

MS. Fran Lugo
Remax Premier Realty
5299 Alton Pkwy
Irvine, CA 92604

Antitrust Division
Attn. Lee Quinn

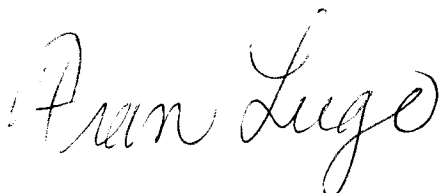
I have been a self-employed independent contractor since 1981. I have my own business. I buy my own postcards, flyers, and 5000 scratch pads each year and I sell homes to buyers. I work for myself and by myself. I support my family and my disabled husband of 36 years. I do not work for the government, the private sector or my broker. I hang my license with Remax Premier Real Estate in Irvine and I pay a monthly desk/office fee to use the office. No one controls my business except me. I am competitive as you can imagine. My customers choose me because of my experience and knowledge of the industry. I give them the service they want and they can pay me to represent them. They have a choice of who to hire. I go on listing appointments and have to compete with different agents. The seller will choose whom to hire. I am out of work everyday unless I get to work and make a sale.

I have gone to college and studied business and as a result I am able to make a living by being professional, businesslike and give great customer service (Nordstrom quality). If you want to choose any other agent that is OK with me. There are lots of choices in any marketplace and the consumer is the one who votes with their dollars. My neighborhood has one Realtor for every three homes. That is a lot of competition. I must market my business model and services everyday to survive.

I am an Internet user since 1996. I help to build a website of fellow top agents to get more knowledge and services out to the technical type client. Some people do not even own a computer. So I send them postcards, or note cards or scratch pads. I even go door knocking each day to find the sellers or buyers for my business. I provide the for-sale-by-owner a choice to list with me. If they say yes, I will help them move quickly. Sometimes they hire and other times they say no. I work very hard at what I do. I do not sit in an office and drink coffee and wait for business. This is a marketing job. I went to college and majored in Marketing (Business Administration) and minored in Economics. I sold in a department store for 4 years to pay my way through college. That is how I learned to be a salesperson.

I serve my community and neighborhood and that is working just fine.
As a small business owner I hope you listen to my words.

Ms Fran Lugo

A handwritten signature in cursive script that reads "Fran Lugo". The signature is written in black ink and is positioned below the typed name.