



Association of  
**REALTORS**®



# Dues and Fees Amounts & Deadlines

## *When to Expect Your Yearly Invoices*

Annual REALTOR Membership Dues

\$674.00\* - Billed in December

\*RAF VOLUNTARY CONTRIBUTION INCLUDED

Due January 16th

\$100 Late Fee assessed January 18th

Annual Affiliate Membership Dues

\$115.00 - Billed in December

Due January 16th

Annual MLS Fee

\$451.00 - Billed in April

Due May 1st

\$100 Late Fee Assessed May 2nd

Monthly Supra eKEY Fee

\$18.89 - 8th of every month

PLEASE NOTE, THE AMOUNTS/DATES PROVIDED ARE APPROXIMATES, AS THEY CAN CHANGE YEARLY, AT EACH ASSOCIATION'S DISCRETION.

[Click here to view the CSMAR Bylaws](#)

[Click here to view CSMAR Policy and Practices](#)



# CSMAR Broker Tour Pre-Meeting

**Please join us every Friday at 9:00 am for the  
CSMAR Broker Tour Pre-Meeting**

This meeting is for **all CSMAR Members**. This meeting will include listings from Simi Valley, Moorpark, Newbury Park, Thousand Oaks, Westlake Village, Agoura, Agoura Hills and Oak Park.

Listings must be in the MLS as Active or Active-Under Contract & listings must be submitted in the MLS by **1:00 pm the Thursday before**.

**Broker Tour Pre-Meeting starts promptly at 9:00 am  
Rancho Simi Recreation and Park District  
4201 Guardian Street, Simi Valley, CA 93063**

*Broker Tour starts immediately following the meeting and goes to approximately 1:00 pm*

*We highly recommend pitching your listing at the Broker Tour Pre-Meeting,  
if you wish to have a strong showing.*

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## **\*Conejo Valley Broker Tour Information**

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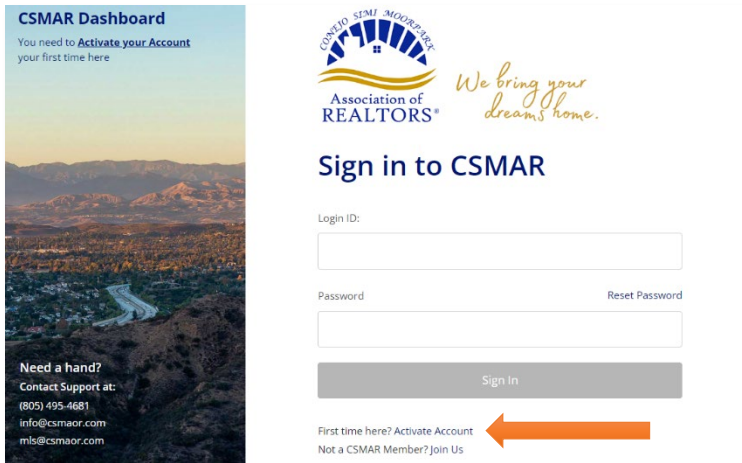
**This Broker Tour is primarily for the  
(Thousand Oaks, Newbury Park, Agoura, Westlake and Oak Park Areas)**

**Every Wednesday  
from approximately 11:00 am. to 3:00 pm, with **no preceding meeting**.  
Please note, CSMAR does not facilitate anything for this meeting.**

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**\*NOTE** (For BOTH Simi & Conejo Pre-Meetings)  
For your listing to show up on the printed Broker Tour list,  
You must add it on Broker Tour through the MLS by 1:00pm the preceding Thursday.  
For more information contact CSMAR, 805-495-4681

# CSMAR MLS - How to Log In as a New Member



1. Type in the browser:  
[Csmaor.sso.remine.com](https://csmaor.sso.remine.com)

2. Scroll down and click on  
**Activate Account**



3. Type in the full MLS ID you were provided, and click Continue

4. You'll receive an email from **MLS Support** that will walk you through creating a password.

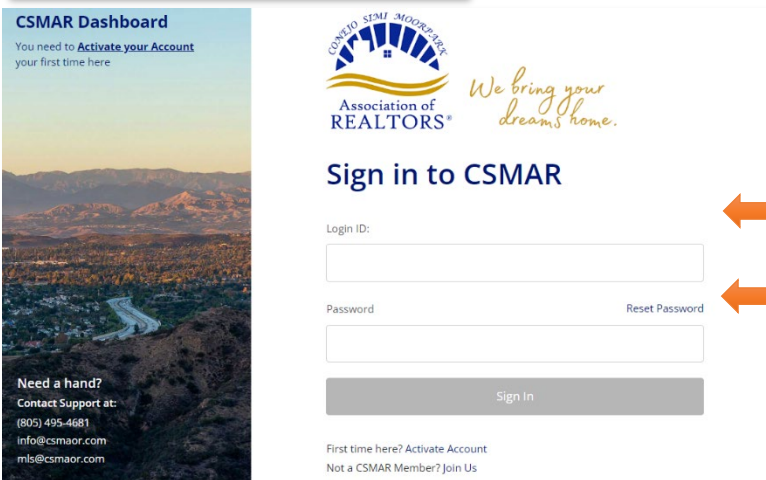
## Welcome To CSMAR!

Click on the link below to create a password for your CSMAR account.

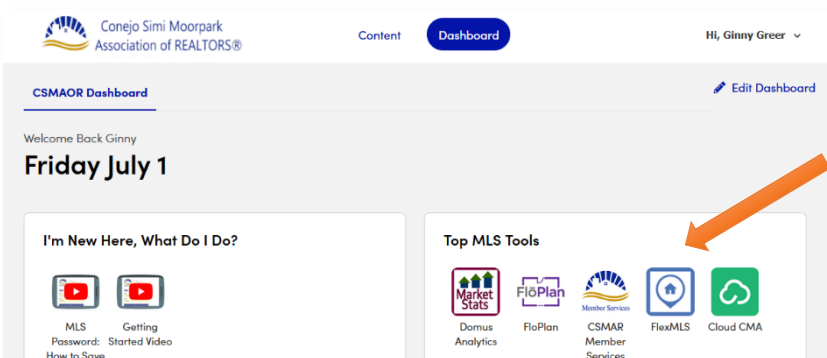
[Create My Password](#)

If you need assistance, please contact us at (805) 495 - 4681 [info@csmaor.com](mailto:info@csmaor.com) [mls@csmaor.com](mailto:mls@csmaor.com)

Sincerely,  
CSMAR MLS



5. Follow the link to Sign in, and enter your **login ID and Password** then click Sign In



6. You're now in our MLS Dashboard. Click on the **Flexmls Icon** to get into the MLS.

# 2024 BOARD OF DIRECTORS

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805-341-5369

# COMMITTEE CHAIRS AND DESCRIPTIONS 2024

## **ASSET & BUILDING MANAGEMENT: CHAIR, MARK DEL SANTO**

The purpose of the Asset and Building Management Committee is to supervise, manage and maintain both the capital and real estate assets of the Association and to provide for appropriate acquisition, disposal, and maintenance of the Association owned or leased real properties. **Team Liaison: Marissa Galvan-Cota**

## **BUDGET & FINANCE: CHAIR, RICK GAVIATI**

It shall be the duty of the Budget and Finance Committee under the direction of the Board of Directors, to supervise the finances of the Association, to prepare an annual budget, and cause to be published a statement of the finances as required by California Corporations Code. **Team Liaison: Evelyn Schultz**

## **BYLAWS: CHAIR, TIM MCDUGALL**

It shall be the duty of this committee to study the Bylaws and Policies and Practices and to draft and recommend any changes or revisions, and to advise and recommend action on any suggested changes emanating from the membership. **Team Liaison: Dawn Maher**

## **CULTURE & ENGAGEMENT: CHAIR, SHIRESE SPANIOL**

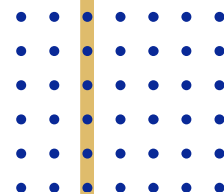
The purpose of the Culture and Engagement Committee is to encourage the interconnection of our members and affiliates to their Association and to each other. Their purpose is to make CSMAR interesting and appealing to all members, which is critical to maintaining the Association's value and attractiveness to new generations of members and future leaders. **Team Liaison: Sarah Gonzales**

## **EQUAL OPPORTUNITY, CULTURAL DIVERSITY AND COMMUNITY OUTREACH: CHAIR, CHRISTINE MASON**

This committee in conjunction with the Conejo Simi Moorpark Association of REALTORS® Board of Directors, designs, promotes and implements the Association's programs in the areas of minority outreach, fair housing, affirmative marketing, fair lending practices, and cultural awareness. The committee also monitors, evaluates, and assists Association members with N.A.R. and C.A.R. legislative, legal and regulatory trends in issue areas related to equal access to shelter for all individuals regardless of race, color, religion, sex, national origin, handicap, or familial status. **Team Liaison: Fidencio Tamayo**

## **GRIEVANCE: CHAIR, JAY LIEBERMAN**

Members of this committee must attend the Conejo Simi Moorpark Association of REALTORS® annual Ethics training seminar. **Team Liaison: Laura Sager**



# COMMITTEE CHAIRS AND DESCRIPTIONS 2024

## **LOCAL GOVERNMENT RELATIONS/LOCAL CANDIDATE RECOMMENDATION COMMITTEE: CHAIR, TAMI JO COLBURN**

a) Local Governmental Relations (LGR) – encourages members to take an active interest in the political affairs of the community and monitors government actions on a local level.

b) Local Candidate Recommendation Committee (LCRC) – monitors the voting records of Federal, State and Local elected officials concerning real estate related and private property rights; coordinates and conducts local candidate interviews (during election years). **Team Liaison: Marissa Galvan-Cota**

## **MULTIPLE LISTING SERVICE: CHAIR, BRET CARDEN**

Composition and procedure of this committee is set forth in Article XVII, Section 3 of the Association's By-Laws and the current MLS Rules and Regulations.

**Team Liaison: Fidencio Tamayo**

## **PROFESSIONAL DEVELOPMENT: CHAIR, CHRIS MELAMED**

This committee is responsible for designing, implementing and maintaining a full range of educational opportunities for the members aimed at assisting the agent in becoming more successful in the real estate industry and/or the Association. This committee shall also be responsible to promote REALTOR® benefits to Association members to include sponsoring social and/or professional enhancement events and service pin awards. In some cases events may be in conjunction with the Culture & Engagement Committee and may include fund raising events, to raise money for the Association's charitable donations. **Team Liaison: Laura Sager**

## **PROFESSIONAL STANDARDS: CHAIR, PETER GREER**

The President shall annually designate the Chair and Vice Chairperson(s) of the Committee. Members of the Professional Standard Committee shall be selected to serve on hearing panels as required to hear matters of alleged violations of Conejo Simi Moorpark Association of REALTORS® Bylaws, ethical misconduct by Association members and alleged violations of MLS rules by MLS Participants or Subscribers or to provide arbitration as requested under the provisions of C.A.R.'s Code of Ethics and Arbitration Manual as from time to time amended. All members of this committee must attend the Conejo Simi Moorpark Association of REALTORS® annual Ethics training seminar. **Team Liaison: Laura Sager**

## **SCHOLARSHIP: CHAIR, CAROL HUNTER**

The purpose of the Conejo Simi Moorpark Association of REALTORS® Public Benefits Foundation, Inc. Scholarship program is to enhance the image of REALTORS®, acknowledge REALTORS® as contributing citizens of our community and give REALTORS® positive recognition. **Team Liaison: Sarah Gonzales**

# MEET THE CSMAR TEAM



**EVELYN SCHULTZ, RCE**  
Chief Executive Officer  
Evelyn@csmaor.com



**DAWN MAHER**  
Vice President of  
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**MARISSA GALVAN-COTA**  
Member Services  
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**SARAH GONZALES**  
Senior Membership  
Coordinator & Executive  
Assistant  
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**LAURA SAGER**  
Membership Director &  
Professional Development  
Coordinator  
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**FIDENCIO TAMAYO**  
MLS Director  
Fidencio@csmaor.com



# 2024-2026 Strategic Plan



## ADVOCATE

*Committed to:*

- ◆ Interact with the public, media, and elected officials as the leading advocate for private property rights and real property ownership in our community.
- ◆ Collaborate with groups, coalitions, and the public to advocate on legislative, regulatory, and economic development solutions.
- ◆ Educate and engage members on the importance of Calls-for-Action, investing in the REALTOR® Action Fund, and other REALTOR® Party programs.



## LEAD

*Committed to:*

- ◆ Uphold the REALTOR® Code of Ethics and foster a culture of integrity, professionalism, and respect.
- ◆ Cultivate new leaders to ensure the long-term strength of the association and community.
- ◆ Embrace Diversity, Equity and Inclusion in all programs and services.
- ◆ Recognize the significance of Fair Housing and remain committed to offering equal professional service to all.
- ◆ Provide our members with market-leading technology and education.



## ENGAGE

*Committed to:*

- ◆ Be the trusted “Voice for Real Estate” in our community.
- ◆ Encourage members to participate at the local, state and national levels.
- ◆ Engage in activities that have a positive impact on our community.
- ◆ Offer creative communication, interaction and networking opportunities for members and affiliates.



**Conejo Simi Moorpark Association of REALTORS®**

463 Pennsfield Pl., Suite 100

Thousand Oaks, CA 91360

805-495-4681 | [www.csmaor.com](http://www.csmaor.com)

## OUR MISSION

*As the trusted “Voice for Real Estate,” the Conejo Simi Moorpark Association of REALTORS® promotes ethical standards and professional development opportunities, strengthens REALTOR® involvement in the community, and advocates for real property ownership and private property rights.*

# CODE OF ETHICS AND STANDARDS OF PRACTICE OF THE NATIONAL ASSOCIATION OF REALTORS®

Effective January 1, 2024



Where the word REALTORS® is used in this Code and Preamble, it shall be deemed to include REALTOR ASSOCIATE®s.

While the Code of Ethics establishes obligations that may be higher than those mandated by law, in any instance where the Code of Ethics and the law conflict, the obligations of the law must take precedence.

## Preamble

Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization. REALTORS® should recognize that the interests of the nation and its citizens require the highest and best use of the land and the widest distribution of land ownership. They require the creation of adequate housing, the building of functioning cities, the development of productive industries and farms, and the preservation of a healthful environment.

Such interests impose obligations beyond those of ordinary commerce. They impose grave social responsibility and a patriotic duty to which REALTORS® should dedicate themselves, and for which they should be diligent in preparing themselves. REALTORS®, therefore, are zealous to maintain and improve the standards of their calling and share with their fellow REALTORS® a common responsibility for its integrity and honor.

In recognition and appreciation of their obligations to clients, customers, the public, and each other, REALTORS® continuously strive to become and remain informed on issues affecting real estate and, as knowledgeable professionals, they willingly share the fruit of their experience and study with others. They identify and take steps, through enforcement of this Code of Ethics and by assisting appropriate regulatory bodies, to eliminate practices which may damage the public or which might discredit or bring dishonor to the real estate profession. REALTORS® having direct personal knowledge of conduct that may violate the Code of Ethics involving misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in substantial economic harm, bring such matters to the attention of the appropriate Board or Association of REALTORS®. (Amended 1/00)

Realizing that cooperation with other real estate professionals promotes the best interests of those who utilize their services, REALTORS® urge exclusive representation of clients; do not attempt to gain any unfair advantage over their competitors; and they refrain from making unsolicited comments about other practitioners. In instances where their opinion is sought, or where REALTORS® believe that comment is necessary, their opinion is offered in an objective, professional manner, uninfluenced by any personal motivation or potential advantage or gain.

The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. No inducement of profit and no instruction from clients ever can justify departure from this ideal.

In the interpretation of this obligation, REALTORS® can take no safer guide than that which has been handed down through the centuries, embodied in the Golden Rule, "Whatsoever ye would that others should do to you, do ye even so to them."

Accepting this standard as their own, REALTORS® pledge to observe its spirit in all of their activities whether conducted personally, through associates or others, or via technological means, and to conduct their business in accordance with the tenets set forth below. (Amended 1/07)

## Duties to Clients and Customers

### Article 1

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly. (Amended 1/01)

- **Standard of Practice 1-1**

REALTORS®, when acting as principals in a real estate transaction, remain obligated by the duties imposed by the Code of Ethics. (Amended 1/93)

- **Standard of Practice 1-2**

The duties imposed by the Code of Ethics encompass all real estate-related activities and transactions whether conducted in person, electronically, or through any other means.

The duties the Code of Ethics imposes are applicable whether REALTORS® are acting as agents or in legally recognized non-agency capacities except that any duty imposed exclusively on agents by law or regulation shall not be imposed by this Code of Ethics on REALTORS® acting in non-agency capacities.

As used in this Code of Ethics, "client" means the person(s) or entity(ies) with whom a REALTOR® or a REALTOR®'s firm has an agency or legally recognized non-agency relationship; "customer" means a party to a real estate transaction who receives information, services, or benefits but has no contractual relationship with the REALTOR® or the REALTOR®'s firm; "prospect" means a purchaser, seller, tenant, or landlord who is not subject to a representation relationship with the REALTOR® or REALTOR®'s firm; "agent" means a real estate licensee (including brokers and sales associates) acting in an agency relationship as defined by state law or regulation; and "broker" means a real estate licensee (including brokers and sales associates) acting as an agent or in a legally recognized non-agency capacity. (Adopted 1/95, Amended 1/07)

- **Standard of Practice 1-3**

REALTORS®, in attempting to secure a listing, shall not deliberately mislead the owner as to market value.

- **Standard of Practice 1-4**  
REALTORS®, when seeking to become a buyer/tenant representative, shall not mislead buyers or tenants as to savings or other benefits that might be realized through use of the REALTOR®'s services. (Amended 1/93)
- **Standard of Practice 1-5**  
REALTORS® may represent the seller/landlord and buyer/tenant in the same transaction only after full disclosure to and with informed consent of both parties. (Adopted 1/93)
- **Standard of Practice 1-6**  
REALTORS® shall submit offers and counter-offers objectively and as quickly as possible. (Adopted 1/93, Amended 1/95)
- **Standard of Practice 1-7**  
When acting as listing brokers, REALTORS® shall continue to submit to the seller/landlord all offers and counter-offers until closing or execution of a lease unless the seller/landlord has waived this obligation in writing. Upon the written request of a cooperating broker who submits an offer to the listing broker, the listing broker shall provide, as soon as practical, a written affirmation to the cooperating broker stating that the offer has been submitted to the seller/landlord, or a written notification that the seller/landlord has waived the obligation to have the offer presented. REALTORS® shall not be obligated to continue to market the property after an offer has been accepted by the seller/landlord. REALTORS® shall recommend that sellers/landlords obtain the advice of legal counsel prior to acceptance of a subsequent offer except where the acceptance is contingent on the termination of the pre-existing purchase contract or lease. (Amended 1/20)
- **Standard of Practice 1-8**  
REALTORS®, acting as agents or brokers of buyers/tenants, shall submit to buyers/tenants all offers and counter-offers until acceptance but have no obligation to continue to show properties to their clients after an offer has been accepted unless otherwise agreed in writing. Upon the written request of the listing broker who submits a counter-offer to the buyer's/tenant's broker, the buyer's/tenant's broker shall provide, as soon as practical, a written affirmation to the listing broker stating that the counter-offer has been submitted to the buyers/tenants, or a written notification that the buyers/tenants have waived the obligation to have the counter-offer presented. REALTORS®, acting as agents or brokers of buyers/tenants, shall recommend that buyers/tenants obtain the advice of legal counsel if there is a question as to whether a pre-existing contract has been terminated. (Adopted 1/93, Amended 1/22)
- **Standard of Practice 1-9**  
The obligation of REALTORS® to preserve confidential information (as defined by state law) provided by their clients in the course of any agency relationship or non-agency relationship recognized by law continues after termination of agency relationships or any non-agency relationships recognized by law. REALTORS® shall not knowingly, during or following the termination of professional relationships with their clients:
  - 1) reveal confidential information of clients; or
  - 2) use confidential information of clients to the disadvantage of clients; or
  - 3) use confidential information of clients for the REALTOR®'s advantage or the advantage of third parties unless:
    - a) clients consent after full disclosure; or
    - b) REALTORS® are required by court order; or
    - c) it is the intention of a client to commit a crime and the information is necessary to prevent the crime; or
    - d) it is necessary to defend a REALTOR® or the REALTOR®'s employees or associates against an accusation of wrongful conduct.

Information concerning latent material defects is not considered confidential information under this Code of Ethics. (Adopted 1/93, Amended 1/01)
- **Standard of Practice 1-10**  
REALTORS® shall, consistent with the terms and conditions of their real estate licensure and their property management agreement, competently manage the property of clients with due regard for the rights, safety and health of tenants and others lawfully on the premises. (Adopted 1/95, Amended 1/00)
- **Standard of Practice 1-11**  
REALTORS® who are employed to maintain or manage a client's property shall exercise due diligence and make reasonable efforts to protect it against reasonably foreseeable contingencies and losses. (Adopted 1/95)
- **Standard of Practice 1-12**  
When entering into listing contracts, REALTORS® must advise sellers/landlords of:
  - 1) the REALTOR®'s company policies regarding cooperation and the amount(s) of any compensation that will be offered to subagents, buyer/tenant agents, and/or brokers acting in legally recognized non-agency capacities;
  - 2) the fact that buyer/tenant agents or brokers, even if compensated by listing brokers, or by sellers/landlords may represent the interests of buyers/tenants; and
  - 3) any potential for listing brokers to act as disclosed dual agents, e.g., buyer/tenant agents. (Adopted 1/93, Renumbered 1/98, Amended 1/03)
- **Standard of Practice 1-13**  
When entering into buyer/tenant agreements, REALTORS® must advise potential clients of:
  - 1) the REALTOR®'s company policies regarding cooperation;
  - 2) the amount of compensation to be paid by the client;
  - 3) the potential for additional or offsetting compensation from other brokers, from the seller or landlord, or from other parties;
  - 4) any potential for the buyer/tenant representative to act as a disclosed dual agent, e.g., listing broker, subagent, landlord's agent, etc.; and
  - 5) the possibility that sellers or sellers' representatives may not treat the existence, terms, or conditions of offers as confidential unless confidentiality is required by law, regulation, or by any confidentiality agreement between the parties. (Adopted 1/93, Renumbered 1/98, Amended 1/06)
- **Standard of Practice 1-14**  
Fees for preparing appraisals or other valuations shall not be contingent upon the amount of the appraisal or valuation. (Adopted 1/02)
- **Standard of Practice 1-15**  
REALTORS®, in response to inquiries from buyers or cooperating brokers shall, with the sellers' approval, disclose the existence of offers on the property. Where disclosure is authorized, REALTORS® shall also disclose, if asked, whether offers were obtained by the listing licensee, another licensee in the listing firm, or by a cooperating broker. (Adopted 1/03, Amended 1/09)
- **Standard of Practice 1-16**  
REALTORS® shall not access or use, or permit or enable others to access or use, listed or managed property on terms or conditions other than those authorized by the owner or seller. (Adopted 1/12)

## Article 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obligated to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law. (Amended 1/00)

- **Standard of Practice 2-1**  
REALTORS® shall only be obligated to discover and disclose adverse factors reasonably apparent to someone with expertise in those areas required by their real estate licensing authority. Article 2 does not impose upon the REALTOR® the obligation of expertise in other professional or technical disciplines. (Amended 1/96)
- **Standard of Practice 2-2**  
(Renumbered as Standard of Practice 1-12 1/98)
- **Standard of Practice 2-3**  
(Renumbered as Standard of Practice 1-13 1/98)
- **Standard of Practice 2-4**  
REALTORS® shall not be parties to the naming of a false consideration in any document, unless it be the naming of an obviously nominal consideration.
- **Standard of Practice 2-5**  
Factors defined as “non-material” by law or regulation or which are expressly referenced in law or regulation as not being subject to disclosure are considered not “pertinent” for purposes of Article 2. (Adopted 1/93)

## Article 3

REALTORS® shall cooperate with other brokers except when cooperation is not in the client’s best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker. (Amended 1/95)

- **Standard of Practice 3-1**  
REALTORS®, acting as exclusive agents or brokers of sellers/landlords, establish the terms and conditions of offers to cooperate. Unless expressly indicated in offers to cooperate, cooperating brokers may not assume that the offer of cooperation includes an offer of compensation. Terms of compensation, if any, shall be ascertained by cooperating brokers before beginning efforts to accept the offer of cooperation. (Amended 1/99)
- **Standard of Practice 3-2**  
Any change in compensation offered for cooperative services must be communicated to the other REALTOR® prior to the time that REALTOR® submits an offer to purchase/lease the property. After a REALTOR® has submitted an offer to purchase or lease property, the listing broker may not attempt to unilaterally modify the offered compensation with respect to that cooperative transaction. (Amended 1/14)
- **Standard of Practice 3-3**  
Standard of Practice 3-2 does not preclude the listing broker and cooperating broker from entering into an agreement to change cooperative compensation. (Adopted 1/94)
- **Standard of Practice 3-4**  
REALTORS®, acting as listing brokers, have an affirmative obligation to disclose the existence of dual or variable rate commission arrangements (i.e., listings where one amount of commission is payable if the listing broker’s firm is the procuring cause of sale/lease and a different amount of commission is payable if the sale/lease results through the efforts of the seller/landlord or a cooperating broker). The listing broker shall, as soon as practical, disclose the existence of such arrangements to potential cooperating brokers and shall, in response to inquiries from cooperating brokers, disclose the differential that would result in a cooperative transaction or in a sale/lease that results through the efforts of the seller/landlord. If the cooperating broker is a buyer/tenant representative, the buyer/tenant representative must disclose such information to their client before the client makes an offer to purchase or lease. (Amended 1/02)
- **Standard of Practice 3-5**  
It is the obligation of subagents to promptly disclose all pertinent facts to the principal’s agent prior to as well as after a purchase or lease agreement is executed. (Amended 1/93)

- **Standard of Practice 3-6**  
REALTORS® shall disclose the existence of accepted offers, including offers with unresolved contingencies, to any broker seeking cooperation. (Adopted 5/86, Amended 1/04)
- **Standard of Practice 3-7**  
When seeking information from another REALTOR® concerning property under a management or listing agreement, REALTORS® shall disclose their REALTOR® status and whether their interest is personal or on behalf of a client and, if on behalf of a client, their relationship with the client. (Amended 1/11)
- **Standard of Practice 3-8**  
REALTORS® shall not misrepresent the availability of access to show or inspect a listed property. (Amended 11/87)
- **Standard of Practice 3-9**  
REALTORS® shall not provide access to listed property on terms other than those established by the owner or the seller. (Adopted 1/10, Amended 1/23)
- **Standard of Practice 3-10**  
The duty to cooperate established in Article 3 relates to the obligation to share information on listed property, and to make property available to other brokers for showing to prospective purchasers/tenants when it is in the best interests of sellers/landlords. (Adopted 1/11)
- **Standard of Practice 3-11**  
REALTORS® may not refuse to cooperate on the basis of a broker’s race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Adopted 1/20, Amended 1/23)

## Article 4

REALTORS® shall not acquire an interest in or buy or present offers from themselves, any member of their immediate families, their firms or any member thereof, or any entities in which they have any ownership interest, any real property without making their true position known to the owner or the owner’s agent or broker. In selling property they own, or in which they have any interest, REALTORS® shall reveal their ownership or interest in writing to the purchaser or the purchaser’s representative. (Amended 1/00)

- **Standard of Practice 4-1**  
For the protection of all parties, the disclosures required by Article 4 shall be in writing and provided by REALTORS® prior to the signing of any contract. (Adopted 2/86)

## Article 5

REALTORS® shall not undertake to provide professional services concerning a property or its value where they have a present or contemplated interest unless such interest is specifically disclosed to all affected parties.

## Article 6

REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client’s knowledge and consent.

When recommending real estate products or services (e.g., homeowner’s insurance, warranty programs, mortgage financing, title insurance, etc.), REALTORS® shall disclose to the client or customer to whom the recommendation is made any financial benefits or fees, other than real estate referral fees, the REALTOR® or REALTOR®’s firm may receive as a direct result of such recommendation. (Amended 1/99)

- **Standard of Practice 6-1**  
REALTORS® shall not recommend or suggest to a client or a customer the use of services of another organization or business entity in which they have a direct interest without disclosing such interest at the time of the recommendation or suggestion. (Amended 5/88)

## Article 7

In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure

to all parties and the informed consent of the REALTOR®'s client or clients. (Amended 1/93)

## Article 8

REALTORS® shall keep in a special account in an appropriate financial institution, separated from their own funds, monies coming into their possession in trust for other persons, such as escrows, trust funds, clients' monies, and other like items.

## Article 9

REALTORS®, for the protection of all parties, shall assure whenever possible that all agreements related to real estate transactions including, but not limited to, listing and representation agreements, purchase contracts, and leases are in writing in clear and understandable language expressing the specific terms, conditions, obligations and commitments of the parties. A copy of each agreement shall be furnished to each party to such agreements upon their signing or initialing. (Amended 1/04)

### • Standard of Practice 9-1

For the protection of all parties, REALTORS® shall use reasonable care to ensure that documents pertaining to the purchase, sale, or lease of real estate are kept current through the use of written extensions or amendments. (Amended 1/93)

### • Standard of Practice 9-2

When assisting or enabling a client or customer in establishing a contractual relationship (e.g., listing and representation agreements, purchase agreements, leases, etc.) electronically, REALTORS® shall make reasonable efforts to explain the nature and disclose the specific terms of the contractual relationship being established prior to it being agreed to by a contracting party. (Adopted 1/07)

## Duties to the Public

## Article 10

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Amended 1/23)

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Amended 1/23)

### • Standard of Practice 10-1

When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS® may provide other demographic information. (Adopted 1/94, Amended 1/06)

### • Standard of Practice 10-2

When not involved in the sale or lease of a residence, REALTORS® may provide demographic information related to a property, transaction or professional assignment to a party if such demographic information is (a) deemed by the REALTOR® to be needed to assist with or complete, in a manner consistent with Article 10, a real estate transaction or professional assignment and (b) is obtained or derived from a recognized, reliable, independent, and impartial source. The source of such information and any additions, deletions, modifications, interpretations, or other changes shall be disclosed in reasonable detail. (Adopted 1/05, Renumbered 1/06)

### • Standard of Practice 10-3

REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based

on race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Adopted 1/94, Renumbered 1/05 and 1/06, Amended 1/23)

### • Standard of Practice 10-4

As used in Article 10 "real estate employment practices" relates to employees and independent contractors providing real estate-related services and the administrative and clerical staff directly supporting those individuals. (Adopted 1/00, Renumbered 1/05 and 1/06)

### • Standard of Practice 10-5

REALTORS® must not use harassing speech, hate speech, epithets, or slurs based on race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Adopted and effective November 13, 2020, Amended 1/23)

## Article 11

The services which REALTORS® provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage; specifically, residential real estate brokerage, real property management, commercial and industrial real estate brokerage, land brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction, and international real estate.

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client. Any persons engaged to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth. (Amended 1/10)

### • Standard of Practice 11-1

When REALTORS® prepare opinions of real property value or price they must:

- 1) be knowledgeable about the type of property being valued,
- 2) have access to the information and resources necessary to formulate an accurate opinion, and
- 3) be familiar with the area where the subject property is located

unless lack of any of these is disclosed to the party requesting the opinion in advance.

When an opinion of value or price is prepared other than in pursuit of a listing or to assist a potential purchaser in formulating a purchase offer, the opinion shall include the following unless the party requesting the opinion requires a specific type of report or different data set:

- 1) identification of the subject property
- 2) date prepared
- 3) defined value or price
- 4) limiting conditions, including statements of purpose(s) and intended user(s)
- 5) any present or contemplated interest, including the possibility of representing the seller/landlord or buyers/tenants
- 6) basis for the opinion, including applicable market data
- 7) if the opinion is not an appraisal, a statement to that effect
- 8) disclosure of whether and when a physical inspection of the property's exterior was conducted
- 9) disclosure of whether and when a physical inspection of the property's interior was conducted
- 10) disclosure of whether the REALTOR® has any conflicts of interest (Amended 1/14)

### • Standard of Practice 11-2

The obligations of the Code of Ethics in respect of real estate disciplines other than appraisal shall be interpreted and applied in accordance with the standards of competence and practice which

clients and the public reasonably require to protect their rights and interests considering the complexity of the transaction, the availability of expert assistance, and, where the REALTOR® is an agent or subagent, the obligations of a fiduciary. (Adopted 1/95)

• **Standard of Practice 11-3**

When REALTORS® provide consultative services to clients which involve advice or counsel for a fee (not a commission), such advice shall be rendered in an objective manner and the fee shall not be contingent on the substance of the advice or counsel given. If brokerage or transaction services are to be provided in addition to consultative services, a separate compensation may be paid with prior agreement between the client and REALTOR®. (Adopted 1/96)

• **Standard of Practice 11-4**

The competency required by Article 11 relates to services contracted for between REALTORS® and their clients or customers; the duties expressly imposed by the Code of Ethics; and the duties imposed by law or regulation. (Adopted 1/02)

## Article 12

REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional. (Amended 1/08)

• **Standard of Practice 12-1**

REALTORS® must not represent that their brokerage services to a client or customer are free or available at no cost to their clients, unless the REALTOR® will receive no financial compensation from any source for those services. (Amended 1/22)

• **Standard of Practice 12-2**

(Deleted 1/20)

• **Standard of Practice 12-3**

The offering of premiums, prizes, merchandise discounts or other inducements to list, sell, purchase, or lease is not, in itself, unethical even if receipt of the benefit is contingent on listing, selling, purchasing, or leasing through the REALTOR® making the offer. However, REALTORS® must exercise care and candor in any such advertising or other public or private representations so that any party interested in receiving or otherwise benefiting from the REALTOR®'s offer will have clear, thorough, advance understanding of all the terms and conditions of the offer. The offering of any inducements to do business is subject to the limitations and restrictions of state law and the ethical obligations established by any applicable Standard of Practice. (Amended 1/95)

• **Standard of Practice 12-4**

REALTORS® shall not offer for sale/lease or advertise property without authority. When acting as listing brokers or as subagents, REALTORS® shall not quote a price different from that agreed upon with the seller/landlord. (Amended 1/93)

• **Standard of Practice 12-5**

REALTORS® shall not advertise nor permit any person employed by or affiliated with them to advertise real estate services or listed property in any medium (e.g., electronically, print, radio, television, etc.) without disclosing the name of that REALTOR®'s firm in a reasonable and readily apparent manner either in the advertisement or in electronic advertising via a link to a display with all required disclosures. (Adopted 11/86, Amended 1/16)

• **Standard of Practice 12-6**

REALTORS®, when advertising unlisted real property for sale/lease in which they have an ownership interest, shall disclose their status as both owners/landlords and as REALTORS® or real estate licensees. (Amended 1/93)

• **Standard of Practice 12-7**

Only REALTORS® who participated in the transaction as the listing broker or cooperating broker (selling broker) may claim to have "sold" the property. Prior to closing, a cooperating broker may post a "sold" sign only with the consent of the listing broker. (Amended 1/96)

• **Standard of Practice 12-8**

The obligation to present a true picture in representations to the public includes information presented, provided, or displayed on REALTORS®' websites. REALTORS® shall use reasonable efforts to ensure that information on their websites is current. When it becomes apparent that information on a REALTOR®'s website is no longer current or accurate, REALTORS® shall promptly take corrective action. (Adopted 1/07)

• **Standard of Practice 12-9**

REALTOR® firm websites shall disclose the firm's name and state(s) of licensure in a reasonable and readily apparent manner.

Websites of REALTORS® and non-member licensees affiliated with a REALTOR® firm shall disclose the firm's name and that REALTOR®'s or non-member licensee's state(s) of licensure in a reasonable and readily apparent manner. (Adopted 1/07)

• **Standard of Practice 12-10**

REALTORS®' obligation to present a true picture in their advertising and representations to the public includes Internet content, images, and the URLs and domain names they use, and prohibits REALTORS® from:

- 1) engaging in deceptive or unauthorized framing of real estate brokerage websites;
- 2) manipulating (e.g., presenting content developed by others) listing and other content in any way that produces a deceptive or misleading result;
- 3) deceptively using metatags, keywords or other devices/methods to direct, drive, or divert Internet traffic; or
- 4) presenting content developed by others without either attribution or without permission; or
- 5) otherwise misleading consumers, including use of misleading images. (Adopted 1/07, Amended 1/18)

• **Standard of Practice 12-11**

REALTORS® intending to share or sell consumer information gathered via the Internet shall disclose that possibility in a reasonable and readily apparent manner. (Adopted 1/07)

• **Standard of Practice 12-12**

REALTORS® shall not:

- 1) use URLs or domain names that present less than a true picture, or
- 2) register URLs or domain names which, if used, would present less than a true picture. (Adopted 1/08)

• **Standard of Practice 12-13**

The obligation to present a true picture in advertising, marketing, and representations allows REALTORS® to use and display only professional designations, certifications, and other credentials to which they are legitimately entitled. (Adopted 1/08)

## Article 13

REALTORS® shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal counsel be obtained when the interest of any party to the transaction requires it.

## Article 14

If charged with unethical practice or asked to present evidence or to cooperate in any other way, in any professional standards proceeding or investigation, REALTORS® shall place all pertinent facts before the proper tribunals of the Member Board or affiliated institute, society, or council in which membership is held and shall take no action to disrupt or obstruct such processes. (Amended 1/99)

- **Standard of Practice 14-1**  
REALTORS® shall not be subject to disciplinary proceedings in more than one Board of REALTORS® or affiliated institute, society, or council in which they hold membership with respect to alleged violations of the Code of Ethics relating to the same transaction or event. (Amended 1/95)
- **Standard of Practice 14-2**  
REALTORS® shall not make any unauthorized disclosure or dissemination of the allegations, findings, or decision developed in connection with an ethics hearing or appeal or in connection with an arbitration hearing or procedural review. (Amended 1/92)
- **Standard of Practice 14-3**  
REALTORS® shall not obstruct the Board's investigative or professional standards proceedings by instituting or threatening to institute actions for libel, slander, or defamation against any party to a professional standards proceeding or their witnesses based on the filing of an arbitration request, an ethics complaint, or testimony given before any tribunal. (Adopted 11/87, Amended 1/99)
- **Standard of Practice 14-4**  
REALTORS® shall not intentionally impede the Board's investigative or disciplinary proceedings by filing multiple ethics complaints based on the same event or transaction. (Adopted 11/88)

## Duties to REALTORS®

### Article 15

REALTORS® shall not knowingly or recklessly make false or misleading statements about other real estate professionals, their businesses, or their business practices. (Amended 1/12)

- **Standard of Practice 15-1**  
REALTORS® shall not knowingly or recklessly file false or unfounded ethics complaints. (Adopted 1/00)
- **Standard of Practice 15-2**  
The obligation to refrain from making false or misleading statements about other real estate professionals, their businesses, and their business practices includes the duty to not knowingly or recklessly publish, repeat, retransmit, or republish false or misleading statements made by others. This duty applies whether false or misleading statements are repeated in person, in writing, by technological means (e.g., the Internet), or by any other means. (Adopted 1/07, Amended 1/12)
- **Standard of Practice 15-3**  
The obligation to refrain from making false or misleading statements about other real estate professionals, their businesses, and their business practices includes the duty to publish a clarification about or to remove statements made by others on electronic media the REALTOR® controls once the REALTOR® knows the statement is false or misleading. (Adopted 1/10, Amended 1/12)

### Article 16

REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with clients. (Amended 1/04)

- **Standard of Practice 16-1**  
Article 16 is not intended to prohibit aggressive or innovative business practices which are otherwise ethical and does not prohibit disagreements with other REALTORS® involving commission, fees, compensation or other forms of payment or expenses. (Adopted 1/93, Amended 1/95)
- **Standard of Practice 16-2**  
Article 16 does not preclude REALTORS® from making general announcements to prospects describing their services and the terms of their availability even though some recipients may have

entered into agency agreements or other exclusive relationships with another REALTOR®. A general telephone canvass, general mailing or distribution addressed to all prospects in a given geographical area or in a given profession, business, club, or organization, or other classification or group is deemed "general" for purposes of this standard. (Amended 1/04)

Article 16 is intended to recognize as unethical two basic types of solicitations:

First, telephone or personal solicitations of property owners who have been identified by a real estate sign, multiple listing compilation, or other information service as having exclusively listed their property with another REALTOR® and

Second, mail or other forms of written solicitations of prospects whose properties are exclusively listed with another REALTOR® when such solicitations are not part of a general mailing but are directed specifically to property owners identified through compilations of current listings, "for sale" or "for rent" signs, or other sources of information required by Article 3 and Multiple Listing Service rules to be made available to other REALTORS® under offers of subagency or cooperation. (Amended 1/04)

- **Standard of Practice 16-3**  
Article 16 does not preclude REALTORS® from contacting the client of another broker for the purpose of offering to provide, or entering into a contract to provide, a different type of real estate service unrelated to the type of service currently being provided (e.g., property management as opposed to brokerage) or from offering the same type of service for property not subject to other brokers' exclusive agreements. However, information received through a Multiple Listing Service or any other offer of cooperation may not be used to target clients of other REALTORS® to whom such offers to provide services may be made. (Amended 1/04)
- **Standard of Practice 16-4**  
REALTORS® shall not solicit a listing which is currently listed exclusively with another broker. However, if the listing broker, when asked by the REALTOR®, refuses to disclose the expiration date and nature of such listing, i.e., an exclusive right to sell, an exclusive agency, open listing, or other form of contractual agreement between the listing broker and the client, the REALTOR® may contact the owner to secure such information and may discuss the terms upon which the REALTOR® might take a future listing or, alternatively, may take a listing to become effective upon expiration of any existing exclusive listing. (Amended 1/94)
- **Standard of Practice 16-5**  
REALTORS® shall not solicit buyer/tenant agreements from buyers/ tenants who are subject to exclusive buyer/tenant agreements. However, if asked by a REALTOR®, the broker refuses to disclose the expiration date of the exclusive buyer/tenant agreement, the REALTOR® may contact the buyer/tenant to secure such information and may discuss the terms upon which the REALTOR® might enter into a future buyer/tenant agreement or, alternatively, may enter into a buyer/tenant agreement to become effective upon the expiration of any existing exclusive buyer/tenant agreement. (Adopted 1/94, Amended 1/98)
- **Standard of Practice 16-6**  
When REALTORS® are contacted by the client of another REALTOR® regarding the creation of an exclusive relationship to provide the same type of service, and REALTORS® have not directly or indirectly initiated such discussions, they may discuss the terms upon which they might enter into a future agreement or, alternatively, may enter into an agreement which becomes effective upon expiration of any existing exclusive agreement. (Amended 1/98)
- **Standard of Practice 16-7**  
The fact that a prospect has retained a REALTOR® as an exclusive representative or exclusive broker in one or more past transactions does not preclude other REALTORS® from seeking such prospect's future business. (Amended 1/04)

- **Standard of Practice 16-8**  
The fact that an exclusive agreement has been entered into with a REALTOR® shall not preclude or inhibit any other REALTOR® from entering into a similar agreement after the expiration of the prior agreement. (Amended 1/98)
- **Standard of Practice 16-9**  
REALTORS®, prior to entering into a representation agreement, have an affirmative obligation to make reasonable efforts to determine whether the prospect is subject to a current, valid exclusive agreement to provide the same type of real estate service. (Amended 1/04)
- **Standard of Practice 16-10**  
REALTORS®, acting as buyer or tenant representatives or brokers, shall disclose that relationship to the seller/landlord's representative or broker at first contact and shall provide written confirmation of that disclosure to the seller/landlord's representative or broker not later than execution of a purchase agreement or lease. (Amended 1/04)
- **Standard of Practice 16-11**  
On unlisted property, REALTORS® acting as buyer/tenant representatives or brokers shall disclose that relationship to the seller/landlord at first contact for that buyer/tenant and shall provide written confirmation of such disclosure to the seller/landlord not later than execution of any purchase or lease agreement. (Amended 1/04)  
  
REALTORS® shall make any request for anticipated compensation from the seller/landlord at first contact. (Amended 1/98)
- **Standard of Practice 16-12**  
REALTORS®, acting as representatives or brokers of sellers/landlords or as subagents of listing brokers, shall disclose that relationship to buyers/tenants as soon as practicable and shall provide written confirmation of such disclosure to buyers/tenants not later than execution of any purchase or lease agreement. (Amended 1/04)
- **Standard of Practice 16-13**  
All dealings concerning property exclusively listed, or with buyer/tenants who are subject to an exclusive agreement shall be carried on with the client's representative or broker, and not with the client, except with the consent of the client's representative or broker or except where such dealings are initiated by the client.  
  
Before providing substantive services (such as writing a purchase offer or presenting a CMA) to prospects, REALTORS® shall ask prospects whether they are a party to any exclusive representation agreement. REALTORS® shall not knowingly provide substantive services concerning a prospective transaction to prospects who are parties to exclusive representation agreements, except with the consent of the prospects' exclusive representatives or at the direction of prospects. (Adopted 1/93, Amended 1/04)
- **Standard of Practice 16-14**  
REALTORS® are free to enter into contractual relationships or to negotiate with sellers/landlords, buyers/tenants or others who are not subject to an exclusive agreement but shall not knowingly obligate them to pay more than one commission except with their informed consent. (Amended 1/98)
- **Standard of Practice 16-15**  
In cooperative transactions REALTORS® shall compensate cooperating REALTORS® (principal brokers) and shall not compensate nor offer to compensate, directly or indirectly, any of the sales licensees employed by or affiliated with other REALTORS® without the prior express knowledge and consent of the cooperating broker.
- **Standard of Practice 16-16**  
REALTORS®, acting as subagents or buyer/tenant representatives or brokers, shall not use the terms of an offer to purchase/lease to attempt to modify the listing broker's offer of compensation to subagents or buyer/tenant representatives or brokers nor make the submission of an executed offer to purchase/lease

contingent on the listing broker's agreement to modify the offer of compensation. (Amended 1/04)

- **Standard of Practice 16-17**  
REALTORS®, acting as subagents or as buyer/tenant representatives or brokers, shall not attempt to extend a listing broker's offer of cooperation and/or compensation to other brokers without the consent of the listing broker. (Amended 1/04)
- **Standard of Practice 16-18**  
REALTORS® shall not use information obtained from listing brokers through offers to cooperate made through multiple listing services or through other offers of cooperation to refer listing brokers' clients to other brokers or to create buyer/tenant relationships with listing brokers' clients, unless such use is authorized by listing brokers. (Amended 1/02)
- **Standard of Practice 16-19**  
Signs giving notice of property for sale, rent, lease, or exchange shall not be placed on property without consent of the seller/landlord. (Amended 1/93)
- **Standard of Practice 16-20**  
REALTORS®, prior to or after their relationship with their current firm is terminated, shall not induce clients of their current firm to cancel exclusive contractual agreements between the client and that firm. This does not preclude REALTORS® (principals) from establishing agreements with their associated licensees governing assignability of exclusive agreements. (Adopted 1/98, Amended 1/10)

## Article 17

In the event of contractual disputes or specific non-contractual disputes as defined in Standard of Practice 17-4 between REALTORS® (principals) associated with different firms, arising out of their relationship as REALTORS®, the REALTORS® shall mediate the dispute if the Board requires its members to mediate. If the dispute is not resolved through mediation, or if mediation is not required, REALTORS® shall submit the dispute to arbitration in accordance with the policies of the Board rather than litigate the matter.

In the event clients of REALTORS® wish to mediate or arbitrate contractual disputes arising out of real estate transactions, REALTORS® shall mediate or arbitrate those disputes in accordance with the policies of the Board, provided the clients agree to be bound by any resulting agreement or award.

The obligation to participate in mediation and arbitration contemplated by this Article includes the obligation of REALTORS® (principals) to cause their firms to mediate and arbitrate and be bound by any resulting agreement or award. (Amended 1/12)

- **Standard of Practice 17-1**  
The filing of litigation and refusal to withdraw from it by REALTORS® in an arbitrable matter constitutes a refusal to arbitrate. (Adopted 2/86)
- **Standard of Practice 17-2**  
Article 17 does not require REALTORS® to mediate in those circumstances when all parties to the dispute advise the Board in writing that they choose not to mediate through the Board's facilities. The fact that all parties decline to participate in mediation does not relieve REALTORS® of the duty to arbitrate.  
  
Article 17 does not require REALTORS® to arbitrate in those circumstances when all parties to the dispute advise the Board in writing that they choose not to arbitrate before the Board. (Amended 1/12)
- **Standard of Practice 17-3**  
REALTORS®, when acting solely as principals in a real estate transaction, are not obligated to arbitrate disputes with other REALTORS® absent a specific written agreement to the contrary. (Adopted 1/96)
- **Standard of Practice 17-4**  
Specific non-contractual disputes that are subject to arbitration pursuant to Article 17 are:



OUR  
MISSION:  
**YOUR  
SUCCESS**

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2024



**C.A.R.**  
**IN A NUTSHELL**

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**190,000+**  
**CA REALTORS®**

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**120+**  
**MEMBER BENEFITS**

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**100%**  
**COMMITMENT TO EACH  
AND EVERY ONE OF YOU**

Hi, California REALTORS®! You're here to look through your member benefits to see what all your Association does for you, so we'll be brief 😊. 2024 is all about helping members find success in this changing landscape. In California, we are in a very different market environment than we were a few years ago. This guide is just the tip of the iceberg, representing our commitment to adapting and adopting tools that help you, your business and your clients succeed now.

- Your 2024 C.A.R. Officers



**MELANIE BARKER**  
2024 C.A.R.  
PRESIDENT



**JOHN M. SEBREE**  
C.A.R. CEO



**HEATHER OZUR**  
2024 C.A.R.  
PRESIDENT-ELECT



**MARK PETERSON**  
2024 C.A.R.  
TREASURER

# OUR MISSION: YOUR SUCCESS MAPPED OUT (TABLE OF CONTENTS)

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“Your Success”: On the surface, just two simple words to describe a goal. But the effort, passion and moving parts that are required behind the scenes to reach this destination are anything but simple. So much so that we used 23 pages to show you what those two simple words mean to us.

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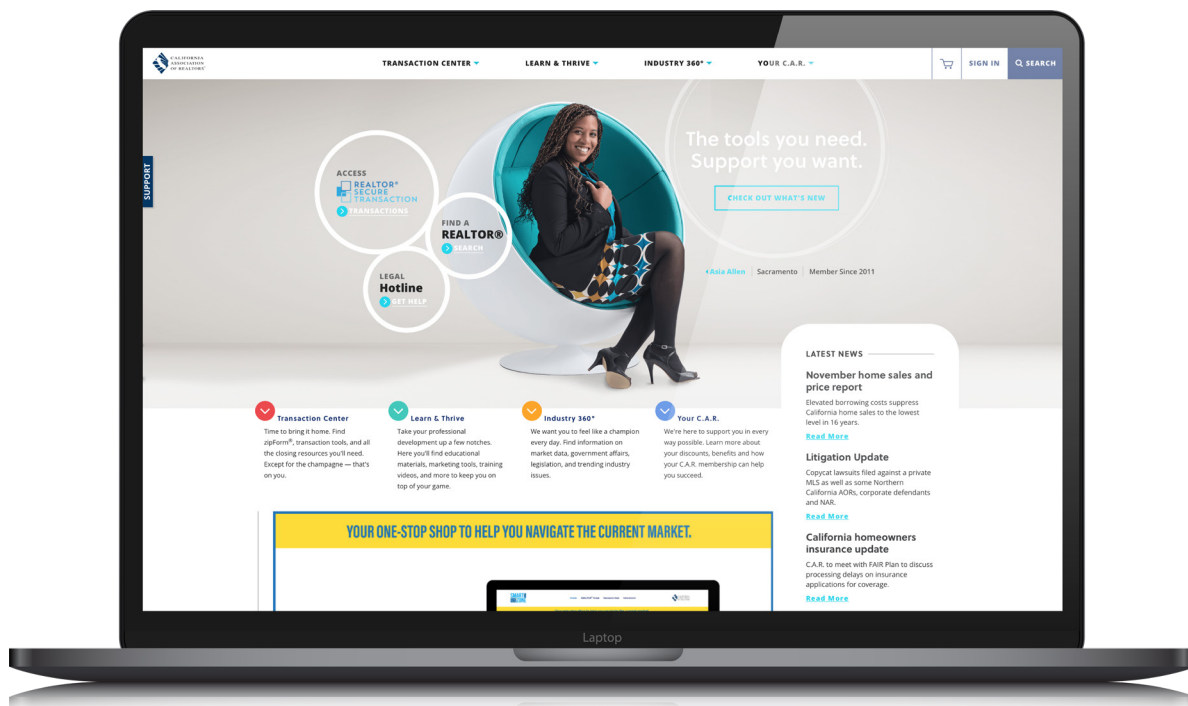
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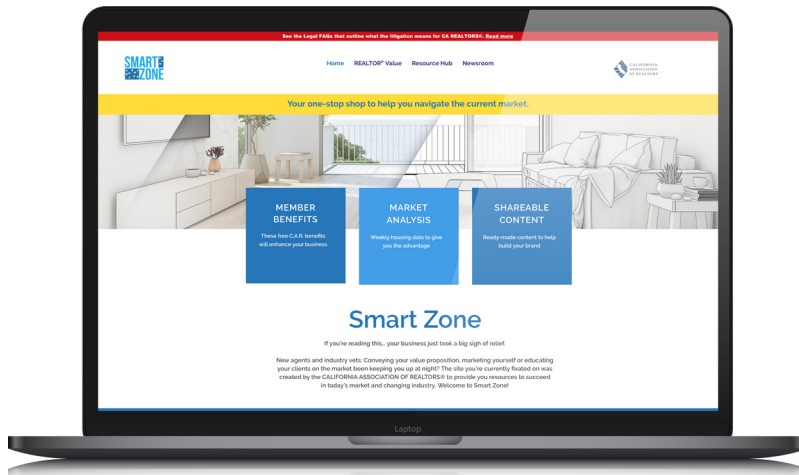
# OUR MISSION: YOUR TRUSTED RESOURCE

We're here to help your business in every way possible. And the official Association website, **car.org**, is home base for the tools you need and the support you want.



Access C.A.R. Forms, sign up for an education workshop, check out the latest market stats by county... All of the member benefits highlighted in this guide can be found on your official C.A.R. member website, **car.org**.

# OUR MISSION: YOUR NAVIGATION OF THE CURRENT MARKET



In 2023, C.A.R. created a brand-new resource website, Smart Zone, to help you convey your value, navigate the market and educate your clients on the latest happenings in real estate. Smart Zone provides you with resources to succeed in today's changing industry.

Updated daily, **SmartZonecar.org** consists of three sections:

## RESOURCE HUB

Access the most popular C.A.R. member benefits, tips for new agents, Coach's Corner (which features interviews with coaches), wellness resources, safety resources and more.

## REALTOR® VALUE

Find marketing tools using the popular **"Who's Your REALTOR®?"** tagline, information about the critical role of buyer's agents in today's market, a shareable list of 167 things a REALTOR® does for their client, downloadable infographics, and scripts to help REALTORS® navigate tough conversations.

## NEWSROOM

The latest market info you need is available via hand-picked news stories, weekly market analyses from C.A.R.'s economists and the latest issue of C.A.R.'s consumer-focused newsletter, Market Matters.

# OUR MISSION: YOUR TRANSACTIONS CLOSED

For transactions, it is peace of mind that we provide you. As a C.A.R. member, the cost of hiring legal help for your forms and contracts is already covered — get your transaction closed from start to finish with our Standard Forms and in-house attorney assistance.



 **LEGAL MATTERS PODCAST**



### **REALTOR® Secure Transaction**

The REALTOR® Secure Transaction Dashboard is your destination for access to the best tools for a modern, secure and efficient transaction. These free and discounted services are provided as part of your C.A.R. member benefits. Additionally, take advantage of our training calendar and quick access to resources and tips to master each stage of the transaction when you need it.



### **Lone Wolf Transactions**

The state-of-the-art platform allows you to complete transactions and contracts electronically, even on your mobile devices. Lone Wolf Transactions (zipForm Edition) is one of the most powerful platforms for transaction management available to members today, and with features such as zipCommunity™, agents, clients and any other parties can collaborate during a transaction with more security than ever before.



### **LionDesk**

A member benefit CRM platform to manage your business stress-free, stay top-of-mind, and sell confidently. LionDesk makes it easy for you to stay top-of-mind with all your contacts so you close leads faster and create lifelong clients. Features include: auto drip campaigns, bulk text messages, video communication, task reminders, AI lead assist, multiple pipeline transaction management and much, much, more.







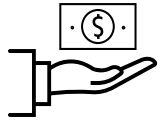
### FormsTutor®

FormsTutor® is the free advanced electronic training tool from C.A.R. that has been completely redesigned to make it easier than ever to help REALTORS® better understand the forms they're using to complete their transactions. This helpful member benefit is a live, interactive guide that is accessible from inside the zipForm® Plus platform and on car.org to provide REALTORS® with the help they need while working on the forms.



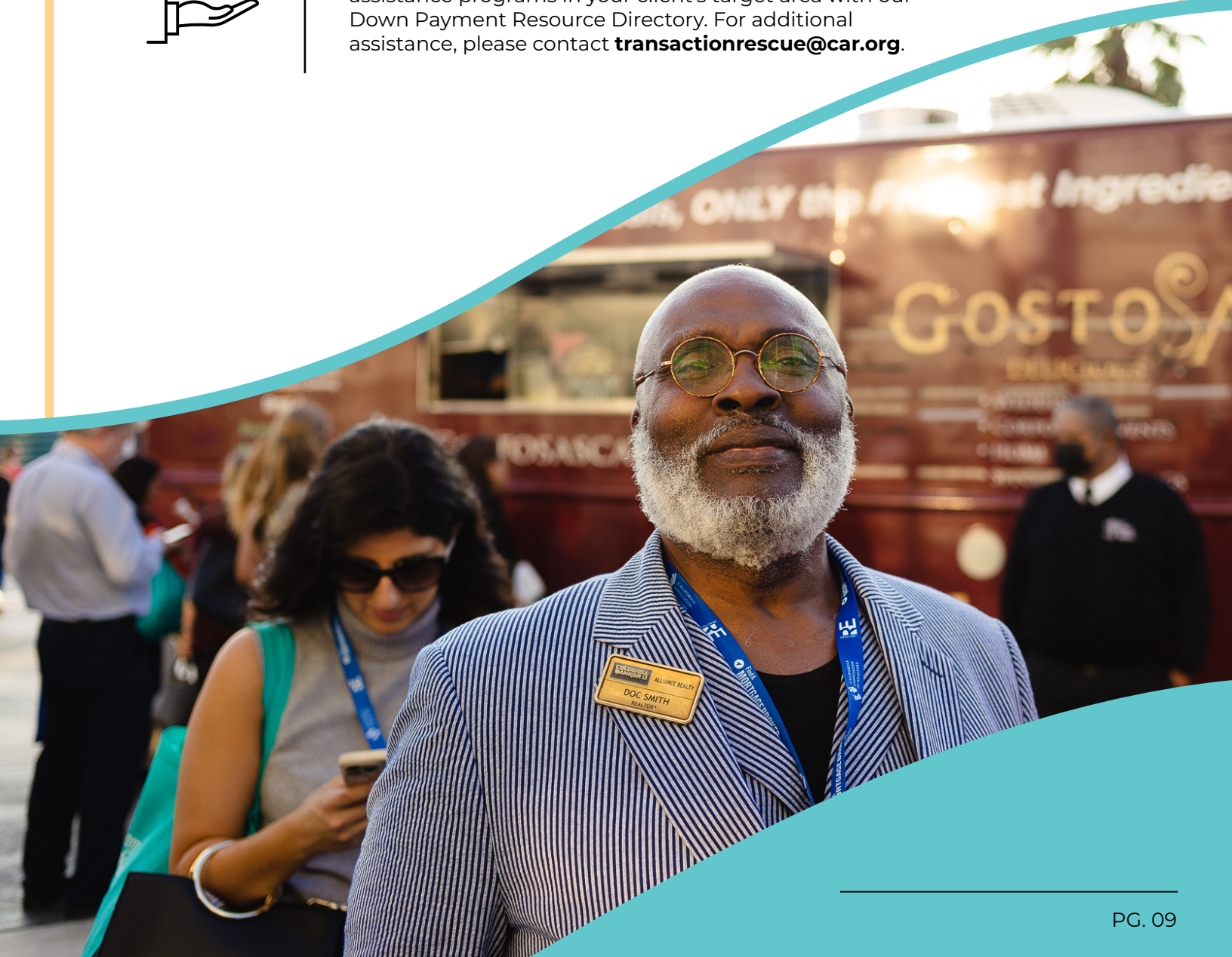
### Transaction Rescue™

Your lifeline to the lending community is a free member benefit! Give us a call on the free helpline at **(213) 739-8383**, email us at **transactionrescue@car.org**, and let our Transaction Rescue™ Lender Liaison help find you answers and provide assistance with finding a lender, loan qualifications, underwriting, short sales and more.



### Down Payment Resource Directory

Quickly search and identify over 400+ available down payment assistance programs in your client's target area with our Down Payment Resource Directory. For additional assistance, please contact **transactionrescue@car.org**.





### **C.A.R. Home Inspector Certification Program**

C.A.R. now has a list of Certified Home Inspectors for our REALTOR® members. Participants in the C.A.R. Certified Home Inspector program have passed a background check and have met the minimum E&O and Liability insurance requirement (minimum requirement of \$100,000 policy). In addition, participants in this program have met certain levels of training or education from a state or national trade association such as CREIA, ASHI and InterNACHI or provided proof of 120 hours of completed education from a reputable home inspection education service.



### **C.A.R. Partner Program**

The C.A.R. Partner Program is the one place you can find all the products, services, and perks you need to build a strong, profitable business. Each company in our program offers C.A.R. members something special such as exclusive offers, discounts and free trials.



### **Milestones**

Become the trusted advisor your clients need with your free member benefit, Milestones, an all-in-one homeowner portal, making it easier for your clients to manage their homes and stay connected to you between transactions. It's the one place where your clients can track their home value, keep their records, and find home-related resources, all with one log in, branded to you.





### Hurdlr

Hurdlr, a free C.A.R. member benefit, is an app that automatically tracks all your mileage, expenses, income streams and tax deductions in real-time. By calculating valuable tax deductions and automating your financial records, Hurdlr helps the average user save thousands of dollars per year on their tax bill.



### The California Rental Listing Service, powered by Rental Beast

The California Rental Listing Service, powered by Rental Beast, provides all C.A.R. members with free access to rental-centric tools. Easily search rental inventory, add and edit rental listings, and screen tenants with a single solution available directly from the REALTOR® Secure Transaction Dashboard.



Need assistance with Lone Wolf Transactions (zipForm Edition), purchasing a course, or other general membership questions? C.A.R.'s Customer Contact Center is only a phone call or email away. **Call us at (213) 739-8227. Email: [contactus@car.org](mailto:contactus@car.org)**

# OUR MISSION: YOUR LEGAL QUESTIONS ANSWERED



## Legal Hotline

1,500,000+ is a BIG number. That's how many member questions our attorneys have answered about real estate law and brokerage practice. Get free one-on-one legal advice from our attorneys by calling **(213) 739-8282**.



## Legal Tools

Short, shareable resources to help you understand how the law impacts your business or your transaction. Summarized quick guides, one-page flyers, PowerPoint slides and videos — all here for brokers, agents and consumers.



## Ombudsman Hotline

C.A.R. Ombudsmen are REALTORS® who volunteer their time to answer non-legal questions and resolve non-legal disputes. Both C.A.R. members and members of the public can contact the Ombudsman Hotline if they would like to be assigned an ombudsman to assist them. An ombudsman is not an attorney and cannot give legal advice or answer legal questions, but they can help by acting as a go-between for callers who are having problems with a C.A.R. member. Ombudsmen can often resolve these problems before the caller finds it necessary to file a formal complaint or initiate a lawsuit against the member.



## Legal Live Webinars

Wish you could catch up on California real estate law without having to read even more documents? Relax and watch a video as C.A.R.'s Legal Live Webinars bring you up to date on the hottest topics in real estate law.



One of the C.A.R. member benefits I value is the Legal Hotline. As an independent broker, I don't have an in-house legal staff. I often face agents' files with complex issues. Having the ability to run the situation by an attorney gives me the confidence I often need to guide my agents towards a solution. The hotline is easy to use and get a hold of. The attorneys are patient and well versed in the day-to-day issues agents face. Even if I have a strong answer to the issue I am facing, I will often call to confirm my response. They offer straightforward guidance in terms that are easy to understand. I am so very grateful to have this resource!

- **RHONDA KELIPIO**,  
BROKER, SPARROWLILY REALTY, INC.

# OUR MISSION: YOUR COMMUNITY IMPACTED FOR THE BETTER

## POLITICAL ADVOCACY

- > Advocating For You**

Each year C.A.R. government affairs reviews 3000+ bills to see which ones affect your business, homeownership opportunities and property rights. Advocates in Sacramento lobby for the interests of REALTORS® to ensure that your interests are addressed in our state's Capital. We also work with NAR on federal issues affecting California and support your local Association's local advocacy efforts.
- > Capitol Hill Visits**

You can join other REALTORS® from California and around the country in Washington, DC each May to lobby Congress on issues that matter to REALTORS® and your clients.
- > Member Mobilization**

This program recruits, trains and mobilizes you to take part in the legislative process at the grassroots level. Get involved with lobbying, political activities and the legislative agenda supported by C.A.R. with the Member Mobilization program.
- > Consumer Mobilization**

C.A.R. also fights for your clients when proposed legislation could hurt homeowners. When there is an issue that is particularly important for homeowners and buyers, C.A.R. will create content for REALTORS® to share with their clients. The information will educate clients and give them an opportunity to connect with their own legislator. It also gives members to a way to maintain a relationship and provide value to their clients.
- > REALTOR® Campaign School**

C.A.R. organizes a dynamic Campaign School tailored to support aspiring local REALTOR® candidates contemplating a run for local office. This exclusive event features compelling guest speakers, comprehensive Q&A sessions, and a detailed exploration of the most effective strategies for a successful political campaign. To inquire about setting up a REALTOR® Campaign School at your local association, contact your AE or GAD.



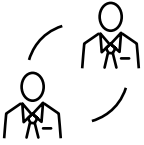
UNLOCKING CALIFORNIA POLITICS PODCAST





**Young Professionals Network (YPN)**   

We empower emerging real estate professionals through a culture of growth & mentorship to support leadership development, contribute to local associations, engage in advocacy and propel REALTOR® success!



**Local Association Support**

Provide professional development, networking opportunities and resources to local associations that focus on issues concerning the organization and industry.



**Disaster Relief Fund** 

Assist those directly affected by natural disasters in California by providing financial assistance through the C.A.R. Disaster Relief Fund (DRF), as well as providing the resources that local associations and brokerages need in order to be prepared for, survive and fully recover from a major natural disaster.



**Membership Database Support & Policy Compliance**

Monitor and manage data within the core membership database as well as supporting, educating and mentoring local association staff as it relates to REALTOR® membership requirements and policies.



**Leadership Development & Training**

Foster the growth and empowerment of real estate professionals within the organization through educational workshops, mentoring opportunities, networking events, and experiential learning; focus on developing leaders who advocate for the interests of REALTORS® and homeowners and drive positive change in their communities.





**Fair Housing**

C.A.R. is committed to Fair Housing and Diversity. Ensuring that C.A.R. members and leaders reflect our diverse California communities is a top priority for C.A.R., which is paramount to the growth and viability of this industry. C.A.R. is working to address demographic disparities and inequalities that persist in housing and in the real estate industry with diversity and fair housing education, research, resources and advocacy that aim to expand homeownership opportunities for all Californians. C.A.R. is committed to ensuring all REALTORS® are aware of the extensive California Fair Housing laws in this changing landscape.



**Pathway to Homeownership Closing Cost Assistance Grant Program**

Our Pathway to Homeownership Closing Cost Assistance Grant Program is designed to aid first-time homebuyers belonging to underserved communities in overcoming affordability challenges. We offer a generous grant of up to \$10,000 to assist with closing costs. These grants are available to first-time homebuyers with low- to moderate-income (at or below 120% of the Area Median Income) who choose to work with a California REALTOR®. The program encompasses every county in California.



**Differently Abled Affinity Group (DAAG)**

C.A.R.'s Differently Abled affinity group advocates and provides awareness of the needs of differently abled REALTORS® and clients. C.A.R. is committed to ensuring all REALTORS® can practice regardless of ability and that clients can find a home to meet their unique needs.



**Latino Professionals Network (LPN)**

C.A.R.'s Latino Professionals Network (LPN) is dedicated to amplifying the voices of Latino REALTORS® in California. LPN is an inclusive community of REALTORS® dedicated to increasing business opportunities, advancing leadership and uniting our voices to champion access to homeownership in our communities through policy, resources and education. Join the conversation today.



**WomanUP!®** /group

Our three-part mission is to identify, develop and connect women in this industry. We identify the tools and strategies you need to make bold moves in real estate. We provide you with resources and events to develop your skills as a leader, and we create opportunities to connect with other amazing leaders in the national brokerage community.



STAY CONNECTED WITH @CAREALTORS ON INSTAGRAM

# OUR MISSION: YOUR CONTINUED EDUCATION



## E-Newsletters

C.A.R. produces 12 newsletters that are all delivered right to your inbox. From the weekly all-member Newline newsletter to the monthly Legal Tools publication, each newsletter is guaranteed to be chock-full of valuable information for you, your business and your clients.

- > **Newline**
- > **Industry Leaders**
- > **Virtual Advocate**
- > **Market Matters**
- > **Research Highlights**
- > **Upcoming Webinars**
- > **President's Message**
- > **Transactions Today**
- > **All Voices**
- > **Realegal®**
- > **Legal Tools**
- > **Broker Insights**



## Webinars

As a member of C.A.R., you may participate in live, interactive webinars, free of charge, from the ease of your own computer, tablet or mobile device. Or access webinar recordings of those you missed on finance, legal, market data topics and more.



## California Real Estate Magazine

C.A.R.'s official magazine has been providing news and insights to California REALTORS® for more than 100 years. We're featuring stories about REALTORS® — their highs, lows and everything between; stories about an industry changing fast and stories about what it takes to make it in this great profession.







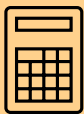
### Center for California Real Estate (CCRE)

The Center for California Real Estate (CCRE), an institute of C.A.R., serves as a nexus for multi-disciplinary thinking aimed at addressing some of the state's most challenging issues. Bringing together key experts from a variety of fields, from academics to policymakers to industry leaders, CCRE produces new knowledge and serves as a key resource about housing issues for all C.A.R. members, external entities, the media and the public.



### FREE 45CE License Renewal Package

C.A.R. Education is happy to provide members with all the Continuing Education they need to renew their real estate license. Join the tens of thousands of members who regularly claim their free license renewal package every year! All offerings meet DRE requirements and include an ethics course that fulfills the REALTOR® Code of Ethics Training Requirement for NAR.



### Interactive Dashboards

C.A.R.'s interactive dashboards are calculators and data management tools that allow users to interact with data by tracking, monitoring and displaying key housing market metrics. By using our interactive dashboards, users can gain insights by slicing and dicing different variables and dig deeper into local statistics that are more relevant to their markets.



### Survey Research

The C.A.R. Research and Economics team conducts a number of surveys that cover topics relevant to our members and the housing industry. These surveys offer detailed information on topics such as: homebuyers, home sellers, housing demographics, home prices, changes in the real estate industry and C.A.R. member profiles.



### Real Quick Video Updates

A one-minute video featuring C.A.R. economists that provides a quick take on the current housing market conditions, the latest economic development, and recent movements on interest rates.



### HOUSING MATTERS PODCAST





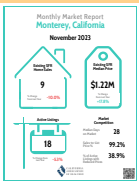
## Housing Market Forecast

This semi-annual report projects where mortgage rates, home sales and median prices are headed. Use this general statewide forecast to learn about potential issues that may affect housing prices and inventory levels. Use the data in this report to prepare more accurate budgets and to inform clients about future housing market conditions.



## Market Minute Write-Up

The Market Minute Write-Up is a one-page analysis that offers the most up-to-date information on the economy and the housing market. It is designed to provide members, on a weekly basis, key highlights and concise insights on industry-related issues. Combined with the weekly infographic, the 2-page report is downloadable, shareable and can easily be used as part of the marketing materials for REALTORS®.



## Market Infographics

Add some data visuals to your website, social media or next client meeting with beautifully designed and easy-to-download infographics for your clients and your specific market area:

- City + County Market Overviews
- Buyers' and Sellers' Guides
- California Consumer Infographics
- CA Real Estate Industry Infographics
- Housing Affordability Index
- Market Condition Indicators



## County Economic Profiles

Annual reports that provide an overview of the economy and the housing market conditions at the county level. The reports also include data at the state and the national level for comparison purposes.



Most of California's demographic is information centric — they're scientists, engineers, data analysts, etc. In short, California buyers and sellers love information, and I find the CALIFORNIA ASSOCIATION OF REALTORS® provides the right data metrics in well-put-together marketing tools at the right time for me to present to my current clients and frankly, impress future buyers and sellers. Their data team stays informed, and their tools for my clients are impressive and impactful.

Their marketing and data tools are in my secret weapon arsenal to gain quick credibility and set myself apart.

- **CYNTHIA DRAKE**, REALTOR®,  
KELLER WILLIAMS TRI-VALLEY REALTY

# OUR MISSION: YOUR MARKETING REACH



## Consumer Ad Campaign

TV commercials, digital media and partnerships to create awareness of the REALTOR® brand and demonstrate the many benefits of the consumer-REALTOR® relationship.



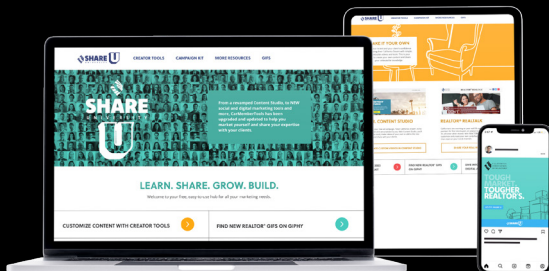
The consumer ad campaign by C.A.R. illuminated our profession, especially in the face of increased scrutiny. C.A.R. expertly utilized storytelling to paint a vivid picture of how REALTORS® authentically impact our clients and communities. The campaign skillfully communicates the REALTOR® story, enabling people to understand the dedication, expertise, and value we bring to the table.

- **FELICIA MARES VILLA**  
REALTOR®, ABIO PROPERTIES



## Share University

Where CA REALTORS® go for personalized marketing content. Your go-to digital marketing hub to help you market yourself and share your expertise with your clients.



- Consumer ad campaign marketing toolkit
- Animated social media GIFs
- Who's Your REALTOR®? Zoom backgrounds
- Content Studio
- Who's Your REALTOR®? Augmented Reality
- REALTOR® RealTalk

# OUR MISSION: YOUR LEARNING & NETWORKING OPPORTUNITIES STATEWIDE

## PROPERTY MANAGEMENT CONFERENCE

### Property Management Virtual Conference

February 29, 2024

The 2024 Property Management Conference is designed to provide attendees with access to industry experts, legal and legislative updates, and key information for new and seasoned property managers. If you'd like more information, reach out to [MelanieM@car.org](mailto:MelanieM@car.org).

## FAIR HOUSING DAY

### Fair Housing Day

April 16, 2024 · DoubleTree by Hilton Hotel Ontario

Come join us for C.A.R.'s third annual Fair Housing Day event to learn more about California's expansive and continuously changing Fair Housing laws. Hear from fair housing experts on topics related to inclusive advertising, housing discrimination, disabilities, bias in AI & tech, and much more. Make sure to be part of these critical conversations on making the dream of homeownership possible for all Californians. The event is free for C.A.R. members.





### Legislative Day Block Party

April 30, 2024 · Sacramento

C.A.R. literally shuts down a full city block in downtown Sacramento just for REALTORS® to enjoy great food, drinks, and music and to network with other REALTORS® from around the state as a kickoff to Legislative Day.



### Legislative Day

May 1, 2024 · Sacramento

The need for REALTORS® to engage with state legislators has never been greater. That's why C.A.R. is hosting its annual Legislative Day on May 1 this year in Sacramento.

Legislative Day brings together REALTORS® from across the state who make their presence felt in the state capitol by urging legislators to support good legislation and defeat bad proposals with a focus on creating homeownership opportunities, increasing supply, stopping attacks on housing providers and preserving property rights.



### WomanUP!® Conference

June 12-13, 2024 · Laguna Cliffs Marriott

Join us for a 1 ½ day conference focused on the practical and productive skills to help you take the next step in your career. This is an industry filled with ambitious and passionate women who are currently or are ready to step into leadership. We invite you all to gather with us!



### REImagine! Conference & Expo

September 24-26, 2024 · Long Beach Convention Center

The official CA REALTOR® conference and expo comes to Long Beach! Get ready to take in a wealth of information over three jam-packed days at REImagine! Conference & Expo. REImagine! is where you'll dig into hot topics, talk about the biggest industry challenges and opportunities and find hundreds of valuable takeaways to apply to your business. Make career building relationships and forge meaningful connections with real estate pros across the state at this must-attend event.

#### Experience in Long Beach:

- All Voices Soirée
- Prize Giveaways
- Housing Market Forecast Lunch
- Who's Your REALTOR®? Photo Ops
- A Humongous Exhibit Hall
- Tech Tuesday
- Broker Conference
- YPN Ignite





### CCRE Summit

October 30, 2024 · Los Angeles

To address the pressing issues confronting our state, the Center for California Real Estate (CCRE) will host its flagship event of the year: the CCRE Summit. This comprehensive, day-long gathering offers C.A.R. members a unique chance to engage with elected and appointed government officials, academic researchers, and nonprofit leaders as they explore solutions to the critical issues affecting the real estate sector. The Summit is scheduled for Wednesday, October 30, in Los Angeles. Stay tuned for further details.



### STEPS Toward Homeownership Virtual Meetings

2024 Dates: April 10, June 11, September 5, December 4

Our STEPS Toward Homeownership program addresses housing affordability from the perspective of financial literacy via virtual meetings. We share the latest lending and down payment options available so you can provide clients with all the tools and resources to make the best decision for their situation. This program brings relevant information to our members about credit scores, financial planning, leveraging down payment resources, and options for low- to moderate-income earners so that we can educate our buyers.



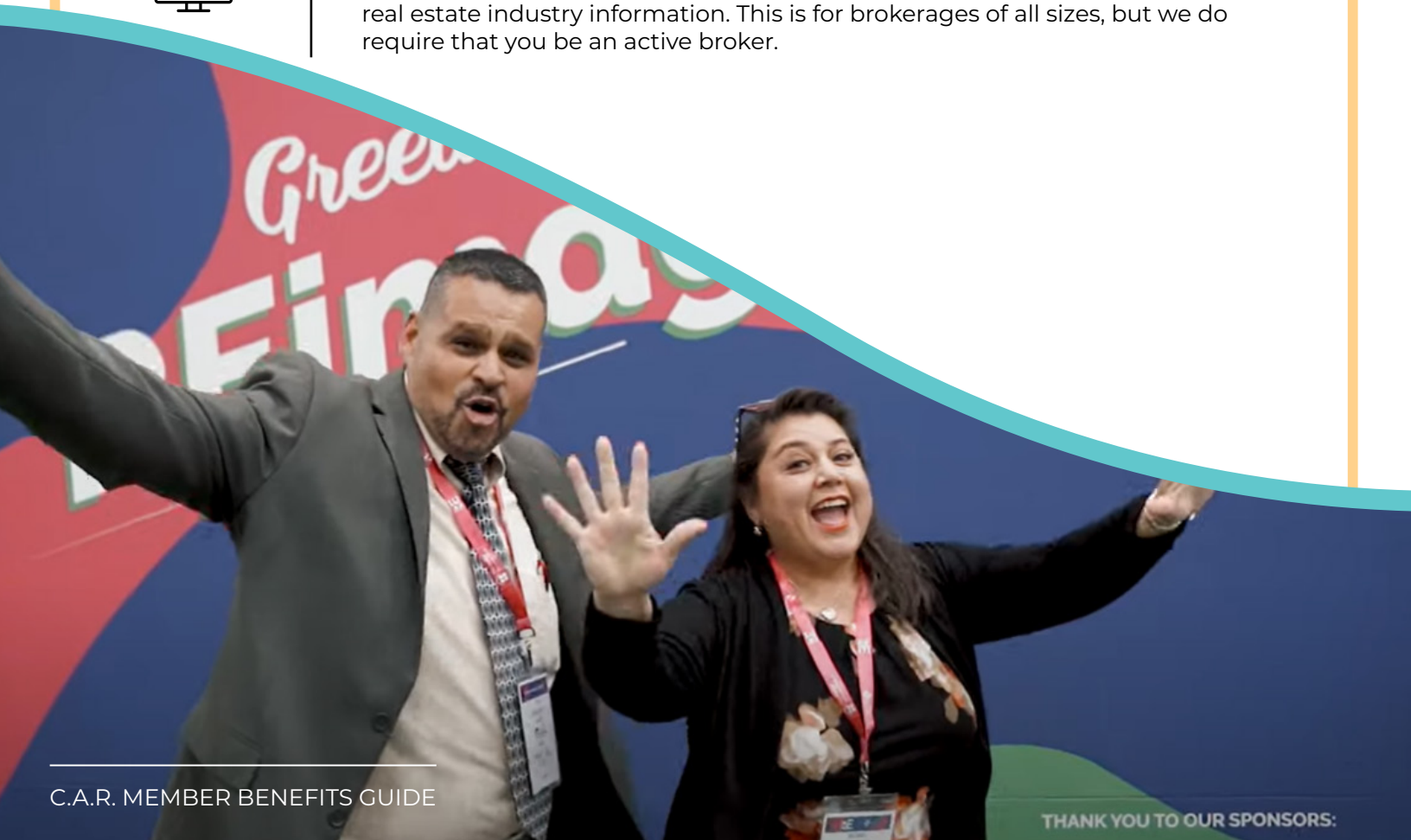
### Team Leader Town Hall

Teams have been a game changer in the real estate industry. If you lead a team – whether of 2 or 22, please join us for conversations focused on your role as a team leader. Topics include DBAs, employee regulations, education, and so much more. If you lead a team – connect with **MelanieM@car.org**.



### Industry Leader Town Halls

Bi-monthly meetups for California Brokers! Legal updates, hot topics, legislative news, and so much more. These calls are packed with the latest real estate industry information. This is for brokerages of all sizes, but we do require that you be an active broker.



# HERE FOR YOU

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## C.A.R. MISSION STATEMENT

Shape, promote and protect an environment for the entire real estate industry, one in which California REALTORS® can succeed in meeting the real property needs of consumers.

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## FOLLOW US “@CAREALTORS”



## CONTACT US

525 South Virgil Avenue | Los Angeles, CA 90020

C.A.R. Headquarters – (213) 739-8200

C.A.R. Legislative Office – (916) 492-5200

Customer Contact Center – (213) 739-8227

Legal Hotline – (213) 739-8282

Ombudsman Hotline – (213) 739-7227

Peer-to-Peer Ethics Infoline – (213) 739-9160

Transaction Rescue – (213) 739-8383

Consumer Mediation – (213) 739-8376

**CAR.ORG**

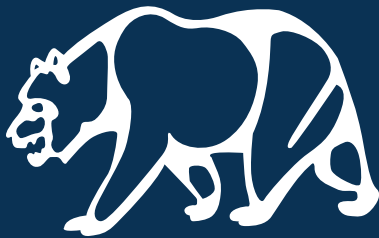


CALIFORNIA  
ASSOCIATION  
OF REALTORS®

HOMEOWNERSHIP MATTERS

HELP  
PROTECT  
YOUR  
LIVELIHOOD

C.A.R.'s REALTOR® Action Fund



FIGHTING for  
OUR PROFESSION!

WE VALUE

Homeownership, Private Property Rights, Free  
Enterprise and a Responsible Government



Yes. I will contribute  
to the voluntary  
REALTOR®  
ACTION FUND,  
because it is  
needed to protect  
my livelihood.

FOR MORE  
INFO »————>



[raf.car.org](http://raf.car.org)

# What is RAF Doing for You?

FIGHTING

Costly and Time  
Consuming Point of  
Sale Bills!

FIGHTING

Independent Contractor  
Withholding!

FIGHTING

Statewide Service  
Taxes!

PRESERVING

Dual Agency

PRESERVING

Mortgage Interest  
Deduction!

Protecting  
PRIVATE  
PROPERTY  
RIGHTS  
on every level!!

MAKE A DIFFERENCE

# Contribute Today

The REALTOR® Action Fund (RAF) raises money to  
promote the values, attitudes, and beliefs of  
organized real estate; every dollar is used to protect  
and advance REALTORS'® interests in government.

[raf.car.org](http://raf.car.org)



# REALTOR® ACTION FUND

## FUNDRAISING RECOGNITION LEVELS

The California Association of REALTORS® recognizes and appreciates all levels of participation to the REALTOR® Action Fund. Below are the descriptions for C.A.R. and NAR participation levels.

### VOLUNTARY RAF FUNDRAISING RECOGNITION LEVELS

#### **Introductory Level**

\$20 Annual Contribution

- » RAF Button pin

#### **Minimum Cost of Doing Business:**

\$49 Annual Contribution

- » RAF Button pin

#### **True Cost of Doing Business:**

\$148 Annual Contribution

- » New RAF pin given upon initial contribution
- » Invitation to C.A.R.'s, if applicable, special events
- » Widget to display proudly on website or signature

### C.A.R.-MAJOR DONOR LEVELS

#### **California Silver Bear:**

\$449 Annual Contribution

- » New Silver Bear pin given upon initial contribution
- » Invitation to C.A.R.'s, if applicable, special events
- » Widget to display proudly on website or signature

# NEW MEMBER ORIENTATION CONTRIBUTION

CONTRIBUTOR  
INFORMATION

NAME (please print): \_\_\_\_\_

NRDS #: \_\_\_\_\_ ASSOCIATION: \_\_\_\_\_ REGION: \_\_\_\_\_

BILLING ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_

EMAIL: \_\_\_\_\_

COMMITMENT  
LEVEL

## REALTOR® ACTION FUND VOLUNTARY CONTRIBUTION\*

\$20

INTRODUCTORY  
LEVEL

\$49

"THE MINIMUM COST  
of DOING BUSINESS"

\$148

"THE TRUE COST of  
DOING BUSINESS"

## CALIFORNIA MAJOR DONOR VOLUNTARY CONTRIBUTION\*

\$449  
ANNUALLY



CALIFORNIA SILVER BEAR

PAYMENT &  
SUBMISSION

\*Payment plan available for all levels  
(for specific details visit our website listed below)

PAYMENT PLAN?  YES  NO

PAYMENT METHOD:  VISA  MASTERCARD  AMERICAN EXPRESS  DISCOVER

CREDIT CARD #: \_\_\_\_\_ EXP DATE: \_\_\_\_\_

CARD TYPE:  PERSONAL  CORPORATE

**COMPLETE FORM AND RETURN TO YOUR LOCAL  
ASSOCIATION FOR PROCESSING.**

Political contributions are not tax deductible as charitable contributions for federal and state income tax purposes. Contributions to the REALTOR® Action Fund are voluntary, and the amounts above are only guidelines; you may give more, less or nothing at all. Failure to contribute will not affect an individual's membership status in the California Association of REALTORS® (C.A.R.). Contributions will be allocated among three of C.A.R.'s political action committees (PACs), according to different formulas approved by C.A.R. for personal and corporate contributions. These PACs are: CREPAC (supports state and local candidates); CREPAC/Federal (supports federal candidates); and CREIEC (makes independent expenditures in support of or opposition to candidates). C.A.R. also sponsors IMPAC which supports local and state ballot measures and other issues that impact real property in California. The allocation formula may change including re-designating a portion to IMPAC.

