astray. Likewise, these new domains can benefit companies or professionals by offering an attractive branding opportunity, making you easier to find – and easier to trust.

3. Instant credibility. There are two types of TLDs: restricted and unrestricted domains. Websites ending in .com and .net are unrestricted, meaning anyone can use them. A restricted domain, like .gov or .edu, can only be used by permitted groups and have strict usage rules. For instance, only U.S.-affiliated institutions of higher education can use the .edu domain. These restrictions offer an inherent level of trust since the company has been vetted by an authority.

4. Brand yourself as forward-thinking. The Internet is evolving, but it's not going to happen overnight. That means early adopters of a new TLD domain will reap the benefits and the status that comes with being a tech pioneer. Obtaining a .REALTOR domain is one more example that REALTORS® like you are leading the way.

A Restricted Domain Exclusively for REALTORS®. It's easy to claim your piece of the new Internet landscape with a web address ending in .REALTOR, and take advantage of this exclusive marketing tool that instantly offers the credibility you deserve. Like our esteemed trademark, this restricted online domain encompasses everything the REALTOR® brand stands for: ethics, trust, professionalism and service.

When consumers see your web address ending in .REALTOR, they'll know they have found a trustworthy source for real estate information. Take advantage of this exclusive benefit of NAR membership to brand yourself online as an ethical real estate professional, in a way that a .com address never could.

Learn more here about the future of real estate online. And when you're ready to become a pioneer in the industry, claim your .REALTOR domain. Your first URL is free for one year!



Join us for the Annual IVAR vs. TIGAR Softball Game!

**Don't miss out on the excitement as two teams
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We will be serving hot dogs, chips, and drinks.



When: Wednesday, June 10th

Where: Hunt Park

4015 Jackson St.

Riverside, CA 92506

Time: 4:00pm - 7:00pm

To play contact Morgan Myers at (951) 684 - 1221

From Personal to Professional

NAR President Chris Polychron explains how to avoid ethical dilemmas when working with loved ones who are looking to buy or sell a home.



MAY 2015 | BY CHRIS POLYCHRON

As I meet with REALTORS® across the country to discuss market trends, financing challenges, and our industry's best practices, I get a fascinating mix of questions. One of the more interesting ones recently was about issues that arise when family members and friends become your clients.

I'm sure this subject comes up frequently for many professionals: doctors, attorneys, accountants, among others. You're at a cookout or a community event, and your cousin or an old high school friend approaches you. You see the lightbulb above his head as he realizes you can help. When you're in the beginning stages of your career and you haven't got much more in your tool kit than a business card, a laptop, and a phone, these encounters can be a godsend. For those of you in smaller communities, you may literally bump into members of your personal network when you walk down Main Street. But there are complications with these relationships that you should be sensitive to. You can learn how skilled practitioners deal with common dilemmas involving loved ones who are also clients in our feature, "The Friends and Family Conundrum."

Here's an important question to consider. When your relative or pal is a potential buyer or seller, does being a REALTOR® confer any specific obligations or cautions while you are working together? The answer is not explicitly. If you adhere

to the National Association of REALTORS® Code of Ethics and you are a true professional, you should already be holding yourself to the highest standards of honesty and fairness.

The only rule I have for working with family is transparency. You need to disclose any relationship to the other parties involved in the transaction. That's it. A pretty simple answer.

But it got me thinking: Why is it such a simple answer? Because, at the end of the day, we are all in the integrity business. When we talk about professionalism, we are expressing our commitment to excellence in how we treat people and serve their needs.

Isn't that the value of a REALTOR®? Some might argue it's primarily for information, but I disagree. When family members—or anyone else—ask you to be their agent, they are seeking great service and truthful guidance.

So, remember, being a REALTOR® carries 24/7 expectations. How you conduct yourself in everything you do—from volunteering in the community to showing property—is a reflection of your core values and your integrity as a professional. If your loved ones expect "better" access to you, remind them that you're committed to providing the highest standard of service to every client. It's also perfectly OK to ask Cousin Joe not to call at midnight with a listing question. Professional boundaries will help your personal relationships and your business flourish.



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WEDNESDAY, JUNE 10TH

Education
Self Defense Class
9:00am – 11:00am
IVAR Riverside Office

WEDNESDAY, JUNE 10TH

Networking
IVAR vs. TIGAR Softball Game
4:00pm – 7:00pm
Hunt Park - Riverside

THURSDAY, JUNE 11TH

Education
45 Hour License Renewal
9:00am – 11:00am
IVAR Riverside Office

FRIDAY, JUNE 12TH

Education
The Escrow Process –
Winds of Change are on the Way!
9:00am – 12:00pm
IVAR Riverside Office

THURSDAY, JUNE 18TH

Education
I to We: Building a Team
10:00am – 11:30am
IVAR Riverside Office

MONDAY, JUNE 22ND

Education
The Listing Contract and the
RPA with Lisa Gerdes
9:00am – 11:30am
IVAR Riverside

