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COASTAL REALTOR®

# Newsletter

Official Publication of the Newport Beach Association of REALTORS®





# COASTAL REALTOR®

# Newsletter

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*Official Publication of the  
Newport Beach Association  
of REALTORS®*

401 Old Newport Blvd., Ste. 100  
Newport Beach, CA 92663  
(949) 722-2300

The purpose of the Newport Beach Association of REALTORS® is to be a service and support organization through active participation in establishing programs and services that will enhance and promote the successful business endeavors of its members. With integrity and competence, it will provide a positive link to the local community by cultivating goodwill and protecting the individual rights to own, transfer and use real property.

Editor

Kimberly Foreman, RCE  
Janelle Genovese

## 2025 Officers and Board of Directors

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financing of housing, and in  
the provision of real estate  
brokerage services.



# ***PRESIDENT'S MESSAGE***



**2025 NBAOR President  
Natalie Shaw**

Welcome, February!

January kicked off the start of 2025. In the midst of getting into the swing of things for the New Year, Los Angeles was ravaged by multiple fires displacing several long-standing communities in the county. It is hard to fathom what individuals may be going through upon losing cherished personal belongings, the comfort and safety of their homes, and sense of community. I know several families who lost their homes in the blink of an eye and have found that these connections to the disaster are common amongst fellow REALTORS®.

The Newport Beach Association of REALTORS® participated in a City of Newport Beach event hosted by the mayor, Joe Stapleton, to show our support to those who have been affected by the fires and have recently moved to our neighborhoods. John Yasko, Kimberly Foreman, and myself attended the Coffee and Donut event on behalf of the Board on Saturday January 25th to stress the

importance of working with a REALTOR®, provide market insights to those new to the area, and showcase how Newport Beach organizations rally together in the face of adversity.

The fires created an urgent need in the real estate community to help house many people afflicted by the disaster. The rental market became frenzied with the increase in demand – the trend for the start of the New Year is often easing into business and suddenly multiple applications were submitted on properties that may have been quiet. Subsequently, the state’s Attorney General, Rob Bonta, along with the Department of Real Estate and the California Association of REALTORS® is spreading awareness about price gouging during a State of Emergency.

The State of Emergency is in affect for Orange County through March 8th. Please be aware of price gouging, as it is a penal code violation, and the state agencies are taking action against those who violate the law. Should you have any questions as to the specifics of price gouging, I encourage you to contact your Broker for clarification.

As January came to a close, both the Newport Beach Association of REALTORS® and the Laguna Board of REALTORS® hosted a joint event at the Civic Center at the City of Newport Beach on January 30th. Gov Hutchinson, California Association of REALTORS® Assistant General Counsel, was the guest speaker and he conducted an informative presentation on legal updates. It was a well-attended event that provided pertinent information for our industry. Gov has a great sense of humor and the uncanny ability of making dry material very entertaining. Most notably, he went over the removal of certain forms pertaining to the purchase contract and new rental laws for landlords and property managers

# ***PRESIDENT'S MESSAGE CONTINUED...***

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that will go into effect on April 1, 2025. If you were unable to attend the event, Gov's presentation can be found in the following link: [\*\*https://www.youtube.com/watch?v=5P0lh3IDTol&t=169s\*\*](https://www.youtube.com/watch?v=5P0lh3IDTol&t=169s)

I would like to take a moment to thank our affiliates who were in attendance and helped make this event possible. Their continued support allows the association to host events for our membership throughout the year. I would like to highlight our next event taking place on **Wednesday, March 19th at 11:30am, Lunch & Learn: Q& A Session with Tim Smith.**

The Newport Beach Association of REALTORS® prides ourselves on the education and information we provide to our membership. If your schedule allows, I recommend attending the next event. Not only is the information provided applicable to your business, it is also a wonderful opportunity to socialize with other members.

As we welcome the month of love, I wish you all a wonderful, busy & prosperous February!

Best Wishes,

A handwritten signature in black ink that reads "Natalie". The script is elegant and cursive, with a large initial "N" and a long, sweeping tail on the "ie".



**WELCOME**

*New Members*



## **MEMBER TRANSFERS**

**Zach Bateman** – from Times Real Estate to Coldwell Banker Realty  
**Bob Braun** – from Eqty Forbes Global Properties to Coldwell Banker Realty  
**Robert Geim** – from Compass to Plus Real Estate  
**Clay Joth** – from Rippon Capital to First Team Real Estate  
**Steven Lavalley** – from Eqty Forbes Global Properties to Coldwell Banker Realty  
**Nicole Loux** – from Eqty Forbes Global Properties to Coldwell Banker Realty  
**Andrew Ly** – from Compass to Michael Federwitz, Broker  
**Nicole Martin** – from Eqty Forbes Global Properties to NAL Financial.  
**Garrett Rau** – from Compass to Plus Real Estate  
**Omar Renteros** – from Beachview Inc to Beachview Rentals  
**Sabrina Salamone** – from Compass to Seven Gables Real Estate  
**Mike Shapiro** – from Eqty Forbes Global Properties to eXp of Southern CA.  
**Kialye Wasil** – from The Reef Group to Compass.  
**Kim Wright** – from Eqty Forbes Global Properties to eXp of Southern CA.  
**Eryn Young** – from Times Real Estate to Coldwell Banker Realty

## **MLS ONLY MEMBERSHIP**

Hernan Hernandez  
Hernan Hernandez, Broker

## **REALTOR® MEMBERSHIP**

Dario Coralic – Newport Real Estate Co.  
Ed Czisny – Re/Max Fine Homes  
Michelle Goeden – Compass  
Jack Humphrey – Berkshire Hathaway HomeServices  
Maxine Larson – Re/Max Fine Homes  
Rima Masri – Choice of America  
Jill McClain – HomeBound Real Estate  
Yalda Miller – Coldwell Banker Realty  
Laura Miller – Cambria Real Estate  
Yvonne Ryono – Compass  
Avery Serna – Pacific Sotheby's Int'l  
Laura Swain – Compass

## **DESIGNATED REALTOR® MEMBERSHIP**

Michael Federwitz- Michael Federwitz, Broker  
Charlie Friedman- Charlie Friedman, Broker  
Marisol De La Torre- Diamond Key Realty  
Jacqueline Hayden- CalSo Homes  
Mike Minna- Mike Minna, Broker  
Alan Safari- Alan Safari, Broker  
Mitchell Schultz- Mitchell Schultz, Broker  
Lawrence Ward III- Beachview Rentals, Inc  
Molly Winkle- LPT Realty

# *Milestone Anniversaries*

## **40 Years!**

Jill Andrus

## **20 Years!**

Mardi Mann

## **10 Years!**

Corinne Wells • David Davidson • Vickie Han • Molly Ring • Michael Carpenter • Hunter Morgan • Daniel Hatmaker

## **5 Years!**

James Farbaniec • Kary Lindgren • Deobrah Penny • Gretchen Busick • Leotis Cross • Michelle Gaddie • Gabriel Gonzales

## **1 Year!**

John Aflatouni • Erika Gonzalez • Susan Latini-Powell • Nick Khalili • Caroline Nguyen • Kialye Wasil • Michael Scales • Shannon Weed • Hryer Kaprealian • Cameron Callan • Raelynn Garrett • Steven Lavalley



# LUNCH & LEARN WITH ANGIE WISDOM

Thank you to all who attended our Lunch & Learn with Angie Wisdom! It was an inspiring session filled with practical insights and strategies for success. We hope you're feeling empowered and ready to take on new changes!

A special thank you to our amazing sponsors, Candy Babcock with First American Natural Hazards Disclosures and Matthew Didier with Wells Fargo Home Mortgage, for sponsoring this event!





# WELCOME TO THE NEIGHBORHOOD

*President Natalie Shaw, Vice President John Yasko, and CEO Kimberly Foreman proudly represented the Newport Beach Association of REALTORS® at the "Welcome to the Neighborhood" event at the Oasis Event Center. The Association participated in this meaningful City of Newport Beach event, organized by Mayor Joe Stapleton, to extend our support to those affected by recent fires and to welcome newcomers to our community. During the event, we emphasized the value of working with a REALTOR®, shared insights into the local market for those new to the area.*







January 30, 2025

# REALTOR® Legal Update

On Thursday, January 30th, REALTORS® gathered for an insightful Realtor Legal Update with Gov Hutchinson, Assistant General Counsel of the California Association of REALTORS®. A big thank you to Gov Hutchinson for sharing his expertise and helping keep everyone informed on crucial legal matters.



Thank you to our sponsors for making this event possible:  
First American Natural Hazard Disclosures, Generations Escrow, Julie Laughton Design Build, Fidelity National Home Warranty, The Termite Guy, Zuetel Law Group, Revive, Chartwell Escrow, and My NHD.



Incase You Missed It

[Watch the Full Event](#)





# STAYIN' ALIVE *in 2025*

## HUSTLE UP AN EXTRA LISTING THIS YEAR!

According to the National Association of REALTORS®, **51% of homes sold last year were from homeowners 59+ years old.** Why are they selling and how can you be the agent that gets the listing? In this **FREE** REALTOR® symposium, you will learn all about the issues older homeowners are concerned with and what is important to them when they decide to sell. Get to this class and get the low down so you can put some boogie in your pipeline!

## LEARN ALL ABOUT

- WHY OLDER HOMEOWNERS ARE SELLING**  
What are the specific cash flow, tax, and estate issues older homeowners are concerned with?
- LOANS, REVERSE MTGS, FINANCING**  
Learn advanced strategies for reverse mortgage refinances and reverse mortgage for purchases, and how higher interest rates cause issues for our retired homeowners.
- HEIRS, TRUSTS, AND TITLE ISSUES**  
Learn about the concerns of heirs and how helping them be set up for success can earn you the listing down the line
- TOOLS AND STRATEGY**  
How do you apply this knowledge and boost your day-to-day business without doing more than what you're already doing?



## SPEAKER

**RYAN KLEIS** Reverse Mortgage Educator

**FEB 25**

**FREE LUNCH AND LEARN!**  
**10:30AM - 12PM**  
401 Old Newport Blvd #100  
Newport Beach, CA, 92663

**CLICK HERE TO REGISTER**

- [TheReverseEducators.com](https://www.TheReverseEducators.com)
- [r4p@TheReverseEducators.com](mailto:r4p@TheReverseEducators.com)
- (888) 242-5959



The logo for CRMLS, featuring the letters 'CRMLS' in a bold, blue, sans-serif font. The letters are contained within a black, stylized swoosh that curves around the top and left sides of the text.

# MATRIX TRAINING

**Wednesday, February 26, 2025**

**9:00am - 12:00pm**

**401 Old Newport Blvd., Ste 100**

**Newport Beach, CA 92663**

A photograph of a modern, single-story house with a white exterior and a dark grey roof. The house has a prominent chimney and several windows with white shutters. In the foreground, there are green bushes and a small tree. A black street lamp is visible on the right side of the image.

[CLICK TO REGISTER FOR](#)  
[IN-PERSON TRAINING](#)



# LUNCH & LEARN WITH

*Tim Smith*



Q&A Featuring a Top Real Estate Team Lead



Wednesday, March 19th, 11:30am  
401 Old Newport Blvd., Ste 100

NBAOR REALTORS® - FREE  
Non-Members - \$25.00  
Call to register - (949-722-2300)

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ocmortgagelender.com  
NMLSR ID 463518



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# NEWPORT BEACH ASSOCIATION OF REALTORS® AFFILIATE ROSTER



## Architect/Builder

NEWPORT RESOURCE MGMT.	RUSH HILL	<a href="mailto:RUSH@NRMSERVICES.COM">RUSH@NRMSERVICES.COM</a>	949-939-2570
JULIE LAUGHTON DESIGN BUILD & JLGC	JULIE LAUGHTON	<a href="mailto:JULIE@JULIELAUGHTON.COM">JULIE@JULIELAUGHTON.COM</a>	(714) 305-2861

## Escrow

CHARTWELL ESCROW	DIANE ANTHONY	<a href="mailto:DANTHONY@CHARTWELLESERVICES.COM">DANTHONY@CHARTWELLESERVICES.COM</a>	949-354-1892
CORNER ESCROW	KATIE DICAPRIO	<a href="mailto:KATIE@CORNERESCROW.COM">KATIE@CORNERESCROW.COM</a>	949-303-0515
CORNER ESCROW	JC SOUTHWELL	<a href="mailto:JC.SOUTHWELL@CORNERESCROW.COM">JC.SOUTHWELL@CORNERESCROW.COM</a>	949-324-5251
FREEDOM ESCROW	SAILOR SLONAKER	<a href="mailto:SAILOR@FREEDOMESCROW.COM">SAILOR@FREEDOMESCROW.COM</a>	949-734-2313
FREEDOM ESCROW	JEFF TAYLOR	<a href="mailto:JEFF@FREEDOMESCROW.COM">JEFF@FREEDOMESCROW.COM</a>	714-655-7816
GENERATIONS ESCROW	BRANDI RIVERA	<a href="mailto:BRIVERA@GENESCROW.COM">BRIVERA@GENESCROW.COM</a>	714-746-3024
GRANITE ESCROW	DEE ANNA POPE	<a href="mailto:DPOPE@GRANITEESCROW.COM">DPOPE@GRANITEESCROW.COM</a>	949-720-0110
MARINERS ESCROW	FA KARAMZADEH	<a href="mailto:FA@MARINERSESCROW.COM">FA@MARINERSESCROW.COM</a>	949-412-4650
PROMINENT ESCROW	DEVON COHEN	<a href="mailto:DCOHEN@PROMINENTESCROW.COM">DCOHEN@PROMINENTESCROW.COM</a>	949-870-7200

## Health Benefits

BENEFITS STORE, INC.	ROGER SMITH	<a href="mailto:AFFILIATE@BENEFITSSTORE.COM">AFFILIATE@BENEFITSSTORE.COM</a>	925-855-9500
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## Home Warranty

FIDELITY HOME WARRANTY	ROBYN PRICE	<a href="mailto:ROBYN.PRICE@FNF.COM">ROBYN.PRICE@FNF.COM</a>	714-726-9171
FIDELITY HOME WARRANTY	MIA BEATIFICATO	<a href="mailto:MIA.BEATIFICATO@FNF.COM">MIA.BEATIFICATO@FNF.COM</a>	714-497-5837
FIRST AMERICAN HOME BUYERS PROTECTION	ROSIE POOLE	<a href="mailto:RPOOLE@FIRSTAM.COM">RPOOLE@FIRSTAM.COM</a>	949-400-7789
HOME GUARD HOME WARRANTY	DAWN NEARY	<a href="mailto:DNEARY@HGHW.COM">DNEARY@HGHW.COM</a>	949-842-7921
HOME WARRANTY OF AMERICA	CORTNEY KELLER	<a href="mailto:CKELLER@HWAHOMEWARRANTY.COM">CKELLER@HWAHOMEWARRANTY.COM</a>	714-707-0149

## Legal

LAGUNA LEGAL MEDIATION SERVICE & DOC.	ELLIE ORTIZ	<a href="mailto:ELLIE@LAGUNALEGALHELP.COM">ELLIE@LAGUNALEGALHELP.COM</a>	949-497-9800
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## Misc.

GOLDEN WEST MOVING	CHAD SCOTT	<a href="mailto:CHAD@GOLDENWESTMOVING.COM">CHAD@GOLDENWESTMOVING.COM</a>	714-213-1581
HR PAINTING	HUGO ROSALES	<a href="mailto:HRPAINTING.OC@GMAIL.COM">HRPAINTING.OC@GMAIL.COM</a>	714-471-8759
NEWPORT HOME SERVICES	ROD PADILLA	<a href="mailto:RODP321@GMAIL.COM">RODP321@GMAIL.COM</a>	714-984-6655
NOMADNESS RENTALS	MIKE LICHTENFELD	<a href="mailto:MIKE@NOMADNESSRENTALS.COM">MIKE@NOMADNESSRENTALS.COM</a>	970-819-1636
ONE HOME SOLUTION	CARLY AMAN	<a href="mailto:CARLY.AMAN@ONEHOMESOLUTION.COM">CARLY.AMAN@ONEHOMESOLUTION.COM</a>	949-922-5956
WILLHOIT FINE CABINETRY	JIMMY NOURSE	<a href="mailto:JIMMYNOURSE@GMAIL.COM">JIMMYNOURSE@GMAIL.COM</a>	949-293-5783

## Mortgage/Lending

BANK OF AMERICA	AARON PARKS- NMLS# 1852827	<a href="mailto:AARON.PARKS@BOFA.COM">AARON.PARKS@BOFA.COM</a>	949-691-3648
BMO LENDING	ERRIN REEDER	<a href="mailto:EKELLYR@GMAIL.COM">EKELLYR@GMAIL.COM</a>	626-664-7437
CITIBANK	STEVE GLASS	<a href="mailto:STEVE.GLASS@CITI.COM">STEVE.GLASS@CITI.COM</a>	949-809-2561
CITIBANK	KIRSTYN HUGHES	<a href="mailto:KIRSTYN.HUGHES@CITI.COM">KIRSTYN.HUGHES@CITI.COM</a>	714-697-2900
CITIBANK	NICHOLAS PETRONIS	<a href="mailto:NICK.PETRONIS@CITI.COM">NICK.PETRONIS@CITI.COM</a>	949-374-3744
FIRST REPUBLIC BANK	TONI TARTAMELLA	<a href="mailto:TTARTAMELLA@FIRSTREPUBLIC.COM">TTARTAMELLA@FIRSTREPUBLIC.COM</a>	714-343-6653
MCH CAPITAL LLC	MAX DAUBNER	<a href="mailto:MAX@MORTGAGEMAX.CO">MAX@MORTGAGEMAX.CO</a>	619-240-4289
MONARCH COAST FINANCIAL	KEVIN BUDE	<a href="mailto:KBUDE@MONARCHCOASTFINANCIAL.COM">KBUDE@MONARCHCOASTFINANCIAL.COM</a>	949-422-2075
MUTUAL OF OMAHA MORTGAGE	SEAN SKAGGS	<a href="mailto:SEAN.SKAGGS@MUTUALMORTGAGE.COM">SEAN.SKAGGS@MUTUALMORTGAGE.COM</a>	714-875-7979
REVERSE MORTGAGE EDUCATORS	RYAN KLEIS	<a href="mailto:RYAN@REVERSEMORTGAGEEDUCATORS.COM">RYAN@REVERSEMORTGAGEEDUCATORS.COM</a>	714-609-0196

## Continued Mortgage/Lending

UNITED AMERICAN MORTGAGE CORP.	MARK SIMON	<a href="mailto:MARK@MARKFORMORTGAGE.NET">MARK@MARKFORMORTGAGE.NET</a>	949-246-5880
WELLS FARGO HOME MORTGAGE	JOHN FISHER	<a href="mailto:JOHN.A.FISHER@WELLSFARGO.COM">JOHN.A.FISHER@WELLSFARGO.COM</a>	909-993-4495
WELLS FARGO HOME MORTGAGE	MORAD RAHEB	<a href="mailto:MORAD.RAHEB@WELLSFARGO.COM">MORAD.RAHEB@WELLSFARGO.COM</a>	310-467-4411
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WELLS FARGO HOME MORTGAGE	MATTHEW DIDIER	<a href="mailto:MATTHEW.DIDIER@WELLSFARGO.COM">MATTHEW.DIDIER@WELLSFARGO.COM</a>	949-371-9718
WELLS FARGO HOME MORTGAGE	JOHN MARCHESE	<a href="mailto:JOHN.MARCHESE@WELLSFARGO.COM">JOHN.MARCHESE@WELLSFARGO.COM</a>	949-429-9011
WELLS FARGO HOME MORTGAGE	JOSH CAPPELLO	<a href="mailto:JOSH.CAPPELLO@WELLSFARGO.COM">JOSH.CAPPELLO@WELLSFARGO.COM</a>	949-292-6767
WELLS FARGO HOME MORTGAGE	SCOTT SPRINGBORN	<a href="mailto:SCOTT.SPRINGBORN@BMO.COM">SCOTT.SPRINGBORN@BMO.COM</a>	949-280-3593

## Natural Hazards

FIRST AMERICAN NATURAL HAZARD DISC.	CANDY BABCOCK	<a href="mailto:CBABCOCK@FIRSTAM.COM">CBABCOCK@FIRSTAM.COM</a>	714-309-6447
MY NHD	ROBERTA CURLENDER	<a href="mailto:ROBERTA@MYNHD.COM">ROBERTA@MYNHD.COM</a>	949-322-5220
MY NHD	LINA KING	<a href="mailto:LINA@MYNHD.COM">LINA@MYNHD.COM</a>	949-945-3526

## Photography

PREVIEWFIRST	PAOLO BIANCALANI	<a href="mailto:PAOLO@PREVIEWFIRST.COM">PAOLO@PREVIEWFIRST.COM</a>	949-527-1702
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## Staging and Design

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STUDIO 33 DESIGN CONCEPT/HOME IMPROVEMENT	MONICA GIOELI	<a href="mailto:MONICA@GIOELI.CO">MONICA@GIOELI.CO</a>	949-378-3303

## Title

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TICOR TITLE	NICOLE LEGRAND	<a href="mailto:NICOLE.LEGRAND@TICORTITLE.COM">NICOLE.LEGRAND@TICORTITLE.COM</a>	939-933-7009
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WFG TITLE	HOPE CARR	<a href="mailto:HOPE@WFGTITLE.COM">HOPE@WFGTITLE.COM</a>	949-400-7642
WFG TITLE	ROBERT TOFFEL	<a href="mailto:ROBERT.TOFFEL@YAHOO.COM">ROBERT.TOFFEL@YAHOO.COM</a>	949-702-3027





## Get Smart Now — Skip the Regret, Not Your Commission

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# Setting the Stage for 2025: A Blueprint for Success

By Merri Jo Cowen

As we kick off 2025, riding the wave of momentum into the first few months of the year is more important than ever. While the industry continues to adapt to the new era of real estate, charting a path forward begins with an intentional focus on your goals in addition to going above and beyond to help brokers position themselves for success as leaders in the industry. To set yourself on the path to lasting success, a well-thought-out blueprint is key.

## ***Staying ahead of the evolving market***

We succeed when our brokers do, and that continues to be one of our guiding principles. Through all the changes this past year, our motivation continues to be ensuring our customers' success. We'll continue to follow the potential outcomes of any ongoing disruptors to understand how our customers and the industry stand to be impacted. That involves mapping out different scenarios to guarantee that we have a plan in place regardless of the outcomes. Our customers count on us to keep them informed, and we do our best to educate them on the topics of today and tomorrow, to position their businesses for success.

## ***Keeping an ear to the ground***

The future of the MLS as a key partner isn't going to change, but as we move forward, we need to make sure we're listening. In addition to paying attention to the outside industry of organized real estate, we must also understand what our customers—our brokers—need. What's going to help them succeed in their business? While there may be changes in the future, we're paying attention to the potential of change and planning for it aggressively so that we can be leaders when the time comes.

## ***Articulating your value***

Rather than making assumptions, we have to show our value. We must pay attention to the needs of our customers and show them the value of the MLS while empowering them to demonstrate value to the consumer. It is essential to collaborate with our customers to communicate the value they bring to real estate and the clients they serve, helping them articulate why a real estate professional's experience and expertise is best for a consumer's home-buying journey.

## ***Maintaining a progressive approach***

While we must be able to bend, sway and adapt just like our brokers do, the key to being progressive is being knowledgeable and engaged, while embracing change and new ideas. Having the team and leadership in place, who understand the issues and what's going on in the market, is a key piece of the puzzle. Staying ahead of the trends is all about being informed, paying attention, looking through the noise and finding the realities.





# CUSTOM HOMES AND REMODELING



A tremendous asset to the Real Estate Industry, Julie Laughton, CEO of Julie Laughton Design Build and JLGC, provides an exclusive, one-on-one, 5-star service. A realtor's dream for their clients, Julie Laughton is the only person, the only phone call, they will have to make to remodel or build their custom home ground up.

With over 30 years of experience, Julie Laughton custom designs all her projects as a one-stop shop, working with her team of seven engineers and her construction company. In addition, she handles all landscapes and exterior features as the general contractor. Transforming people's living environments into their dream homes, Julie Laughton remains the largest, female-owned, custom design builder in America, living proof a woman can succeed in the male-dominated world of construction.

Julie Laughton would like to meet with you and discuss how best we might collaborate on future projects. Please phone Denice Gary-Pandol at 661 747 1829 to schedule a meeting.



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# Monthly Market Report

## Orange County

### December 2024

Existing SFR  
Home Sales

**882**

% Change  
from Last Year **+20.7%**

Existing SFR  
Median Price

**\$1.36M**

% Change  
from Last Year  
**+4.8%**

Active Listings

**1,311**

% Change from  
Last Year **+28.8%**

Market  
Competition

Median Days  
on Market **31**

Sales-to-List  
Price % **99.4%**

% of Active  
Listings with  
Reduced Prices **31.7%**



CALIFORNIA  
ASSOCIATION  
OF REALTORS®





# Monthly Market Report

## Newport Beach, California

### December 2024

Existing SFR  
Home Sales

**48**

% Change  
from Last Year **+4.3%**

Existing SFR  
Median Price

**\$4.15M**

% Change  
from Last Year  
**+1.3%**

Active Listings

**166**

% Change from  
Last Year **+22.1%**

Market  
Competition

Median Days  
on Market **37**

Sales-to-List  
Price % **95.5%**

% of Active  
Listings with  
Reduced Prices **28.3%**



CALIFORNIA  
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# Monthly Market Report

## Costa Mesa, California

### December 2024

Existing SFR  
Home Sales

**20**

% Change  
from Last Year **-25.9%**

Existing SFR  
Median Price

**\$1.45M**

% Change  
from Last Year  
**+4.9%**

Active Listings

**32**

% Change from  
Last Year **+6.7%**

Market  
Competition

Median Days  
on Market **20**

Sales-to-List  
Price % **98.4%**

% of Active  
Listings with  
Reduced Prices **37.5%**





An aerial photograph of the Banning Ranch property, showing a mix of developed areas with buildings and parking lots, and undeveloped land with some vegetation and a winding path. The ocean is visible in the background under a clear sky.

# Update on Banning Ranch Property

The Newport-Mesa Unified School District (NMUSD) Board of Education has started the process of finding proposals for leasing its Banning Ranch property.

On January 21, the Board voted 6-0 to approve a resolution that will allow the district to issue a Request for Proposals (RFP) for the 11.36-acre property located at 980 16th Street. There was no discussion or public comment on the decision.

The district had already declared the Banning Ranch property as surplus. The California Department of Education gave permission to skip the usual competitive bidding process, allowing the district to use a different method to request proposals from anyone interested in leasing the land.

The RFP will let the district gather proposals from developers interested in leasing the property. Proposals will be evaluated based on things like the planned use of the property, the lease term, and the total payment offered to the district. The goal is to find the proposal that benefits the district the most.

The RFP will be published on January 27 and available on the district's website. It will also be sent to potential interested parties. Proposals must be submitted by March 14, after which district staff will review them. If needed, staff will negotiate with interested parties and summarize the proposals for the Board's consideration. Any final agreement will be put into a formal contract.

The Banning Ranch property was first acquired by the Costa Mesa Union School District in 1965, and it was transferred to NMUSD in 1966 when local school districts combined. Over the years, the land has been used to store school supplies and occasionally leased to the Orange County Fair for temporary equipment storage.

The property is currently zoned for suburban multifamily residential development, which means it can be used for apartment buildings or other high-density housing. The RFP allows developers flexibility but also includes some guidelines for the final lease agreement.

One important guideline is that the district is open to proposals that include building employee housing for district staff, though this is not required. Proposals that include workforce housing could help meet affordable housing requirements.

Developers submitting proposals will need to explain their plans for the property, how they will use it, and how they will minimize any negative impacts on the surrounding area. They must also specify the length of the lease term, with NMUSD open to considering different options. Respondents can also ask for a "due diligence period" to conduct necessary assessments, as long as they submit a good faith deposit.

In September 2023, the Board of Education created a Surplus Property Advisory Committee made up of local residents. The committee's role was to help the Board figure out the best way to use or dispose of the Banning Ranch property and decide if it's still needed for school purposes.

The committee recommended three main options for the property:

- A ground lease (and development) of the property at its highest and best value.
- Preservation of the property as public open space, possibly with improvements or partnerships.
- A sale of the property at its highest and best value.

# CITY OF NEWPORT BEACH NEWS

## Miner Named New City Police Chief



Dave Miner, a 22-year veteran of the Newport Beach Police Department (NBPD), has been named as its next Chief of Police, City Manager Grace Leung announced Wednesday, Feb. 5.

Miner has held a variety of field and command-level positions since he joined the NBPD in 2002, including deputy chief overseeing the detective and patrol/traffic divisions.

He has served as acting chief since the December retirement of his predecessor, Joe Cartwright.

"Dave is an exemplary public safety officer and leader who has earned the respect and trust of his staff and the community," Leung said. "He is a natural fit to lead the department into a new era as we develop and deploy new crime-fighting technologies and implement quality-of-life initiatives."

Miner will be the 12th Chief of Police in NBPD history, leading a staff of 235 employees who serve in five divisions and a variety of specialized units.

Miner holds a Bachelor of Arts degree in political science and is a graduate of several leadership institutes and advanced law enforcement training courses.



# THE BRBC: HOW DO BUYER BROKERS GET COMPENSATED

To help members get ready for upcoming practice changes resulting from the NAR settlement, C.A.R. is preparing a series of fact sheets about the various revised and new forms that REALTORS® will need in a real estate transaction once the new MLS policies are effective August 17, 2024. You can find other articles in this series at <https://www.car.org/riskmanagement/brokercompliance>.

In this fact sheet on C.A.R.'s Buyer Representation and Broker Compensation Agreement (C.A.R. Form BRBC), we discuss an issue that is near and dear to most people's hearts - compensation.

Once the new MLS policies go into effect, offers of cooperative compensation will be prohibited on REALTOR®-owned MLSs. As such, many agents are wondering about how they'll get paid. But don't worry! Even without the MLS, there are still four ways in which a buyer's broker can get paid, and corresponding C.A.R. forms that can be used for each method. Keep in mind that these methods are not mutually exclusive; in any given transaction, more than one of the methods may be used.

METHOD	C.A.R. FORM(S) TO USE
The buyer pays the compensation through a buyer representation agreement.	Buyer Representation and Broker Compensation Agreement (C.A.R. Form BRBC)
The buyer negotiates for the seller to pay the compensation that the buyer owes the buyer's broker pursuant to the buyer representation agreement.	Residential Purchase Agreement (C.A.R. Form RPA) and Seller's Payment to Buyer's Broker (C.A.R. Form SPBB)
The seller's broker pays the compensation to the buyer's broker.	Cooperating Broker Compensation Agreement (C.A.R. Form CBC)
If the seller is unrepresented, the buyer's broker can contract directly with the seller for payment.	Single Party Compensation Agreement (C.A.R. Form SP)

Determining how you'll get paid is one matter, but how do you ensure that you'll actually receive the funds? This is taken care of through escrow. Buyer's brokers will need to provide a copy of their compensation agreement(s) (such as the BRBC and/or the CBC) to escrow, and the funds will be disbursed upon close of escrow.

C.A.R. will release a revised version of the BRBC in late June 2024, which will contain terms that reflect the NAR settlement. Be sure to check [car.org](https://www.car.org) frequently for updates and new resources about the BRBC.



# JOHN MORTON THOMAS

## STAGING ART

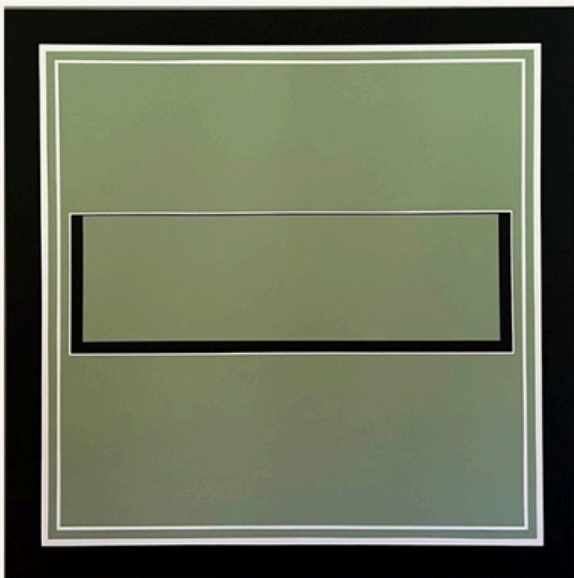
### Enhance Your Listings with Stunning Original Artwork

We understand the transformative power of high-quality art in a staged environment and want to bring that impact to your listings.

Orange County real estate agents can feature two original works by John Morton Thomas—at no cost per listing! With 10 striking paintings to choose from, simply have your staging company contact Monica Gioeli.



NO.1082 "48"X60"JMT



NO.1146 48"X48"JMT

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# 4 Ways to Market to the Next Generation of Buyers

By Jesse Williams

Every new generation has a chance to upend the status quo, introduce new ideas into the zeitgeist and radically shift the priorities of a society. Most don't, especially when it comes to housing, where change—especially demographically speaking—has historically come at a glacial pace. Although millennials, Gen Xers and even Boomers were at times expected to make waves in how they approached housing, for the most part each of these ended up conforming to the wisdom, preferences and processes of their elders.

But could that cycle finally be broken by the newest generational shift? With Gen Z ascendent and the oldest Gen Alphas approaching adulthood, how will the “brainrot” of online subculture affect future homebuyers? And what ideas, voices, brands, prejudices and priorities are currently percolating with young people looking ahead at their housing choices? Although you don't need to submerge yourself in the culture just to market to or work with the younger generation, knowing what is driving the next generation can give the future of your business a huge boost.

Here are four traits of the next generation that are shaping their real estate opinions, and how agents can adapt to them:

## Affordability and the economy

Affordability is terrible right now, as the ratio of home prices to wages hit a record level in 2024. There is no way to gaslight younger folks about this grim reality—they are well aware that their parents and grandparents (for the most part) had a much easier time purchasing a home. Another recent poll found almost a third of Gen Zers are living with their parents, largely due to unaffordable and unavailable housing. Social media platforms like TikTok are inundated with videos showing how this housing crisis has gotten worse, or promoting often extreme (and unworkable) “house hacks” for how to overcome these challenges.

As an agent or broker, the last thing you want to do is ignore this reality. If you're marketing to or chatting with prospective younger buyers, don't be afraid to validate that the 2025 market is not the same as the 1975 market—while also pointing out there are still plenty of viable paths to homeownership. You can position yourself as someone with both empathy and authority by making sure you not only understand the current market, but the context and history, and can explain it in a way that speaks to the struggles of younger folks.

## Brands, platforms and trust

Another way that the younger generations are skewing historically is in how they view brands. A poll last year found that Gen Z has significantly lower trust in brands overall, and are especially distrustful of large corporations or legacy brands. Along with that, younger generations are less loyal, with another recent study finding Gen Z consumers are generally open to switching brands or products, also being susceptible to so-called “de-influencing,” relying on negative reports or comparisons to make choices.

What does this mean for a real estate agent? You may have to take a different long-term approach to appealing to the next generation of buyers and sellers, differentiating from the companies and narratives that they are already tired of. Make sure your brand, franchise and mission are aligned, as younger generations are more apt to quickly research (and judge) your business and affiliations. And don't be afraid to experiment with sharper, specific and value-based marketing pitches, with Gen Z more driven by trust and authenticity compared to previous generations.

## Visuals, stimulation and “gamification”

Raised online with almost unlimited access to information and entertainment, the next generation of buyers and sellers process the world in a very different way, at least superficially. Often absorbing their news in 140 characters or less and entertainment three screens at a time, Gen Z and Gen Alpha are maximalists in what they want to stimulate them. Marketing researchers have also noted the prevalence of “gamification,” or turning tasks and processes into videogame-like challenges, as effective in engaging younger folks.

As a real estate agent, you have to be extremely cautious in how you engage with young folks along these lines, as trying something that isn't authentic can quickly backfire. But you can definitely take some basic steps, like crafting copy in short, discrete paragraphs, adding bright visual elements to your marketing and keeping video content shorter with TikTok-style jump cuts. And if you want to cultivate and nurture Gen Z leads, consider adding an interactive element to your marketing—something that goes beyond a poll or contest—that will keep younger people engaged with thoughts of homebuying or selling

## “Experiences” and individuality

While the stereotype is that younger folks spend all their time online, the reality is that the younger generations are very interested in getting out and doing things—possibly more so than Millennials. But importantly, Gen Z wants their experiences to be unique, and to be experiences—something they can remember and tout to their friends. That includes unique keepsakes, interactivity (especially digitally or on social media) and elements that speak to their unique identities.

If you are hoping to get Gen Z folks to show up to your events, you are almost certainly going to have to brainstorm and go beyond a homebuying seminar or client appreciation dinner. Find ways to give younger folks something to show off to their online followers—something “Instagrammable.” And if you're looking for a way to add value, consider crafting something more personal—customizable keychains for their future house, for instance—or a way for them to score “aura points” with interactive activities.

It might turn out that as Gen Z and Gen Alpha consumers get older, they end up skewing closer to previous generations in terms of preferences and behaviors. But it is not certain that this next wave of buyers and sellers will follow in the footsteps of previous generations. With Gen Z slated to enter their prime homebuying years by the end of the decade, and the untapped Generation Alpha ready to make their mark, don't miss out on important adaptations to ensure your business appeals to the next generations.

# SOLO(k) SOLUTION



## Newport Beach Association of Realtors RETIREMENT PLAN EXCHANGE<sup>®</sup>

The Fiduciary-Plus Retirement Plan Exchange Solo(k) Solution is a retirement plan solution for business owners and their spouses who are receiving compensation from the business. The Solo(k) Solution allows you to maximize your annual pretax and after-tax retirement contributions while reducing your administrative burden, transferring certain risks, and potentially reducing costs. We understand that sponsoring and maintaining a retirement plan, particularly for small businesses, can be challenging. This program brings together a team of professionals so you can focus on running your business — not your retirement plan.



### Contributions:

- Contributions may be made monthly, quarterly, semiannually, or annually
- Contributions may only be for business owner and spouse, if receiving compensation
- 2023 maximum contributions
  - Deferrals: \$22,500
  - Additional catch-up (if age 50 and older): \$7,500
  - Discretionary profit share: \$43,500<sup>1</sup>
- Minimum \$6,000 annual contribution



### Service Providers:

- Third Party Administrator: TAG Resources
- 3(16) Plan Administrator Fiduciary: TAG Resources
- 402(a) Signatory Named Fiduciary: TAG Resources
- 3(38) Investment Manager Fiduciary: Fiduciary-Plus
- Recordkeeper: Transamerica



### Fees:

**ALL IN\*:** 0.65% (does not include financial advisor compensation)

**PLAN SERVICE FEES:** ACH fee: \$5 per ACH draft or no cost if deferrals are uploaded from payroll provider

**ANNUAL FEE PER PARTICIPANT:** \$25

#### ADDITIONAL PARTICIPANT FEES (IF APPLICABLE):

- Distribution: \$100
- Loans
  - Initial setup: \$100
  - Annual: \$100
- Hardship fee: \$100

To speak with  
Wealth Management Strategies  
Erica Sylvia or Marc DiDomenico  
Call: 949-833-5846

\*Asset-based fee includes TAG and Transamerica fees as well as the 3(38) Investment Manager compensation. Actual fees based on individual participant fund allocation. Asset fee does not include the flexible Financial Advisor compensation.

<sup>1</sup> Maximum profit share is contingent upon income.





## INVESTMENT STRUCTURE - FIDUCIARY-PLUS

TARGET DATE FUNDS/ASSET ALLOCATION FUNDS	
<p><b>TARGET DATE FUNDS (QDIA)</b>            State Street Target Retirement Income Ret Acct            State Street Target Retirement 2020 Ret Acct            State Street Target Retirement 2025 Ret Acct            State Street Target Retirement 2030 Ret Acct            State Street Target Retirement 2035 Ret Acct            State Street Target Retirement 2040 Ret Acct            State Street Target Retirement 2045 Ret Acct            State Street Target Retirement 2050 Ret Acct            State Street Target Retirement 2055 Ret Acct            State Street Target Retirement 2060 Ret Acct            State Street Target Retirement 2065 Ret Acct</p>	<p><b>ASSET ALLOCATION FUNDS</b>            TA Vanguard LifeStrategy Income Ret Acct            TA Vanguard LifeStrategy Conservative Growth Ret Acct            TA Vanguard LifeStrategy Moderate Growth Ret Acct            TA Vanguard LifeStrategy Growth Ret Acct</p>
PASSIVE CORE OPTIONS	
<p><b>INTERMEDIATE-TERM BOND</b>            Fidelity U.S. Bond Index Ret Acct</p> <p><b>LARGE CAP BLEND</b>            Fidelity 500 Index Ret Acct</p> <p><b>MID CAP BLEND</b>            Fidelity Mid Cap Index Ret Acct</p>	<p><b>SMALL CAP BLEND</b>            Fidelity Small Cap Index Ret Acct</p> <p><b>WORLD/FOREIGN STOCK</b>            Fidelity Total International Index Ret Acct</p>
ACTIVE CORE OPTIONS	
<p><b>CASH EQUIVALENT</b>            Transamerica Stable Value Advantage</p> <p><b>INTERMEDIATE-TERM BOND</b>            Metropolitan West Total Return Bond Ret Acct            PIMCO Income Ret Acct</p> <p><b>LARGE CAP VALUE</b>            BlackRock Equity Dividend Ret Acct</p> <p><b>LARGE CAP GROWTH</b>            JPMorgan Large Cap Growth Ret Acct</p> <p><b>SMALL CAP VALUE</b>            DFA U.S. Targeted Value Portfolio Ret Acct</p>	<p><b>SMALL CAP GROWTH</b>            Janus Henderson Trilon Ret Acct</p> <p><b>REAL ESTATE</b>            DFA Global Real Estate Securities Ret Acct</p> <p><b>WORLD/FOREIGN STOCK</b>            MFS International Diversification Ret Acct</p>

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# February 2025

## CALENDAR OF EVENTS

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						<b>1</b>
<b>2</b>	<b>3</b> Affiliates Meeting 1:00pm	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b> 45 Hour License Renewal Course 9:00am	<b>8</b>
<b>9</b>	<b>10</b>	<b>11</b> Close Deals and Stay Out of Court- All About Disclosures- LearnMyWay	<b>12</b> Supra eKey Basic Training 8:00am	<b>13</b>	<b>14</b>	<b>15</b>
<b>16</b>	<b>17</b> Presidents Day Office Closed	<b>18</b> Outsmart the 2025 Housing Market	<b>19</b> Growing Green: Environmental Awareness and Your Real Estate Practice	<b>20</b>	<b>21</b> 45 Hour License Renewal Course 9:00am	<b>22</b>
<b>23</b>	<b>24</b> Mastering Real Estate Representation	<b>25</b> Stayin Alive in 2025 ( Lunch & Learn)	<b>26</b> Supra eKey Pro Training Course 8:00am CRMLS Live Training 9:00am	<b>27</b>	<b>28</b>	

*Join us for committee meetings, educational offerings, and great community and charity events!*

**THURSDAY 11:00 am - 2:00 pm Broker Open House, areas 9, 11, 12, 25-27**  
**FRIDAY 11:00 am - 2:00 pm Broker Open House, areas 1-8, 10, 14-17**