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COASTAL REALTOR®

# Newsletter

Official Publication of the Newport Beach Association of REALTORS®





# COASTAL REALTOR®

# Newsletter

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

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

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

Editor  
Kimberly Foreman, RCE  
Janelle Genovese

## 2026 Officers and Board of Directors

President - John Yasko  
Vice President- Reuben Gulledge  
Treasurer- Kevin Kubiak  
Secretary- Chris Maddy

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Todd Bousman  
Dylan Mason  
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Rob Norquist  
Scott Singer  
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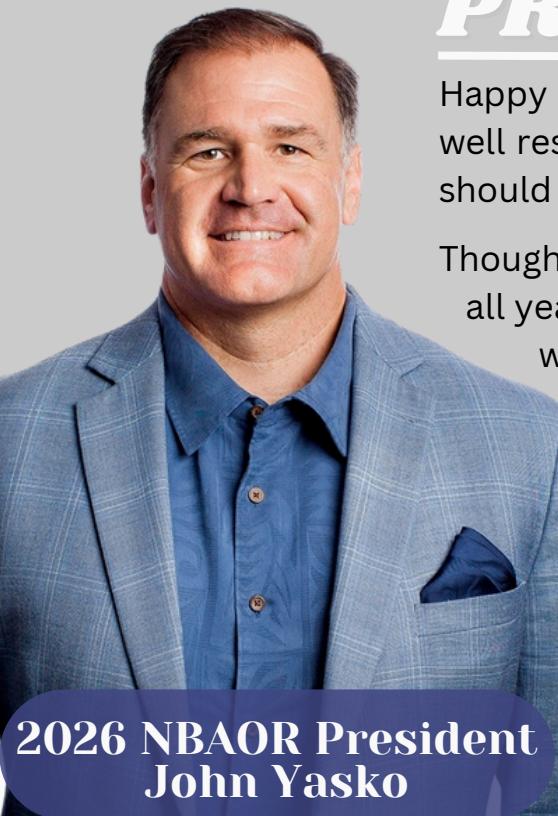
2026 C.A.R. Directors  
John Yasko  
Reuben Gulledge  
Chris Maddy  
Rob Norquist  
Cari Young

2026 C.A.R. 32nd  
Regional Chairman  
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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**



**2026 NBAOR President  
John Yasko**

Happy New Year! I hope everyone has enjoyed the holiday season, is well rested and reinvigorated, and ready to get back to work in what should be a great year for us!

Though we have many classes online and educational opportunities all year, our YPN group is starting the year out very strong and next week will host a Lunch and Learn, featuring Kacey Taormina on “Breaking into Commercial Real Estate”. You can call to register to attend at (949)722-2300. The event will be held from 11:30 a.m. to 1:00 p.m. on Wednesday, January 14 at the Association office located at 401 Old Newport Blvd, Suite 100, Newport Beach.

As we begin 2026, I want to first say thank you to our REALTOR® and Broker members, our affiliates, our neighboring Associations, family, friends, and the local

dignitaries who joined us at the Installation Breakfast on December 3, 2025. Your presence matters, and your time is deeply appreciated

I was genuinely impressed by the turnout. After all, there was no free broker preview food, no sunset cocktails (although there were mimosas on hand), and REALTORS® aren't exactly known for peak productivity before 9 a.m. Most of us are still checking our phones at that hour for that “quick question” text from a client that came in at 1:12 a.m., or scrolling the hot sheet – or maybe TikTok or Instagram – before starting our morning routine. And yet... you showed up.

That says something about this Association.

We also enjoyed the humor of our host, comedian and afternoon on-air radio personality from KOST 103.5 FM, Sandy Stec, and we were honored by the presence of our local dignitaries, including Lillian Hollar from Assemblywoman Cottie Petre-Norris's office; Max Werner from Senator Tony Strickland's office alongside Senator Steven Choi; and Assemblywoman Diane Dixon. We were joined as well by Orange County Supervisor Katrina Foley, City of Costa Mesa Mayor John Stephens, and City of Newport Beach Mayor Joe Stapleton – whose cities we proudly serve. Mayor John Stephens even publicly sang a song to me! After attending the installations of our neighboring associations, I feel confident saying... we did it better than everyone else.

# **PRESIDENT'S MESSAGE CONTINUED**

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I am truly honored and humbled to serve as your 2026 President of the Newport Beach Association of REALTORS® and alongside a very talented Board of Directors. This is not a role I take lightly. I began my Association journey unsure how anything really worked at the local, state, or national levels. When I attended my first C.A.R. meeting, it felt like learning a new language – one that takes a year or two to understand. I still don't fully understand all the happenings, and I guess that is why some C.A.R. directors seem like they have been a director for decades. I started here in Newport as a board member, served as Treasurer for two years, Vice President, and now President. I never set out to be President, but once I became involved, I saw the value and was confident that I could provide some value to our association, with a slight detriment to my business, but I am happy to be here and I wouldn't trade it.

As we begin the new year, I want to recognize our 2025 Board of Directors. Thank you all for guiding this Association through a complex year with integrity, transparency, and humor. In particular, I want to recognize outgoing director and 2024 President Jan Langford; and outgoing director, 2016 President, 2022 REALTOR® of the Year recipient, former C.A.R. Region 32 Regional Representative and C.A.R. Nominating Committee member, Sue Podany. Thank you both for your leadership and all the hard work you put in for the benefit of our Association and its members!

This time of year, I also want to recognize our incredible NBAOR staff, Arleen Grahn in Membership, Leanna Palacio in MLS, Executive Assistant Janelle Genovese, and our Chief Executive Officer Kimberly Foreman, RCE. Thank you for your hard work in 2025 and for all you will do for us in 2026. You are the unsung heroes, handling calls about Supra boxes, MLS passwords, new forms, old forms, dues, and everything in between. Your patience is extraordinary, your professionalism unmatched, and your ability not to block our phone numbers is nothing short of miraculous.

For those who may not know, our Association is powered by many active committees, including Budget & Finance, Local Government Relations, Grievance, Membership & Orientation, MLS, and Professional Standards. I'm grateful to each of our chairpersons and committee members for the work you do throughout the year. They say it takes a village and it certainly does. And if you're a member looking to get more involved in 2026, we have plenty of opportunities for you to become more active.

# **PRESIDENT'S MESSAGE CONTINUED**

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Special congratulations to Danny Lisauskas, our 2025 Mickey Hartling Rookie of the Year, and Scott Singer, our 2025 REALTOR® of the Year. Please congratulate them if you haven't already on their achievements. And fair warning to you both: by accepting those awards, you've unknowingly committed to years of future service. Retirement benefits are not guaranteed! Ha ha!

Looking back, 2025 was a year defined by resilience.

- Market resilience. Rates remained elevated for much of the year, yet prices held firm and demand persisted in our market. But I for one am happy to start over in 2026.
- The power of REALTORS®. I read in 2024, 88% of buyers and 90% of sellers still used agents. That's not luck, that's trust. And even after the NAR settlement and changes in law, consumers continue to rely on professional guidance.
- Tech gains. AI tools, smarter CRMs, better virtual tours – we embraced them all, like reluctant Boomers learning TikTok. Technology can't replace us; it makes us better if we utilize it.
- Community support. Brokerages, MLSs, and Associations showed up with education, more clarity and camaraderie, and we continue to provide tremendous value to our communities in many ways.
- Personal growth. I believe we pivoted, adapted, and reinvented ourselves, though sometimes like a mid-season plot twist on Selling OC.

As we enter 2026, the data is giving us measured optimism. Mortgage rates have eased into the low-6% range, near their lowest levels in almost three years. For today's buyers, that translates into roughly \$200 per month in savings compared to rates near 7% earlier in 2025. At the same time, wages have continued to rise, with average workers earning about 3.5% more, or roughly \$150 more per month. Housing may not be "cheap," but it is becoming less unaffordable, and we're already seeing renewed buyer activity reflected in rising pending home sales.

At the same time, 2026 will require vigilance. New California laws affecting marketing disclosures, tenant protections, wildfire-related rules, and transaction compliance will demand that we stay informed and disciplined. Nationally, leadership at NAR is undergoing transformation, with a renewed focus on transparency, member value, and rebuilding trust, work that will shape our industry for years to come.

## **PRESIDENT'S MESSAGE CONTINUED**

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If the past two years have taught us anything, it's that this industry can change fast, sometimes faster than we can change a smoke alarm battery during a showing. Consumer expectations are rising. Technology continues to evolve. Regulations, headlines, and even reality TV shape how the public views us. That can feel overwhelming.....or it can remind us why ethical, skilled REALTORS® matter more than ever.

Houses, or homes, remain at the center of people's lives. Our value cannot be replaced by an app or an algorithm, especially one built by someone who's never physically walked or lived in our neighborhood, sat at a kitchen table, or understood the nuances that make a community what it is. In a world full of noise and automated estimates, the role of a trusted advisor has never been more essential.

There is much to celebrate as we move forward in 2026. Our work matters. Our voice matters. And our community matters. Thank you for your trust. Thank you for your commitment. And thank you for allowing our Board of Directors and I to serve you in 2026!

With Appreciation,

A handwritten signature in black ink that reads "John Yasko". The signature is fluid and cursive, with a large, stylized "J" and "Y".A graphic of large, gold-colored, inflated balloon letters spelling out "HAPPY NEW YEAR". The letters are arranged in two rows: "HAPPY" on top and "NEW YEAR" on the bottom. The letters have a shiny, metallic texture and are set against a white background.

# WELCOME

## REALTOR® MEMBERSHIP

**Christopher Bennett** – Plus Real Estate  
**Lauri Braudrick** – First Team Real Estate  
**Regina Oliveros** – Balboa Realty

## MLS ONLY BROKER

**Camilo Landinez** - Landi Fenc Group Inc

## AFFILIATE

**Christy Smith** - Habitat Estate Sales  
**Rebekah Mathieson** - Prominent Escrow

## MEMBER TRANSFERS

**Mike Gains** – Compass to Plus Real Estate  
**Rand Penrod** – Compass to Arbor Real Estate  
**Kaitlyn Sage** – eXp Realty of CA to First Team R.E.  
**Erica Seigred** - Surterre Properties to Compass  
**Matt Tutton** - Compass to Valia Properties



### **40 Years!**

Ron Felsot

### **20 Years!**

Claire Namdar • Rex McKown • Rob Montgomery • Kimberly Bowen  
• Scott Knode • Tom Unvert

### **10 Years!**

Andrew Shortt • Michael Shank • Matt Ghafarinia • Claudia Savino • Tobin Brinker • Matthew O'Keefe • Kaleigh Trider • Danae Aballi-Mecham • Ingrid Yankauskas • Paul Hoffman • Susie McKibben • Robert Dorman • Tracy Landis

### **5 Years!**

JB Hoover • Ashley Harter • Alyssa Schneiders • Bill Arseneau • Dana Gaul • Maggie Wegman • Patricia Petralia • Spencer Morgan

### **1 Year!**

Avery Serna • Charles Friedman • Gerald Gordon • Mario Chavez • Alan Safari

# YPN HOLIDAY HAPPY HOUR DRIVE



The Young Professionals Network hosted its Holiday Happy Hour Drive on Tuesday, December 9 at Avila's El Ranchito, bringing members together for an evening of giving, connection, and holiday cheer in support of Operation Help a Hero.

Attendees enjoyed appetizers, drinks, and great company while donating new toys and gift cards to benefit local military families in need. The event reflected YPN's continued commitment to community service and supporting meaningful causes during the holiday season.

The Holiday Happy Hour Drive was a wonderful reminder of the impact our members can make when they come together. YPN thanks everyone who attended, donated, and helped spread holiday cheer to military families in our community.





# Lunch & Learn

with

## *Kacey Taormina*



### *Breaking Into Commercial Real Estate*

## January 14<sup>th</sup>, 2026

Sponsored by:



11:30 AM - 1:00 PM



401 Old Newport Blvd, Ste 100,  
Newport Beach



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# NEWPORT BEACH ASSOCIATION OF REALTORS® AFFILIATE ROSTER



## 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
PACIFIC ESCROW GROUP	DEE ANNA POPE	DEEANNA.POPE@PHEGESCROW.COM	714-914-4455
MARINERS ESCROW	FA KARAMZADEH	FA@MARINERSESCROW.COM	949-412-4650
PROMINENT ESCROW	REBEKAH MATHISSON	RMATHIESON@PROMINENTESCROW.COM	562-896-1203
PROMINENT ESCROW	JIM MECKLENBURG	JIM@PROMINENTESCROW.COM	949-375-4674
SELECT PACIFIC ESCROW	JORDYN NEWTON	JORDYN.NEWTON@SELECTPACIFICESCROW.COM	661-607-6257

## Health Benefits

BENEFITS STORE, INC.	ROGER SMITH	AFFILIATE@BENEFITSSTORE.COM	925-855-9500
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## 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
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## 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	
HABITAT ESTATE SALES	CHRISTY SMITH	INFO@HABITATESTATESALES.COM	949-813-9154

## 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	KBUDDDE@MONARCHCOASTFINANCIAL.COM	949-422-2075
MUTUAL OF OMAHA REVERSE MORTGAGE	SEAN SKAGGS	SEAN.SKAGGS@MUTUALMORTGAGE.COM	714-875-7979
REVERSE MORTGAGE EDUCATORS	RYAN KLEIS	RYAN@REVERSEMORTGAGEEDUCATORS.COM	714-609-0196
AMERICA'S CHOICE LENDING GROUP	THOMAS LIEB III	TOM@AMERICASCHOICELG.COM	626-487-0008
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
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
PROPERTY LENDING GROUP	ALEX KAZARYAN	ALEX@PROPERTYLENDING.COM	818-497-4072

## Natural Hazards

FIRST AMERICAN NATURAL HAZARD DISC.	CANDY BABCOCK	CBABCOCK@FIRSTAM.COM	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
ROBERT ORTIZ PHOTOGRAPHY STUDIO	BOB ORTIZ	BOB@BOBORTIZ.COM	949-289-2912

## Staging and Design

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

## Title

CHICAGO TITLE	PETER NOURSE	PETER.NOURSE@CTT.COM	949-463-3999
CONSUMER'S TITLE COMPANY	BRYON BASHORE	BRYON.BASHORE@CTCAL.COM	714-975-1773
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
LAWYERS TITLE	NATALIE SHAW	NATALIE.SHAW@LTIC.COM	949-887-8443
OLD REPUBLIC TITLE	HOPE CARR	HCARR@ORTC.COM	949-400-7642
ORANGE COAST TITLE	SHELLEY ALLARD	SALLARD@OCTITLE.COM	714-553-7377
PACIFIC COAST TITLE COMPANY	CHRISTY COFFEY	CCOFFEY@PCT.COM	949-887-0338
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	CORTNEY.KELLER@TICORTITLE.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
WFG TITLE	ROBERT TOFFEL	ROBERT.TOFFEL@YAHOO.COM	949-702-3027

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<sup>1</sup>\$28 enrollment fees waived 12/1/25 12:01 a.m. - 2/28/26 11:59 p.m. PT.

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## **NEWPORT BEACH ASSOCIATION OF REALTORS® PROPOSED BYLAWS AMENDMENTS**

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### **VIEW THE CURRENT BYLAWS & PROPOSED BYLAWS AMENDMENTS**

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The Newport Beach Association of REALTORS® (NBAOR) bylaws provide its board of directors, officers, staff, and members with a formal, legal framework for the association's structure, governance, and operations.

The NBAOR membership will consider and be asked to ratify proposed amendments to the association bylaws at the General Membership Meeting on Thursday, January 22nd at 11:00am.

The current bylaws, the proposed amended bylaws, and the summary of amendments and notice of ratification election that was presented at the

If you have any questions, please contact NBAOR Chief Executive Officer, Kimberly Foreman at 949-722-2300 or [kim@nbaor.com](mailto:kim@nbaor.com)

BYLAWS  
NEWPORT BEACH ASSOCIATION OF REALTORS®  
Incorporated

March 2025

**ARTICLE V - MEMBERSHIP, QUALIFICATION, APPLICATION AND ACCEPTANCE**  
(Verbatim (Sections 1-3; 11-12))

**SECTION 14.** Resignation. Resignations of members shall be accepted become effective when received in writing by the Board of Directors, provided, however, that if any member submitting the resignation is indebted to the A.O.R. for dues, fees, fines or other assessments of the A.O.R. or any of its services, departments, divisions or subsidiaries, the A.O.R. may condition the right of the resigning member to reapply for membership upon payment in full of all such monies owed.

**ARTICLE X - OFFICERS AND DIRECTORS**  
Election and Duties of Officers and Directors

**SECTION 5.** Election of Officers and Directors.

(a) Nomination by the Nominating Committee. A Nominating Committee of seven REALTOR® members, two of which should be past Association Presidents one of whom shall be the Immediate past President, as chairman, shall be appointed by the President and approved by the Board of Directors. If the Immediate past President is unable to serve, The Board of Directors shall appoint, from the elected nominating committee, a chairman. The nominating committee shall select one or more candidate(s) for each office and one or more candidates for each place to be filled on the Board of Directors. No member of the Nominating Committee may be a candidate for office or the Board of Directors. No person may be nominated for office unless they will meet all of the qualifications for the office at the beginning of the term for which they are a nominee. The report of the Nominating Committee shall be noticed to each member eligible to vote at least four weeks preceding the election.

**ARTICLE XI - MEETINGS**

**SECTION 1.** Annual Meeting. The annual meeting of the A.O.R. shall be held on a date of the President's discretion and noticed to the membership at least four weeks preceding the meeting. election month during July of each year, the date, place and hour to be designated by the Board of Directors.

**SECTION 2.** Meetings of Directors. The Board of Directors shall designate a regular time and place of meetings. Absence from two three consecutive regular meetings without excuse deemed valid by the Board of Directors shall be construed as resignation.

**ARTICLE XII - COMMITTEES**

**SECTION 1.** Standing Committees. The President shall appoint from among the REALTOR® members, subject to confirmation by the Board of Directors, the following standing committees:

Equal Opportunity  
Grievance  
Professional Standards

Budget/Finance  
Multiple Listing Service

Membership  
Legislative

## ARTICLE XVI - DISSOLUTION

SECTION 1. Upon the dissolution of this A.O.R., the Board of Directors, after providing for the payment of all obligations, shall distribute any remaining assets to Children's Hospital of Orange County (CHOC) C.A.R. or, within its discretion, to any other non-profit tax exempt organizations.

## ARTICLE XIX - MULTIPLE LISTING

Section 1. Authority and Governing MLS Rules. The A.O.R. may maintain for the use of licensed real estate brokers and salespersons, and licensed or certified appraisers, a Multiple Listing Service ("MLS") which shall be subject to the Bylaws of the A.O.R. and the California Model MLS Rules as from time to time amended by C.A.R., which are hereby incorporated by reference and such additional local MLS Rules and Regulations as may be hereinafter adopted by the Board of Directors. In the event of a conflict between the California Model MLS Rules and the local MLS Rules and Regulations, the local MLS Rules and Regulations will control.

Section 2. Purpose. A Multiple Listing Service is a means by which cooperation among Participants is enhanced; by which information is accumulated and disseminated to enable authorized participants to prepare appraisals and other valuations of real property; by which participants engaging in real estate appraisal contribute to common databases; and is a facility for the orderly correlation and dissemination of listing information among the participants so that they may better serve their clients and the public.

Section 3. Access to Comparable and Statistical Information. Provided the MLS generates such publications, A.O.R. members who are actively engaged in real estate brokerage, management, mortgage financing, appraising, land development or building, but who do not participate in the MLS, are nonetheless entitled to receive, by purchase or lease, information other than current listing information that is generated wholly or in part by the MLS including "comparable" information, "sold" information and statistical reports. This information is provided for the exclusive use of A.O.R. members and individuals affiliated with A.O.R. members who are also engaged in the real estate business. Except as otherwise specified in the MLS Rules and Regulations, this information may not be transmitted, retransmitted or provided in any manner to any unauthorized individual, office or firm. A.O.R. members who receive such information are subject to the applicable provisions of the MLS Rules and Regulations whether they participate in the MLS or not.

## ARTICLE XIX - MULTIPLE LISTING

SECTION 1. Authority. The A.O.R. shall maintain for the use of its members a Multiple Listing Service ("MLS") which shall be a lawful corporation of the state of California, all the stock of which shall be owned by this association of REALTORS®.

SECTION 2. Purpose. A Multiple Listing Service is a means by which authorized participants establish legal relationships with other participants by making a blanket unilateral contractual offer of compensation and cooperation to other participants (acting as subagents, buyer agents, or in other agency or nonagency capacities defined by law); by which cooperation among

participants is enhanced; by which information is accumulated and disseminated to enable authorized participants to prepare appraisals, analyses, and other valuations of real property for bona fide clients and customers; by which participants engaging in real estate appraisal contribute to common databases; and is a facility for the orderly correlation and dissemination of listing information so participants may better serve their clients and the public. Entitlement to compensation is determined by the cooperating broker's performance as a procuring cause of the sale (or lease).

SECTION 3. Governing Documents. The board of directors shall cause any multiple listing service established by it pursuant to this article to conform it's corporate charter, constitution, bylaws, rules, regulations, policies, practices, and procedures at all times to the constitution, bylaws, rules, regulations, and policies of the National Association of REALTORS®.

SECTION 4. Participation. Any REALTOR® of this or any other Board who is a principal, partner, corporate officer, or branch office manager acting on behalf of a principal, without further qualification, except as otherwise stipulated in these bylaws, shall be eligible to participate in Multiple Listing upon agreeing in writing to conform to the rules and regulations thereof and to pay the costs incidental thereto.\* However, under no circumstances is any individual or firm, regardless of membership status, entitled to Multiple Listing Service "membership" or "participation" unless they hold a current, valid real estate broker's license and offer or accept compensation to and from other Participants or are licensed or certified by an appropriate state regulatory agency to engage in the appraisal of real property.\*\* Use of information developed by or published by a Board Multiple Listing Service is strictly limited to the activities authorized under a Participant's licensure(s) or certification and unauthorized uses are prohibited. Further, none of the foregoing is intended to convey "participation" or "membership" or any right of access to information developed by or published by a Board Multiple Listing Service where access to such information is prohibited by law. (Amended 11/08)

Mere possession of a broker's license is not sufficient to qualify for MLS participation. Rather, the requirement that an individual or firm offers or accepts cooperation and compensation means that the participant actively endeavors during the operation of its real estate business to list real property of the type listed on the MLS and/or to accept offers of cooperation and compensation made by listing brokers or agents in the MLS. "Actively" means on a continual and ongoing basis during the operation of the participant's real estate business. The "actively" requirement is not intended to preclude MLS participation by a participant or potential participant that operates a real estate business on a part time, seasonal, or similarly time limited basis or that has its business interrupted by periods of relative inactivity occasioned by market conditions. Similarly, the requirement is not intended to deny MLS participation to a participant or potential participant who has not achieved a minimum number of transactions despite good faith efforts. Nor is it intended to permit an MLS to deny participation based on the level of service provided by the participant or potential participant as long as the level of service satisfies state law. (Adopted 11/08)

The key is that the participant or potential participant actively endeavors to make or accept offers of cooperation and compensation with respect to properties of the type that are listed on the MLS in which participation is sought. This requirement does not permit an MLS to deny participation to a participant or potential participant that operates a "Virtual Office Website" (VOW) (including a VOW that the participant uses to refer customers to other participants) if the participant or potential participant actively endeavors to make or accept offers of cooperation and compensation. An MLS may evaluate whether a participant or potential participant actively endeavors during the operation of its real estate business to offer or accept cooperation and

compensation only if the MLS has a reasonable basis to believe that the participant or potential participant is in fact not doing so. The membership requirement shall be applied in a nondiscriminatory manner to all participants and potential participants. (Adopted 11/08)

**Participation to establish nonmember participation rights.**

(a) A nonmember applicant for MLS participation who is a principal, partner, corporate officer, or branch office manager acting on behalf of a principal, shall supply evidence satisfactory to the membership committee that he/she has no record of recent or pending bankruptcy; has no record of official sanctions involving unprofessional conduct; agrees to complete a course of instruction (if any) covering the MLS rules and regulations and computer training related to MLS information entry and retrieval, and shall pass such reasonable and non-discriminatory written examination thereon as may be required by the MLS; and shall agree that if elected as a participant, he/she will abide by such rules and regulations and pay the MLS fees and dues, including the nonmember differential (if any), as from time to time established. Under no circumstances is any individual or firm entitled to MLS participation or membership unless they hold a current, valid real estate broker's license and offer or accept compensation to and from other participants, or are licensed or certified by an appropriate state regulatory agency to engage in the appraisal of real property. Use of information developed by or published by an association multiple listing service is strictly limited to the activities authorized under a participant's licensure(s) or certification and unauthorized uses are prohibited. Further, none of the foregoing is intended to convey participation or membership or any right of access to information developed by or published by an association multiple listing service where access to such information is prohibited by law. (Amended 11/08)

Mere possession of a broker's license is not sufficient to qualify for MLS participation. Rather, the requirement that an individual or firm offers or accepts cooperation and compensation means that the participant actively endeavors during the operation of its real estate business to list real property of the type listed on the MLS and/or to accept offers of cooperation and compensation made by listing brokers or agents in the MLS. "Actively" means on a continual and ongoing basis during the operation of the participant's real estate business. The "actively" requirement is not intended to preclude MLS participation by a participant or potential participant that operates a real estate business on a part-time, seasonal, or similarly time-limited basis or that has its business interrupted by periods of relative inactivity occasioned by market conditions. Similarly, the requirement is not intended to deny MLS participation to a participant or potential participant who has not achieved a minimum number of transactions despite good faith efforts. Nor is it intended to permit an MLS to deny participation based on the level of service provided by the participant or potential participant as long as the level of service satisfies state law. (Adopted 11/08)

The key is that the participant or potential participant actively endeavors to make or accept offers of cooperation and compensation with respect to properties of the type that are listed on the MLS in which participation is sought. This requirement does not permit an MLS to deny participation to a participant or potential participant that operates a "Virtual Office Website" (VOW) (including a VOW that the participant uses to refer customers to other participants) if the participant or potential participant actively endeavors to make or accept offers of cooperation and compensation. An MLS may evaluate whether a participant or potential participant actively endeavors during the operation of its real estate business to offer or accept cooperation and compensation only if the MLS has a reasonable basis to believe that the participant or potential participant is in fact not doing so. The membership requirement shall be applied in a nondiscriminatory manner to all participants and potential participants. (Adopted 11/08)

SECTION 5. Subscribers. Subscribers (or users) of the MLS include non-principal brokers, sales associates, and licensed and certified appraisers affiliated with participants. (Optional provision: Subscribers also include affiliated unlicensed administrative and clerical staff, personal assistants, and individuals seeking licensure or certification as real estate appraisers who are under the direct supervision of an MLS participant or the participant's licensed designee.)

SECTION 6. Removal of Officers and Directors. In the event an officer or director of the multiple listing service is deemed to be incapable of fulfilling the duties for which elected, but will not resign from office voluntarily, the officer or director may be removed from office under the following procedure:

1. A petition requiring the removal of an officer or director and signed by not less than one third of the participants or a majority of all directors of the MLS shall be filed with the president of the MLS, or if the president is the subject of the petition, with the next ranking officer, and shall specifically set forth the reasons the individual is deemed to be disqualified from further service.
2. Upon receipt of the petition, and not less than twenty (20) days or more than forty-five (45) days thereafter, a special meeting of the participants of the MLS shall be held, and the sole business of the meeting shall be to consider the charge against the officer or director, and to render a decision on such petition.
3. The special meeting shall be noticed to all participants at least ten (10) days prior to the meeting, and shall be conducted by the president of the MLS unless the president's continued service in office is being considered at the meeting. In such case, the next ranking officer will conduct the meeting or the hearing by the participants. Provided a quorum is present, a three-fourths vote of participants present and voting shall be required for removal from office.
4. Any vote taken by the participants to remove an officer or director must ultimately be confirmed by a majority vote of the directors of the shareholder(s). Notwithstanding the foregoing, the shareholder(s) may remove an officer or director by a majority vote of the directors of the shareholder(s).

# Why is investing in the REALTOR® Action Fund (RAF) so important?



By investing to the REALTOR® Action Fund, you are helping to protect private property rights through C.A.R.'s lobbying efforts, and local issues and candidate campaigns.

Investments to the REALTOR® Action Fund have stopped:

Point of sale mandates that could have cost the homeowner \$1000s of dollars reducing their equity or may have even prevented the sale from going through

Political candidates who are against building housing and against REALTOR® issues.

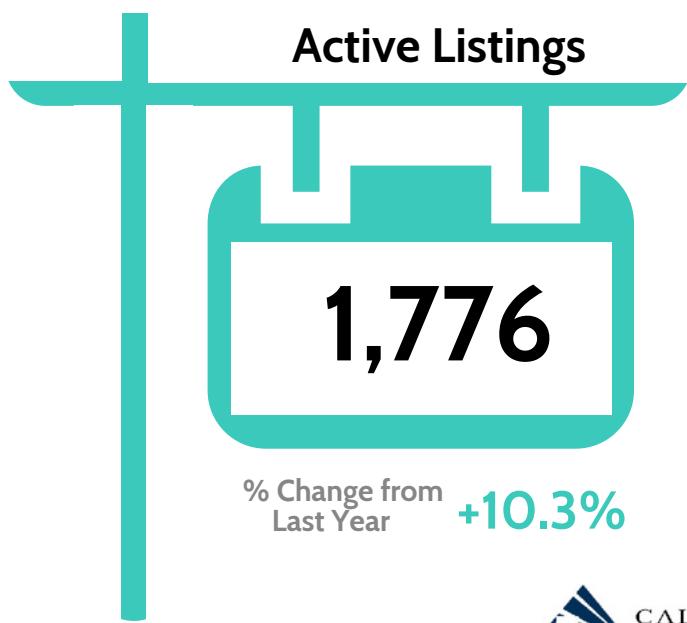
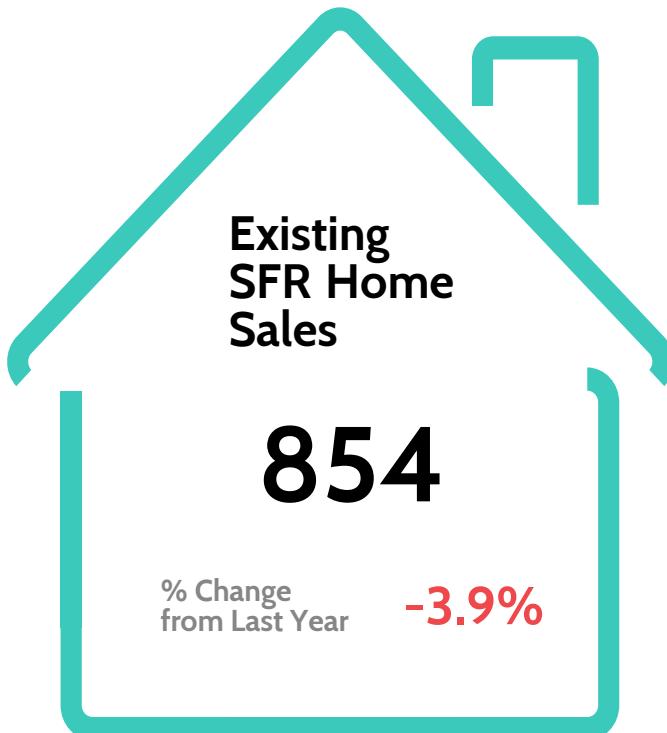
Direct taxing of REALTOR® commissions and other services related to the transaction

Independent Contractors License

# Monthly Market Report

## Orange County

November 2025



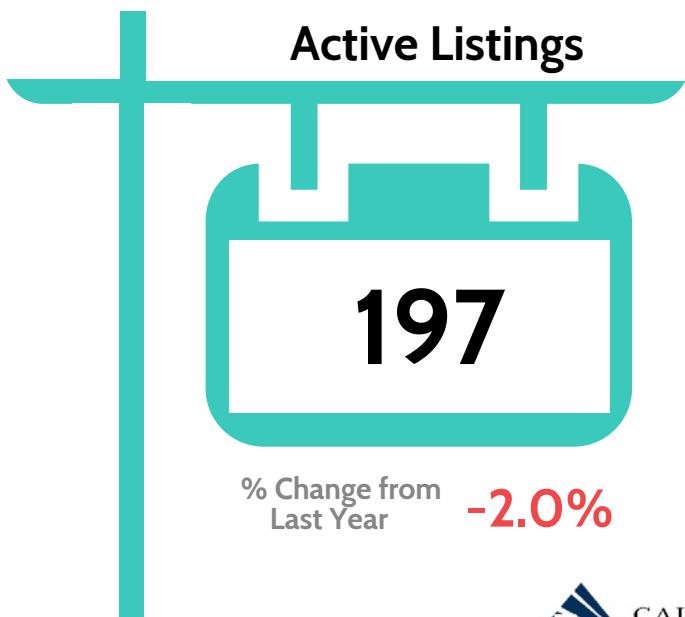
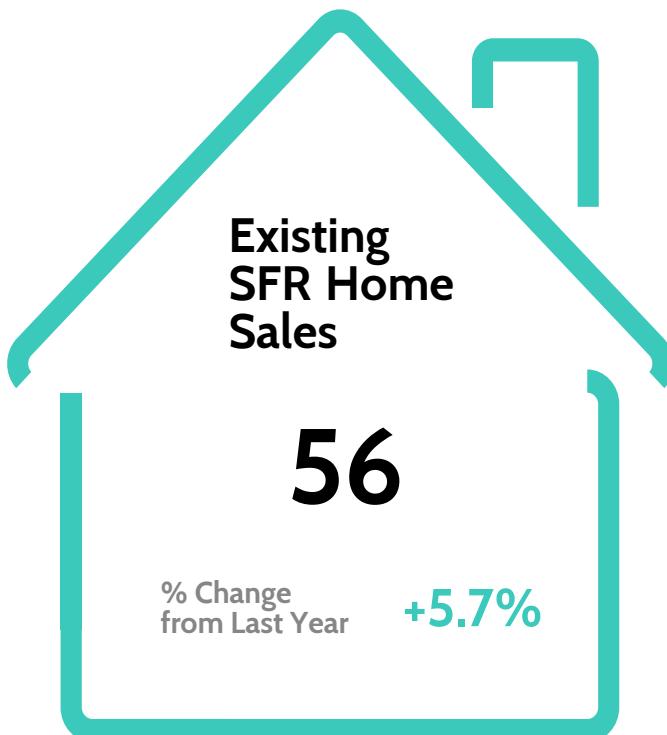
Market Competition	
Median Days on Market	<b>34</b>
Sales-to-List Price %	<b>99.0%</b>
% of Active Listings with Reduced Prices	<b>36.3%</b>



# Monthly Market Report

## Newport Beach, California

### November 2025



Market Competition	46
Median Days on Market	46
Sales-to-List Price %	96.3%

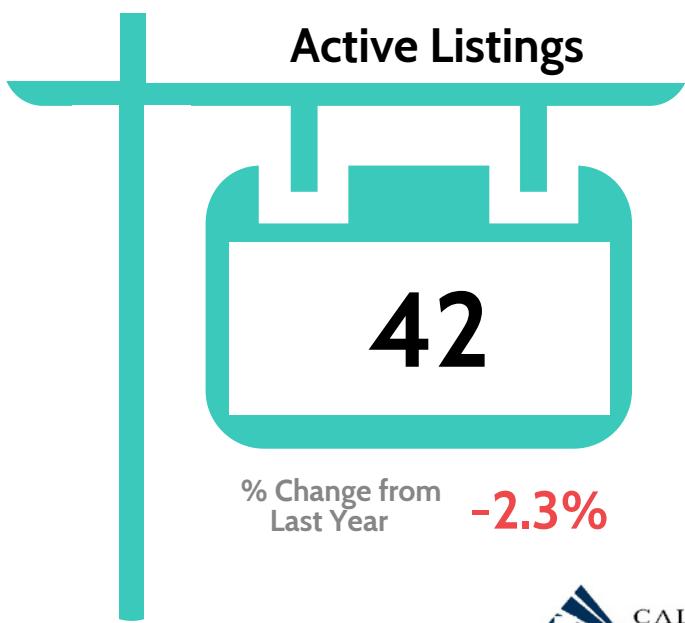
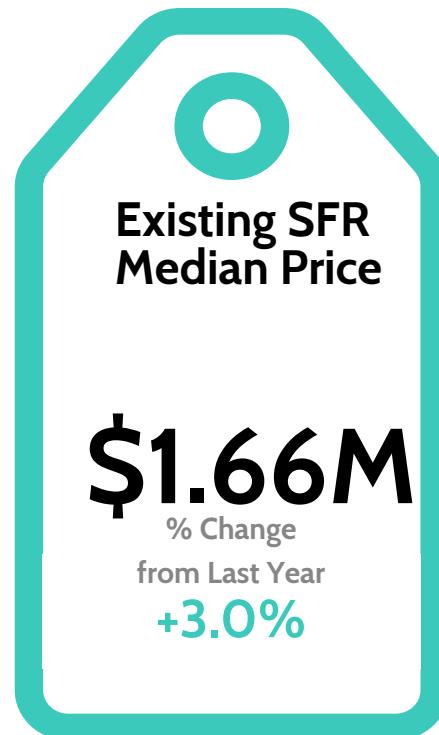
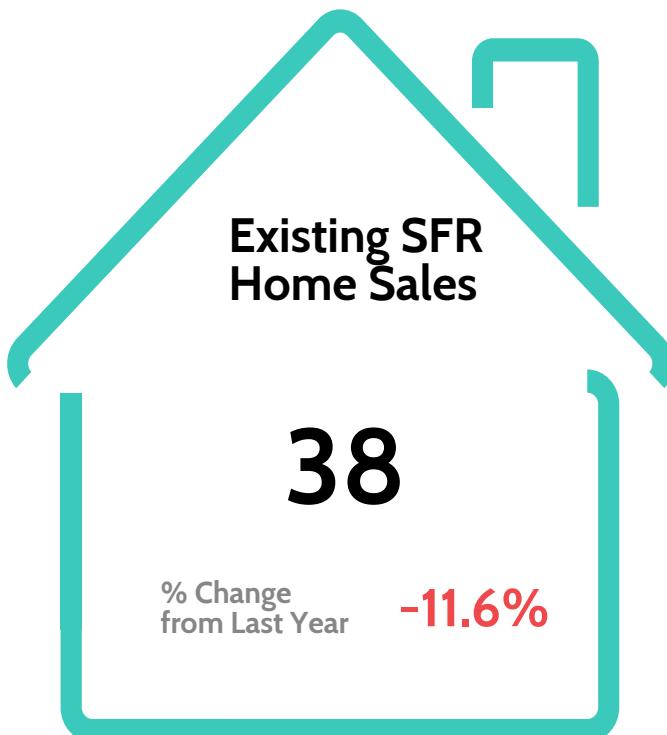
% of Active Listings with Reduced Prices



# Monthly Market Report

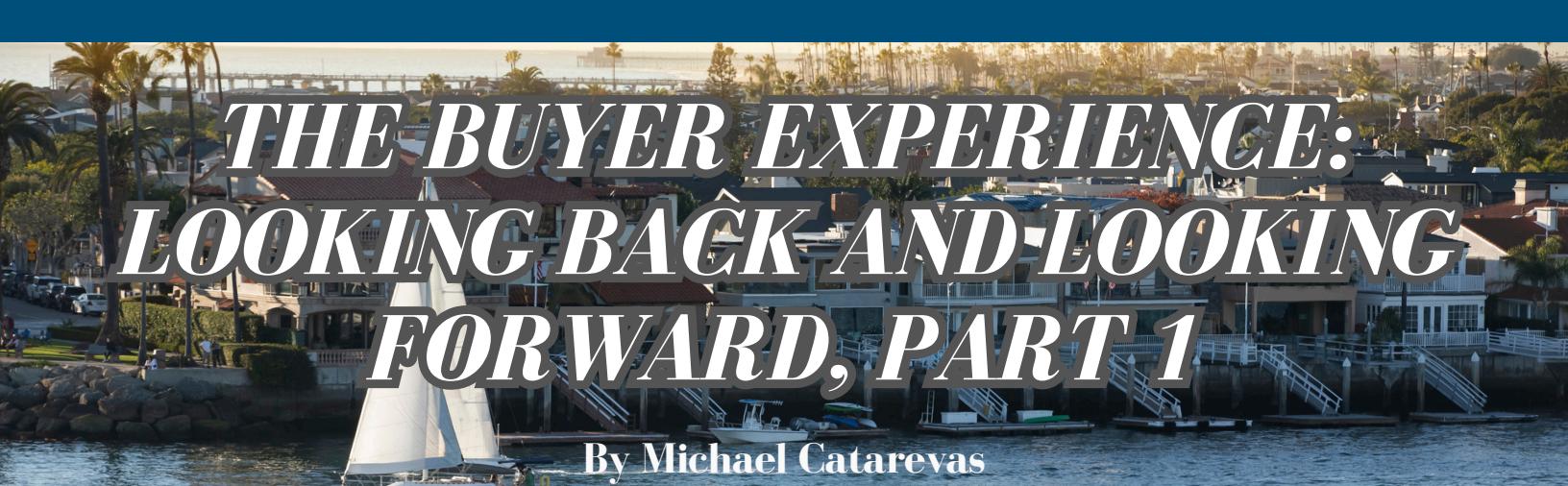
## Costa Mesa, California

November 2025



Market Competition	
Median Days on Market	28
Sales-to-List Price %	99.1%
% of Active Listings with Reduced Prices	35.7%





# THE BUYER EXPERIENCE: LOOKING BACK AND LOOKING FORWARD, PART 1

By Michael Catarevas

When you think about it, the pathway to buying a home just one generation ago seems like it was the Stone Age compared to how the process plays out today. A crude internet and virtually no tech for buyers to access information put them in a position of having to simply accept being told what homes were available instead of finding out themselves as they almost always can now via today's portal giants.

Even old coots and codgers proclaiming how in their day everything was better must admit that today's ways and means for buying and selling residential real estate easily trump those of yesteryear. Who even remembers the listings binders published weekly and mailed to brokers?

That said, agents and brokers provided RISMedia with various opinions about what they do now and what client expectations are compared with even just a few years ago. As with most other professions, the ability to evolve with the times and buyers of all ages is crucial.

"The demographic of who is buying (and selling) is older," says Pam Rosser Thistle with Berkshire Hathaway HomeServices Fox & Roach, REALTORS® in Philadelphia. "These people like to talk, in person and on the phone. Technology is an enhancement, time saver and keeps all organized. But my 'new approach' is a lot of talking...the human touch. Respecting that starting a new chapter is a major milestone and often emotional. It's not exactly new for me. But I am realizing not everyone handles their business in such a personal way."

Jeffrey Decatur, a longtime broker associate with REMAX Capital in upstate New York, laments how many buyers with information gleaned from the internet think they're as knowledgeable as industry professionals.

"We all come across potential clients who think they know how to do our job better than we do, or that it is easy," he says. "They are more informed than in the past, and more aware of how they are paying our compensation. But they think because they have access to more and more information that they know what they are doing."



# THE BUYER EXPERIENCE: LOOKING BACK AND LOOKING FORWARD, PART 1

By Michael Catarevas

“It takes a lot of work to get past that. It is imperative that we as agents demonstrate our importance and be transparent in exacting detail what we are doing for them. Finding a house is more than looking at three houses. I detail every step and put a timeframe on it. Transparency, accountability and trust are key.”

Erwin Nicholas, broker/founder at Mr. Real Estate in Houston, Texas, often works within the luxury realm. He explains that while the barrier to entry may be simple, delivering true value is extremely high.

“With so many agents in the industry, I focus on creating real, differentiated value—the kind that buyers and sellers immediately recognize once they experience it,” he says. “Most clients don’t truly understand what a great agent or broker does until they work with one. And in the luxury space, that difference is unmistakable.

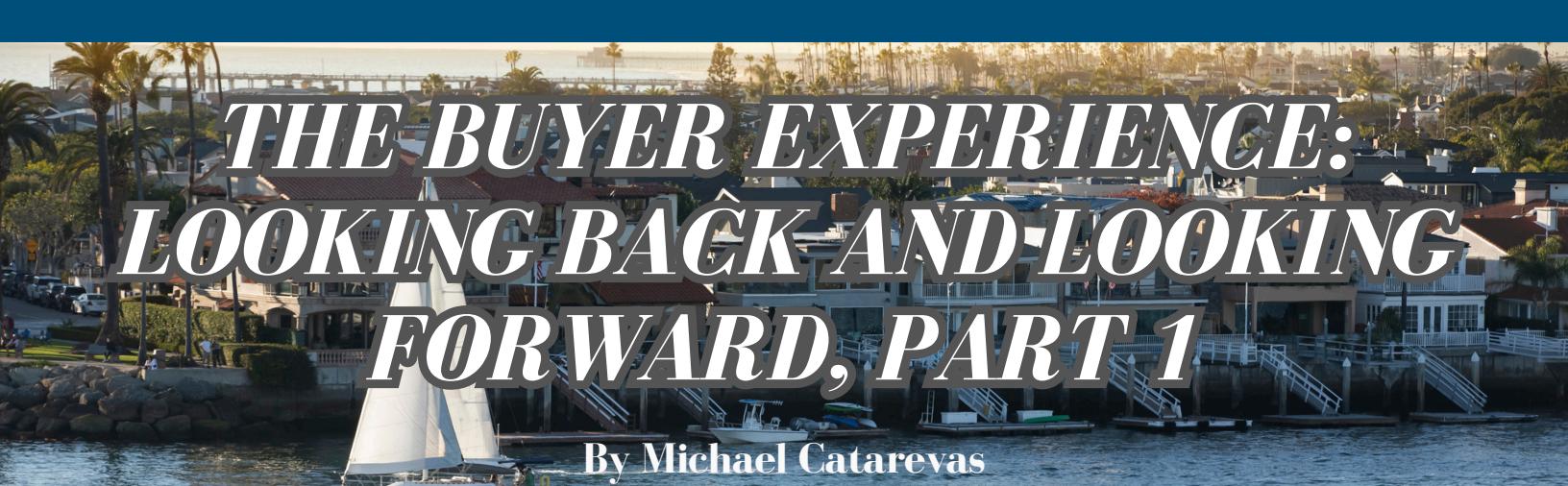
“Five to 10 years ago, the buyer experience was centered on access. Today, it’s centered on expertise, protection, global positioning and a broker’s ability to engineer outcomes that clients cannot create on their own.”

His strategies include:

- Personally negotiating every deal with the precision and discretion expected in luxury and celebrity transactions
- Leveraging a global network across entertainment, sports, international real estate and high-net-worth circles
- Turning properties into stories that drive global attention and premium value
- Anticipating issues before they arise and structuring deals that minimize risk for clients whose time, privacy and capital are extremely valuable

“Today’s buyers care less about being ‘sold’ and more about being protected, advised and elevated by someone who understands their world,” he says. “They want a broker who can deliver both privacy and influence, both strategy and execution.

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# THE BUYER EXPERIENCE: LOOKING BACK AND LOOKING FORWARD, PART 1

By Michael Catarevas

That's why my approach is hands-on and highly intentional. Clients don't need me to talk about my value. They feel it in the results, the experience and the outcomes that speak for themselves."

### ***How the job has evolved***

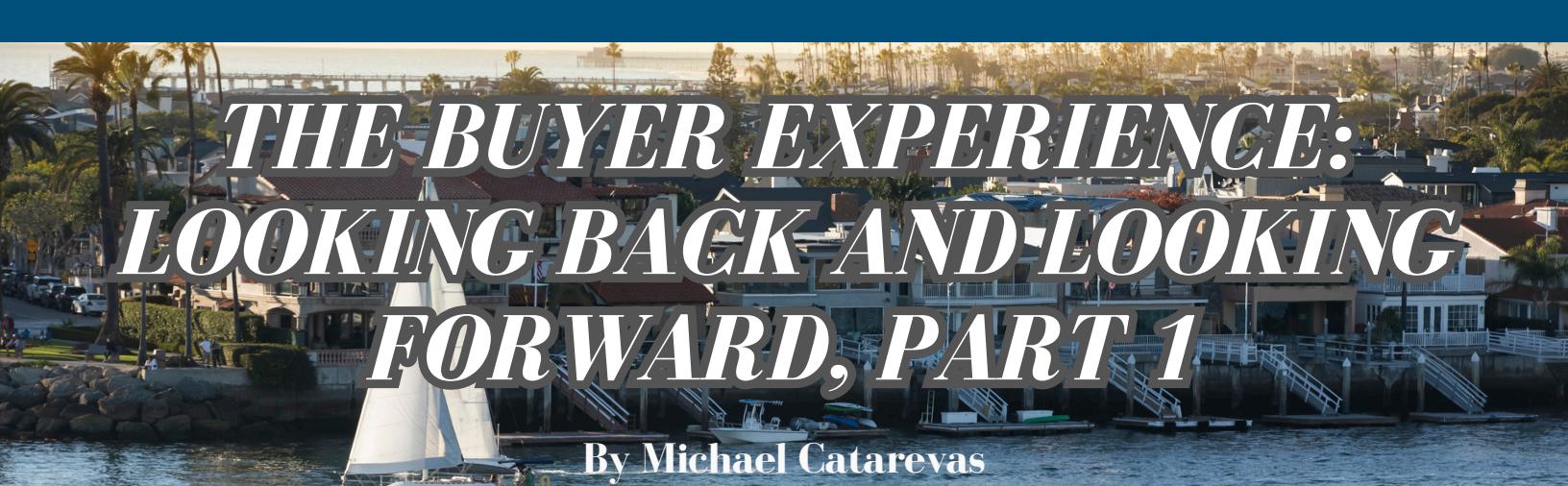
Jules Garcia with Coldwell Banker Warburg in New York City points out that agents overall are both electively joining and being "voluntold" to join the more tech-enabled real estate landscape.

"The advent of more data-driven search tools, improved search algorithms, AI assistants and social media content have increased the readily available information and therefore added more/increased the level of sophistication (in) questions from buyers," he says. "This means both listing agents and their sellers have to be a lot more prepared for a greater degree of discernment from prospective buyers."

Garcia notes that the last five years have brought some notable changes to the real estate landscape.

"We are probably doing fewer virtual tours because five years ago we still had pandemic concerns that limited some in-person showings," he says. "We've also leaned into social media more. It's no longer a nice-to-have; it's becoming a core part of the marketing and dissemination of information to our client base. There's some great real estate content on social media, but just like with any other platform, there's also bad actors putting out misinformation."

"One of the mandates for my team is to put more educational content out via social media. Prospective buyers and sellers alike are hungry for helpful data in an easily digestible fashion. Think of short, genuine-data, and impactful digital amuse-bouche (one bite)! We're also investing a lot in our AI capabilities, with the aim being to make the buying and selling process as efficient and well-informed as possible while maintaining the human touch."



# THE BUYER EXPERIENCE: LOOKING BACK AND LOOKING FORWARD, PART 1

By Michael Catarevas

Perhaps more so with a co-op, which can be just one of several dozen or more in a building, as opposed to a freestanding house, buyers aren't just asking about commute-proximity, insurance or energy costs—but are also more value-conscious than ever.

"I'm hearing more and more buyers talk about a property's intrinsic value and request more total cost of ownership analysis," he says. "These are terms that you'd often hear more when considering stocks, bonds or alternative investments than from homebuyers."

Also, he adds, more buyers run an AI analysis on the brokerage as part of their vetting process, asking AI assistants to rate it based on responsiveness, local knowledge, process expertise, career background, team dynamic and negotiation skills.

Decatur gives an example of precisely how he feels an agent should illustrate what they are doing for a client.

"Don't just say 'I will go back to my office and write up the offer.' Set an expectation and a timeframe, like 'I will get back to the office in about 15 minutes after leaving this showing, then it will take me about 30-45 minutes to review comps and email them to you. Then I will prepare our draft offer, which should take about 30-45 minutes. Then we will go over it, which should take about an hour, depending on questions, then set it up in digital signatures, yada, yada.'

"This is managing expectations and educating clients on how long things actually take us. Since doing this with clients, I have had a sharp decrease in comments about how much I earn. Or how easy my job is. A lot of clients think because we are friendly and I like looking at houses that this is fun, but for me, the agent, it is work. My clients know I am not just opening a couple of doors and making a bucket of money."

# SavvyCard® for Real Estate Agents

## Take Your Leads Back from the Portals

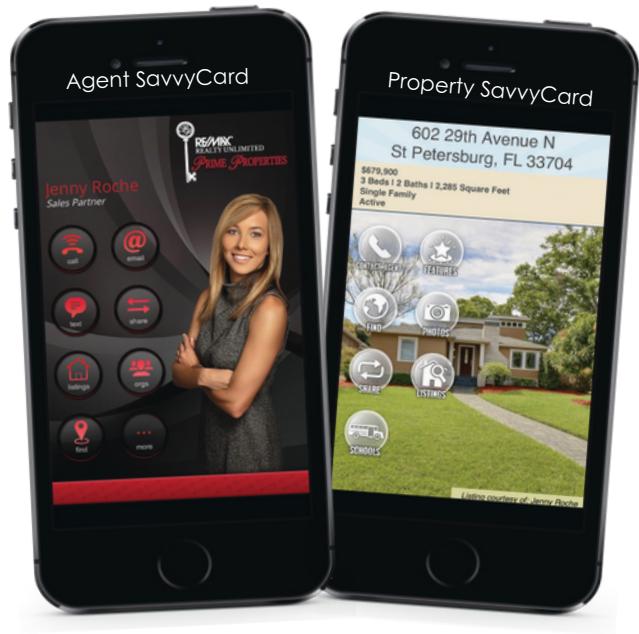
SavvyCard® for Real Estate uses MLS data to automatically create and maintain lead generating SavvyCards for you and your listings. Use SavvyCards to generate leads online through Social Media and through your customer's friends and family, quickly and inexpensively!

### Grow Your Business

- Generate leads with push-button ease
- Empower your referral networking
- Increase social media exposure
- Close more deals

### Valuable Tools at Your Fingertips

- Stand-alone web apps for you and all your listings
- Lead capture forms
- Push-Button social media marketing
- Real-time referral notifications (with contact info)



Lee Childress REALTOR®, Premiere Homes Group

"SavvyCard is the best Real Estate tool I have, in fact I am closing on a Property this weekend because of it. I love that it reports referrals back to me. This is how I got my last customer."



Tim Gupton REALTOR®/Broker, Realty One

"To be able to text people I meet a tool with an MLS search right to their phone is a great way to keep them locked in with me as their agent. And, having the seller share their listing to their circle of friends reaches a whole new level of potential clients through social media, too."



Shelly Hartman - Broker Associate, RE/MAX Realty Consultants

"Property SavvyCards are super easy to post to Facebook and the ability for me to access SellerShareTM at the time put the listing into Matrix is awesome. My listings are getting a lot of activity, which is what all us agents want."

(Continued on back)

# SavvyCard® for Real Estate Agents

Take Your Leads Back from the Portals

Advanced Features and Services

□ SavvySchool - Your on demand resource center

- Orientation & Training Videos
- eBooks & Infographics
- Sales Strategy Videos
- Downloadable Tutorials & Guides



□ Automated Facebook Ads - Done-for-You Facebook

- Ads service
- Maximize lead generation
- Maximize brand exposure
- Maximize social engagement



□ SavvySigns - Uses geo-location to provide buyers

immediate access to property information

- Easy to use - text HOME to 72889
- No set-up, maintenance, installs or downloads
- Universal sign rider for all your listings



□ SellerShare - A powerful push button marketing tool

- Brings your sellers into the marketing process
- Leverages your seller's sphere of influence
- Puts your "for sale" sign in your seller's digital front yard



Agent inputs listing into MLS  
& uses SellerShare™ to share  
Property SavvyCard to Home Seller

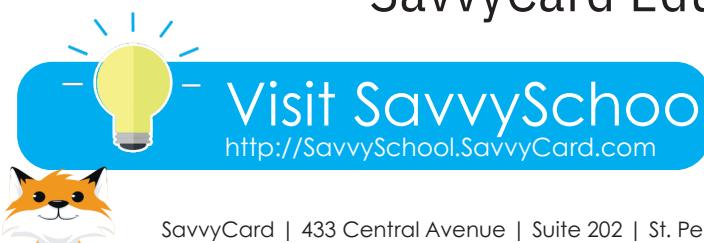


Home Sellers post to Facebook



Leads & Brand Awareness  
to the Realtor

## SavvyCard Education & Training





## EMERGENCY OIL WELL REMEDIATION ON MARCUS AVENUE FACING DELAYS DUE TO TECHNICAL CHALLENGES

The State-led emergency remediation project to cap an abandoned oil well near Marcus Avenue and 36th Street is taking longer than initially anticipated due to unforeseen technical challenges encountered during drilling.

Officials from the California Geologic Energy Management Division (CalGEM) had previously hoped the work could be completed before Christmas. However, they have informed the City that because of complications involving underground infrastructure, the emergency project will extend beyond that target date, likely an additional two weeks.

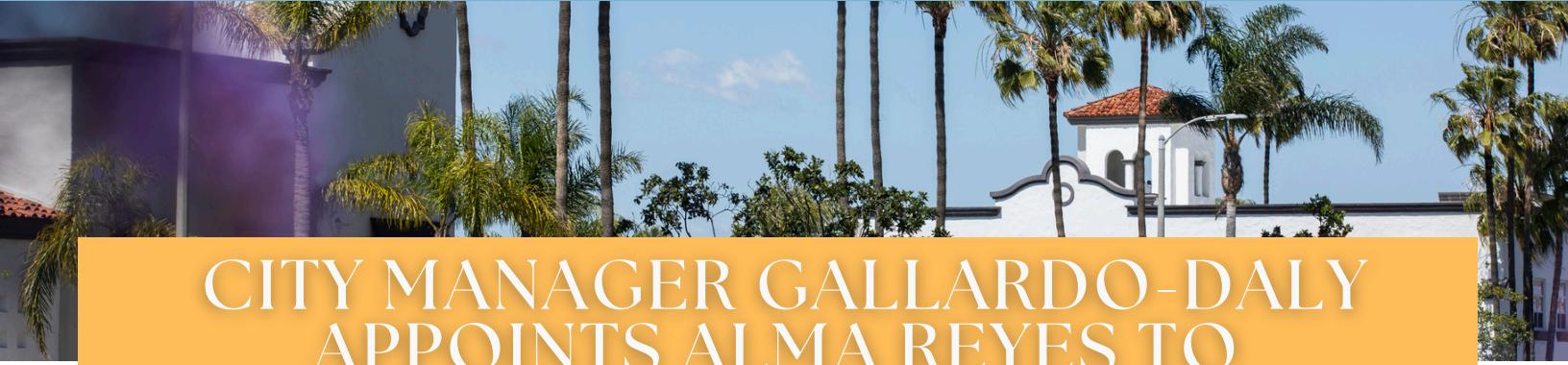
The operation was successful in locating the underground pipe associated with the historic oil well at 500 feet deep. However, over the last six days, crews have been unable to drill into the pipe, which is a necessary step before plugging and sealing the well. Crews have tried several different drilling methods and drill bits but have not been able to successfully penetrate the cast-iron pipe. The State and contractor are now evaluating additional techniques, including a parallel well, breaching the pipe, and additional cement injection.

“While this delay is frustrating for everyone involved, permanently sealing the well at its source is critical to protecting public safety and preventing future hazards,” said City Utilities Director Mark Vukojevic.

The abandoned oil well, which dates back to the 1920s, has released crude oil and methane gas beneath the neighborhood. A home at 3606 Marcus Ave. was red-tagged due to oil intrusion and the presence of methane gas.

The City recognizes the hardship this emergency work has placed on the neighborhood and continues to communicate directly with affected residents as conditions evolve.

The remediation is being performed using State contractors and is funded through a State program for abandoned oil well rehabilitation. The City of Newport Beach is supporting the effort by coordinating street closures, public notifications, safety measures and street restoration once the primary work is complete.



## CITY MANAGER GALLARDO-DALY APPOINTS ALMA REYES TO ASSISTANT CITY MANAGER

City Manager Cecilia Gallardo-Daly has promoted Alma Reyes to Assistant City Manager, where she will continue to assist with and supervise the day-to-day management of city operations.

"In the role of Deputy City Manager, Alma has demonstrated exceptional leadership, strategic thinking, and a strong commitment to serving the community," Gallardo-Daly said. "Her work has been instrumental in advancing key city initiatives, strengthening interdepartmental collaboration, and improving the quality of services delivered to our residents. Her partnership, insight and commitment made a significant difference as I filled the role of interim City Manager, and I truly appreciated her willingness to step in, collaborate, and help ensure our work continued smoothly."

As Assistant City Manager, Reyes will take on an expanded leadership role, providing oversight for specific areas, guiding long-term planning efforts, and supporting the City Manager's Office in implementing the City Council's priorities and vision, Gallardo-Daly said.

Mayor John Stephens congratulated Reyes on her appointment.

"I really applaud this move to make Alma the Assistant City Manager," Mayor Stephens said. "She has cemented her reputation as a problem solver, and we look to her for guidance on some of the more complicated issues we face. Alma will be an outstanding Assistant City Manager, and we are very fortunate to have her in that position."

Reyes has been the Deputy City Manager since April of 2023, managing Constituent Services, Community Outreach, Government Affairs, Costa Mesa TV, as well as key Citywide projects and City special events. Prior to that, she held the role of Assistant to the City Manager.

She began her career with the City of Costa Mesa in January of 2011, where she began her first job as a Management Analyst for the Public Services Department. In April of 2013, she transferred to the Parks and Community Services Department to serve as both the Management Analyst and Recreation Supervisor. In November of 2015, Reyes moved into the Fire & Rescue Department to serve as a Management Analyst, and Chief Dan Stefano praised her passion for public service, team value orientation, and engaged professionalism.

"I am honored to step into the role of Assistant City Manager and remain deeply committed to fostering collaboration, strengthening community partnerships, and advancing initiatives that enhance the quality of life for all our residents," Reyes said. "I also look forward to supporting

## CITY MANAGER GALLARDO-DALY APPOINTS ALMA REYES TO ASSISTANT CITY MANAGER

our organization with integrity, empowering our teams, and helping guide the innovative work that moves our city forward."

Prior to working in Costa Mesa, Reyes worked for 10 years for the City of Hawaiian Gardens in various areas of local government including: Administration, Public Relations, Public Safety, Public Works, Recreation, Code Enforcement and Finance.

Reyes holds a Master's Degree in Public Administration and Public Policy from California State University, Long Beach, and a Bachelor's degree in Criminal Justice and Public Administration from California State University, Fullerton.

She begins her role effective immediately.





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## 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, cost-efficient 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.



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# Solo(k) Solution



## 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: \$43,500<sup>1</sup>
- Minimum \$6,000 annual contribution



### Service Providers:

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



### Fees:

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

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

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

### ADDITIONAL PARTICIPANT FEES (IF APPLICABLE):

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

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

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

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

## INVESTMENT STRUCTURE - FIDUCIARY-PLUS

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

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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](mailto:info@tagresources.com)



### CALL

866-315-1463

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# January 2026

## CALENDAR OF EVENTS

Sun Mon Tue Wed Thu Fri Sat

				<b>1</b> <small>OFFICE CLOSED</small>	<b>2</b>	<b>3</b>
<b>4</b>	<b>5</b> <small>Affiliate Meeting 1:00pm</small>	<b>6</b>	<b>7</b> <small>Mastering Real Estate Representation</small>	<b>8</b>	<b>9</b> <small>45 Hour License Renewal Course 9:00am</small>	<b>10</b>
<b>11</b>	<b>12</b> <small>Real Estate Kickstarter</small>	<b>13</b>	<b>14</b> <small>LUNCH &amp; LEARN: KACEY TAORMINA 11:30AM</small>	<b>15</b>	<b>16</b>	<b>17</b>
<b>18</b>	<b>19</b> <small>MARTIN LUTHER KING DAY OFFICE CLOSED</small>	<b>20</b>	<b>21</b> <small>Growing Green: Environmental Awareness and Your Real Estate Practice</small>	<b>22</b> <small>BYLAWS MEETING 11:00AM</small>	<b>23</b> <small>45 Hour License Renewal Course 9:00am</small>	<b>24</b>
<b>25</b>	<b>26</b> <small>CRMLS Matrix: Agent Essentials 9:00AM</small>	<b>27</b>	<b>28</b> <small>CRMLS Matrix: SkySlope Forms &amp; Breeze Training 9:00AM</small>	<b>29</b>	<b>30</b>	<b>31</b>

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

**THURSDAY 11:00 am - 2:00 pm Broker Open House, areas 9, 11, 12, 25-27**

**FRIDAY 11:00 am - 2:00 pm Broker Open House, areas 1-8, 10, 14-17**