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Lois Kadosh

Educational Background

Two and one half days training in mediation offered by the National Association of REALTORS®; 32 hours of training in mediation offered by the California Association of REALTORS®/ Straus Institute for Dispute Resolution: Pepperdine University School of Law; 42 hours of training in *Mediating The Litigated Case* offered by Straus Institute for Dispute Resolution: Pepperdine University School of Law; doctoral courses in organizational and clinical psychology: The Professional School of Psychology, MA degree in Counseling: University of San Francisco, BS degree in Education: Long Island University; completion of six college level courses in real estate: *Appraisal, Finance, Property Management, Practice, Economics, Legal Aspects*; fulfilled all course requirements for Graduate REALTORS® Institute designation.

Credentials

Licensed California real estate broker since 1981; GRI designation; California Community Colleges lifetime instructor credential in real estate, business and industrial management

Appointments

Appointed by Steve Goddard, 2010 President and Beth Peerce, 2011 President of the CA Assoc. of REALTORS®, to serve as a member of the Educational Services Advisory, Professional Standards and Legislative committees. Appointed by James Liptak, 2009 President of the CA Assoc. of REALTORS®, to serve as a member of the Educational Services Advisory, Professional Standards and Equal Opportunities-Cultural Diversity committees. Appointed in 2008 by Real Estate Commissioner Davi to serve on the Community College Real Estate Endowment Fund Advisory Board. Appointed by William E. Brown, 2008 President of the CA Assoc. of REALTORS®, to serve as the Chairperson of the Educational Services Advisory Committee, member of the Professional Standards and Equal Opportunities-Cultural Diversity committees. Appointed by Colleen Badagliacco, 2007 President of the CA Assoc. of REALTRS®, to serve on the Educational Services Advisory and Professional Standards committees. Elected by Region 6 to represent them on the 2007 Nominating Committee. Appointed by Vincent Malta, 2006 President of the CA Assoc. of REALTORS®, to serve on the Educational Advisory, Cultural Diversity and Housing Affordability committees. Appointed by Jim Hamilton, 2005 President of the CA Assoc. of REALTORS®, to serve on the Educational Advisory, Cultural Diversity and Housing Affordability committees. Appointed by Ann Pettijohn, 2004 President of the CA Assoc. of REALTORS®, to serve on the Educational Advisory, Cultural Diversity and Housing Affordability committees. Appointed by Richard Gaylord, 2000 President of the CA Assoc. of REALTORS®, to serve as vice-chair of the Risk Management Institute Advisory and member of the Professional Standards committees; appointed by Diana Bull, 1999

President of the CA Assoc. of REALTORS®, to serve on the Risk Management Institute, Education Advisory and Professional Standards committees; appointed by former Real Estate Commissioner Edmonds to the Continuing Education Advisory Committee, the Business Brokers' Advisory Committee and the Continuing Education Subcommittee of the Education and Research Advisory Committee; appointed by the Chancellor's Office to the CA Community Colleges Real Estate Education Curriculum Committee for two consecutive four-year terms (1986 -1994)

Honors 2001 recipient of the California Real Estate Educators' Association Norm Woest Award For Most Outstanding California Real Estate Instructor.

Real Estate Background Lois Kadosh, Real Estate Broker & Consultant (2001-present), Bayridge Realty & Financial (1998-2001), Prudential California Realty/Mason-McDuffie Real Estate, Inc. (1994-1998), Thornwall Properties, Inc. (1985-1986), Ethical Business Brokers & Consultants (1983-1985), San Francisco Business Brokers, Inc. (1982-1983), American Business Condominiums, Inc. (1982), Lakeshore Properties (1981)

Expert Witness/Litigation Consultant The practice of real estate in California (1987-present). Expertise in ascertaining the standard of care, including agency relationships and fiduciary duty, due diligence and disclosure. Qualified as an expert witness in Superior Court: San Francisco, Alameda, Sacramento, San Mateo, Placer and Sonoma.

Publications See attached list for publications.

Course Revisions Project director for the 1987 revision of twenty-seven continuing education courses published by the California Community Colleges Chancellor's Office.

Teaching Experience Part-time instructor since 1983. See attached list.

Conferences Break-out presenter at the Spring, 2016, 2017 CA Community Colleges Real Estate Educators' Conferences – (Topic: *The New Practice Guides: Risk Alerts/Best Practices, Real Estate Ethics*, respectively). Break-out co-presenter at the Spring, 2013 CA Community Colleges Real Estate Educators' Conference – (Topic: *Mediation & Arbitration Education & Training*). Break-out presenter at the 2011 Women's Council of REALTORS® meeting in Sacramento – (Topic: *Are You A Sitting Duck To a Lawsuit?*); break-out leader at the 2010, 2011 Contra Costa Assoc. of REALTORS® Defining Fair Housing Workshops – (Topic: *Defining Fair Housing Practices*). Presenter at the 2008 CA Community Colleges Real Estate Educators' Conference in Los Angeles – (Topics: *Tales of An Expert Witness, Managing Red Flags & Other Risks*); facilitator for *Teaching Real Estate Practice* break-out session at the CA Community Colleges Real Estate Educators' Conferences – Fall, 1998, Winter – 1999, Spring – 1999; presenter at the Eighth Annual National Conference On Applied Ethics, sponsored by University College & Extension Services, CA State University, Long Beach – (Topic: *The*

Ethics of Everyday Life); facilitator for several of the CA Community Colleges Real Estate Educators' Conferences – Spring, 1993, Spring, 1989, Fall, 1987, 1986 (Topics: ***Real Estate Principles Teaching Techniques Workshops, How To Teach Real Estate Principles, How To Teach Agency Relationships, Easton Case Liabilities and Responsibilities***); M/C of the CA Community Colleges Real Estate Educators' Northern Conference – Fall, 1985

Other Related Experiences

Part of a panel presentation entitled ***E-Signatures in Real Estate Transactions***, presented to the Alameda County Bar Association in 2017. Part of an Expert Witness Panel presentation for both the ***Strategic Defense Attorney Panel*** and ***Legal Affairs Forum*** of the CA Assoc. of REALTORS® in 2008; Consultant to the CA Energy Commission – helped develop an energy information booklet for buyers and sellers in 2006; California Assoc. of REALTORS® inter-board arbitrator and mediator; volunteer mediator for SEEDS; served on the CA Assoc. of REALTORS® Business Opportunity Agreements Study Group in 1998 and 2001; participated in the ***Voicing Values Project*** conducted by the Center For Ethics & Social Policy in 1995; served on the CA Department of Education Industry Validation Committee For Real Estate in 1993; member of an advisory committee of real estate professionals for the licensure study Psychological Services, Inc. conducted in 1993 for the CA Department of Real Estate; member of the Job Analysis Expert Committee for the licensure study Educational Testing Service conducted in 1986 on behalf of the CA Department of Real Estate; item writer for the CA Department of Real Estate Salesperson Examination and Educational Testing Service's Broker Uniform Test.

Guest Speaker

Contra Costa Assoc. of REALTORS® - (Topic: ***Understanding Disclosures and the Listing Agreement***); Delta Assoc. of REALTORS® - (Topics: ***Understanding Disclosures and the Listing Agreement, The Purchase Agreement***); Bay East Assoc. of REALTORS® - (Topics: ***Ethics and the Law, Understanding Disclosures and the Listing Agreement, The Purchase Agreement, Managing Red Flags and Other Risks, REALTOR® Academy - Working With Sellers: Part 1***); Santa Clara County Assoc. of REALTORS® - (Topic: ***Risk Management For Brokers – The Next Level***); Realty World Northern CA & Nevada Corporate Headquarters /Sacramento, Sunnyvale, Dublin – (Topic: ***Work Smart Real Estate***); Keller-Williams, Berkeley – (Topic: ***Minimizing Risks In Real Estate Transactions***); Prudential CA Realty, Piedmont - (Topic: ***Minimizing Risks In Real Estate Transactions***); Berkeley Association of REALTORS® - (Topics: ***Standard of Care, Minimizing Risks In Real Estate Transactions, Are You A Sitting Duck To A Lawsuit?***); Mason-McDuffie, Inc./EI Cerrito, Concord, Pleasant Hill, San Francisco, Castro Valley, Lafayette -(Topic: ***Minimizing Risks In Real Estate Transactions***).

Professional Organizations

Forensic Expert Witness Assoc., CA Real Estate Educators' Assoc. – President (2002-2003), National Assoc. of REALTORS®, CA Assoc. of REALTORS®, Berkeley Assoc. of REALTORS® - 2000, 2005 President, Chair/Professional Standards (2006-2010, 1995 - 1997, 1999), Inter-board mediator and arbitrator for C.A.R.

LOIS KADOSH: PUBLICATIONS

COURSES APPROVED FOR CONTINUING EDUCATION CREDIT BY THE CALIFORNIA DEPARTMENT OF REAL ESTATE

Energy: Another Negotiating Tool, written for GeoPraxis, Inc. Funded by California ratepayers under the auspices of the California Public Utilities Commission - 2004 to 2006 (1 hour).

Real Estate Ethics, based on the National Association of REALTORS® course, *The Code Of Ethics: Your Promise Of Professionalism*. Adapted for California to meet the mandatory *Ethics* course requirements for licensure renewal as well as those for NAR membership. Sponsored by the California Real Estate Educators' Association – 2001 to 2003 (3 hours).

Work Smart Real Estate, written for **HANDS-ON REAL ESTATE** -1998 to 2000(3 hours).

Agency Relationships And Duties, published by the California Community Colleges Chancellor's Office in 1994, including subsequent revisions (3 hours). Meets *Agency* course requirements of Business and Professions Code Section 10170.5 (a).

Ethics and The Real Estate Professional, written for **Lois Kadosh Seminars** under a grant provided by the West Contra Costa Association of REALTORS® - 1991 to 1993 (3 hours). Meets *Ethics* course requirements of Business and Professions Code Section 10170.5 (a).

Ethics, published by the California Community Colleges Chancellor's Office in 1987, including subsequent revisions until June 2001(3 hours). Meets *Ethics* course requirements of Business and Professions Code Section 10170.5 (a).

Let's Talk Escrow, published by Land Title Company – 1989 to 1991 (3 hours).

The ABC'S of Business Opportunities, published by the California Association of REALTORS® - 1988 to 1990 (3 hours).

Introduction To Business Opportunities, published by the California Community Colleges Chancellor's Office in 1986, including subsequent revisions (6 hours).

BOOKS & OTHER PUBLICATIONS

Revision author of the California Real Estate Practice Instructor and Student Study Guides, published in 2002, 2010 and 2016 by the California Community Colleges Chancellor's Office.

"Ethics." In McGraw-Hill Real Estate Handbook, 2nd ed., pp. 121-141. Edited by Robert Irwin. New York: McGraw-Hill, 1993.

Wrote exercises and test questions for Study Guide For Illinois Continuing Education For Salespersons & Brokers, published by Real Estate Education Company in 1993.

Co-author. California Real Estate Escrow. Chicago: Real Estate Education Company, 1988.

Developed all sample contracts and case studies for the California Real Estate Practice In-

structor's Guide, published by the California Community Colleges Chancellor's Office, 1986.

ARTICLES

"The Paperless Real Estate Transaction: Understanding the Risks." In www.Experts.com (2012), in CEA NEWS, a publication of the California Escrow Association, Volume 48, No.1, Jan/Feb/Mar 2016.

"Practicing Full Disclosure." In the Southern Alameda County Chapter of Women's Council of REALTORS® Newsletter (October, 2011) and www.Experts.com

"Ethics Is Good Business." In the Southern Alameda County Chapter of Women's Council of REALTORS® Newsletter (August, 2011) and www.Experts.com

"Setting The Standards For Professionalism In Real Estate." In [Newswire](#). (February, 1993): pp. 1, 5. San Francisco: Women In Real Estate.

"Integrating Ethics Into The Curriculum." In [REEAction](#). (March/April, 1992): pp. 3, 7. Chicago: Real Estate Education Association.

"Co-existing With Agency." In [California Real Estate Update](#). Vol. 1 (Spring, 1990): pp. 1, 4. Chicago: Real Estate Education Company.

"Community College Continuing Education Course on 'Ethics' Is Revised." In [The Infomer](#). Vol. 14 (October 1990): pp. 7-8. Modesto: California Community Colleges Real Estate Endowment Fund.

"Community College Instructor And Student Guides: Looking Towards The Future." In [The Infomer](#). Vol. 12 (April 1989): pp. 7-8. Modesto: California Community Colleges Real Estate Endowment Fund.

"Reflections From Teaching Technique Workshops On Real Estate Principles." In [The Infomer](#). Vol. 13 (September 1989): pp. 7-8. Modesto: California Community Colleges Real Estate Endowment Fund.

LOIS KADOSH: TEACHING EXPERIENCE SINCE 1983

COURSES APPROVED BY THE CALIFORNIA DEPARTMENT OF REAL ESTATE FOR CONTINUING EDUCATION CREDIT

* *Agency* – Contra Costa College (16 times)

Agency...Relationships, Duties, Disclosures And Confidences In A Real Estate Brokerage Practice – West Contra Costa Association of REALTORS®

A Study In Co-Ownership – Contra Costa Association of REALTORS®

Avoiding Malpractice In Real Estate – Anthony Schools

Complying With The Code Of Ethics And The Law - West Contra Costa Association of REALTORS®

Complying With The Code Of Ethics And The MLS Rules – Mendocino Board of REALTORS®

Conducting A Professional Standards, MLS, Or Arbitration Hearing – Mendocino Board of REALTORS®

Directors' Role In Professional Standards – Mendocino Board of REALTORS®

Disclosure Requirements In Real Estate – Anthony Schools (2 times)

* *Energy: Another Negotiating Tool* – C.A.R. EXPO

Escrow Procedures And Title Insurance – Contra Costa College (4 times)

* *Ethics* – Contra Costa College (33 times), Vista College (2 times)

Ethics - West Contra Costa Association of REALTORS® (6 times)

* *Ethics And The Real Estate Professional* - West Contra Costa Association of REALTORS® (3 times), Marin Association of REALTORS®

* *Introduction To Business Opportunities* – Contra Costa College (4 times), College of San Mateo, Santa Rosa Junior College, Cabrillo College, Vista College

* *Listing And Selling Small Businesses* – Contra Costa College (2 times)

Professional Business Practices In Real Estate – Monterey Peninsula Association of REALTORS®

* *The ABC'S Of Business Opportunities: Listing And Selling Businesses* – San Jose Real Estate Board, Southern Alameda County Association of REALTORS®, Redwood City/San Carlos/Belmont Association of

REALTORS®

The Professional Standards Arena: An Introduction – Mendocino Board of REALTORS®

Protect Your Bottom Line: Your Duty To Disclose – North Bay Association of REALTORS® (2 times), San Mateo Association of REALTORS®(2 times)

Real Estate Ethics – California Real Estate Educators – Culver City

RPA 2000: Charting The Changes – Associations of REALTORS®: Oakland, Berkeley, Yolo County

* *Work Smart Real Estate* – Contra Costa College (3 times), California Real Estate Educators – San Diego, Los Angeles, Sacramento Association of REALTORS®, Prudential California Realty – Piedmont Office

*** course author and/or revision author**

COLLEGE-LEVEL COURSES

Real Estate Practice – U.C. Berkeley Extension, College of Marin, Contra Costa College (2 times)

Real Estate Principles – Merritt College, College of Marin

Real Estate Escrow – College of Marin, Contra Costa College (4 times)

Business Communication, Business And Society – Chabot College

Property Management – Contra Costa College

Small Business Management – Laney College, Contra Costa College