COASTAL REALTOR®

News letter

Official Publication of the Newport Beach Association of REALTORS®





The Newport Beach Association of REALTORS® makes no warranties and assumes no responsibility for the accuracy of the information contained herein. The opinions expressed in articles are not necessarily the opinions of the Association of REALTORS®.

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

President - John Yasko
Vice President- Reuben Gulledge
Treasurer- Kevin Kukiak
Secretary- Todd Bousman

Directors

Jan Langford Chris Maddy Dylan Mason Krista McIntosh Rob Norquist Sue Podany Cari Young

Chief Executive Officer
Kimberly Foreman, RCE

2025 C.A.R. Directors
John Yasko
Reuben Gulledge
Rob Norquist
Sue Podany

2025 C.A.R. 32nd Regional Chairman Lori Namazi

Equal Housing Opportunity
Federal law prohibits
discrimination
based on race, color, religion,
sex, handicap, familial status
or national origin in
connection with the sale of
rental of residential real
estate, in advertising the sale
or rental of housing, in the
financing of housing, and in
the provision of real estate
brokerage services.





PRESIDENT'S MESSAGE

As we enter September and approach the final quarter of 2025, many of you—like myself—are anticipating a more favorable interest rate environment, increased consumer confidence, hopeful for a steady job market, and overall economic growth that will strengthen our real estate business this fall. While we can't predict the future, we can be prepared and ready to do more business.

2025 NBAOR President John Yasko

One of the most important realizations I've had since joining the Board is how much goes on behind the scenes to support your business. This month is no different—five of your Board Directors and I will travel to the California Association of REALTORS® Fall Business Meetings, September 15–18. This is the final of three C.A.R. meetings we attend each year and it coincides with the C.A.R. REimagine!® Conference & Expo, one of the largest REALTOR® events in California.

If you've been looking for a way to reconnect with your Association or plug in for the first time—this is your moment. Come to a class. Bring a colleague. Join a committee. Volunteer. NBAOR is run by REALTORS®, for REALTORS®. That means we need you.

Here are several exciting opportunities to get involved in the coming weeks:

- Tuesday, September 9 "2 Lawyers and the RPA" at the Newport Beach Civic Center (cohosted with Laguna Beach Board of REALTORS®). A practical legal session with Reuben Gulledge, Esq. (Compass) and Bryan Zuetel, Esq. to help REALTORS® reduce risk and avoid lawsuits. Free for NBAOR and LBAOR members.
- Wednesday, September 17 REALTOR® Safety Webinar (Virtual). In recognition of REALTOR® Safety Month, Sara Verschueren from NBPD will offer critical safety tips for client meetings and showings. Free for NBAOR members.
- Monday, October 20 2025 Annual Charity Fashion Show Luncheon at the Hyatt Regency Newport Beach. This event supports the OC Youth Sports Foundation and features REALTOR® models, lunch, a fashion boutique, and live/silent auctions. A can't-miss event! If you purchase your tickets before October 1, you take advantage of early bird pricing at \$150 per person. Register now before this event is sold out!
- Wednesday, October 22 "Getting to Sold in a Changed Market" workshop at the Newport Beach Civic Center. Debbie Lewandowski (Coldwell Banker Realty) and Cindy Kramer (Guaranteed Rate Affinity) will share proven strategies to close deals in today's evolving market. Free for NBAOR members.

PRESIDENT'S MESSAGE CONTINUED

• September 15–17 – REimagine!® Conference & Expo at the brand-new Gaylord Pacific Resort & Convention Center in Chula Vista. This is the must-attend event of the year for California REALTORS®, featuring expert speakers, timely panels, networking, and hundreds of resources to strengthen your business. Think referrals, networking with C.A.R. members from across the state of California. FREE for all C.A.R. members. Additional cost to attend the inspirational the 2026 C.A.R. Housing Market Keynote Lunch.

Each event reflects the values our Association has upheld since 1929—professional excellence, ethical practice, community engagement, and strong member connection.

Finally, I want to thank you for your continued trust, engagement, and commitment to this Association. It's been incredibly rewarding to serve this past month as your President. I've been truly moved by the several members who reached out to me directly after last month's message to say they were inspired and hope to get more involved.

Let's kick off this last quarter of 2025 with momentum, purpose, and pride in the work we do.

With gratitude and enthusiasm,





WELCOME Newbers Members



MEMBER TRANSFERS

Shane Boukorras – from Compass to Real Brokerage Tech

Kim Cartwright - from Douglas Elliman of CA. to Compass

Marlene Castellanos – from Swell Property to Pacific Sotheby's International

Zachary Dweck - from Side to Douglas Elliman of CA.

Vanessa Moore - from Harcourts Prime Prop. to Harcourts Place

Gwen Stavros - from Douglas Elliman of CA. to Homesmart Evergreen

AFFILATE

Gabriel Botelho- Coverage Cat

Cindy Kramer- Guaranteed Rate Affinity

REALTOR® MEMBERSHIP

Caren Atkins - Seven Eight Realty

Dana Bush - Compass

Chris Fawcett - Compass

Molly Fluter - Russell Fluter, Broker

Jessica Garcia - Compass

Jolette Hernandez - Ditolla Real Estate

Raj Kochhar - Rise Realty

Jesi Pearce - Cliff Drive Associates

Ryan Smith - Douglas Elliman of CA

Laetitia Wade - Pacific Sotheby's International

DESIGNATED REALTOR® MEMBERSHIP

Greg Babakhanian -Harcourts Place **Travis Breton -**Rise Realty **Jon Martino**

CLERIAL USERS

Eden Shetrit- Coldwell Banker Realty



30 Years!

Mike Tashman

10 Years!

Paris Rebeil • Darwin Pearson

20 Years!

Tori Rimlinger • John Schultz • Neil Harrington

5 Years!

Michele Fishbough • Jaqueline Soto • Andrew Moore • Gregory Cline • Greg Blake • Joann Brown

1 Year!

Marcia Spelta







NBAOR's Young Professionals Network (YPN) hosted a Beach Clean-Up at Newport Pier, bringing REALTORS® and affiliates together for an afternoon of community service. Volunteers collected trash and debris along the shoreline, helping preserve the beauty of the coast while strengthening connections with one another. The event wrapped up with a mixer, giving participants the chance to celebrate their efforts and enjoy time together outside of the office.





2 LAWYERS AND THE RPA

A PRACTICAL DISCUSSION FOR AVOIDING LAWSUITS



REUBEN GULLEDGE, ESQ. MANAGER, COMPASS



BRYAN ZUETEL, ESQ. ZUETEL LAW GROUP



TUESDAY SEPTEMBER 9TH



NEWPORT BEACH CIVIC CENTER 100 CIVIC CENTER DR, NEWPORT BEACH, CA 92660

(949) 722-2300



NBAOR & LBOR REALTORS® - FREE NON-MEMBERS - \$25.00

SPONSORED BY



First American Home Warranty™



REALTOR® SAFETY WEBINAR

with Sara Verschueren,
NBPD Crime Prevention Specialist

September is REALTOR® Safety Month.

REALTORS® face risks every day, so staying alert and protecting yourself is vital. This webinar will share safety tips for showings and client meetings, plus resources you can use.

Wednesday
September 17th
at 9:00am

NBAOR MEMBERS- FREE NON MEMBERS - \$25



GETTING TO SOLD IN A CHANGED MARKET

Learn proven strategies and innovative techniques to successfully navigate today's evolving market conditions and close more deals with confidence.



Debbie Lewandowski Coldwell Banker Realty



Cindy Kramer Guaranteed Rate Affinity



October 22, 2025



9:30 AM - 12:00 PM



100 Civic Center Dr, Newport Beach, CA 92660

REGISTER NOW CALL (949) 722-2300











ORANGE COUNTY YOUTH SPORTS

FOUNDATION

SUPPORTING ORANGE COUNTY YOUTH SINCE 1971

Join us on Monday, October 20 at the Hyatt Regency Newport Beach for our Annual Charity Fashion Show Luncheon. Enjoy an afternoon of fashion, networking, and a lively silent auction while supporting the Orange County Youth Sports Foundation. OCYSF provides funding to youth with physical or mental disabilities, or financial hardships, giving them the chance to participate in sports activities they otherwise would not be able to attend. Invite your colleagues, purchase your tickets, and get ready to bid on exciting auction items while making a difference in our community.

NEWPORT BEACH ASSOCIATION OF REALTORS®



2025 ANNUAL CHARITY FASHION SHOW LUNCHEON

MONDAY, OCTOBER 20, 2025

HYATT REGENCY NEWPORT BEACH 1107 Jamboree Road, Newport Beach, CA 92660

11:00 AM Registration/Silent Auction | 12:00 PM Luncheon/Fashion Show

Live and Silent Auctions & Fashion Boutique Early Bird Rate –Before 10/1/2025: \$150 Per Person General Rate – 10/2/2025: \$175 Per Person

Proceeds to Benefit: Federal Tax ID #07-471251



OCYSF provides funding to youth who have physical/mental disabilities or financial hardships, to participate in sports activities they otherwise would not be able to attend.

PLEASE REGISTER ME FOR THE 2025 CH	IARITY FASHION SHOW LUNCHEON
NAME(S):	
COMPANY:	PHONE:
RESERVATIONS BY PAYMENT - \$150/\$175 P	
PLEASE CHARGE MY CREDIT CARD: \$	FORTICKETS
VISA / MC (ONLY) #:	EXP DATE: CVC:
OR ENCLOSED IS MY CHECK IN THE AMOUNT OF:	

SORRY NO REFUNDS

Mail to: Newport Beach Association of REALTORS 401 Old Newport Blvd., Ste.100, Newport Beach, CA 92663 Phone: (949) 722-2300 NEWPORT BEACH ASSOCIATION OF REALTORS®



2025 ANNUAL CHARITY FASHION SHOW LUNCHEON

SILENT AUCTION

MONDAY, OCTOBER 20, 2025

HYATT REGENCY NEWPORT BEACH 1107 Jamboree Road, Newport Beach, CA 92660

11:00 AM Registration/Silent Auction 12:00 PM Fashion Show Begins

Benefitting



Federal Tax ID #07-471251

OCYSF provides funding to youth who have physical/mental disabilities or financial hardships, to participate in sports activities they otherwise would not be able to attend.

my de	YES, I wish to donate a Silent Auction item for the ion Show Luncheon to be held on Monday, October conation must be received at the Association Office in order to be recognized in the program.	20, 2025. I understand that
	plan to give the following:	
lt e	em Description: alue:\$	
Pl	lease recognize my company as:	
N	ame:	Phone:
Ad	ddress:	
Er	mail Address:	

All donations must be received no later than September 12, 2025 in order to be recognized in the program.

Newport Beach Association of REALTORS®

401 Old Newport Blvd., Suite 100, Newport Beach, CA 92663

(949) 722-2300

NEWPORT BEACH ASSOCIATION OF REALTORS®



2025 ANNUAL CHARITY FASHION SHOW LUNCHEON

MONDAY, OCTOBER 20, 2025

HYATT REGENCY NEWPORT BEACH

1107 Jamboree Road, Newport Beach, CA 92660

11:00 AM Registration/Silent Auction | 12:00 PM Luncheon/Fashion Show Live and Silent Auctions & Fashion Boutique

Proceeds to Benefit: Federal Tax ID #07-471251



SPONSORSHIP OPPORTUNITIES:

BRONZE: Includes (2) Tickets & Business Card Program Ad

Price: \$750.00 (Member Pricing) \$1,000.00 (Non-Member Pricing)

SILVER: Includes (3) Tickets & 1/2 Page Program Ad

Price: \$1,000.00 (Member Pricing) \$1,200.00 (Non-Member Pricing)

GOLD: Includes (4) Tickets & (1) Full Page Program Ad

Price: \$1,500.00 (Member Pricing) \$1,750.00 (Non-Member Pricing)

PLATINUM: Includes (10) Tickets & Full Page Program Ad, Special Announcements

During the Fashion Show, Special Noting on Invitation/Emails &

Press Releases (Ad Size: 7.5" h x 4.5" w)

Price: \$2,500.00 (Member Pricing) \$2,750.00 (Non-Member Pricing)

Sponsorships must be received by Friday September 19th for program publication

I WOULD LIKE TO SPONSOR THE NEWPORT BEACH ASSOCIATION OF REALTORS®

LUNCHEON BENEFITTING OCYSF.

NAME(S):		
COMPANY:	PH	HONE:
PLEASE CHARGE MY CREDIT CARD: \$	FOR	SPONSORSHIP LEVEL
VISA / MC (ONLY) #:	EXP DATE:	CVC:
OR ENCLOSED IS MY CHECK IN THE AMOUNT OF:	FOR	SPONSORSHIP LEVEL

SORRY NO REFUNDS

(PLEASE MAKE CHECKS PAYABLE TO "NBAOR")

Mail to: Newport Beach Association of REALTORS 401 Old Newport Blvd., Ste.100, Newport Beach, CA 92663

Phone: (949) 722-2300

Find an Agent on Realton, com

Realtor.com is introducing a new agent search experience on September 3, 2025. This new search experience provides more opportunities for REALTORS® to market themselves and connect with potential clients. Profiles will be prioritized based on relevancy and robustness, giving members who invest in their profiles even more opportunity to stand out. NAR members can also choose paid enhancements for even greater visibility.

NAR collaborated with Realtor.com to ensure this update protects REALTOR® interests and business advantages. Our top priority was to reinforce the REALTOR® difference, ensuring members are clearly highlighted, differentiated, and prioritized above non-members.

Non-member profiles have long been accessible through listings and organic searches. The new directory brings all profiles into one consumer-friendly experience, while ensuring REALTORS® receive preferential placement and are clearly identified with the REALTOR® brand. The rollout will begin with a soft launch on August 27, reaching full deployment by September 3.

The new experience still allows consumers to filter results to view only REALTOR® profiles, making it easy to connect exclusively with NAR members. This update will replace the stand-alone Find-a-REALTOR® search.

Consumer inquiries will continue to be delivered directly to NAR members, free of charge, when the 'Connect' button is used.

For more information or questions about this new experience, NAR members can contact <u>customercare@realtor.com</u> or 800-878-4166.



ABOUT ME

I am a devoted wife, proud mother of two wonderful sons, and blessed grandmother to two beautiful granddaughters. Family is the heart of everything I do.

In my early years, working as a single mom was both tough and, at times, scary—but it was also a season that shaped me. Through the grace of God, the strength of my faith, and the love of family and friends, I found the resilience to keep moving forward. Those experiences taught me gratitude, perseverance, and the importance of surrounding yourself with people who lift you up.

I am truly thankful for my career and the many clients I have had the privilege to serve—most of whom I now call friends. I couldn't have made it this far without your trust and support. Every relationship built along the way has been a blessing, and I look forward to continuing this journey with gratitude and joy.

NEWPORT BEACH ASSOCIATION OF REALTORS® AFFILIATE ROSTER

Support those who support you!

Architect/Builder

NEWPORT RESOURCE MGMT.	RUSH HILL	RUSH@NRMSERVICES.COM	949-939-2570
JULIE LAUGHTON DESIGN BUILD & JLGC	JULIE LAUGHTON	JULIE@JULIELAUGHTON.COM	(714) 305-2861

Escrow

CHARTWELL ESCROW	DIANE ANTHONY	DANTHONY@CHARTWELLESCROW	949-354-1892
ESCROW TECHNOLOGIES	NATALIE WYTRZYMALSKI	NATALIE@ESCROWTECH.NET	847-651-1947
FREEDOM ESCROW	JEFF TAYLOR	JEFF@FREEDOMESCROW.COM	714-655-7816
GENERATIONS ESCROW	BRANDI RIVERA	BRIVERA@GENESCROW.COM	714-746-3024
GRANITE ESCROW	DEE ANNA POPE	DPOPE@GRANITEESCROW.COM	714-914-4455
MARINERS ESCROW	FA KARAMZADEH	FA@MARINERSESCROW.COM	949-412-4650
PROMINENT ESCROW	DEVON COHEN	DCOHEN@PROMINENTESCROW.COM	949-870-7200
PROMINENT ESCROW	JIM MECKLENBURG	JIM@PROMINENTESCROW.COM	949-375-4674

Health Benefits

В	ENEFITS STORE, INC.	ROGER SMITH	AFFILIATE@BENEFITSSTORE.COM	925-855-9500
---	---------------------	-------------	-----------------------------	--------------

Home Warranty

FIDELITY HOME WARRANTY	ROBYN PRICE	ROBYN.PRICE@FNF.COM	714-726-9171
FIDELITY HOME WARRANTY	MIA BEATIFICATO	MIA.BEATIFICATO@FNF.COM	714-497-5837
FIRST AMERICAN HOME BUYERS PROTECTION	ROSIE POOLE	RPOOLE@FIRSTAM.COM	949-400-7789

Legal

LAGUNA LEGAL MEDIATION SERVICE & DOC.	ELLIE ORTIZ	ELLIE@LAGUNALEGALHELP.COM	949-497-9800
---------------------------------------	-------------	---------------------------	--------------

Misc.

GOLDEN WEST MOVING	CHAD SCOTT	CHAD@GOLDENWESTMOVING.COM	714-213-1581
HOMEGUARD INC.	TINA MARIE SMITH	TSMITH@HOMEGUARD.COM	714-348-6463
COVERAGE CAT	GABRIEL BOTELHO	SUPPORT@COVERAGECAT.COM	

Mortgage/Lending

BMO LENDING	ERRIN REEDER	EKELLYR@GMAIL.COM	626-664-7437
CITIBANK	NICHOLAS PETRONIS	NICK.PETRONIS@CITI.COM	949-374-3744
MONARCH COAST FINANCIAL	KEVIN BUDDE	KBUDDE@MONARCHCOASTFINANCIAL.COM	949-422-2075
MUTUAL OF OMAHA MORTGAGE	SEAN SKAGGS	SEAN.SKAGGS@MUTUALMORTGAGE.COM	714-875-7979
REVERSE MORTGAGE EDUCATORS	RYAN KLEIS	RYAN@REVERSEMORTGAGEEDUCATORS.COM	714-609-0196
UNITED AMERICAN MORTGAGE CORP.	MARK SIMON	MARK@MARKFORMORTGAGE.NET	949-246-5880
WELLS FARGO HOME MORTGAGE	MORAD RAHEB	MORAD.RAHEB@WELLSFARGO.COM	310-467-4411
WELLS FARGO HOME MORTGAGE	MATTHEW DIDIER	MATTHEW.DIDIER@WELLSFARGO.COM	949-371-9718
AMERICA'S CHOICE LENDING GROUP	THOMAS LIEB III	TOM@AMERICASCHOICELG.COM	626-487-0008
EXCEED LENDING	VIVIAN CHEN	VIVIANCHEN@EXCEEDLENDING.COM	626-271-5950
WELLS FARGO HOME MORTGAGE	ERIKA GRIFFITHS	ERIKA.GRIFFITHS@WELLSFARGO.COM	714-642-0080
WELLS FARGO HOME MORTGAGE	MICHAEL MCDONALD	MICHAEL.MCDONALD4@WELLSFARGO.COM	949-282-4055
GUARANTEED RATE AFFINITY	CINDY KRAMER	CKRAMER@GRARATE.COM	949-291-3663

Natural Hazards

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

Photography

PREVIEWFIRST	PAOLO BIANCALANI	PAOLO@PREVIEWFIRST.COM	949-527-1702
--------------	------------------	------------------------	--------------

Staging and Design

PACIFIC STAGING	CASSIDY WILLINGHAM	CASSIDY@PACIFICSTAGING.NET	949-200-7745
STUDIO 33 DESIGN CONCEPT/HOME INPROVEMENT	MONICA GIOELI	MONICA@GIOELI.CO	949-378-3303

Title

CHICAGO TITLE	PETER NOURSE PETER.NOURSE@CTT.COM		949-463-3999
	PETER NOORSE		949-403-3999
FIRST AMERICAN TITLE INSURANCE	GEORGE SINES	GSINES@FIRSTAM.COM	714-250-4951
FIRST INTEGRITY TITLE COMPANY	CARTER GASKILL	CARTER.GASKILL@FIRSTINTEGRITYTITLE.COM	(949) 923-7584
LAWYERS TITLE	MARTHA GEWERTZ	MGEWERTZ@LTIC.COM	949-500-5884
ORANGE COAST TITLE	SHELLEY ALLARD	SALLARD@OCTITLE.COM	714-553-7377
PACIFIC COAST TITLE COMPANY	CHRISTY COFFEY	CCOFFEY@PCT.COM	949-887-0338
CONSUMER'S TITLE COMPANY	BRYON BASHORE	BRYON.BASHORE@CTCCAL.COM	714-975-1773
STEWART TITLE	DEREK GRAHAM	DEREK.GRAHAM@STEWART.COM	949-584-2570
STEWART TITLE	PARKER THOMPSON	PARKER.THOMPSON@STEWART.COM	949-350-7649
TICOR TITLE	STACEY ANGSTEAD	STACEY.ANGSTEAD@TICORTITLE.COM	760-214-3211
TICOR TITLE	STEPHANIE DORR	STEPHANIE.DORR@TICORTITLE.COM	949-294-3360
TICOR TITLE	CORTNEY KELLER	CKELLER@HWAHOMEWARRANTY.COM	714-707-0149
TICOR TITLE	NICOLE LEGRAND	NICOLE.LEGRAND@TICORTITLE.COM	939-933-7009
USA NATIONAL TITLE	LISA RUNYON	LRUNYON@USA-NTC.COM	949-933-0693
OLD REPUBLIC TITLE	HOPE CARR	HCARR@ORTC.COM	949-400-7642
WFG TITLE	ROBERT TOFFEL	ROBERT.TOFFEL@YAHOO.COM	949-702-3027

YOUR MEMBERSHIP TRIFECTA

LOCAL

Making

Connections

THE
THREE-WAY
AGREEMENT

The value of partnership at every level.

Frontline resource for support, guidance and local market expertise tailored to your business

Access to Multiple
Listing Service

Local networking and educational opportunities

Grassroots advocacy shaping local policies

Education opportunities specific to your state

Legislative advocacy on issues affecting your state

Statewide community of real estate practitioners

STATE

Expanding Your Reach

State-level legal and compliance resources

Nationwide, unified advocacy platform

YOUR DYNAMIC THREE-TIERED STRUCTURE:

- Ecosystem of support, resources and advocacy
- The right to use the REALTOR® brand
- Shared Code of Ethics
- Amplified influence and political impact
- Unmatched benefits at every level
- Access to NAR insurance for associations, affiliates and MLSs

NATIONAL Securing Your Future

research, information, expertise and education, including accreditations and designations

Unmatched real estate

Cutting-edge tech, legal and risk management resources

National and global network of professionals

TAP INTO YOUR POWER @nar.realtor





AUGENIATING ANGER PANGS HOWTO CAUN BUYERS AND SELLERS WHEN EMOTIONS RISE

By Michael Catarevas

You're showing a home to a married couple serious about buying. It's all perfectly pleasant as you go room to room, when out of nowhere their voices rise slightly and they begin arguing. Nothing overly dramatic, but the vibe has taken a turn for the worse. Are you ready for what may happen if things escalate? More importantly, will you know how to act if they suddenly pull you into the squabble?

Agents understand that playing amateur psychologist is often a skill needed during the sometimes stressful journey people travel when making what is usually the biggest financial commitment of their lives. Most often it's simply about calming anxious buyers who've never been in that position before and are in need of comforting words, encouragement and being told they're making a wise and prudent decision. But when anger and egos arise, which can often be the case with divorced or divorcing sellers, the loss of the sale (and your commission) could result.

Often things can get dicey. Some couples may disagree quietly, while others let the steam show. It can make agents uncomfortable, of course. The trick is to move things forward as best they can.

Jeffrey Decatur, a broker associate with REMAX Capital in upstate New York, has had to sometimes work with over-the-top, emotional buyers.

"I have had several full-on arguments break out between clients," he notes. "It is extremely uncomfortable for me, and sometimes dangerous. In these situations, I politely excuse myself. I say something like, 'It sounds like there is a bigger discussion that needs to be had by you two.'"

Grace Stampf, with REMAX Heritage Properties in Flanders, New Jersey, says she "definitely wouldn't get involved in their argument. Instead, I gently steer the conversation toward something neutral—like chatting about the house they're considering. Keeping the mood positive helps ease tension."

Pam Rosser Thistle, with Berkshire Hathaway HomeServices Fox & Roach, REALTORS® in Philadelphia, steps aside as well.



"I let them discuss or fight," she says. "I understand that buying and selling can be stressful, as are personal scenarios. So I empathize. I've lived nine lives in all kinds of strange situations, so my saying I understand is more than just words. I do understand most of the time."

Greg Rezac, with REMAX Excalibur in Scottsdale, Arizona, also stresses the importance for the agent to stay composed and to gently redirect the negative vibes.

"Don't involve yourself in the disagreement," he says. "Maintain a calm demeanor and give them some space if needed (both literally and figuratively). Redirect if possible, saying something like, 'That's totally understandable—there's a lot to think about. Should we go take a quick look at the backyard while you talk through it?'

"If the tension is rising too much, offer a break, such as 'Would you like a moment to chat privately before we move on?' Try to downplay the disagreement to ease the tension if that seems appropriate. You need to read the situation correctly."

"Stay calm, composed and centered, especially when tensions run high," adds Stampf. "Listen to both of their concerns and needs."

When sellers are divorcing or divorced

It's one thing when happily married people spar, but totally another when a divorced or divorcing couple selling a house go at it. An agent caught in the middle of nastiness often having nothing to do with the matter at hand must use all their powers to keep things on track and get to closing. Neutrality is an absolute must.

"The most important thing when a divorce situation arises is to approach it with tremendous sensitivity and empathy to what's going on," says Alexander Chingas at Coldwell Banker Realty in Westport, Connecticut. "Most times you're helping people sell a house for happy reasons. They've been planning or looking forward to relocating somewhere, or it's time to trade up or trade down as part of accomplishing a broader set of goals."

Chingas admits that selling a house for people divorcing takes a lot more work on his end, mostly because of the extra time he needs to spend going over everything twice, once with each side, but it's all part of the business.



"Very often the homeowners are not communicating with one another and don't want to be together when meetings take place," he says. "And yet, they want to be involved and heard throughout the process. So as the agent, you have to be willing to have two sets of meetings. Being accommodating and giving them the whole of your time can go a long way toward keeping things productive and respectful.

"You never know what you're getting into, so you have to just listen, read the room and figure out how you can best serve their needs at one of the most sensitive times people could be selling a property."

Decatur tells both parties that he will email both attorneys a bullet-point update as to where they left things.

"Usually the more difficult party doesn't want that," he says. "I tell them that I am just trying to do my job and am obligated to do so, and am there to help you equally and fairly out of a situation they no longer want to be in.

"I remind them that the faster they wrap things up, the more money they save. I keep my boundaries, and have let some real difficult ones go. Eventually, they will figure out that the more difficult they are and the more it is documented, that the judge will see a pattern, and sometimes get a difficult party in line. If you're dealing with a couple splitting up, it is best to deal with everyone via email or Zoom. Show no favoritism, and keep it all business."

Chingas says it's normal for emotions to be in play with couples selling a home who are no longer cohabitating. He estimates that about 15% of the sellers he represents are divorcing. "In real estate, you're dealing with the roofs over people's heads and their money," he says. "And nothing is more emotionally charged for them than a transaction where those two things overlap.

"A good agent is always wearing many hats, and one of them can be a form of family therapist. You have to be available, let people vent, and help them see the vision of what the future is going to look like once they get to the other side of the transaction. That everything is going to be okay."

Reprinted with permission of RISMedia





Your Safety Comes First

Stay informed. Be prepared. Take control.

September is REALTOR® Safety Month. With smart habits and the right training, you can significantly reduce your safety risks on the job.



Real Estate Agent Safety Tips*

















Source: NAR

Want More?

Get our FREE Open House Safety Checklist







Save 35%

on all online education!

Promo Code
SAFE35

Enroll today at

HTTPS://NBAOR.THECESHOP.COM/

Monthly Market Report

Orange County

July 2025

Existing SFR Home Sales

1,127

% Change from Last Year

-1.3%

Existing SFR Median Price

\$1.40M

from Last Year +1.0%

Active Listings

2,749

% Change from +36.6%

Market Competition

Median Days on Market

28

Sales-to-List

% of Active

99.2%

Price %

38.5%

Listings with Reduced Pric es





Monthly Market Report Newport Beach, California July 2025



Existing SFR Median Price

\$5.31M
% Change
from Last Year
+25.7%

Active Listings

281

% Change from +15.2%

CALIFORNIA ASSOCIATION

Market Competition

Median Days on Market 28

Sales-to-List 96.8% Price %

% of Active **37.0**%

Listings with Reduced Pric es

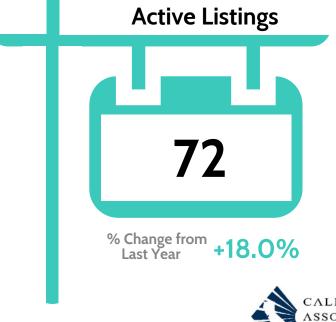


Monthly Market Report Costa Mesa, California July 2025



Existing SFR Median Price

\$1.67M
% Change
from Last Year
+10.6%



Market Competition

Median Days on Market

23

Sales-to-List

100.0%

Price %

% of Active

38.9%

Listings with Reduced Pric es







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 Laugton 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.





Serving Laguna Beach, Corona Del Mar, Balboa Peninsula and Newport Beach. 714 305 2861 | julielaughton.com | JLGC License #903819

CITY OF NEWPORT BEACH NEWS

CITY COUNCIL APPOINTS SEIMONE JURJIS AS NEWPORT BEACH'S NEXT CITY MANAGER

The Newport Beach City Council has unanimously appointed Seimone Jurjis as the next city manager, effective December 27, 2025. The City Council announced the decision at its July 22 meeting.

Jurjis will succeed Grace Leung, who recently announced her retirement after a 30-year career in local government, including seven years as Newport Beach's top executive.

Jurjis, has served as assistant city manager since 2023, brings more than three decades of combined public- and private-sector leadership experience to his new role. Since joining the City of Newport Beach in 2011, he has held several key positions, including chief building official and community development director. As assistant city manager he supports executive oversight of citywide operations, department coordination and strategic planning.

"Seimone is a proven leader with deep institutional knowledge, a results-driven mindset, and a clear commitment to public service," Newport Beach Mayor Joe Stapleton said. "His background in city operations and planning uniquely positions him for success as Newport Beach's next city manager."

Jurjis has led Newport Beach's community development department since 2017, overseeing a staff of 60 who manage and perform the City's planning, building, real estate, and code enforcement operations. Under his leadership, the department implemented numerous innovations, including a streamlined development review process, expanded online permit services, completion of the housing element update, and a revamped accessory dwelling unit (ADU) program to improve housing opportunities.

"I am honored and grateful for the opportunity to serve this exceptional community as city manager," Jurjis said. "I look forward to continuing the work of maintaining Newport Beach's high standards of service, strengthening community partnerships, and planning for a prosperous future."

Before joining Newport Beach, Jurjis served as president and chief operating officer of a real estate development firm, where he gained extensive experience in land acquisition, finance, and project management. His previous government roles include director of planning and building safety, city engineer, and building official for the City of El Segundo.

Jurjis holds a Bachelor of Science degree in Civil Engineering and is a licensed professional engineer, certified building official and real estate broker. He is also a licensed pilot.

Jurjis lives in Orange County with his wife and their two young adult children, both of whom attend universities.

CITY OF COSTA MESA NEWS



Economic and Development Services Director Carrie Tai announced that she has appointed Martina Caron as the Department's new Planning and Sustainable Development Manager.

Caron will lead the current planning section of the Planning Division, to further the City's efforts in facilitating housing developments, supporting new and existing business endeavors, and assisting in improving customer service functions.

"The Department is thrilled that Martina has brought her experience and talent to the City of Costa Mesa, which will benefit the level of customer service we deliver to the residents and development community," Director Tai said.

Caron has nearly 18 years of experience in the planning and community development field and joins Costa Mesa from the City of Laguna Beach, where she most recently served as Principal Planner. A Laguna Beach native, she had been with the City since 2007 and brings a strong background in entitlement processing, environmental review, and community engagement.

"I'm honored to join the City of Costa Mesa as the Planning and Sustainable Development Manager. This is an exciting opportunity to support thoughtful growth, enhance community engagement, and help shape a vibrant future for the city. I look forward to working alongside a talented team to advance the City's planning goals and serve the Costa Mesa community."

Caron holds a Bachelor's degree in City and Regional Planning from Cal Poly San Luis Obispo and a Master's degree in Public Administration from Cal State Fullerton. She also maintains certification with the American Institute of Certified Planners (AICP).



Maximize Your Retirement Savings with the NBAOR Solo(k) Solution!

As a Newport Beach Association of Realtors (NBAOR) member, you now have access to an exclusive Fiduciary-Plus Retirement Plan Exchange Solo(k) Solution—a turnkey 401(k) plan designed to help business owners and their spouses optimize their retirement savings while reducing administrative burdens.

Key Benefits:

- Maximize Contributions Take advantage of higher contribution limits to grow your retirement fund faster.
- Lower Costs Minimize administrative expenses with a streamlined, costefficient approach.
- Expert Guidance Backed by Marc DiDomenico & Erica Sylvia, **Transamerica**, and **TAG Resources** to ensure expert support.
- Smart Tax Strategies Enjoy both pre-tax and Roth post-tax options for greater flexibility.





info@nbaor.com















Newport Beach Association of Realtors RETIREMENT PLANEXCHANGE

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: \$43,500¹
- 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

 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.

Maximum profit share is contingent upon income.













INVESTMENT STRUCTURE - FIDUCIARY-PLUS

TARGET DATE FUNDS/ASSET ALLOCATION FUNDS

TARGET DATE FUNDS (QDIA)

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

ASSET ALLOCATION FUNDS

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

PASSIVE CORE OPTIONS

INTERMEDIATE-TERM BOND

Fidelity U.S. Bond Index Ret Acct

LARGE CAP BLEND

Fidelity 500 Index Ret Acct

MID CAP BLEND

Fidelity Mid Cap Index Ret Acct

SMALL CAP BLEND

Fidelity Small Cap Index Ret Acct

WORLD/FOREIGN STOCK

Fidelity Total International Index Ret Acct

ACTIVE CORE OPTIONS

CASH EQUIVALENT

Transamerica Stable Value Advantage

INTERMEDIATE-TERM BOND

Metropolitan West Total Return Bond Ret Acct PIMCO Income Ret Acct

LARGE CAP VALUE

BlackRock Equity Dividend Ret Acct

LARGE CAP GROWTH

JPMorgan Large Cap Growth Ret Acct

SMALL CAP VALUE

DFA U.S. Targeted Value Portfolio Ret Acct

SMALL CAP GROWTH

Janus Henderson Triton Ret Acct

REAL ESTATE

DFA Global Real Estate Securities Ret Acct

WORLD/FOREIGN STOCK

MFS International Diversification Ret Acct

By providing information about the SoloK Plan, the Newport Beach Association of REALTORS® is not endorsing, recommending, or offering this plan as financial advice. The information provided is for informational purposes only and should not be considered a substitute for personalized investment advice from a qualified financial professional. Newport Beach Association of REALTORS® has not reviewed or evaluated the suitability of the SoloK Plan for any individual member. Each member is solely responsible for conducting their own due diligence and investigation before deciding to participate in this program. This includes carefully reviewing the plan documents, understanding the fees and expenses involved, and assessing the plan's investment options based on their individual financial goals and risk tolerance.

Newport Beach Association of REALTORS® specifically disclaims any and all liability arising from the use of the SoloK Plan. Members acknowledge that their participation in the plan is their own choice and assume all risks associated with such participation.

Registered funds are available by prospectus only. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. For more information on any registered fund, please call Transamerica Retirement Solutions at 800-755-5801 for a free summary prospectus (if available) and/or prospectus. All investments involve risk, including loss of principal, and there is no guarantee of profits. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest. All Transamerica companies identified are affiliated.

The separate account investment choices offered are exempt from registration with the SEC; therefore, no prospectuses are filed for them. However, certain of the separate account investment choices, other than stable value investment choice(s), invest in mutual funds which are subject to SEC registration.

Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Stable value investments seek capital preservation, but they do carry potential risks. Stable value investments may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable value investments are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk.

Contact Us Today



CONTACT

TAG Resources



EMAIL

info@tagresources.com



CALL

866-315-1463

This is provided for informational purposes only and is not intended to constitute compliance with any applicable legally required disclosures, including, but not limited to, disclosures required under ERISA Section 408(b)(2). Other fees may apply.

Retirement Plan Exchange® is a registered service mark of Transamerica. The plan is not a Multiple Employer Plan (MEP). Unlike a MEP, certain plan qualification and ERISA requirements are applied at the individual plan level. An employer participating in the plan retains certain fiduciary responsibilities, including responsibility for retaining and monitoring the 3(16) plan administrator, for determining the reasonableness of its fees, and for periodically reviewing the plan as a whole.

Before adopting any plan, you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

Logos and trademarks are the intellectual property of their respective owners. Administrative Group, LLC dba TAG is a wholly owned subsidiary of Transamerica, but there are no other affiliations between the two and any other organization referenced.

The Fiduciary-Plus Investment Manager 3(38) services, when offered, are provided by RPA Financial, LLC, a registered investment advisor. RPA Financial, LLC does not provide legal or tax advice.

By providing information about the SoloK Plan, the Newport Beach Association of REALTORS® is not endorsing, recommending, or offering this plan as financial advice. The information provided is for informational purposes only and should not be considered a substitute for personalized investment advice from a qualified financial professional. Newport Beach Association of REALTORS® has not reviewed or evaluated the suitability of the SoloK Plan for any individual member. Each member is solely responsible for conducting their own due diligence and investigation before deciding to participate in this program. This includes carefully reviewing the plan documents, understanding the fees and expenses involved, and assessing the plan's investment options based on their individual financial goals and risk tolerance.

Newport Beach Association of REALTORS® specifically disclaims any and all liability arising from the use of the SoloK Plan. Members acknowledge that their participation in the plan is their own choice and assume all risks associated with such participation.









SECULE SECTION OF EVENTS

V -	

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 Labor Day Office Closed	2	Growing Green: Environmental Awareness and Your Real Estate Practice	4	45 Hour License Renewal Course 9:00am	6
7	Affiliates Meeting 1:00pm	2 Lawyers and the RPA 1:00PM	Supra eKey Training 8:00am	11	12	13
14	Real Estate Kickstarter	16	REALTOR Safety Webinar 9:00AM	18	45 Hour License Renewal Course 9:00am	20
21	22 Mastering Real Estate Representation	23	24 CRMLS Matrix Training: Cloud CMA	25	26	27
28	29 CRMLS Matrix Training: Cloud CMA	Advanced Negotiation for REALTORS®- LearnMyWay®				

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