



We have become aware that Zillow is soliciting members of The MLS™/CLAW, encouraging them to join the Greater South Bay Association of REALTORS which is part of a different MLS known as CRMLS. **It is not the role of a third party data site to tell you which Association of REALTORS® to join.** This move appears to be in response to the policy recently implemented by The MLS™/CLAW that puts a 48 hour delay on the data feeds to third party websites, such as Zillow, Trulia, and Realtor.com.

### Things to Know

- The 48 hour third party data feed policy was designed to drive consumer traffic to the most accurate source of real estate information; the websites of the agents and brokers who service the market and to TheMLS.com™ that captures and drives leads to you at no cost.
- **CRMLS has given notice that they are pulling out of CARETS, as of June 30th.** In a short while, as things now stand, CRMLS will not have access to data from The MLS™/CLAW.
- The 48 hour third party data feed policy only affects data that appears on **third party sites, not MLSs, or IDX data feeds.** The policy is intended to apply only to new listings, not changes, and adjustments are underway for that purpose.
- The 48 hour third party data feed does not affect any listing or other information that appears in TheMLS.com™ or any other MLS that participates in CARETS. All agents who are members of The MLS™/CLAW or any other CARETS participating MLS will continue to have immediate access to your new or changed listings. Brokers are also free to distribute their own listing data in any way they elect.
- Participants of The MLS™/CLAW who do not want the 48 hour delay applied to their listings can **contact The MLS™/CLAW and an adjustment will be made for you at no charge.**

The bigger picture is that there is an effort underway by some that would force all MLSs to join a statewide MLS. The leadership of The MLS™/CLAW believes that local control of your MLS is in the best interests of brokers, agents, and the entire real estate community at large. A single, centralized statewide service would take away local control, reduce choice, and in all likelihood result in increased fees and costs. Brokers and agents are best served by having choices and the ability to make their own business decisions, including who receives their listing data and any remuneration for that data.

The MLS™/CLAW remains dedicated to providing the best available service and technology to brokers and agents. We conduct business and implement strategic decisions as determined by the brokers and agents who make those decisions. **We believe that providing choice, unparalleled service, and a more than one-size-fits-all approach, are in the industry's best interest and the best way to assist you in making your business successful.**

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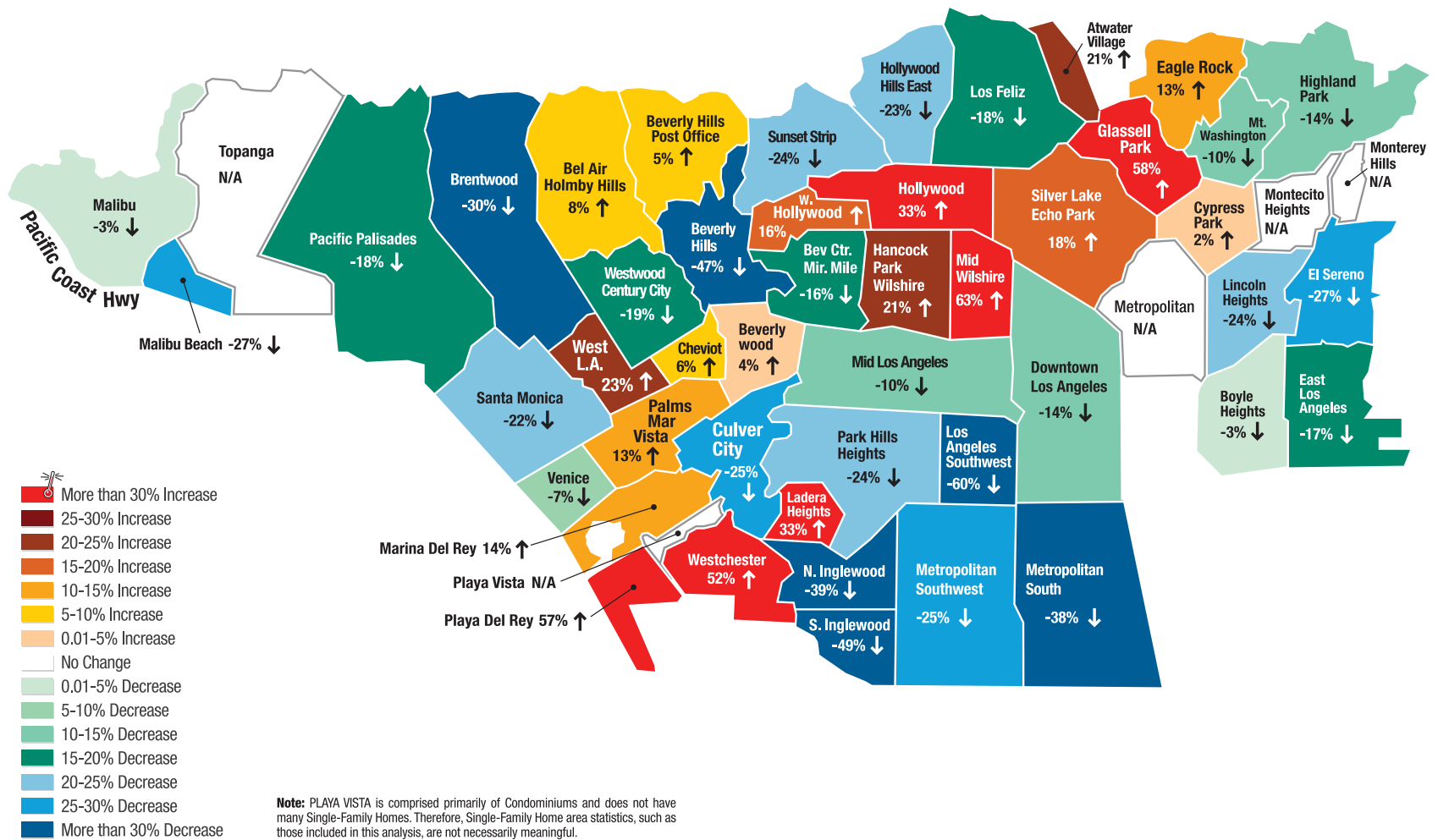
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**MARKET CLIMATE MAP**

**SINGLE-FAMILY HOMES | NUMBER OF HOMES SOLD 4th Quarter 2013 vs. 2012**  
For The MLS™ Primary Areas



SINGLE-FAMILY HOMES NUMBER OF HOMES SOLD			
AREAS	Q4-2012	Q4-2013	% Change
Mid-Wilshire	8	13	63%
Glassell Park	38	60	58%
Playa Del Rey	7	11	57%
Westchester	23	35	52%
Hollywood	12	16	33%
Ladera Heights	15	20	33%
West Los Angeles	22	27	23%
Hancock Park - Wilshire	72	87	21%
Atwater Village	24	29	21%
Silver Lake - Echo Park	78	92	18%
West Hollywood Vicinity	25	29	16%
Marina Del Rey	7	8	14%
Eagle Rock	45	51	13%
Palms - Mar Vista	69	78	13%
Bel Air - Holmby Hills	48	52	8%
Cheviot Hills - Rancho Park	18	19	6%
Beverly Hills Post Office	39	41	5%
Beverlywood Vicinity	47	49	4%
Cypress Park	44	45	2%
Metropolitan	2	2	0%
Topanga	24	24	0%
Playa Vista	1	1	0%
Montecito Heights	8	8	0%

SINGLE-FAMILY HOMES NUMBER OF HOMES SOLD			
AREAS	Q4-2012	Q4-2013	% Change
Monterey Hills	4	4	0%
Malibu	62	60	-3%
Boyle Heights	30	29	-3%
Venice	68	63	-7%
Mt. Washington	42	38	-10%
Mid Los Angeles	109	98	-10%
Downtown Los Angeles	94	81	-14%
Highland Park	84	72	-14%
Beverly Center - Miracle Mile	55	46	-16%
East Los Angeles	83	69	-17%
Pacific Palisades	73	60	-18%
Los Feliz	56	46	-18%
Westwood - Century City	67	54	-19%
Santa Monica	82	64	-22%
Hollywood Hills East	52	40	-23%
Lincoln Heights	17	13	-24%
Park Hills Heights	222	169	-24%
Sunset Strip - Hollywood Hills West	132	100	-24%
Culver City	65	49	-25%
Metropolitan Southwest	205	154	-25%
Malibu Beach	15	11	-27%
El Sereno	77	56	-27%
Brentwood	80	56	-30%
Metropolitan South	279	174	-38%
Inglewood North	77	47	-39%
Beverly Hills	68	36	-47%
Inglewood South	45	23	-49%
Los Angeles Southwest	123	49	-60%
<b>TOTALS</b>	<b>3042</b>	<b>2558</b>	<b>-16%</b>

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Mortgage Consultant  
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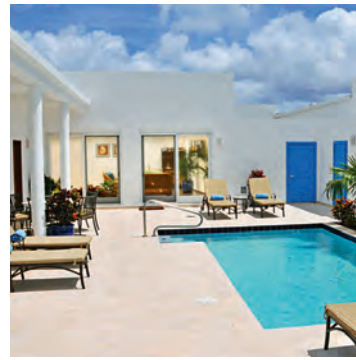
Not a commitment to lend. Loans subject to credit and collateral approval. Financing available for collateral located in California, Oregon, or Washington. Restrictions may apply. Rates, terms, and conditions subject to change without notice.

<sup>1</sup> On-time closing guarantee available only on completed purchase money loan applications received by Union Bank by 8/31/2014. The maximum loan amount eligible for this promotion guarantee is the lesser of \$4 million or the maximum allowed for the loan program selected. Interest rate must be locked at least 10 business days prior to the set closing date. Specific terms and conditions apply. Visit [unionbank.com/closingterms](http://unionbank.com/closingterms) to obtain a copy.

<sup>2</sup> Payment example is for illustrative purposes only and assumes a purchase transaction of an owner-occupied, single-family residence with a 20% down payment. For a \$250,000 30-year fixed-rate fully amortizing conforming mortgage loan the monthly principal and interest payments would be \$1,266.71 based on an interest rate of 4.500% (4.521% APR) (effective 2/12/2014). Payment amount does not include homeowner's insurance or property taxes, which must be paid in addition to the loan payment. Maximum loan amount of \$417,000 on one-unit properties. Additional rate/point combinations are available. Rates may fluctuate daily. The interest rate used in this example is based on a variety of assumptions and conditions including a consumer credit score which may be higher or lower than your individual credit score. Additional loan-level pricing adjustments may apply to your transaction. Please contact your Union Bank mortgage consultant to obtain current rate and pricing information.







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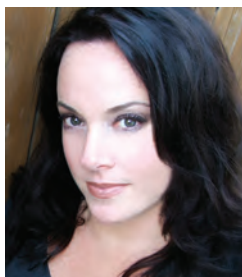
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MICHAEL BALSON  
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KEVIN STRICKLIN



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