



# Real Estate 101

Sound Advice from Local Real Estate Professionals

THE  REPORTER  
TheReporter.com

# Real Estate 101

## Tips for a successful purchase!

I have been working with buyers for over 17 years now through many different market cycles.

The number one tip I have is to make sure you know what a comfortable monthly payment will be for your family. The Real Estate market is ever changing; however, I believe there is one universal truth: It is always a good time to buy a primary residence if you can afford the payment and it is never a good time if you can't.

When clients call me to discuss "what the most they can afford is" I tell them no matter what my computer says, YOU are the one making the payment. Just because you \*can\* afford a million dollar mortgage is irrelevant if you don't want the payment attached to that. I find the best way to work with my buyers is to nail down what they want to afford monthly in terms of a payment and work backwards into a sales price. For example, if a client is renting now, paying \$1,800 per month for rent and we determine that they can afford \$2,500 for their mortgage, we put them on the "Mortgage Diet" plan while they are shopping.

I developed the Mortgage Diet to help clients practice making mortgage payments while building confidence and savings. The plan is quite simple: pay rent on the 1st and then attempt to save the difference between rent and the proposed mortgage payment by the 15th of the month. In the above example that means saving \$700 which is the difference between rent and the new loan payment. If saving the difference is easy, you know you are in the right ballpark. If you must draw from that savings to meet obligations, this tells you there is a problem in the budget. I have a one page excel spreadsheet that many of my clients like to work with as it shows how much room they have from their "net" income which is after all of the payroll deductions come out, and their fixed costs like rent, car payments etc. are factored in. Remember, as a homeowner you should have savings built into your budget. Fences blow down, garbage disposals quit working, and all of this is now your issue rather than the landlord's. A good budget can prepare you for successful homeownership like nothing else in my opinion.

Once you have your budget in place and you are confident in your ability to pay your mortgage, and qualify for your loan, the next step is going shopping with your Realtor. As a buyer, you do not pay your Realtor's commission, the seller does. That means you can afford to be working with the VERY best Agent. It is imperative in today's competitive market that your Realtor be local, respected and well connected. An Agent "in the know" will sometimes learn about listings from their colleagues before they hit MLS. Especially with COVID concerns, many sellers prefer to sell without going on MLS so that strangers are not parading through their home at all hours. I work with the top agents in Solano County and am happy to provide a referral.

Your lender is also very important. Most failed sales occur due to the buyer's loan falling through. When you work with a well known local lender vs. some



online entity, the listing agent will note that as a plus when comparing your offer to another for the seller to choose from. I cannot tell you how many loans I have saved from big banks and online lenders who are either too slow or not knowledgeable enough to overcome issues that come up in a transaction. Many times, a listing agent will tell me their seller accepted our client's offer because they knew from previous experience that the financing would be in order. Aside from getting your offer accepted and closing the escrow, after closing your local lender remains on hand to answer questions that come up. You will receive supplemental tax bills and all kinds of junk mail after closing. Do you know what to do with those? My clients do and if they forget, I am right here to help. Working for Caliber Home Loans, my clients have another advantage which is that Caliber services over 90% of the loans we fund. That means, if you have a question regarding payments or your escrow/impound account after close, I can help rather than you having to call some 800 number and hope you get a helpful person on the other side. Caliber also has a convenient "recast" option if you wanted to pay down your principal balance and reset your payment.

Buying a home is the very best thing you can do to hedge against inflation. You have to pay to live somewhere, and rent is 100% interest. If you are interested in looking at your situation and making a plan to put you into position to own your home, please reach out to set up a consult. You can reach us at 707-688-6241, Stephanie.Ham@CaliberHomeLoans.com or apply online at [www.StephanieHam.com](http://www.StephanieHam.com).



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**Contact me today for a friendly, no-obligation chat.**



**Stephanie Ham**

Team Sales Manager

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Caliber Home Loans, Inc., 1525 S. Belt Line Rd. Coppell, TX 75019 NMLS ID #15622 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). 1-800-401-6587. Copyright © 2021. All Rights Reserved. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates, and programs are subject to change without prior notice. All products are subject to credit and property approval. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations apply. (41889)



# Pam's Tips for Protecting & Building Real Estate Wealth

1. Create a Living Trust today. This will avoid probate, reduce taxes for heirs, and so much more.
2. Make an automatic extra principal reduction on your loan every month. One payment reduction over a year will shave off 8 years or more on your loan.
3. Consider refinancing into a 15 year loan at today's incredibly low interest rates.
4. 1031 Exchange out of one property and exchange for 2 or multi family for more value and more tax benefit.
5. 1031 Exchange into your retirement destination home now. Rent out for a minimum of 2 years, and then move in as your primary residence.
6. Use a self-directed IRA to buy income property. Yes, you can use your IRA to do this.
7. Call me about fantastic Prop 19.  
Let me help you build wealth with real estate. Give me a call and we can create your plan!

## Summary of Proposition 19

Prop 19 allows new tax benefits for homeowners 55+, severely disabled, or victims of wildfire or natural disaster, as of April 1, 2021 include:

Prop 19 removes location restrictions on property tax transfers allowing the transfer of the property tax base of an existing home to a new home anywhere in California.

Moving to any home regardless of price: Prop 19 removes price restrictions on property tax transfers allowing the transfer of the property tax base of an existing home to a new home regardless of price (with an adjustment upward to their tax basis if the replacement property is of greater value).

Transferring the low property tax base of your original home to a new home up to THREE times (or more for victims of wildfire or natural hazard).

This could result in substantial savings in annual property taxes!

I am not a tax consultant nor attorney. For tax advice and legal advice I recommend speaking with those professionals.

## Pam Watson

Associate Broker DRE Lic#00748546



Certified Residential Specialist,  
GRI, PMN, SRES

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**"Always made us feel that we were her only client."**

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# McClellin Team

Get it, home shopping is fun and exciting. You can envision yourself in a brand new house, celebrating life's milestones and perhaps growing a family.

You get to go to open houses and peruse listings, wondering if this next property is potentially "the one."

It evokes excitement and curiosity, often the complete opposite of what a boring old mortgage might do BUT having the right lender can make a big difference. Here are some upfront things to consider before choosing one:

- Is this lender local? This does make an impact when the Realtor sees a local lender on a pre-approval letter
- What reputation does the lender have? Do they have reviews online?
- Does this lender issue "pre-qualification" or "pre-approval" letters, because there is a difference
- What other things do they do to help make your offer stronger? Do they close fast? Do they guarantee they will close your loan on time?

Once you choose a lender, be open with them and ask questions. The more we know, the better. Everyone's situation is different so there is not "one loan that fits all." Our job is to structure a loan that best fits your parameters and needs. In order for us to do this, we will need to look at your credit score. Your credit score helps lenders

determine your risk. The next thing we will look at is your income. A lender won't approve you for a mortgage if you can't afford to repay it. Next, we will look at your assets. This includes any bank accounts, money market accounts, retirement savings, CD's, stocks, bonds, etc. This helps us determine how much money you have for a down payment.

After a lender has structured your loan, make sure they explain the loan program that you qualify for, the estimated closing costs associated with the loan, the estimated interest rate, the estimated monthly payment, and what your estimated cash to close will look like. They should also provide you with a worksheet that outlines all of that. Make sure you are 100% comfortable with your financing before you go out house shopping.

If you want to learn more or find out whether you qualify for a mortgage, please reach out to me today.



## Your award-winning mortgage lender.

For nearly two decades, I've had the privilege of helping people become homeowners. I'll guide you at every step, from pre-qualification to closing.

**Contact me today to start your homebuying journey!**

**Sonia McClellin** NMLS#234066

Branch Manager, Licensed Mortgage Professional

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# Refi Mania History

By Jim Porter

In April of 1986 mortgage brokers, bankers, credit unions and savings and loans could take a loan application for a REFI, process, underwrite and fund the loan within 45 days.

Mortgage rates came down to 6% and from May 1st to July 1st and the number of loan applications at every lender in Northern California quadrupled using the same technology and staff size they had in April 1986.

By July 1st, the turn times for a REFI grew from 45 to 120 days. Hundreds of thousands of Californians rate locked their mortgage loan for 45 to 60 days in May and June to reduce their mortgage rate from 10% to 12% down to 6%.

From 1979 to 1985 many people purchased homes without getting a new mortgage because buyers could informally assume (take subject to) the sellers existing seasoned 5 or 6% interest rate mortgage and produce the cash difference or obtain subordinate financing. It was a “buyer’s market”. From 1980 to 1985, many sellers would often carry 2nd mortgage financing for buyers so they could sell their house and avoid the 10% mortgage rates.

In August 1984, working as a branch manager for Beneficial, my wife and I purchased our 1st home from a very kind retired schoolteacher and real estate agent investor that wanted to sell one of his trashed rentals for \$103,000.

I assumed his \$55,000 Home Savings first mortgage at 10%, assumed his second mortgage with Beneficial of \$35,000 at 15% and George, the seller, carried a 3rd mortgage for me of \$30,000 at 12% for 5 years which gave me \$17,000 in my pocket so we could pay off all the credit card debt we had racked up with by then 2 of our 4 kids. That is right we owed \$120,000 on a house we bought for \$103,000.

We were young and dumb and although I was making an average of \$55,000 per year from 1984 to the summertime of 1986, we could not qualify to REFI in 1986 and combine all 3 loans into one because I had quit my fantastic corporate job with medical benefits at Beneficial and became a self-employed licensed independent contractor mortgage broker with no benefits, business plan or taxes deducted from my paychecks. My income would have doubled in 1986 from 1985 if it had not been for the 1986 REFI disaster. I rate locked 17 loans in May that were supposed to close in June which my wife and I were counting on but instead the 17 loans closed by September after battling the lenders for approvals and rate lock extensions. Mortgage bankers across America lost fortunes from August to November and many went out of business or simply told their clients “Sorry, but we cannot afford to honor our original 45-day rate lock we gave you in June because it is now taking 100 days

to close a loan and rates are 2% higher”.

What is interesting about this story is ABC, NBC and CBS all covered the stress and anxiety of my first REFI MANIA in 1986 but over the last 10 months, there has been very little coverage on the 2 to 300% increase in REFI volume during a pandemic with loan officers and processing staff teaching kids from home and mortgage lenders across the country adjusting to underwriters, processors and funders working remotely from their homes. It has calmed down now that rates are 3.375% nationally and the vaccine has kicked in, but holy cow, rates were 2.25% to 2.5% for a few months

last year and the local credit unions and mortgage companies were overwhelmed with volume while fighting the pandemic. Thousands of people have been hired by mortgage lenders this last 12 months to keep up with the volume, but it usually takes time to train new people during a pandemic!

Mortgage lenders could close a REFI loan in May of 2020 in 35 to 45 days but by September last year it was taking many great credit unions and mortgage companies 75 to 100 days but fortunately rates cooperated, and most rate locks were extended for no additional cost to the borrower. Many loan officers and processors worked 60 hours per week from July to December last year with no time off. Today, most lenders are caught up and getting REFIs done in 45 to 60 days and purchases in 30 in this “seller’s market”.

*Jim Porter NMLS# 276412 is the Branch Manager of Solano Mortgage NMLS# 1515497, a division of American Pacific Mortgage Corporation NMLS #1850 is licensed in CA by the Dept. of Financial Protection and Innovation under the CRMLA / Equal Housing Opportunity/ Jim can be reached at 707-449-4777*



# BACK TO BUSINESS



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that have continued to serve our youth .**

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# Lainey's Furniture for Living

**D**on't get left in the dark with a room that falls short on sunlight. Our three simple solutions for brightening a room will have your space sunnier in no time.

## 1. Place mirrors near light sources

It is age-old advice to use mirrors to expand visual space and brighten a dark room. However, to use your mirrors to their fullest potential, make sure to strategically place it near a light source. For example, a giant wall or floor mirror near a window can really amplify natural lighting. Placing table lamps or a floor lamp next to a mirror can also have a similar effect. For the best result, make sure that the lamp emits ambient lighting, so it is not too bright when reflected off the mirror.

## 2. Pick lighter color or transparent furniture

We usually choose our sofas, chairs and tables based on our personal style and what we think goes best together. That said, always consider how your furniture decisions impact the lighting level of your home. A small, dim room? A large, gray or navy sofa is probably not the best idea! A stylish, compact sofa in a lighter color like white, beige, or ivory will make your room look and feel a lot bigger and more spacious. More importantly, avoid walnut wood tables, bed frames or TV stands. Instead, consider something like a transparent acrylic coffee table.

## 3. Cover floors with large, bright area rug

Brighten your room by treating your bare floors to a lightly colored rug. Not only will this add some softness and texture to your floors, but it will also make your floor glow. This is especially applicable if your dim space features dark floorboards. When selecting a color for your rug, you can opt for white/ivory, yellow, or some warmer hue combinations. To help expand visual space, make sure the rug is of larger size.



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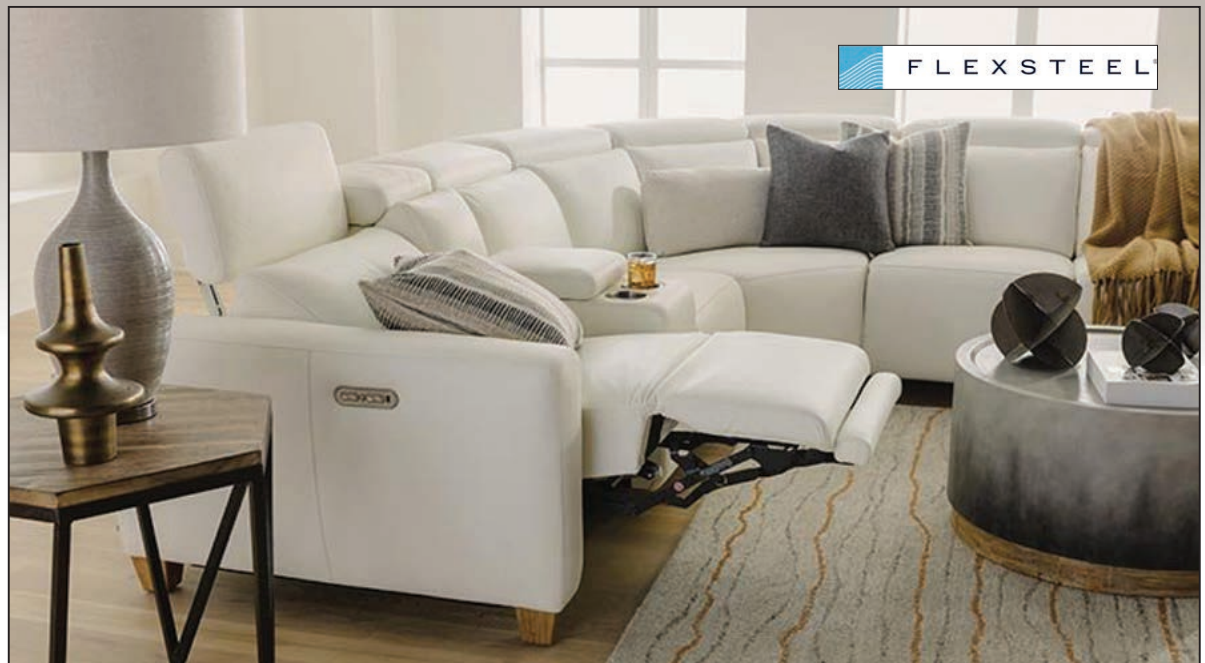
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# Should You Buy or Sell a Home in 2021?

## Here's What to Know

**W**hile the roll-out of the COVID-19 vaccine has left a lot of question marks about the future of the U.S. economy at-large, analysts expect the housing market to remain strong and stable in the coming year.

"Despite the uncertainties of the pandemic, the housing market performed well in the second half of 2020," says Sam Khater, Freddie Mac's chief economist. "Low mortgage rates and the ability to work remotely continued to propel demand for housing, which is reflected in home sales reaching levels not seen in 15 years."

Whether you're a potential homebuyer, a current homeowner or considering selling, here are some of the biggest takeaways of Freddie Mac's Quarterly Forecast:

- **Interest rates are likely to remain low.** The average 30-year fixed-rate mortgage (FRM) hit a record low over a dozen times in 2020. The low interest rate environment is projected to continue through 2021, with the 30-year FRM expected to average below 3 percent. Low rates are good news for buyers looking to purchase a home, and homeowners looking to reduce their mortgage payment through refinancing.

- **Home sales to remain high.** The demand for housing is expected to remain strong in 2021, creating a favorable market for sellers. Last year, low mortgage rates and the ability to work remotely drove up home sales (the measure of the number of homes sold every month). This year, home sales are expected to ride that wave, averaging 6.5 million for the year.

- **House prices to grow moderately.** In the second half of 2020, the high volume of home sales and low supply of housing drove up house prices. In 2021, house price growth is expected to moderate for the full year.

- **Refinances to start declining.** Low mortgage rates spurred refinance activity in 2020, boosting mortgage originations (the process in which borrowers apply for a home loan) to historic highs. As mortgage rates rise modestly in 2021, refinance activity should start to slow. "While many homeowners took advantage of these low rates in last year, evidence suggests that many lower income homeowners still have the opportunity to strengthen their financial position by refinancing," says Khater.

For more insights on housing, visit [freddiemac.com/research](https://freddiemac.com/research). For homebuying and homeownership resources, visit My Home by Freddie Mac.

Many of the trends that shaped the market last year, especially historically low mortgage rates, will continue to drive housing activity in 2021. As you embark on your journey towards your home goals, be sure to have a firm understanding of today's market conditions.



## Would you Like to Hold the Next Sold Sign?



## Emmy Greene

Executive Council/REALTOR®

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# Western Ranch & Sweet Pea's

**G**ardeners can delight in succulents which will help with water conservation efforts. There are many drought-resistant succulents that are vibrant when blooming, and need much less attention to thrive. There are so many choices for California weather.

**Aeonium:** These natives of North Africa's Canary Islands prefer more moisture than most succulents. Darker ones, like the purple/black Aeonium 'Zwartkop', can tolerate sun more than the lighter varieties. Many aeoniums are in the forms of flowers and rosettes, making them especially pretty in front yard gardens.

**Agave:** These in-ground specimens grow more quickly and produce more blooms. They are easily identifiable by their large size and they make stunning landscape plants. Leaves can be smooth, sword-shaped, toothed, or carried in rosettes. Blooms are few but can be magnificent and huge.

**Crassula:** Features small-to-medium succulents that have fleshy leaves arranged in a variety of patterns. Some crassula have branching stems, while others have low-growing plants with dense foliage that are often good ground covers. Most people know these as Jade plants.

**Echeveria:** They form beautiful, intricate rosettes in a variety of colors: white, grey, green, pink, and red.

**Sedum:** Flowers are small, starlike, and bloom in clusters. Sedums grow well in rock gardens, on banks, or in small areas that need texture or color.

**Stop in to Sweet Pea's or Western Ranch for help with all of your succulent gardening tips.**

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# Why You Need To Use a REALTOR®

**W**ith so much information readily available online, clients sometimes ask themselves, "Why should we hire a REALTOR®?" They wonder if they couldn't buy or sell a home through the Internet or through regular marketing and advertising channels without representation, without a REALTOR®. Some do OK, but many don't. So if you've wondered the same thing, here are 10 reasons why you might want to consider hiring a REALTOR®.

## 1. Education & Experience

You don't need to know everything about buying and selling real estate if you hire a real estate professional who does. The trick is to hire the right person. Why not hire a person with more education and experience than you? We're all looking for more precious time in our lives, and hiring pros gives us that time.

## 2. Agents are Buffers

REALTORS® take the spam out of your property showings and visits. If you're a buyer of new homes, your agent will whip out her sword and keep the builder's agents at bay, preventing them from biting or nipping at your heels. If you're buying a resale property, they can negotiate a good deal for you. If you're a seller, your agent will filter all those phone calls that lead to nowhere from the lookie loos and try to induce serious buyers to immediately write an offer.

## 3. Neighborhood Knowledge

REALTORS® either possess intimate knowledge or they know where to find the industry buzz about your neighborhood. They can identify comparable sales and hand these facts to you, in addition to pointing you in the direction where you can find more data on schools, crime or demographics. For example, you may know that a home down the street was on the market for \$350,000, but your REALTOR® will know it had upgrades and sold at \$285,000 after 65 days on the market and after twice falling out of escrow.

## 4. Price Guidance

Contrary to what some people believe, REALTORS® do not select prices for sellers or buyers. However, a REALTOR® will help to guide clients to make the right choices for themselves. Selling agents will ask buyers to weigh all the data supplied to them and to choose a price. Then based on market supply, demand and the conditions, their REALTOR® will devise a negotiation strategy.

## 5. Market Conditions Information

REALTORS® can disclose market conditions, which will govern your selling or buying process. Many factors determine how you will proceed. Data such as the average per square foot cost of similar homes, median and average sales prices, average days on market and ratios of list-to-sold prices, among other criteria, will have a huge bearing on what you ultimately decide to do.

## 6. Professional Networking

REALTORS® network with other professionals, many of whom provide services that you will need to buy or sell. Due to legal liability, many agents will hesitate to recommend a certain individual or company over another, but they do know which vendors have a reputation for efficiency, competency and competitive pricing. REALTORS® can, however, give you a list of references with whom they have worked and provide background information to help you make a wise selection.

## 7. Negotiation Skills & Confidentiality

Top producing agents negotiate well because, unlike most buyers and sellers, they can remove themselves from the emotional aspects of the transaction and because they are skilled. It's part of their job description. Good agents are not messengers, delivering buyer's offers to sellers and vice versa. They are professionals who are trained to present their client's case in the best light and agree to hold client information confidential from competing interests.

## 8. Handling Volumes of Paperwork

One-page deposit receipts were prevalent in the early 1970s. Today's purchase agreements run 10 pages or more. That does not include the federal- and state-mandated disclosures nor disclosures dictated by local custom, REO's or shortsales. Most real estate files average thicknesses from one to three inches of paper, or more. One tiny mistake or omission could land you in court or cost you thousands.

## 9. Answer Questions After Closing

Even the smoothest transactions that close without complications can come back to haunt. For example, taxing authorities that collect property tax assessments, doc stamps or transfer tax can fall months behind and mix up invoices, but one call to your agent can straighten out the confusion. Many questions can pop up that were overlooked in the excitement of closing. Good agents stand by ready to assist. Worthy and honest agents don't leave you in the dust to fend for yourself.

## 10. Develop Relationships for Future Business

The basis for a REALTORS® success and continued career in real estate is referrals. Few agents would survive if their livelihood was dependent on consistently drumming up new business. This emphasis gives agents strong incentives to make sure clients are happy and satisfied. It also means that an agent who stays in the business will be there for you when you need to hire an agent again.

*Darla Stever is the Co-Owner and Broker of Stever Realty in Fairfield*



## ARE THEY RELIABLE? DEPENDABLE? KNOWLEDGEABLE?

**When You Choose Us, You Choose A BROKER/REALTOR® That Will Help You Make  
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**Jim & Darla are both past Presidents of the Northern Solano County Association of REALTORS.®**

Having been in business since 1978 we are one of the few remaining Independent Real Estate Companies in Fairfield. Born and raised in Solano County... we know the area. We strive to meet the specialized needs of each client, using the highest ethical standards.

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