

# WHO'S WHO

## In Real Estate



Spring 2018

**President & Publisher**

Gary Omernick

831-706-3228

gomernick@montereyherald.com

**Advertising Director**

Dana Arvig

831-726-4343

darvig@montereyherald.com

**Circulation Director**

Mardi Browning Shiver

831-706-3265

mbrowning@santacruzsentinel.com

**Advertising  
Support Manager**

Lorraine Roque

831-726-4366

lroque@montereyherald.com

**Monterey Herald  
Sales Team**

Rachel Martinez

Elizabeth McBride

Mike O'Bleness

Alyson Stockton

**Sales Support**

Peg Dillehay

Danielle Landaker

# Architectural Photography

The way people are viewing prospective homes has changed drastically over the years. Today, many buyers are searching for listings online and viewing properties virtually before committing to seeing it in person.

Painting a beautiful portrait of your home will heighten the amount of traffic and interest it garners from those in the market. Consider hiring a local architectural photographer to highlight your home's image. They will take advantage of differing lighting, styling and perspective techniques that can make the difference between selling your property and remaining on the market.

## Photos Reach the Masses

A report by the National Association of Realtors states that nine out of 10 house hunters searched online during their home-buying process. Fifty-two percent involved in the study chose online re-search as their first step in the process. In addition to meeting the specifications of the house that is right for them, users heavily rely on a property's pictures when making the decision to view the home in person. If the images representing your home fail to impress a buyer, the chances of them physically visiting the home drop dramatically.

Hiring a photographer who is an expert in architectural images can get a potential buyer through the door.

## Real-Estate Photographer vs. Architectural Photographer

While these two groups of professionals each

have their place in the real estate world, an architectural photographer is far more involved in staging, approaching and styling your home for the photo shoot.

So, what's the big difference and does it really matter when selling your home?

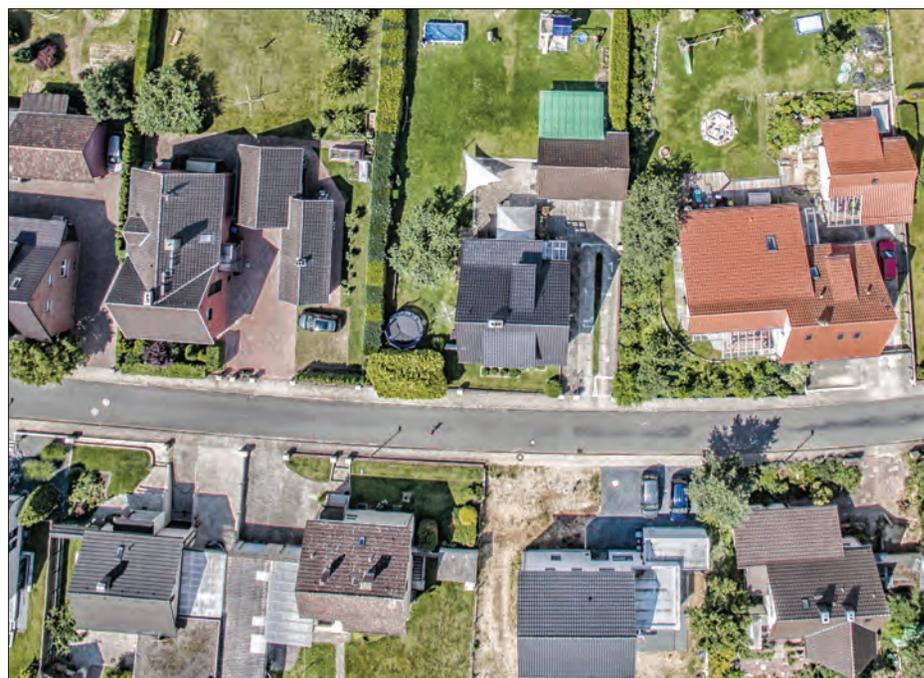
Typically, real estate photographers will do a quick run through of your home, snapping pictures they feel highlight its selling points. This group is relatively inexpensive but may lack the detail that is sometimes necessary in moving a home off the market.

Hiring an architectural photographer will require several meetings in your home to determine how he can showcase the character of the space. He will usually be very involved in staging the home to appeal to the market you are targeting.

## Finding the right Photographer for You

If you are selling your home through a Realtor, she likely will have an internal photographer in charge of capturing photos.

If you decide to sell your home yourself, it will be your responsibility to find a suitable professional. Check out the American Society of Media Photographers for a list of names you can research, or call around to your friends and family members to see if they have any local connections.



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*“Out of the 5 very different experiences with 5 different Realtors and 5 different agencies, Olga Menendez was far and above the best Realtor”.*

*“We were so impressed with her knowledge and professionalism, we asked her to represent us (the buyer) as well”.*

*“An excellent negotiator and is always looking out for the best interests of her client”.*

*“Olga had that “Wow” factor”.*



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831.277.4214 • Broker Associate • OlgaMenendez.com • CalRE# 01245314



**PAT PARRISH**  
patparrish.cbintouch.com

**831-595-5043**  
**patparrish2012@gmail.com**  
**DRE # 00482216**

As a Broker Associate who has maintained the status of Top Producer for most of her 40 year Real Estate Career, PAT PARRISH prides herself on dedicating her life to her family, friends and community. Her primary goal is to make buying or selling a home an exciting, comfortable and secure experience for every client.



**JEANNE SMITHER OSIO**  
www.JeanneOsio.com



831.320.6382 • jeanne.osio@cbnorcal.com • CalBRE# 01147233

Born and raised on the Monterey Peninsula, Jeanne has been helping her clients buy and sell real estate here for over 20 years. She has been a strong part of the Coldwell Banker sales team, achieving the Diamond, Sterling and President's Club honors most years. She worked for a title company for many years before becoming a real estate agent, which advanced her knowledge in the real estate buying and selling process.

- Member of NAR and MCAR.
- President's Club, Diamond and Sterling Club Honors

It has always been Jeanne's goal to treat her clients as she would her own family when helping them buy or sell a home in this beautiful area she loves to call home.

Please call or text Jeanne at 831-320-6382, or contact her by email at jeanne.osio@cbnorcal.com for all your real estate needs.

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www.ButlerTeamCarmel.com **SRES**

# Karen Calley

*Dynamic. Dependable. Local.*

A proud, long-time member of the Coldwell Banker team, Karen values the advantages of a local yet globally based company.

Actively involved in many facets of our Peninsula, and a resident in the Peters Gate area of Monterey, she can show you how her insider's knowledge can guide both buyers and sellers to the best decisions for their families.

## Actively selling and listing Monterey Peninsula properties...

**New Listing** - 10 Cramden Drive - \$1,325,000

### Some recent sales...

Sold - 799 Grove Street - \$735,000

Sold - 1121 Pacific Street - \$717,000

Listed - 42 Ralston Drive - \$717,000

Listed - 1301 Shafter Avenue - \$880,000

Listed - 103 Laguna Place - \$1,375,000



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CalBRE #00940011



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Email: sharon.pelino@cbtnorcal.com | Website: www.SharonPelino.com



GLOBAL LUXURY



# THE BOGGS TEAM

Peter Boggs was born into a real estate family. He is a third generation California realtor. The business comes naturally to him, as he and his family have sold and "flipped" numerous homes, owned investment properties, and taken part in several 1031 exchanges.

His background in and passion for real estate attests to his commitment to upholding the highest ethical standards while providing an elevated level of customer service. With Peter's innate passion for people, it's no surprise he's determined to help his clients find the perfect home of their dreams.



**PETER BOGGS**

831.884.3919

peterboggsrealtor@gmail.com

PeterBoggsRealtor.com

CalBRE# 02019610

Annette Boggs is a leading agent on the Monterey Peninsula. Her unique strategic approach to understanding and representing clients in all aspects of the buying and selling experience puts Annette in a class of her own. A consistent top producer with an exceptional reputation and deep knowledge of the Monterey Peninsula market, she is hard-working and proactive, committed to quality and to upholding the highest ethical standards. Annette has been working on the Monterey Peninsula for more than a decade.

The daughter of real estate brokers, Annette grew up in the business and learned quickly what it takes to deliver outstanding results for clients. That same uncompromising focus on guiding her clients intelligently through every step of the process has shaped Annette's own success in real estate. Annette continues to be one of the Top Agents at Coldwell Banker.



**ANNETTE BOGGS**

831.601.5800

annetteboggsrealtor@gmail.com

AnnetteBoggs.com

CalBRE# 01317801

# Power Washing the Exterior

**B**efore you put your home on the market, it is easy to get lost spending resources and time to ensure the interior of your home is in peak condition.

Don't forget about curb appeal. Is the exterior of your home just as beautiful as the interior?

Power washing the exterior of your home can give great visual advantages to potential buyers. Consider hiring a professional to refresh the exterior of your home and draw people in.

Remember, while the interior of your home might

be what blows away an interested party, it will be the curb appeal that makes the first impression.

## Why Power Washing is Important

Did you know that changes in weather can drastically weaken the integrity of your home's siding? Climates that experience harsh winters are at a greater disadvantage

for stains and grime to develop and cause permanent damage. Power washing will eliminate mold and mildew before siding re-placement is necessary.

Making your exterior shine is an awesome way to entice buyers into a welcoming environment and shows potential buyers how beautiful the home can be.

## Hiring a Professional

Deciding to wash your home by hand is not only time consuming but can be extremely dangerous. Climbing ladders and scrubbing stains that have set in creates serious falling dangers. Instead of putting yourself at risk, contact a local pressure washing professional to safely get your home ready for the market.

These impressive machines are much more effective than traditional scrubbing. The incredible strength of a pressure washer effortlessly removes filth and grime that has attached during changing weather.

With this great pressure comes the chance of significantly damaging your siding. A professional will use the techniques

needed to perform this job without chipping the surface.

## Other Areas

When hiring a power washing service, don't forget your fence, porch or driveway. These versatile machines can clean much more than just a home's siding. Make sure to pay attention to other areas of your home to create an amazing environment for visiting buyers.

# Simple Repairs Before Listing

**W**hen selling your home, you will reach a much broader audience by offering a move-in ready property. Potential buyers might turn the other way if serious updating and repair work is required.

Before placing your home on the market, these simple repairs can turn a big profit and boost the chances of making a quick sale.

## Fixing Up the Kitchen

The kitchen is one of the focal points for homebuyers considering a property. This room is commonly used for entertaining and creating wholesome family memories. A kitchen in impeccable condition will increase the value of your home and grab a buyer's attention.

One of the most common problems in modern kitchens are leaks under the sink. The amount of damage this can cause depends on the seriousness of the issue. However, whenever water is noticed, it is imperative to correct the issue as soon as possible.

Uncorrected leaks will not only raise the water bill but can wreak havoc on your floor and surrounding cabinets. Trapped moisture in floor coverings also can become a breeding ground for dangerous mold.

Consider hiring a professional plumber to find the source and correct the leak. Potential buyers will likely be turned off by a kitchen that has suffered from water damage or an unresolved leak.

## Refresh Walls

A fresh layer of paint can completely change the image of your home. Before inviting potential buyers in, make sure your walls have been updated. It's easy, affordable and quick.

It is recommended that you remove any dated wallpaper and paneling to provide a clear slate for

a buyer. Once your walls have been cleared, you should repair any damage and apply paint in a neutral color.

## Bathroom Updates

Pay attention to the integrity of the objects in your bathroom. Is the vanity in good working order, or are there chips in the ceramic or stains in the sink?

The bathtub is another place where stains are common. If replacing these are not in the budget, consider hiring a professional to refinish them.

Buyers will pay a lot of attention to a master bathroom, so be sure it is in peak condition.

## Meet Queenie...Your Local Monterey Peninsula Real Estate Expert!



*Queenie is a Real Estate Broker, Speaker, Writer, Author and Nationally known Real Estate Expert in Sales and Marketing. She lives and works here on the Monterey Peninsula. If you have a dream to buy or sell here, give her a call and she will make it happen!*

Shirleen "Queenie" Von Hoffmann  
www.thequeenofdream.com  
shirleen@thequeenofdream.com  
(916) 204-4643 • CalBRE# 00996357



# SHANKLE REAL ESTATE INC.

"Personalized, Not Franchised, Since 1956"

## Suzanne Menendez-Herbst

Broker Associate®

Office: (831) 646-1401 x120

Mobile: (831) 809-0614

suzanne@shanklerealestate.com

suzannesellsmonterey.com

DRE# 01236254



### Everyone knows...it's all about experience.

As a retired executive of Pacific Bell, Suzanne brings over 15 years of marketing and sales experience to the real estate industry. Add to that 20 years of listing and selling homes and 5 years of having been a co-owner and Managing Broker of an established real estate office in Monterey. With her extensive background and knowledge of Monterey County as a third generation native, you have someone who would be a tremendous asset to anyone seeking to buy or sell a home. My level of personal client service will go far beyond your expectations...I believe Real Estate requires a unique awareness of the community to match unique needs of clients. Suzanne earned the Monterey County Local Area Specialist designation. She is also on the Grievance and Professional Standards Committee and was voted on to the 2018 Board of Directors for the Monterey County Association of Realtors.

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## Maria Betts

Realtor®, GRI

Office: (831) 646-1401 x122

Home: (831) 484-1439

Mobile: (831) 214-6718

DRE# 00796167

mbetts1940@mariabetts.com

www.mariabetts.com



The difference between ordinary and extraordinary is that little something extra. Maria has been selling real estate since 1980. She has the professional experience, personal integrity and sensitivity to make buying or selling your home a smoother, more fulfilling transaction. Maria was born in Germany and educated in Switzerland and England. Maria believes that her commitment to consistent service is the key to her success.

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## Chris Kandell

Broker Associate®

Office: (831) 646-1401 x344

Mobile: (831) 717-7935

chris@shanklerealestate.com

DRE# 01908447



A local in every sense of the term, Chris Kandell was born and raised in Monterey and gained exposure to the real estate business from a young age as he witnessed his three Uncles redeveloping real estate around the Peninsula. Employed since the age of 13, Chris understands the value of hard work.

Licensed at the age of 21, Chris has owned and invested in real estate for several years. His background includes experience in Loan origination, Commercial Real Estate Sales, and Residential sales on the Peninsula.

An active community member, Chris is a proud member of the Elks Lodge and is the youngest member to be admitted to the Pacheco Club where he now serves on the Board of Directors. He also volunteers his time as a Big Brother mentoring young men through the national non-profit organization.

# SHANKLE REAL ESTATE

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## Dean Provence

Broker Associate®

Mobile: (831) 277-8622

dean@shanklerealestate.com

DRE# 00833476



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I would be honored to be interviewed for the job as your Realtor.

*"We bought five houses with Dean's help.*

*He is professional, reasonable and patient."*

*"He provided us honest opinions, and we trusted his judgment."*

*"We have recommended his service to lots of friends."*

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## Jason Montgomery

Realtor®

Office: (831) 646-1401 x336

Mobile: (831) 521-8497

jason@shanklerealestate.com

DRE# 01519124



As a Monterey native, Jason has extensive knowledge of the Peninsula as a whole. Whether you're a first time buyer or a seasoned investor, Jason has the experience, knowledge and ability to guide a smooth transaction. His shining professionalism brings to the table years of diverse experience in residential finance and home sales. If it's time to make your next move, give Jason a call.

# SHANKLE REAL ESTATE INC.

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## Jeannie Ferrara, Realtor®

14 Years of Experience

(831) 236-1111

jeannie@shanklerealestate.com

DRE# 01464647



### **Selling Your Home or Income Property?**

*This is what one investor has to say about Jeannie:*

*"Jeannie's knowledge and expertise in the local real estate market was significant in the successful sale and purchase of several investment properties. Jeannie took the time to identify my needs and immediately reached out to me when she found an incredible income property in a spectacular location. Through her hard work and diligence she quickly sold two of my properties, which enabled me to close escrow on all three properties to complete the complex 1031 exchange within the critical time frames. Her genuine concern to ensure that my best interests were met throughout the process was invaluable! I highly recommend Jeannie, and I'm looking forward to our next real estate transaction. She has truly been a blessing." Sylvia in Monterey*

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## Jon Meeske

Realtor®

Office: (831) 646-1401 x369

Mobile: (831) 238-4401

jon@shanklerealestate.com

DRE# 02049699



Whether you are a Buyer, Seller, or Investor, let me assist you with finding the right property or the right buyer for your real estate needs. I have been a local business owner from the age of 19 with a successful business career for over 35 years on the Monterey Peninsula. Having built our family home in Monterey, I am familiar with the construction industry. Being a local resident for over 50 years and growing up here, I can assist you with my knowledge of our beautiful coastal community, its schools, fluctuating weather, and traffic patterns. I am proud to be on the Shankle Real Estate Team providing great service, professionalism, and honesty with a commitment to protecting your interests from start to finish.

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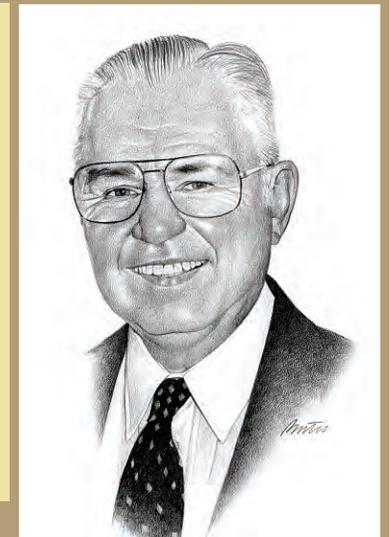
## George East, MBA

Broker Associate®

Mobile: 831-241-8666

georgeast@comcast.net

DRE# 00412916



George came to Monterey by way of the U.S. Navy, and has been a successful Real Estate Broker on the Peninsula since 1973. If you are selling, his goal is for you to obtain the most amount of money, in the least possible time, and with the least inconvenience to you. If you are buying, he will find you a home that will be a good investment and a great place to live.

• **OUT WEST LIST WITH EAST** •



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## Shellie Davis

Realtor®

Office: (831) 646-1401 x337

Mobile: (831) 320-7748

shellie@shanklerealestate.com

DRE #01978054



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## Tom Verga

Broker Associate®

Office: (831) 646-1401 x334

Mobile: (831) 917-4411

tom@shanklerealestate.com

DRE# 00295648



Having entered the real estate industry as an appraiser in 2003, Shellie has vast knowledge in market analysis, land and site valuation, and economic effects on property values. This enables her to stay on the leading edge of the real estate market and better serve her clients.

Here is what one of many clients has to say:

*"Shellie Davis is a real go-getter. She understands the marketplace, develops a market strategy and executes.*

*Professional, Honest and Hard Working. She gets 5 Stars from me."*

- Tom Nunes, Nunes Company, Inc.

Tom Verga was born and raised in Old Monterey and has held a Real Estate License for over 30 years. If you need to buy or sell real estate on the Monterey Peninsula, he "...is a good guy to know."

During his business career, he owned and managed Old Capitol Mortgage, making thousands of loans throughout the Peninsula. He served as a Director and State Director on the Board of Realtors, Treasurer of the Monterey History and Art Association, Director on the SVMH Board of Governors and served in the military.

**Local • Knowledgeable • Experienced**



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Michelle brings extensive knowledge of the area and current market conditions.

With 30+ years of experience in Real Estate Sales, Escrow and Property Management, Michelle will be an asset in assisting you in both your sale and purchase of Residential, Commercial, Income or Vacation Properties.

### What are people saying about Michelle?

*"Couldn't have gotten through this purchase without Michelle. She was professional, creative, supportive, and there for us at a moment's notice on many occasions."* – Zillow User in Pacific Grove, February 2018

*"Michelle made the whole experience of buying our first home great. Her experience in the business and as a local really made the process quick and smooth. She knows how to get it done!"* – Zillow User in Monterey, December 2017

*"Vision without action is a daydream."*

*Let Michelle make your visions and dreams come true.*



**Michelle Spataro-Russell, REALTOR®**

**831-320-0201 • michelle@shanklerealestate.com • DRE# 01944339**





**Stuart Shankle**  
DRE# 01308343



**Greg Shankle**  
Retired

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**Shankle Real Estate, Inc. Agents are some of the most experienced Agents on the Monterey Peninsula.**



**Mary Gorette-Ayers**  
DRE# 01458064



**Maria Betts**  
DRE# 00796167



**Ted Blocker**  
DRE# 00698640



**Sarah Borgomini**  
DRE# 01455521



**Miki Brennan**  
DRE# 00513440



**Shellie Davis**  
DRE# 01978054



**George East**  
DRE# 00412916



**Jeannie Ferrara**  
DRE# 01464647



**Joanne Garden**  
DRE# 00978911



**Suzanne Menendez-Herbst**  
DRE# 01236254



**Chris Kandell**  
DRE# 01908447



**Victor Lourenco**  
DRE# 00522462



**Jonathan Meeske**  
DRE# 02049699



**Jason Montgomery**  
DRE# 01519124



**Pam Pantzis**  
DRE# 01191464



**Dean Provence**  
DRE# 00833476



**Michelle Spataro-Russell**  
DRE# 01944339



**Mario Torrente**  
DRE# 00515075



**Tom Verga**  
DRE# 00295648



**Colleen Yaklich**  
DRE# 01001845



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**See us  
on Yelp!**

# Are You Due for a Roof?

One of the most intimidating considerations homebuyers face is considering a property in need of a new roof. This repair is expensive and labor intensive and may cause potential buyers to move on to other homes. Is your deteriorating roof keeping you from making the sale?

A great way to get an idea of the integrity of your roof is to hire a professional inspector. They will give you an informed opinion that will impact your decision to make the repair or adjust your asking price accordingly.

Keep in mind, buyers will request their own inspector to analyze the roof, so it's in your best interest to understand where you stand.

## Is it In Your Budget?

Of course, the first thing you should ask yourself before investing in a new roof is whether it makes

sense to spend money on a home you are planning to sell.

If you will be required to take out a home equity loan to make the repair, it will need to be satisfied upon making the sale. It also could affect your credit score.

On the other hand, if you have already noticed leaking inside the home, a repair is needed before most buyers will consider making an offer. Leaking roofs lead to damage of other components of a home that can quickly cause you to incur more

expense than just replacing the roof.

## Choosing Roofing Material

There are several different options available when choosing the material to construct your new roof. They each have unique advantages and disadvantages.

**Metal:** Available in steel, aluminum, copper and alloy strips, metal roofs are easy to install and incredibly lightweight. They can be noisy during rainstorms and might dent during a hail storm.

**Asphalt shingles:** The

most popular type of shingles, these will typically last 30 years. However, they are more vulnerable to high winds than other types.

**Fake slate:** Beautiful composite blends of plastic, clay, rubber or asphalt make up incredibly durable shingles. They are much more slippery than other types, so maintenance can be dangerous.

## Return On Investment

A new roof is a great selling point when offering your home. When you advertise that this major expense has already been undertaken, your listing

will stand out to potential buyers.

The value of your home also will increase, so make sure to get an appraisal after the renovation is complete. Consider the

price you paid when preparing your asking price.

This is an investment that will be largely returned upon a sale.



## Need a Home?

*We Have Inventory...*

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**Seaside**   **Pacific Grove**

*We are a Top Producing Listing Team Specializing in neighborhoods that we know intimately and love immensely.*

Juliette "Jette" Ferguson, Broker-Associate, MBA, CRS DRE:01405735

Natalie "Nat" Orrick, Team Agent, BA, DRE:01433786

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**Jette Ferguson**

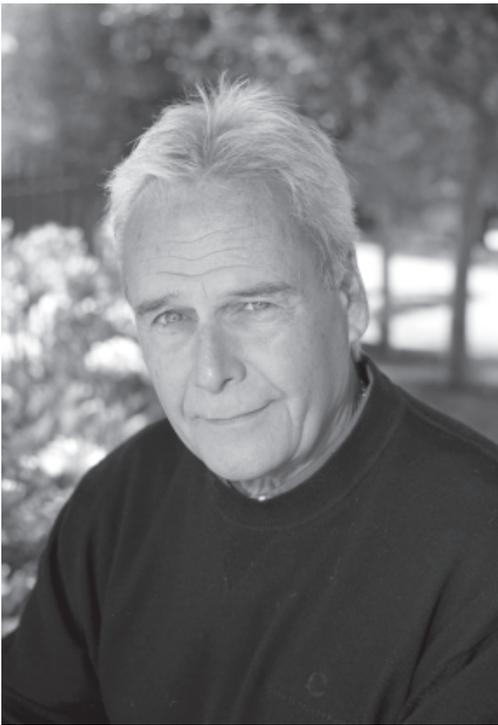
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I'm Nat   I'm Jette



*“With over 45 years of experience in Real Estate not only do I represent high end properties I also specialize in land, vineyard properties horse properties and ranches.”*

**TERRENCE PERSHALL**

**831.247.6642**

*MistySpindrift.com*

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**162 SPINDRIFT ROAD | \$9,995,000**



This spectacular property was the setting for the final scene in the movie. Perched on the cliff above the wild and beautiful Carmel coast, this 1.25 acre compound features a completely remodeled 3bd/3ba residence and one-bedroom guest house. Contemporary in style but warm in atmosphere, there are fireplaces in both the main residence and the guest house with a chefs “galley style” kitchen in the main residence. See the ocean in all of its moods from every room in the house.

*PershallRE.com*

---

**63 SPANISH BAY CIRCLE | \$2,975,000**



Spacious Spanish Bay unit on golf course. This quality townhome has three large en-suite bedrooms plus a spacious office/den. Two master suites, one upstairs and one downstairs with fireplace. Soaring ceilings give this unit an open and airy feel. Kitchen, living room, and patio overlook the 12th tee and fairway of the Links Course. Sold fully furnished and ready to occupy.

**TERRENCE.PERSHALL@SOTHEBYSHOMES.COM**

**PERSHALLRE.COM**

**DRE# 00621588**

## JACQUIE ADAMS



30 Year Resident of Monterey Peninsula  
Expertise in All Price Ranges  
Board Member of The Living Breath Foundation  
Top 20 for Highest Units Sold 2017 | Sotheby's International Realty

[jacquieadamshomes@gmail.com](mailto:jacquieadamshomes@gmail.com)

831.277.0971 | DRE#01702965

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## LISA BARKALOW



**Listen first.**  
Lisa listens carefully. Then she goes to work for you.  
An experienced agent who has lived on the  
Monterey Peninsula for over 40 years.

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831.594.2155 | DRE#01491728

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*Looking For Someone Who Cares?*

## STEVE HUNT



- President Elect Marina Rotary
- Public Works Commissioner - City of Marina
- Cofounder & Officer of Otter Bay Water Polo a 501(c)(3) Charitable Organization
- Sold over 50 units in less than 4 years
- Top Producer first 3 years as a realtor at Sotheby's International Realty
- Lead all Marina Resales 2015
- Lead all Marina Volume 2016

[steve.hunt@sothebyshomes.com](mailto:steve.hunt@sothebyshomes.com)

831.601.2200

DRE#01953808

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*A Wealth of Local Wisdom*

## JOE SMITH



- Monterey Peninsula Native, raised his family in Pacific Grove
- Full Time Agent for Over 17 Years
- Certified Residential Specialist Designation (Less than 3% of Agents)
- Community Involvement in Chambers and Kiwanis
- A Sotheby's International Realty Top Producer

[joe.smith@sothebyshomes.com](mailto:joe.smith@sothebyshomes.com)

831.238.1984

DRE#01335794

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*Pebble Beach*

---

**1049 MARCHETA LANE**



SOLD: Fabulous frontline single level 17 Mile Drive over looking 16th MPCC Shore course with 180 degree ocean sunset views. Dreams do come true! \$4,900,000



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# The Curious Case of Rent Control

By Scott Dick, Ed.D.

Rent control is a topic that generates a lot of heat, but little light. Rent Control discussions seem to center around the "injustice" of the perception of "out-of-control" rents that must be reined in to achieve local social and economic justice for the community.

In general, people may frame the issue as a social justice problem that demands that rents are limited to what is "fair" for the average renter. Others might also frame the issue as an empowered adult issue that demands that since renters voluntarily choose where to live, the cost of rent ought to be the main determinant where a renter might live.

Most importantly, it is far more effective to weigh the evidence regarding rent control to shed light on a complicated economic issue instead of attending to emotions or "gut" feelings. In the in-

terest of brevity there are eleven main points supported by the evidence contained in four of many peer reviewed journal articles available for review by policy makers and members of the public interested in the topic (the references are listed at the bottom of the page). The eleven points are:

1. There is no means testing to determine who may consume a rent controlled unit; you could be a millionaire and still lease and continue to live in a rent controlled housing unit.
2. Only people who have money or connections can find rent controlled apartments.
3. Many rent control policies don't allow for increased rents due to property tax increases, new sewer or other infrastructure assessments - so those direct costs are later added to the rent base increasing rents even higher.
4. Rent control is a tax on

property owners that is paid to renters as a subsidy. That's unfair and puts the burden on one class of people subsidizing renters when that subsidy should come from public policy programs.

5. Jurisdictions are required to spend hundreds of thousands (sometimes millions) of dollars managing the local rent control program.

6. Property owners remove properties from the rental market and sell them to people who will live in them or use as a second home - removing long-term rental units from the market permanently.

7. People in rent controlled apartments stay almost four times as long as renters in non-rent controlled apartments.

8. Property owners convert rental dwellings to condos or tenant-in-common properties - removing long-term rentals off the market permanently.

9. Rent controlled units tend to cluster together creating disadvantaged neighborhoods that weren't disadvantaged before rent control was imposed - with fewer college graduates, higher unemployment and decayed properties that lower rents across the neighborhood.

10. Rent control leads to gentrification that further erodes lower economic status renters' ability to rent units in "desirable" neighborhoods.

11. Raises rents across the entire jurisdiction's rental base which does not help the very people rent control is designed to help.

Instead of rent control, policy makers must honestly examine the evidence that indicates

that high rents are not so much a product of greedy property owners or management companies, but by the manmade restrictions on constructing affordable housing units in their own jurisdictions. However, it can be done. In the Monterey County area there are workforce housing successes that have relieved the burden on renters. The units built by the Pebble Beach Company and Tanimura & Antle demonstrate that investing in, and creating appropriate housing works in our community. Diamond, R., McQuade, T., & Qian, F. (2018). The effects of rent control expansion on tenants, landlords, and inequality: Evidence from San Fran-

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McFarlane, A., (2003). Rent stabilization and the long-run supply of housing. *Regional Science and Urban Economics*, 33, 305-333.

## First-Time Homeowners

One of the most exciting experiences in one's life is purchasing a first home. The overall experience will leave you with a sense of pride but also can introduce drastic changes for which you might not be prepared.

Rents are on the rise. By committing to a fixed mortgage, you can ensure you pay the same premium for the duration of the loan. This is a great benefit of home ownership, as rent can increase as soon as a lease is up.

### Transition from Renter to Owner

While you will experience a new type of freedom once you end a lease and obtain the keys to your first home, there are important differences to remember as you transition into an owner.

The cost of owning a home is far more involved than simply paying a mortgage. This is one of the main differences from renting as most other essential costs are covered by a landlord.

Even when you commit to a fixed mortgage, your property tax and insurance can fluctuate with time. Make sure you're leaving room in your budget to cover these costs when preparing to make an offer.

You also might find it helpful to acquire the help of a professional accountant when you file annual income tax returns. Owning a house creates drastic changes to how you file, as your interest and property taxes are

*(continue on page 18)*

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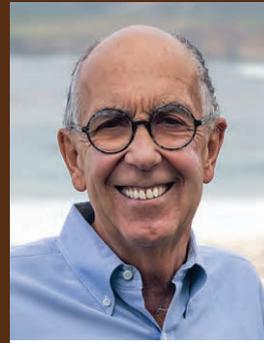
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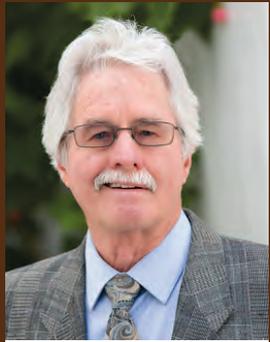
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# Winning the Multiple Offers War

One of the most disheartening experiences when bidding on your forever home is losing to an offer from another house hunter. It can be easy to take it personally, but the fact is the other offer made more sense to the seller.

When making an offer, there are several tactics you can leverage to enhance your chances of coming out on top. After spending the hours searching for the perfect home for your family, make sure to follow these tips and earn the keys to your new abode.

## Is it In Acquire a Pre-Approval Letter

Usually, the first step in house hunting is obtaining a pre-approved loan. This educates buyers on their price range before they contact a Realtor. Being pre-approved also can

give you negotiating power in a battle of multiple offers.

Having this letter to show the seller conveys your commitment and that you are a qualified buyer. Don't stress too much about other offers. If other bidders don't provide a pre-approval letter, it is likely that the seller will take them less seriously, giving you the edge.

## Impressing a Seller

Add a personal touch to make an impression on a seller. It is likely that there are deep emotions connected with the home

they are selling. Including an introduction letter expressing how you want to make the house a home can make you stand out.

Also, ask your Realtor about the amount of earnest money you should offer. Different markets will expect different offers. The real estate experts at Zillow recommend offering at least 1 percent to 3 percent of asking price, depending on local norms.

## Be Prepared to Spend More

While pre-approval and playing on emotions may

help in your offer war, the bottom line is sellers are looking for the biggest return on their investment.

Therefore, you shouldn't plan to make an offer on a home at the top of your budget. Give yourself a

little room to increase your bid without getting in over your head.



(continued from page 14)

likely tax deductible.

Before taking the plunge into homeownership, find out the strength of your credit score. If it is strong, you can potentially use it in your favor to score a better interest rate from a lender.

## Creating an Emergency Fund

With the new amount of freedom of home owner-

ship comes sole responsibility when an appliance fails or your home is in need of a repair. It is easy to take this for granted as a renter, as problems are usually resolved with a phone call to the landlord.

Now that these expensive repairs fall on you, it is crucial to have an emergency fund in place. According to the American

Institute of CPAs, a suitable fund should sustain you for three to six months without any income.

When a major appliance such as an HVAC system breaks down during extreme temperatures, it is more than inconvenient — it can be dangerous. Having a backup fund will prove invaluable.

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Susan Thomas grew up in Monterey County and currently resides in Corral de Tierra with her husband and two sons. Hardworking, focused, and dedicated to excellence, she strives to represent the best in the real estate industry. Her personal touch and commitment to superior service has resulted in a loyal clientele. With Susan's proven marketing strategy and strong negotiating skills in their corner, buyers and sellers navigate their real estate transactions with confidence.

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John G. Davi was born and raised on the Monterey Peninsula and holds over 40 years of local real estate experience. He is within the top three percent of all Monterey County Realtors®, & his superior reputation and unwavering loyalty to his clients is well known throughout the local community.

John's son Michael joined his team in October 2017 after spending six years working for a fast-paced marketing agency in Newport Beach. He shares his father's passion for the local real estate industry, and his extensive experience in marketing and technology brings a cutting-edge dynamic to the family business.

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Genelle was born and raised on the beautiful Monterey Peninsula. She grew up in Pacific Grove and Pebble Beach. She has lived in Del Rey Oaks, raised her family in Monterey, and now calls Carmel home. Genelle has been designing, developing, building, and remodeling local properties for over 30 years. Genelle welcomes the opportunity to share her enthusiasm with you throughout your real estate adventure, whatever it may be. When you work with Genelle, her only goal is helping you achieve your real estate dreams. When you work with Genelle, it is all about making YOU a priority!

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Ed's #1 focus is his clients' and customers' needs and what's best for them... first, last, always!

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## Meet Sergio Silva



**Sergio Silva**

Realtor

CalBRE# 01766731

Ssilva005@gmail.com

831.320.2043

Sergio was born and raised in Monterey County, where he graduated a proud Chieftain from Palma High school in Salinas. After high school, he worked as a mortgage planner for Capital Funding. In 2006, noticing that the financial market looked unstable, he left home financing and decided to work in his family business at Rocket Farms. After five years in agriculture, he left Rocket Farms in 2011 and enrolled at Hartnell College in Salinas, CA. In 2012, Sergio was hired by Keller Williams Realty Carmel. Sergio is a top sales producer.

Currently Sergio is acquiring his Business Administration degree from Western Governors University. In addition to working and going to school, Sergio loves to stay active in the community. He has sat on the board of the Monterey County Young Professional Group from 2011-2012, participates in can food drives, and volunteers for various nonprofits. Sergio also sponsors basketball and softball adult teams and is a great team builder.

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**Shannon Curran:**

shannoncurran831@gmail.com  
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Carol.Duncan@elliman.com  
CalBRE# 00962446



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*Realtor®* | M: 831.521.4397  
George.Fletes@elliman.com  
CalBRE# 01960874



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*Realtor®* | M: 831.915.2082  
Zak.Freedman@elliman.com  
CalBRE# 01956633



**CHRISTINE HANDEL**

*Realtor®* | M: 831.915.8833  
Christine.Handel@elliman.com  
CalBRE# 01375876



**KATHLEEN HENDRICKS**

*Broker Associate* | M: 831.917.0839  
Kathleen.Hendricks@elliman.com  
CalBRE# 01378614



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*Realtor®* | M: 831.277.1396  
Celia.Keefer@elliman.com  
CalBRE# 01879818



**KAT MCCRYSTAL**

*Realtor®* | M: 831.915.6879  
Kathleen.Mccrystal@elliman.com  
CalBR # 01463899



**MARILYN NERGORD**

*Realtor®* | M: 831.206.8001  
Marilyn.Nergord@elliman.com  
CalBRE# 01467529



**MEGHAN O'CONNOR-AUGER**

*Realtor®* | M: 831.288.1236  
Meghan.Auger@elliman.com  
CalBRE# 02029746



**STACEY PEAR**

*Realtor®* | M: 831.316.1604  
Stacey.Pear@elliman.com  
CalBRE# 02047985



**LISA PORCH**

*Realtor®* | M: 831.521.0680  
Lisa.Porch@elliman.com  
CalBRE# 01305414



**JAMIE ROTH**

*Realtor®* | M: 831.915.9552  
Jamie.Roth@elliman.com  
CalBRE# 01911042



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Jane.Sotanski@elliman.com  
CalBRE# 01207772



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Dale.Thies@elliman.com  
CalBRE# 00980920



**SALLY TUTTLE**

*Realtor®* | M: 831.333.6448  
Sally.Tuttle@elliman.com  
CalBRE# 01856639



**ALESSIA UCELLI**

*Realtor®* | M: 831.521.7099  
Alessia.Ucelli@elliman.com  
CalBRE# 01896783



**JACKIE WAYLAND**

*Realtor®* | M: 831.262.3872  
Jackie.Wayland@elliman.com  
CalBRE# 02042465



**SHEILA MOYNIHAN WILSON**

*Realtor®* | M: 831.778.4136  
Sheila.Wilson@elliman.com  
CalBRE# 01016155



**JACKIE WOODS**

*Manager* | M: 831.905.5799  
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**Sharon  
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831.809.4029

ssmith@interorealestate.com  
CalBRE#01780563

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"Sharon Smith is an awesome realtor who is always positive and extremely conscientious. Her seemingly endless amount of energy coupled with her professionalism and attention

to detail sets her apart and distinguishes her from her competition.

Sharon worked tirelessly to sell our home. Besides listing our property on-line, holding Broker's Tours and open houses, she also targeted specific markets and buyers that matched the quality and design of our home. She never missed an opportunity to highlight the distinctive features to potential buyers both locally and in the Silicon Valley.

Sharon always kept us informed of the status of her marketing efforts as well as other creative ideas to be implemented. When our home sold, after we had moved out of the area, she was always available and invaluable in preparing our home for closing. We highly recommend Sharon and believe anyone interested in buying or selling a home could not find a better realtor."

- Russ and Marce Weiss, Monterey, CA"



"It is with pleasure and gratitude that I share comments on my experience with Sharon Smith in the listing and sale of our home and purchase of our new home. Sharon possesses all

the attributes necessary to be an excellent agent: she knows the market extremely well, she is diligent and responsive and is both very professional and personable. She clearly takes pride in doing an excellent job.

Our experience at each phase of the sales effort was superior, such as innovative efforts in developing prospects, useful insights on pre-listing renovations/staging, effective showings and proactive facilitation during the sale negotiations/due diligence phases. All these tasks were accomplished with a noticeable degree of competence, integrity and grace.

She represents Intero Real Estate and easily accessed their strong resources, when needed. Sharon Smith has the perfect balance of knowledge, drive and enthusiasm that will get the job done for you."

-Randy Vosti, Monterey, CA



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# Investing in Rental Property

By practicing solid business techniques, investing in rental property can become an incredibly successful operation. However, going in blind and without thoroughly researching a unit or its location can have devastating results.

When beginning your career as a landlord, it is important to start small while learning the ropes. A small single unit or duplex is a great way to get your feet wet. You'll be able to see if this new role is right for you, as it can be more demanding than you might think.

## Choosing a Location

Before you begin your hunt for your first rental property, it is crucial to choose a location that will be in high demand of renters. Choose an area located near major highways, cities or universities. A unit in a prime loca-

tion might carry a higher expense than a place in a desolate area, but the higher price will put your rental in the spotlight of more interested parties.

When researching different locations, pay attention to the average cost of rent to get a good idea of how your investment will pay off. It is not feasible to invest big money in a unit that will barely bring in enough income to cover the mortgage, taxes and insurance.

## Becoming a Landlord

Being a landlord carries much more responsibility than scooping up properties and cashing checks. Be prepared for phone calls at all hours from tenants concerning repairs that require immediate attention.

If it is in your budget, you can consider hiring a property manager to take care of the more stressful

situations involved in renting out a property.

Landlords also are sometimes faced with unexpected vacancies and damage caused to the property by destructive tenants. For your protection, be sure to meet with an attorney to draw up a lease and contract that protects you from these instances.

## Planning for Vacancy and Repairs

Before you invest in a rental property, be sure you have an emergency fund set up to cover costs of repairs and mortgage payments during months when you experience a vacancy.

Remember, the day a tenant moves out, the property should immediately be inspected, repaired and advertised. Every day the property sits vacant costs money.



*Laura Lasnik*

Laura is proud to be a native of California and she appreciates the beauty and qualities of the Monterey Peninsula. The satisfaction and the personal rewards she receives from helping clients find homes in this remarkable area has been her motivation during a decade of real estate sales.

Laura's commitment and dedication to excellent client relationships is the key to her real estate success. Laura's thorough communication and competitive spirit drive her to negotiate superior results for her clients. She prides herself on integrity and professionalism and feels that combination produces a win-win for all parties involved in a transaction. Laura feels the DL professional team and staff in Carmel adds great leverage to her solid experience.

**LAURA LASNIK**  
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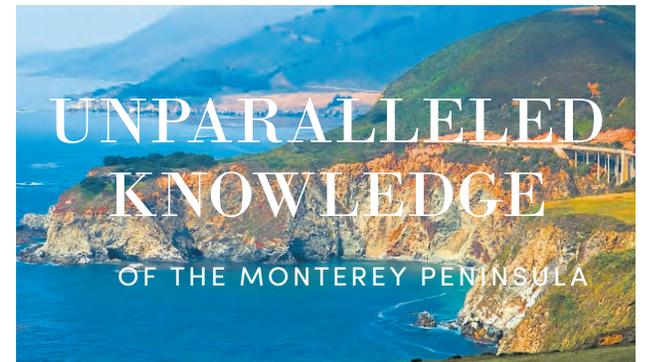
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Debby is a consistent leader in real estate sales on the Monterey Peninsula with a reputation for tenaciously protecting her clients' interests. Savvy negotiations and cutting-edge marketing strategies join uncompromising integrity as the hallmarks of Debby's service. Debby is exceptionally well respected, not only for her unparalleled professional track record and high ethical standards, but for being an honest, hard-working realtor who does absolutely everything in her power to ensure her clients' success.

Debby's extensive knowledge of the Monterey Peninsula real estate market is unparalleled. Her clients consistently seek her advice and trust her judgment on their real estate investments. Debby prides herself on giving all of her clients, both individual and institutional, the most precise and up-to-date feedback on the state of the market, its trends, comparable sales and property values, giving them a realistic outlook on what they can expect to achieve in today's market.

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Specializing in high-end properties with Coldwell Banker Del Monte Realty, Tim has long been known as one of the most successful real estate agents on the Monterey Peninsula. A consistent award winner and ranked in the top 10 Coldwell Banker agents nationwide each year since 1997, he has earned his reputation for his integrity, ethics, and proven results.

Born and raised in the Pebble Beach/Carmel area, Tim has been a full time Realtor for nearly 30 years. He combines passion, talent, work ethic, a powerful network and teamwork to create a formula of success for hundreds of clients. Tim has built his business with great care and attention to a single goal – his client's total and complete satisfaction.

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As a REALTOR® and member of the Coldwell Banker Society of Excellence, I want you to know what working with me means; it means commitment to 100% satisfaction for you, my clients. I never stop working for you. Real Estate is not just a job for me, it is my passion! This passion has helped me to become the number one female Coldwell Banker real estate agent on the Monterey Peninsula for the past fourteen years running. The finest compliment I can receive is a referral from you.

Trust and dedication to my clients are virtues I have built my career around and I am excited to demonstrate to you the advantage of working with an internationally qualified sales associate who is ranked in the top 1% of Coldwell Bankers Associates worldwide.





# COLDWELL BANKER DEL MONTE TOP PRODUCERS OF 2017

We are proud to recognize the accomplishments of the Coldwell Banker Monterey Peninsula Top 100 Independent Sales Associates for 2017. Their commitment to excelling in their profession and providing their clients with the highest level of service is commendable. They are hallmarks of the Coldwell Banker name and reasons why Coldwell Banker continues to be the #1 choice and most trusted name in real estate for so many people.

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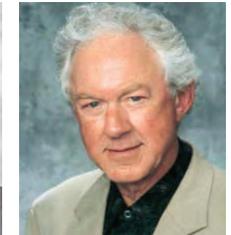
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