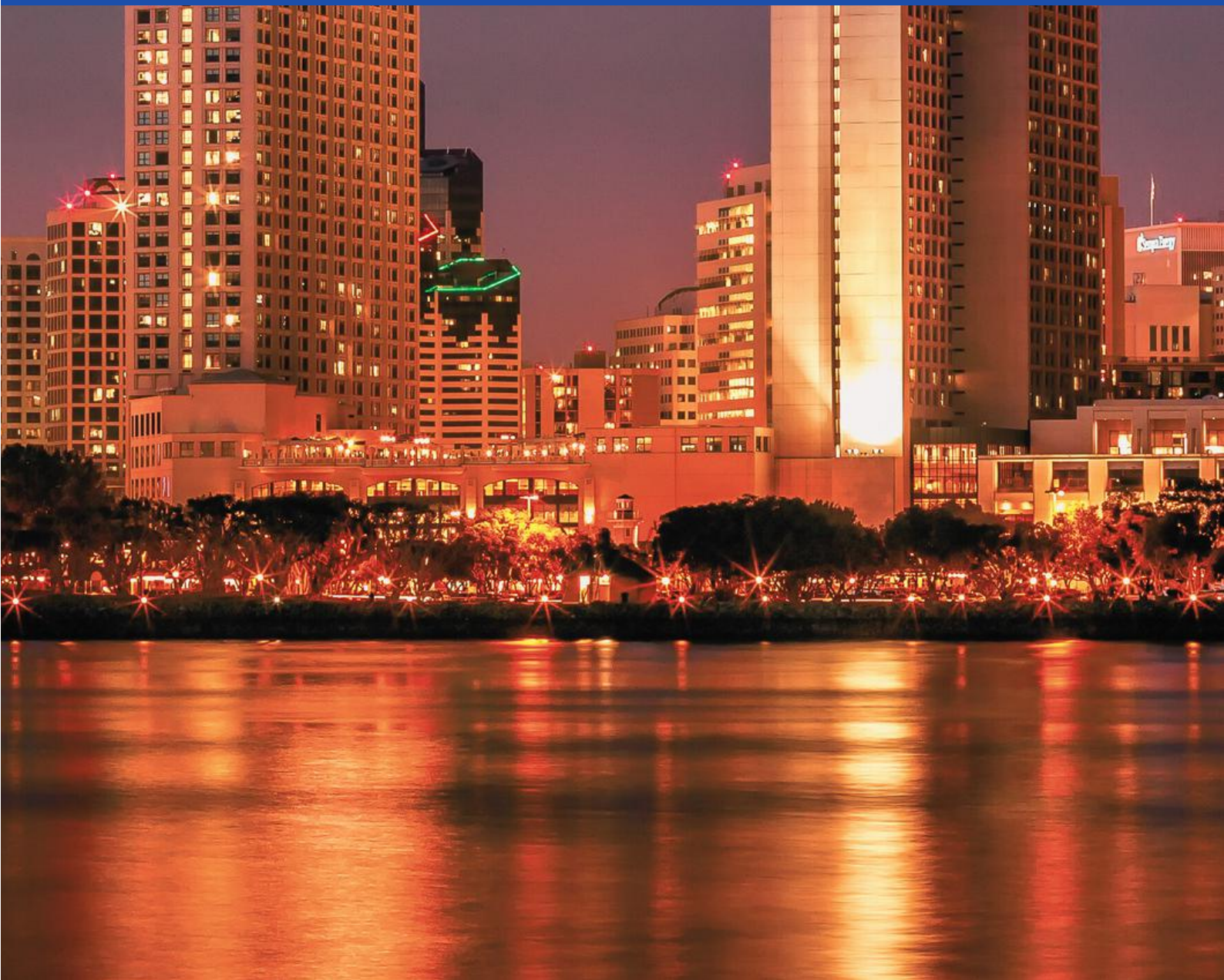




# Today's San Diego REALTOR®

## Q4 2025 Edition





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# Leadership Message

## A Message from Chris Anderson, 2025 SDAR President

*By Chris Anderson, CEO, San Diego Association of REALTORS®*

As we close the chapter on 2025, I want to take a moment to reflect on what this year has meant for our Association and for each of you as REALTORS®.

2025 was a year that the Association leaned into change, strengthened its foundation, and stayed firmly focused on what matters most—serving our members. In a year marked by market shifts, new laws, evolving technology, and continued affordability challenges, SDAR remained steady, responsive, and member-first in everything we did.

A major highlight of the year was our continued commitment to legislative advocacy. In October, several important housing and real estate-related laws were enacted that strengthened and protected private property rights, improved clarity for property owners, and supported a more balanced housing market. Through our advocacy at the local and state levels, SDAR worked to ensure REALTOR® voices were heard and that new laws reflected the realities you and your clients face every day.

Behind the scenes, we also made meaningful investments in our Association's physical and operational infrastructure. In 2025, SDAR completed several long-overdue upgrades to

our headquarters, including new carpeting, vinyl plank flooring in high-traffic areas, fresh paint, roofing improvements, and other necessary repairs. These updates ensure our headquarters remains a professional, welcoming, and functional space for members, staff, and volunteers for years to come.

Just as important, this year we completed SDAR's 2026 Strategic Plan. This plan provides a clear roadmap for the future and will begin implementation in 2026, guiding our priorities around member value, operational excellence, advocacy, and long-term sustainability.

We also invested in a state-of-the-art CRM system that will transform how we serve you. This powerful new platform will simplify transactions, improve communication, and create a more seamless experience for members—making it easier to access information, manage interactions, and engage with SDAR in more efficient and meaningful ways.

Most importantly, 2025 reinforced the strength of this Association: our engaged members, dedicated volunteers, committed leadership, and hardworking staff. Your professionalism, resilience,



and service to your clients and communities continue to elevate the REALTOR® brand throughout San Diego County.

As we look ahead to 2026, I am confident in our direction and excited about what's to come. Thank you for your trust, your involvement, and your continued commitment to SDAR. It is truly an honor to serve as your President.

Wishing you and your families a joyful holiday season and a successful year ahead.

Warm regards,  
Chris Anderson



*Chris Anderson, a dedicated real estate professional with nearly four decades of experience, serves as the 2025 President of the San Diego Association of REALTORS® (SDAR). As a seasoned REALTOR®, Chris has built a reputation for leadership, integrity, and unwavering dedication to advancing the profession.*

*With a deep-rooted commitment to the real estate industry, Chris has served as a leader at the local (SDAR), state (C.A.R.), and national (NAR) levels, offering a unique perspective on fostering strong relationships and advocating for policies that support both REALTORS® and homeowners. Her extensive experience allows her to navigate the complexities of the industry while championing innovation, professionalism, and ethical standards.*

*Throughout her career, Chris has been a steadfast advocate for homeownership, fair housing, and professional standards. As SDAR President, she is dedicated to empowering members through education, resources, and advocacy, ensuring they have the tools needed to thrive in an evolving market.*

*Chris remains actively engaged in shaping the future of real estate, leveraging her expertise to create meaningful opportunities for REALTORS® and the communities they serve.*

**Chris Anderson – 2025 SDAR President**  
**San Diego Association of REALTORS®**  
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# MARKET OUTLOOK

Marketplace Outlook includes the latest real estate stats and trends in San Diego County and other critical topics.



# MARKET OUTLOOK

## What the 2026 Housing Forecast Means for San Diego Buyers

*By Melissa Dittmann Tracey, a contributing editor for REALTOR® Magazine and editor of the Styled, Staged & Sold blog*

According to the National Association of REALTORS®' 2026 Real Estate Forecast Summit, the housing market is expected to show **measurable improvement for buyers in 2026**, following several challenging years. While affordability will remain uneven across the country, economists anticipate **lower mortgage rates and increased inventory** to create more opportunities—particularly for well-prepared buyers working with a REALTOR®.

### Key Buyer-Focused Insights:

- **Mortgage rates are projected to trend closer to the 6% range**, improving monthly affordability and expanding purchasing power compared to recent years.
- **Existing-home sales are expected to increase**, signaling renewed buyer confidence and more movement in competitive markets like San Diego.
- **Inventory is slowly improving**, giving buyers more choices and slightly easing bidding pressure—though affordability will continue to vary widely by neighborhood and price point.

### What This Means for SDAR REALTORS® and Their Buyers:

For San Diego buyers, success in 2026 will rely on local expertise, timing, and thoughtful strategy. While national forecasts point toward recovery, affordability in coastal and high-demand areas will remain a challenge. REALTORS® will play a critical role in helping buyers understand their options, evaluate trade-offs, and move decisively when the right opportunity arises.

As buyer demand strengthens, REALTORS® who proactively educate clients and set realistic expectations will be best positioned to guide buyers confidently into homeownership.

### 5 Ways to Get Your Business Ready

Nadia Evangelou, NAR senior research economist and director of real estate research, pointed to several ways real estate pros can prepare for the projected uptick in sales.

#### 1. Target the new pool of rate-qualified buyers.

A one-point mortgage rate drop can significantly expand the buyer pool—especially among renters, younger households and high-earning millennials

# MARKET OUTLOOK

who may have been previously priced out. “Reach out to buyers who may have stepped back from the market” because they may be in a better position to re-enter if rates drop to 6%, Evangelou said.

## 2. Price strategy matters more than ever.

As affordability has been stretched, buyers are ultra-focused on their house payment, Evangelou said. “Homes priced even 3–5% above market will face longer days on the market and deeper eventual reductions,” [NAR’s report notes](#). Real estate pros will need to guide sellers on realistic pricing to result in a faster sale and a stronger final sales price. “Well-priced homes will stand out in the market immediately,” Evangelou said

## 3. Watch the inventory mix.

Mid-priced homes that better align with household incomes will drive demand in 2026. Evangelou noted that middle-income buyers can now afford only 21% of listings nationwide, down from 50% pre-pandemic. Markets that are seeing greater availability of mid-priced homes are better positioned for recovery. For example, Evangelou noted that places like Raleigh, N.C., have shown improvement as their inventory has become more closely aligned with local income levels.

Builders are also starting to respond to the affordability gap. Townhomes—often a more attainable option for entry-level

buyers—comprised 18% of single-family housing starts in the second quarter of 2025—nearly double their share from a decade ago, said Robert Dietz, chief economist at the National Association of Home Builders.

## 4. Migration patterns remain a driving force.

Metros in the South, Mountain West and many Midwestern regions continue to attract new residents, and areas with higher migration are likely to see stronger home sales as a result. “Knowing where your buyers are coming from and why is essential,” Evangelou said.

## 5. Expect meaningful—but uneven—demand.

Even with a projected 14% national increase in home sales, recovery will vary greatly by market. “Demand will improve, but not everywhere the same,” Evangelou said. “The recovery will be concentrated where housing and incomes are coming closer together.” The alignment—between affordability, job growth and buyer demand—will determine which metros see the biggest swings in 2026. NAR economists identified several key indicators that tend to drive market momentum and pinpointed [10 emerging homebuying hot spots for 2026](#).



Keep an eye on these 10 metrics in your local market, which could lead to stronger home sales in your area in 2026:

1. Household income growth
2. Job growth
3. Millennial household growth
4. Increase in rate-qualified households if mortgage rates dip to 6%
5. Strong domestic migration that drives population growth
6. Share of sales with price reductions that shows how close seller expectations align with buyer budgets
7. More listings available at attainable price points
8. Mortgage and rent payment alignment
9. Single-family permit growth
10. Growth in mortgage originations as a key indicator of strengthening buyer activity and transaction volume

### Stay Data-Ready

Find regularly updated, market-level insights on affordability, prices and listing trends through the NAR [Metro Market Statistics Dashboard](#), available exclusively to members.

### REALTOR® Talking Points To Use With Buyers

Here are some talking points about this topic that may be helpful in client conversations:

- “Nationally, experts expect mortgage rates to ease in 2026, which could improve affordability—but local market knowledge is key here in San Diego.”
- “We’re starting to see more inventory, which gives buyers more options and negotiating opportunities than we’ve had in recent years.”
- “Even with improving conditions, affordability will vary by neighborhood—my role is to help you find the best fit for your goals and budget.”
- “As buyer activity increases, preparation matters more than ever. Getting pre-approved and understanding timing will help you compete.”
- “The market is shifting, and having a REALTOR® who understands local trends can make a real difference in your buying strategy.”

Read the entire story [here](#).



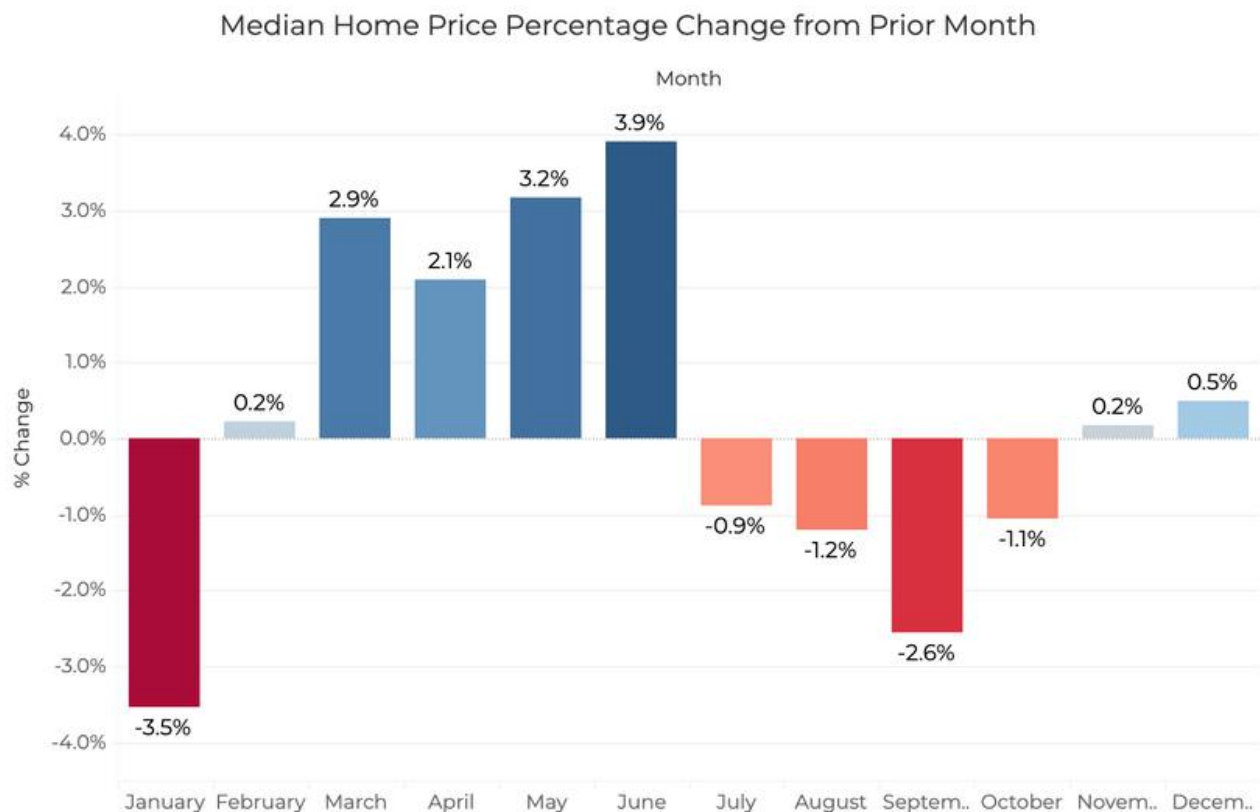
### **Melissa Dittmann Tracey**

Melissa Dittmann Tracey is a contributing editor for REALTOR® Magazine and editor of the Styled, Staged & Sold blog.

# MARKET OUTLOOK

## December Market Snapshot: Sales, Inventory & Buyer Activity Heading Into Year-End

As we head into the holiday season, NAR's December Market Dynamics report shows typical seasonal patterns shaping the housing market—with inventory generally declining from November levels and motivated buyers remaining active through year-end. Understanding these December trends helps REALTORS® set expectations and guide clients on timing, pricing, and strategy during one of the market's most unique months. [National Association of REALTORS®+1](#)



Source: NAR's non-seasonally adjusted median existing home sales price

Note: The price change reflects the average pre-pandemic median home sales covering the period of 1999 to 2019

Key takeaways include:

- Seasonally lower inventory compared with November, a common December trend that can tighten choices for buyers. [stlrealtors.com](#)
- Buyer interest continues, especially from those looking to close before the year's end. [National Association of REALTORS®](#)
- These dynamics underscore the importance of strategic timing and market insight when counseling buyers during the winter season. [National Association of REALTORS®](#)

Source: NAR Economists' Outlook – December's Market Dynamics: Sales, Inventory and Buyer Trends





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# MAIN EVENTS

Main Events provides a summary of past events along with photos of upcoming events as well as attendees, keynote speakers and special guest speakers.



# MAIN EVENTS

## Holiday House 2025: REALTORS® Opening Wallets and Hearts for Military Families

The spirit of giving is alive and well at SDAR!

On Thursday, December 4, 2025, SDAR's Ambassadors Foundation hosted Holiday House - our signature charitable event benefiting Operation Homefront, a nonprofit dedicated to supporting military families across San Diego County.



*(Photo Caption: Marines attended this year's Holiday House and loaded up nearly 500 gifts for local military families!)*

Each year, for the last 13 years, Holiday House has brought together REALTORS®, affiliates, and community partners in a beautiful San Diego luxury listing to collect toys and donations for military families who make such great sacrifices for all of us.



*(Photo Caption: Over 400 party-goers attended this year's Holiday House at 16409 Via De Santa Fe, Rancho Santa Fe, 92067).*

This year's home was an \$8.4 million listing in Rancho Santa Fe, represented by SDAR REALTOR® Members Lisa Schoelen and Julie Pierce, of Compass Realty. Find the listing [here](#).



It was an evening filled with holiday cheer that included photos with Santa, Carolers near the check-in area, a DJ and dancing, a visit from the Grinch, a game of chance that ensured every SDAR member won a prize, fantastic food, lots of

# MAIN EVENTS

networking, and a wonderful way to give back, where members connect with fellow professionals who have charitable hearts and love for community.



*(Photo Caption: Santa poses with some of the party-goers at Holiday House 2025.)*

Thank you to everyone who attended the event and opened their hearts and wallets for those who serve our country. Your support made this event truly meaningful.

[Check out this link](#) to see more photos from the event.

Want your luxury listing to be next year's Holiday House? Contact SDAR's Sr. Manager of Events, Janelle Morrow at [jmorrow@sdar.com](mailto:jmorrow@sdar.com).



SDAR's Government Affairs Team hosted their 2nd annual Reds, Whites & Brews event on Thursday, October 9, at our Kearny Mesa campus and it was a "knockout" success! We had a fantastic turnout of REALTORS®, industry partners, and even VIP guests from N.A.R. and C.A.R. who joined us for an evening that blended advocacy, community, and fun.

Guests enjoyed "ringside seats" for all the action — sampling local wines, craft beers, and hard ciders, savoring bites from food trucks, and cheering each other on in the Heaviest Hitter Punching Bag Competition. The friendly rivalry kept the energy high all night as attendees competed for bragging rights and prizes.

The event was more than just a great time — it was a celebration of REALTOR® unity and the power of our collective voice in protecting private property rights. Thank you to everyone who joined us and made the night one to remember!



## NEW MEMBER JUMPSTART

Are you a newly licensed real estate agent? If you are fresh out of real estate school, you are probably thrilled that you passed the test and found a great broker, but have no idea what to do next!

Join us for our New Member JumpStart at our Kearny Mesa office featuring training on what you need to know to get started, the benefits of your SDAR member products and services, and lunch provided by the top real estate affiliates.

Arrive 15 minutes early for registration, have your SDAR Member # with you, and bring a government-issued ID for verification.

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# COMMITTEE CORNER

Committee Corner provides a summary of goals, recent accomplishments, challenges, and upcoming events that arise in SDAR Committees, provided by Committee Chairs or Vice Chairs in each edition of Today's San Diego REALTOR®.



# COMMITTEE CORNER

## Marcom and Events

*Update Provided By: Chris Anderson, 2025 Event Chair*



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Want your luxury listing to be next year's Holiday House? Contact Janelle Morrow at [jmorrow@sdar.com](mailto:jmorrow@sdar.com).

# COMMITTEE CORNER

## International, Commercial, and Governance Committees





## Education



# COMMITTEE CORNER

## Risk Management

### Local Area Disclosures – Time to Update

Each year, the Risk Management Committee reaches out to SDAR members asking if they have any new issues to report that should be included in the updated LAD.

Your suggestions and new information are essential to the success of the LAD. We could not do this without your help. Please email your information and comments to: [riskmanagement@sdar.com](mailto:riskmanagement@sdar.com).

Thank you!

*Since 2003, SDAR has been producing the LAD, which has brought greater disclosures to transactions in the county and has proven to be of significant benefit to buyers, sellers, and REALTORS®.*



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# SAN DIEGO MLS

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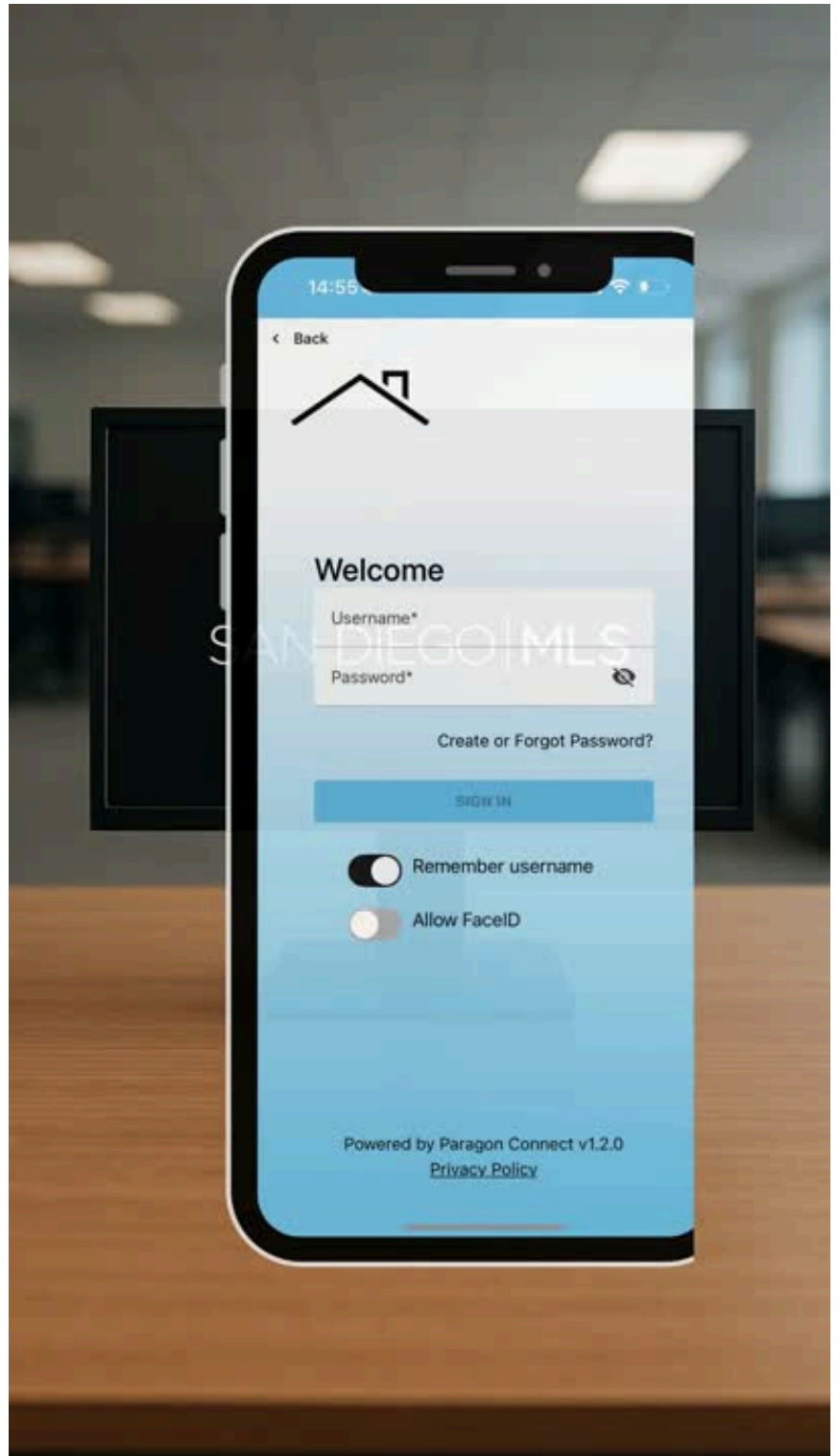
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# MEMBER BENEFITS

Unlock a wealth of benefits by joining the Greater San Diego Association of REALTORS® (SDAR). As one of California's largest REALTOR® associations, SDAR offers unparalleled advantages, thanks to economies of scale you will not find elsewhere. By becoming a member, you gain access to an array of tools and resources designed to enhance your professional success. This section will highlight one or more member benefits SDAR Members can enjoy.



# MEMBER BENEFITS

## New SDAR Member Benefit: Get Paid Faster with Cosient Commission Advance

SDAR is excited to announce a new financial resource now available to SDAR members and SDMLS subscribers — a partnership with Cosient that brings a Commission Advance service directly to your fingertips!

### What Is a Commission Advance?

A commission advance gives you access to your earned commission before closing, letting you tap into your income while a deal is still pending or even on an active listing. It's not a loan — you're simply getting your own money sooner, without credit checks, monthly payments, or debt.

### Why This Matters to You

Real estate income can be unpredictable. Commission checks don't always arrive when your bills or business expenses are due. With Cosient's program, you can:

- **Access commissions early** — often the same day funds are approved. [San Diego | MLS - Support](#)
- **Keep your credit clean** — no credit check is required. [cosient.com](#)
- **Manage cash flow with confidence** — use early funds for marketing, payroll, MLS dues, lead gen, or business growth. [cosient.com](#)
- **No personal liability** — if a sale falls through, repayment simply moves to your next transaction. [cosient.com](#)

Typical fees range from about 3%–7% — usually lower than credit card costs and without hidden charges. [cosient.com](#)

### How It Works

1. Submit a request for an advance on a pending sale or active listing. [San Diego | MLS - Support](#)
2. Cosient reviews the deal (no FICO or personal credit needed). [cosient.com](#)
3. Receive your funds — often same-day by wire transfer. [San Diego | MLS - Support](#)
4. Repayment occurs at closing — seamless and stress-free. [cosient.com](#)

### A Better Way to Bridge the Gap

So, whether you're planning marketing campaigns, covering operating expenses, or simply want smoother cash flow between closings, Cosient will put you in control of your paycheck. [cosient.com](#)

Ready to get started?

Go to <https://cosient.com> to explore your commission advance options and unlock your commission when you need it most.

*Questions? Contact SDAR Member Services for help navigating the Cosient program.*

# MEMBER BENEFITS

## Access to Statewide REALTOR® Tools, Resources & Member Benefits from the California Association of REALTORS® (C.A.R.)

As a member of the San Diego Association of REALTORS® (SDAR), you also receive full membership in the California Association of REALTORS®, which unlocks a comprehensive suite of valuable professional tools and services designed to support your real estate business and career success. [California Association of Realtors+1](#)

### **Primary C.A.R. Member Benefits Include:**

#### **Guide to Benefits & Member Web Pages**

– Members have access to a centralized benefits hub on CAR.org, featuring a range of resources, tools, and services, including professional guidance and industry-specific information. [California Association of Realtors](#)

**Smart Zone** – A dedicated online portal with curated tools, legal resources, insurance information, market data, coaching tips, and more to help REALTORS® effectively run and grow their business. [California Association of Realtors](#)

#### **Member-only Tools & Services** –

Including transaction support platforms like zipForm® (statewide forms software), Forms Advisor™, Forms Tutor®, and the

REALTOR® Secure Transaction center for managing contracts and compliance. [California Association of Realtors+1](#)

#### **C.A.R. Partner Program & Discounts** –

Exclusive partner offers and member discounts on products and services relevant to REALTORS® (and access to NAR's REALTOR Benefits® Program). [California Association of Realtors+1](#)

**Professional Development & Education** – Members get access to educational courses, webinars, designations, and legal webinars to strengthen their skills and credentials. [California Association of Realtors](#)

**Advocacy & Industry Support** – C.A.R. advocates for REALTORS® at the state level on legislative and regulatory issues that affect your business and clients. [California Association of Realtors](#)

So, renew your membership this year with SDAR, because by virtue of your SDAR membership, you can also enjoy full C.A.R. membership benefits, giving you access to statewide tools, training, legal support, exclusive discounts, and professional resources that extend beyond what any local association can provide.





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# ELEVATE YOUR GAME

## Protecting Sellers from Investor-Buyer Pitfalls

*By Robert Muir, Attorney*

Investor—or “flipper”—buyers are increasingly common in today’s real estate market. While they can represent legitimate opportunities, these buyers often employ complex purchase structures, unusual contract language, or low earnest money deposits that may expose sellers to unnecessary risks. The following recent case study highlights the red flags agents and sellers should be aware of when evaluating an investor’s offer, particularly when no agent is representing the seller.

### Case Study: A Seller Approached by an Investor

A seller was referred to our office to review a purchase agreement from an “investor” buyer. No real estate agent was involved in the transaction. After reviewing the standard CAR Residential Purchase Agreement (RPA) submitted, we advised the seller not to proceed due to several concerns that raised potential legal and financial risks.

### Key Red Flags Identified

#### 1. Complex LLC Ownership Structure

The buyers presented themselves as purchasing through an LLC, which another LLC owned. This layering of entities is unusual and suggests an attempt to shield

personal liability. Further investigation showed that the individual signing on behalf of the LLC was not listed in the Secretary of State’s records.

#### 2. “Or Assignee” Language

The buyer’s name in the RPA was followed by “or assignee,” implying the right to transfer the contract to another party without the seller’s consent. This tactic is often used in “wholesale” contracts to assign the contract while in escrow, leaving sellers uncertain about the true buyer. While the RPA contains assignment rules, inserting “or assignee” creates ambiguity over whether the seller’s consent is needed. This should always be clarified in a counter offer.

#### 3. Litigation History

A simple court record search revealed that the buyer had sued three sellers in recent months, apparently in disputes where sellers attempted to cancel contracts. While agents are not obligated to investigate a buyer’s background, advising clients to conduct basic due diligence—or referring them to legal counsel—can be prudent when red flags appear.

#### 4. Low Earnest Money Deposit

The earnest money deposit offered was only 1%, far below the typical 3%. An unrepresented seller may not recognize this as unusually low, but such a small deposit makes it easier for a buyer to walk away with little consequence.

# ELEVATE YOUR GAME

## 5. Misunderstanding of "As Is"

The handwritten language in the RPA stated that the property was being purchased "As Is." While this clause is already standard in the RPA, sellers often misinterpret it to mean they can skip mandatory disclosures. Even in "As Is" transactions, sellers remain obligated to comply with all disclosure requirements.

### Lessons for Agents and Sellers

This case ended well: the seller avoided entering into a potentially problematic deal and returned to the referring agent to list the property properly. However, many sellers mistakenly believe they can accept an offer and later rely on an attorney review period to cancel if issues arise. In reality, there is no automatic three-day right to cancel, as there is in some consumer contracts. If legal review is desired, it must happen before signing.

### Summary

Investor buyers and flippers will likely remain active participants in the market, but their tactics can create significant risks for unrepresented sellers. By helping clients identify potential warning signs—such as layered LLCs, assignment clauses, low deposits, or a buyer's litigation history—agents can provide critical protection and guidance.

Encouraging sellers to seek legal review before committing to an agreement, especially when agents are not involved,

helps ensure sellers avoid costly disputes and also helps agents fulfill their role as trusted advisors in an increasingly complex marketplace.

*Robert Muir is a long-time member of SDAR's Risk Management Committee. He can be reached at [muirlaw.com](http://muirlaw.com)*

*Disclaimer: This article is designed to provide accurate and authoritative information regarding the subject matter covered. It is offered with the understanding that the author and publisher are not engaged in rendering professional advice. If legal advice or other expert assistance is required, the services of a competent professional should be sought. Articles which appear in this publication are an informational service to members. Their contents are the opinions of the authors alone and do not necessarily represent those of SDAR*



## Your CCRE Sustainability Toolkit: Helping REALTORS® Lead the Conversation in 2025

The Center for California Real Estate (CCRE) has released a data-driven marketing toolkit designed to help REALTORS® engage today's increasingly sustainability-minded homebuyers. With growing consumer interest in features that deliver real cost savings—such as solar panels, WaterSense fixtures, and climate-resilient upgrades—sustainability is no longer a niche topic, but a core part of REALTOR® value.

The toolkit includes ready-to-use slide decks, social media posts, a consumer guide, and a short video that REALTORS® can integrate into listing presentations, office meetings, and client communications. These resources help REALTORS® explain how sustainable homes can support financial savings, healthier living, and greater resilience against extreme weather and rising insurance costs.

Key takeaways highlight that 70% of homebuyers consider sustainability features when purchasing a home, and nearly three-quarters factor severe weather risk into their decisions. As buyers

focus on practical benefits like lower utility bills and reduced insurance premiums, REALTORS® who confidently guide sustainability conversations—and accurately use green MLS data fields—are better positioned to meet client expectations and demonstrate expertise in the evolving real estate market.

Go to: <https://www.ccre.us/consumer-trends-insights>

## Boost Your Expertise with NAR Designations & Certifications

The National Association of REALTORS® and its affiliated Institutes, Societies, and Councils offer a diverse range of programs and services that help members enhance their skills, proficiency, and knowledge. Designations and certifications acknowledging experience and expertise in various real estate sectors are awarded by NAR and each affiliated group upon completion of the required courses.

Real estate designations and certifications through NAR are specialized credentials for REALTORS®. Both designations and certifications are forms of real estate agent education that require real estate professionals to be active members of NAR. The primary difference between the two is that a designation requires annual dues, whereas a certification only requires

# ELEVATE YOUR GAME

an application fee, without having to pay annual dues.

[Designation and Certification Guidelines and Promotional Materials for Associations](#)

## NAR Family Designations

Designations are specialized credentials for REALTORS®. Designations offer extensive benefits that are continually improved upon and expanded. For this reason, maintaining a designation requires annual dues and continued membership in NAR.

[Accredited Buyer's Representative / ABR®](#)



ABR® designees work with home buyers at every stage of the homebuying process. The designation program establishes a foundation of training, skills, and resources to help real estate professionals succeed as a buyer's representative.

- [See course information for U.S. REALTORS®.](#)
- [See course information for International REALTORS®.](#)

Presented by REBAC (Real Estate Buyer's Agent Council) and the Center for REALTOR® Development

Contact REBAC at [rebac@nar.realtor](mailto:rebac@nar.realtor) or 800-648-6224.

## Why REALTORS® Rely on Technology

According to the NAR 2025 REALTORS® Technology Report, REALTORS® are turning to technology for two key reasons:

1. **To save time (66%)**
2. **To improve the client experience (64%).**

The good news? Clients are noticing. Nearly **82% of clients responded positively** to technology integration, with 45% stating that it significantly enhanced their experience. These insights confirm that technology isn't just about efficiency—it's about building stronger, more satisfied client relationships.



# INDUSTRY NEWS

Stay informed with the latest developments in the San Diego real estate market and beyond. From local market trends to national industry updates, we'll keep you ahead of the curve, empowering you to make informed decisions and better serve your clients.



# INDUSTRY NEWS

## 2025 Advocacy Wins: REALTORS® Deliver Results for San Diego

In 2025, REALTOR® advocacy at the local, state, and national levels delivered real results for homeowners, buyers, sellers, and the real estate professionals who serve them. Through coordinated efforts by San Diego Association of REALTORS, the California Association of REALTORS, and the National Association of REALTORS, several key laws were enacted that protect private property rights, strengthen housing supply, and improve transaction certainty across San Diego County.

### Protecting Homeownership & Insurability

*AB 1 (Connolly)* modernized how wildfire mitigation is recognized in insurance regulations. This law supports greater access to insurance for homeowners who invest in defensible space and home hardening—helping keep properties marketable and transactions moving forward.

### Cutting Red Tape to Increase Housing Supply

As part of the 2025 state budget, REALTOR®-supported CEQA reforms streamlined approvals for qualifying housing projects. In a supply-constrained region like San Diego, faster and more predictable approvals help bring

much-needed homes to market.

### Making ADUs More Feasible for San Diego Homeowners

Urgency legislation signed in October strengthened timelines and limited appeals for ADU approvals in coastal zones—addressing one of the biggest barriers facing homeowners looking to add rental income, house family members, or increase property value.

### Improving Fairness in HOA Governance

Updates to the Davis-Stirling Act added clarity and guardrails around HOA enforcement practices, helping reduce disputes that can complicate listings, disclosures, and escrows.

These wins reflect the power of REALTOR® advocacy—and why continued investment in protecting property rights and housing opportunity matters to every member.



# 2025 Was a Record Year for Advocacy Wins!



Welcome to the [Advocacy Scoop](#), the only podcast that takes you inside the advocacy work of the National Association of REALTORS®.

In this episode, Shannon and Patrick discuss NAR'S advocacy wins in 2025:

## **Protecting Transactions & Market Stability**

- Successfully secured reauthorization of the National Flood Insurance Program (NFIP) during a federal shutdown, protecting more than 1,300 real estate transactions per day.
- Led one of the most coordinated advocacy responses on Capitol Hill, including 535 congressional contacts, 80+ high-level meetings, and 2 billion media impressions.

## **Executive & Regulatory Advocacy**

- Issued 20+ formal letters to federal agencies and the White House on issues impacting housing affordability and supply.
- Opposed harmful Basel III banking rules that would raise borrowing costs, especially in high-cost markets.
- Advanced policies to unlock federal land for housing, modernize credit scoring (including rent and utility payments), and support responsible Clean Water Act implementation.

## **Historic Congressional Engagement**

- Conducted 5,000+ in-person Capitol Hill engagements and more than 1,200 meetings per Senator through REALTOR® Federal Political Coordinators.
- Expanded the Real Estate Caucus to 122 House members and the first U.S. Senator, creating a powerful bipartisan coalition focused on housing.

## **Major Legislative Wins**

- The VA Home Loan Reform Act (H.R. 1815) was signed into law, protecting veterans' access to professional real estate representation.
- Advanced the Road to Housing Act, commercial-to-residential conversion incentives, and multiple housing supply bills.
- Passed the Home Buyers' Privacy Protection Act, sharply restricting abusive mortgage trigger leads.

# INDUSTRY NEWS

## Tax Policy Victories

- Preserved and strengthened key provisions in the federal tax package, including:
  - Permanent Mortgage Interest Deduction
  - Permanent 199A Qualified Business Income Deduction
  - Expanded SALT deduction
  - Increased Low-Income Housing Tax Credit (+12%)
  - Enhanced Opportunity Zones
  - Expanded 529 plans for real estate education and career training
  - New long-term savings accounts are eligible for future home down payments

## Legal Advocacy & Property Rights

- Continued success in major property rights and takings cases.
- Secured a decisive fair use victory protecting the use of floor plans in listings after years of litigation.
- Ongoing defense of landlords' rights stemming from pandemic-era eviction moratoria.

## Election & Grassroots Impact

- Supported 126 candidates nationwide with a 68.9% win rate through independent expenditures.
- Funded 62 issue-based advocacy campaigns totaling \$8.3 million, with an 18–3 win record.
- Activated REALTORS® through 141 Calls for Action, generating

nearly 100,000 messages to elected officials.

## RPAC & Pro-Property Investment

- RPAC reached 90% of its \$45.5M national goal, maintaining its status as the largest, most bipartisan PAC.
- Launched the Pro-Property Platform, enabling REALTORS® to support 400+ federal candidates directly while strengthening REALTOR® Party influence.

## Community & Consumer Advocacy

- Awarded 697 Community Development Grants totaling \$4.4 million across 49 states, supporting fair housing, zoning reform, and neighborhood revitalization.
- Expanded consumer engagement through the American Property Owners Alliance (APOA) and REALTOR® consumer advocacy initiatives.

## Fair Housing Leadership

- Championed adoption of the Uniform Partition of Heirs Property Act in seven additional states, protecting generational wealth.
- Deepened partnerships with national and local fair housing organizations to strengthen enforcement and education.

To hear the Podcast, click [here](#).



# SPOTLIGHT ON EXCELLENCE

Welcome to Spotlights, a dedicated section of Today's San Diego REALTOR® where we shine a light on the remarkable achievements of the members of the Greater San Diego Association of REALTORS® (SDAR) and the hardworking SDAR staff who play pivotal roles in the real estate industry.

These Spotlights will celebrate the accomplishments of individuals who go above and beyond in their roles, whether it's closing significant deals, providing exceptional client service, or implementing innovative strategies to navigate the ever-evolving real estate landscape in Southern California.

Additionally, we'll highlight the invaluable efforts of SDAR staff members who work tirelessly to ensure the smooth operation of our organization on a daily basis. Stay tuned for videos with insightful interviews, success stories, and podcasts that honor the excellence within our member community.



# SPOTLIGHT ON EXCELLENCE



## 2025 BOARD OF DIRECTORS

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# SPOTLIGHT ON EXCELLENCE

## Staff Spotlight: Tony Escalante



**TONY ESCALANTE**

SENIOR SOCIAL MEDIA MARKETING  
& DIGITAL PRODUCTION MANAGER



# The San Diego Association of REALTORS® VENDOR GUIDE

## DENTIST



Dr. Mark Richey DDS  
1442 University Avenue, San Diego, 92103  
PHONE: 619-297-6104  
WWW.DRMarkRichey.COM

## FINANCIAL SERVICES



Jose A. Hernandez & Marisol Flores  
Teamhernandez@clearmortgagecapital.com  
PHONE: 619-279-7424

## FINANCIAL SERVICES



Ed Woolery - VP of Mortgage Lending  
ed.woolery@grarate.com | 858-922-3325  
888 Prospect Street, Suite 140, La Jolla, 92037

## FINANCIAL SERVICES



Cameron Oxberry  
PHONE: 858-779-0151  
coxberry@westcapitalending.com

## FINANCIAL SERVICES



Ted Przybylek  
ted@ranchoted.com  
PHONE: 619-647-1999  
www.RanchoTed.com

## HOME IMPROVEMENT



The Tailored Closet & Premier Garage  
Dana Nuesca - Owner  
760-546-8241







# The San Diego Association of REALTORS® VENDOR GUIDE

## HOME IMPROVEMENT



[www.TheRepairTech.net](http://www.TheRepairTech.net)  
PHONE: 858-863-7319  
[mail@therepairtech.net](mailto:mail@therepairtech.net)

## HOME IMPROVEMENT



PHONE: 619-401-9607  
[www.CHRISTIANROOFING.COM](http://www.CHRISTIANROOFING.COM)  
1226 Greenfield Drive, El Cajon, CA 92021

## HOME WARRANTY



Mona Cimental  
PHONE: 619-408-1144  
[Mona@ORHP.com](mailto:Mona@ORHP.com)

## HOUSEKEEPING



619 281-2532 office  
[Paul@CleanologySD.com](mailto:Paul@CleanologySD.com)  
[www.CleanologySD.com](http://www.CleanologySD.com)

## LEGAL



1124 Wall Street, La Jolla, CA 92037  
(858) 454-2500  
[jfk@jfkklatt.com](mailto:jfk@jfkklatt.com)  
[www.jfkklatt.com](http://www.jfkklatt.com)

## MEDIA

**The Daily Transcript**

\$39 For the Year just for SDAR members.  
[www.sdtranscript.com/sdar](http://www.sdtranscript.com/sdar)





# The San Diego Association of REALTORS® VENDOR GUIDE

## MEDIA



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PHONE: 847-504-8744  
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Enter code: SDBJ49

## MOVERS



858-790-8394  
3525 Del Mar Heights  
San Diego, CA 92130  
[www.a-smart-move.com](http://www.a-smart-move.com)

## MOVERS



PHONE: 619-651-9687  
[www.collegehunkshaulingjunk.com/san-diego/](http://www.collegehunkshaulingjunk.com/san-diego/)

## 1031 EXCHANGE



Jason McMurtry  
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Phone: 800-445-5908  
[www.1031CapitalSolutions.com](http://www.1031CapitalSolutions.com)

## MOVERS



Pedro Gallegos  
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[ltaylor@or1031.com](mailto:ltaylor@or1031.com)







# CARAVAN CONNECTIONS

## TUESDAY



### MISSION BAY CARAVAN TOUR #G12

9:00AM PITCH SESSION

MISSION BAY YACHT CLUB  
1215 EL CARMEL PLACE  
SAN DIEGO, CA 92109



### COLLEGE AREA - EL CAJON CARAVAN TOUR #G18

9:00AM PITCH SESSION

MARIE CALLENDER'S  
6950 ALVARADO ROAD,  
SAN DIEGO, 92120



### DEL MAR CARAVAN TOUR #G702D1

11:00AM PITCH SESSION

HOTEL INDIGO DEL MAR  
710 CAMINO DEL MAR  
DEL MAR, 92014



### SCRIPPS RANCH CARAVAN TOUR #G10

9:00AM PITCH SESSION

SRCA COMMUNITY CENTER  
11885 CYPRESS CANYON  
ROAD, SAN DIEGO, 92131

## WEDNESDAY



### CARLSBAD CARAVAN TOUR #G701

9:30 AM PITCH SESSION

MIGUEL'S COCINA  
5980 AVENIDA ENCINAS,  
CARLSBAD, 92008



### RANCHO PENASQUITOS CARAVAN TOUR #G129

10:00 AM PITCH SESSION

PITCHERS SPORTS BAR  
9920 CARMEL MOUNTAIN  
ROAD, SAN DIEGO, 92129



### CORONADO CARAVAN TOUR #G118

9:00 AM PITCH SESSION

CORONADO YACHT CLUB  
1631 STRAND WAY,  
CORONADO, 92118



### SOUTH COUNTY CARAVAN TOUR #G7

11:00 AM PITCH SESSION

GALLEY AT THE MARINA  
550 MARINA PARKWAY  
CHULA VISTA, 91910

## THURSDAY



### DOWNTOWN CARAVAN CODE #G8

9:00 AM PITCH SESSION

WYATT IN EAST VILLAGE  
1509 BROADWAY  
SAN DIEGO, CA 92101



### MIRA MESA CARAVAN TOUR #G126

10:00 AM PITCH SESSION

TOM CAT BAR & GRILL  
9388 MIRA MESA BLVD  
SAN DIEGO, CA 92126



### PREA CARAVAN TOUR #G16

9:00 AM PITCH SESSION

PORTUGUESE HALL  
2818 AVENIDA DE PORTUGAL  
SAN DIEGO, 92106



### SAN MARCOS CARAVAN TOUR #G78

12:30 AM PITCH SESSION

LAKE SAN MARCOS  
COMMUNITY CENTER  
1105 A LA BONITA DRIVE  
SAN MARCOS, CA 92078

## THURSDAY



### RAMONA CARAVAN TOUR #G24/G25

1ST/3RD THURSDAYS  
9:30 AM - 12:00 AM

FOR MORE INFO:  
[WWW.RREA.ORG/CARAVAN](http://WWW.RREA.ORG/CARAVAN)



### GOLDEN TRIANGLE CARAVAN TOUR #G111

11:00 AM PITCH SESSION

LEUCADIA PIZZA  
7748 REGENTS RD,  
SAN DIEGO, 92122



### BAY MESA CARAVAN TOUR #G6

9:00 AM PITCH SESSION

ELIJAH'S RESTAURANT  
7061 CLAIREMONT MESA BLVD  
SAN DIEGO, CA 92111



### METRO CARAVAN TOUR #G14

8:30 AM PITCH SESSION

BANKERS HILL CLUB  
3030 FRONT ST.,  
SAN DIEGO, 92103



### POWAY CARAVAN TOUR #G64

9:00 AM PITCH SESSION

ST. BARTHOLOMEW'S  
16275 POMERADO ROAD,  
SAN DIEGO, 92064

## FRIDAY

# IMPORTANT BILLING REMINDERS FOR 2026

Please make note of the important billing information below, so you can budget and plan accordingly. Once invoices are populated to your portal, you can pay online at your convenience.

SDMLS Quarterly billing - January, April, July and October

SDAR Annual billing - December 2026

SentriLock Annual billing - December 2026





## **Thank you for being a valued member of the Greater San Diego Association of REALTORS®!**

If you have any ideas, insights, or contributions you'd like to share with your fellow members, we encourage you to reach out. Whether it's a topic you'd like to see covered, an advertiser who'd be interested in reaching members or content you'd like to contribute to the next editions of Today's San Diego REALTOR®, we welcome your input.

Please don't hesitate to contact [membership@sdar.com](mailto:membership@sdar.com) with your suggestions and contributions. Your voice matters, and we're here to ensure that your needs and interests are met.

Thank you once again for being an essential member of the Greater San Diego Association of REALTORS® community!