

VOLUME 31  
NUMBER 3  
MARCH 2026

COASTAL REALTOR®

# Newsletter

Official Publication of the Newport Beach Association of REALTORS®



COASTAL REALTOR®

Newsletter

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

**2026 Officers and Board of Directors**

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

**Directors**

Rebecca Anderson  
Todd Bousman  
Dylan Mason  
Krista McIntosh  
Rob Norquist  
Scott Singer  
Cari Young

**Chief Executive Officer**

Kimberly Foreman, RCE

2026 C.A.R. Directors  
John Yasko  
Reuben Gulledge  
Chris Maddy  
Rob Norquist  
Cari Young

2026 C.A.R. 32nd  
Regional Chairman  
Laura Baptista

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**

I hope you joined me on February 23 at the City of Newport Beach Civic Center's Community Room where, along with the Laguna Board of REALTORS®, the Newport Beach Association of REALTORS® had the privilege of introducing C.A.R. Senior Counsel, Jana Gardner, who stood in for an ill Gov Hutchison, but presented "Legal Updates You Need to Know". Let me tell you, if there's a theme for this year, really any year in our industry, it is disclose it, label it and document it. It is important as REALTORS® that we protect the public, and ourselves.

AI has been a big topic in my everyday life. I am embracing it, but yet, still fear it. My biggest fear, AI is learning now and quickly, and I sense that in my lifetime, we humans may be retired sooner than we may realize it. But it is here and so are new rules for 2026.

Let's start with the big one, "digitally altered images". If you add a sunset that wasn't there, or remove power lines, swap brown grass

for lush green landscaping, or use AI to stage a vacant room that looks straight out of Architectural Digest, you now need to disclose it.

Editing such as making a lighting correction, cropping a photo, are fine. Making the home look like it exists in Tuscany when it's in Newport Heights? That is not ok.

The rule is simple, if you materially change the image, you must label it and provide access to the original. As REALTORS®, our job isn't to create fantasy. It's to provide accuracy, truth in advertising. Now if you need all the detailed information, you can find in a quick guide on the C.A.R. website at: <https://www.car.org/-/media/CAR/Documents/Transaction-Center/PDF/QUICK-GUIDES/Quick-Guide--Use-of-Digitally-Altered-Images-in-Advertising1.pdf>

Third-Hand Smoke: Yes, this is now a thing. Sellers must now disclose known nicotine residue or a history of smoking in the property, and this includes vaping. So, if the house smells like it might have hosted a 1960's cigar convention, that needs to be addressed. This disclosure operates similarly to the TDS and carries statutory cancellation rights. Translation, when in doubt, disclose it. Again, detailed and specific information can be found at: <https://www.car.org/riskmanagement/qa/New-Laws/2026-New-Laws>

Balcony Reports & Condo Transparency. If you're dealing with condos, the most recent balcony inspection report is now part of the HOA disclosure package. Owners can access reports going back 18 years. There's even a required summary page identifying immediate safety threats and impacted units. In other words, buyers are getting deeper visibility into structural integrity, and frankly, that's a good thing. Again, the details are at: <https://www.car.org/riskmanagement/qa/New-Laws/2026-New-Laws>

Landlords (or RPO's, I guess it depends what form you are using), your refrigerator just became a legal issue. Here's one I know many of you will love. Residential rentals must now include a stove and a refrigerator in good working order. Yes, refrigerators are officially part of statutory habitability. Tenants can bring their own fridge, if they want under very specific written procedures.

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

---

And no, you cannot require them to bring one. Somewhere, the appliance stores are celebrating. The property owner is not responsible for repairs. And what if the tenant brought their own, and then later during the term, decides they want the landlord to provide the refrigerator? Yes, the landlord must provide one. Now Jana did say the law does not specify the size of the refrigerator, but you or your landlord client probably doesn't want to be in front of a judge and showing a picture of a dorm room sized refrigerator. And next is going to be air conditioning, I expect even in coastal Orange County. Specific details pertaining to the new law are available at:

<https://www.car.org/riskmanagement/qa/New-Laws/2026-New-Laws>

Security deposits are also getting modernized. If the tenant paid electronically, the default return must now be returned electronically, unless agreed otherwise. Even deposits have entered the digital age! And guess what, more details can be found at:

<https://www.car.org/riskmanagement/qa/New-Laws/2026-New-Laws>

Forms, Forms, and More Forms. RAD, RPA, SPQ, rental forms, several updates reflect expanded disclosure and compensation transparency. The revised RAD in particular emphasizes, compensation from multiple sources, ownership interests and referral transparency. You need to disclose if you are earning a referral fee. In today's environment, forms are no longer paperwork, they are protection. Do I need to tell you where you can find more information?

<https://www.car.org/riskmanagement/qa/New-Laws/2026-New-Laws>

Defensible Space. Jana also explained the new defensible space requirements for properties in high and very high fire hazard zones, including the addition of a Zone Zero (five feet from the property) with strict no-combustible material rules. Get familiar with the term Zone Zero in 2026!

New Treasury Department Reporting Requirements. This new Fin-Cen law expands the anti-money laundering requirements to include all cash purchases or private money loans by entities or trusts, affecting both buyers and sellers. Escrow and title companies will collect information from both buyers and sellers, including beneficiaries of trusts. The law aims to prevent money laundering by requiring detailed information about the parties involved in the transaction. There is a disclosure form added to the RPA.

Here's what I see happening. Technology is accelerating, legislation continues expanding, consumer expectations are rising, and in the middle of all of it are REALTORS®. This is why our professionalism matters more than ever. Anyone can upload a listing but not everyone understands disclosure law, not everyone reads balcony inspection summaries and not everyone keeps up with C.A.R. Legal updates. That's the difference between being licensed and being a REALTOR®!

Warm Regards,

A handwritten signature in black ink that reads "John Yasko". The signature is written in a cursive, flowing style.

# *IMPORTANT: STATUS UPDATE REQUIRED FOR PREVIEW INCLUSION*

We are seeing an increasing number of listings in **Coming Soon** status missing the Preview Sheet.

If you are planning to launch your listing on preview day, please remember: **The listing must be converted from Coming Soon to Active status prior to the preview cutoff deadline.**

Per MLS Rules, no showings are permitted while a listing is in Coming Soon status. Because of this restriction, the Matrix system will not include Coming Soon listings in the preview report. If the status is not updated to Active before the deadline, the property will not appear on the Preview Sheet.

## **Newport Beach / Costa Mesa Preview Schedule**

**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

## **Important Deadline**

**Cutoff: 9:00 AM the day prior to the scheduled preview date**

To ensure your listing is included, please update the status before the deadline.

If you have any questions about timing or status changes, feel free to reach out to the Association staff, we're happy to help. If you find yourself converting a Coming Soon listing to Active specifically for Preview, our staff would be happy to double-check that it is appearing on the list before it is emailed to the membership.



# UNLOCK YOUR DREAMS WITH THE **CALIFORNIA** **DREAM FOR ALL** SHARED APPRECIATION LOAN PROGRAM



California Housing Finance Agency

The California Housing Finance Agency's Dream For All program allows first-time buyers – at least one buyer must also be a first-generation homeowner (their parents cannot currently own a home) – as much as 20% in down payment assistance, up to a maximum of \$150,000.

Dream For All applicants must also have household income under \$216,000 in Orange County and a credit score of at least 660.

Californians who meet the above requirements can start applying for the Dream For All shared-appreciation loan program starting Feb. 24. The application window ends March 16.

Under the program, Dream For All recipients pay back the down payment plus 20% of the appreciation when they sell their home or refinance the mortgage. Those dollars are used to help homeowners in future rounds of Dream For All.

CalHFA has allocated the \$300 million available to nine regions of the state, giving residents – including those in rural counties -- an equal opportunity to be selected for the program.

[calhfa.ca.gov/dream](http://calhfa.ca.gov/dream)



*First American*  
*Natural Hazard Disclosures™*

**50** *Year*  
ANNIVERSARY

# Helping Navigate Nature & Real Estate

## FULL DISCLOSURE MEANS NO SURPRISES



### Understanding

Wildfire, vegetation ordinances, and insurability issues

### Explanation

Available in multiple languages

### Awareness

Property taxes, P.A.C.E. contracts, and special assessments



**Candy Babcock**  
**Account Executive**  
714.309.6447  
cbabcock@firstam.com

**Click Me/Scan Me**



# WELCOME

## DESIGNATED REALTOR® MEMBERSHIP

**Arlene Estrella**- A Star Realty

**Omeed Alemi**- Prime Properties

**Andrew Middleton**

**Michelle Smith**- ROA California

## AFFILIATE

**Dylan Mason**- NextGen Coastal Property  
Management

## REALTOR® MEMBERSHIP

**Asai Masihi** – First Team Real Estate – Newport  
Beach

**Lisa McGurrell** – Berkshire Hathaway  
HomeServices

**Greg Roark** – Surterre Properties

**Hannah Wilhelm** – Arbor Real Estate

## Milestone Anniversaries

### **30 Years!**

Ernie Caponera

### **20 Years!**

Alison Eastman • Damon Mazzano • Allison Root

### **10 Years!**

Camille Hardy • Colleen Swinney • Jim Manning

### **5 Years!**

Joyce Reed • John Gilchrist • Patsy Metcalf • Mike Gaines • Kadum Aluzri • Todd  
Mayhugh • Cameron Sanchez • Suki Genova

### **1 Year!**

Heidi Aronoff • Jake Lee • Jon Martino • Katelyn Bakos • Jonathan Marble • Leo Betancourt  
• Miguel Hernandez • Natalie Mauriello • Carina Brana • Brooke Matteson • Daniel Willsie

# PROMINENT

ESCROW SERVICES

## MEET TEAM JASON

### JASON MILLER

With 25 years of escrow experience in Southern California's premier coastal markets, Jason is a luxury Escrow Officer known for expertly closing high-value, complex transactions in Newport Beach and surrounding communities.

### BETTY HERNANDEZ

Betty brings over 20 years of escrow experience, specializing in residential sales and delivering smooth, detail-driven transactions from start to finish.

### PROUDLY INDEPENDENT

Proudly independent and not affiliated with any brokerage, allowing us to remain completely neutral while always putting your best interests first.



23 Corporate Plaza Dr, Suite 200, Newport Beach, CA, 92660

Jason Miller | Escrow Officer | Direct (949) 258-4804 [Jason@ProminentEscrow.com](mailto:Jason@ProminentEscrow.com)

[www.prominentescrow.com](http://www.prominentescrow.com)

# LEGAL UPDATES YOU NEED TO KNOW

Sponsored By:



NBAOR and LBOR REALTORS® gathered on Monday, February 23 at the Newport Beach Civic Center Community Room for Legal Updates You Need to Know.

Jana Gardner, Senior Counsel for the California Association of REALTORS®, led the discussion and shared timely legal updates along with practical risk management guidance. Drawing from her experience advising members through the C.A.R. Member Legal Hotline and teaching classes on contracts and the Residential Purchase Agreement, Jana provided real world insight that attendees can apply directly to their day to day business.

The conversation reinforced how important it is for REALTORS® to stay up to date as laws, forms, and industry standards continue to evolve. Events like this are designed to give members clarity, confidence, and tools they can immediately put into practice.

A sincere thank you to our sponsors First American Natural Hazard Disclosures, Exchange Resources Inc., My NHD, and Pacific Horizon Escrow Group for helping make this educational opportunity possible.



# STAYIN' ALIVE *in 2026*

## HUSTLE UP AN EXTRA LISTING THIS YEAR!

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

## LEARN ALL ABOUT

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

## SPEAKER

**RYAN KLEIS** Reverse Mortgage Educator

**MAR  
11**

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

**CLICK HERE  
TO REGISTER**

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



**Marcy Weinstein**

*Compass*



**Kristin Barry**

*Arbor Real Estate*



**Cari Young**

*Compass*

*YPN LUNCH & LEARN:*  
**BUILDING SUCCESS IN  
REAL ESTATE**

*IN HONOR OF WOMEN'S HISTORY MONTH*

**Wednesday, March 18th**

**11:30AM - 1:00PM**

**401 OLD NEWPORT BLVD. STE 100**

**CALL TO REGISTER**

*SPONSORED BY:*



*NBAOR Members - FREE  
Non-Members - \$25.00*



# AFFILIATE

*of the Month*

# STEPHANIE DORR



## TICOR TITLE®

**949-294-3360**

**[STEPHANIE.DORR@TICORTITLE.COM](mailto:STEPHANIE.DORR@TICORTITLE.COM)**

During the month of March, we celebrate Stephanie Dorr's one-year anniversary with Ticor Title.

With over 15 years of experience in event management and catering, Stephanie brings a unique perspective to the real estate industry, one rooted in excellence, hospitality, and white-glove service. Born and raised in Newport Beach, with deep family ties to real estate, she is truly honored to work with such an incredible team at Ticor Title.

Stephanie is forever grateful to work with titians in the title industry, with unmatched expertise and 30 + years of experience to support her along the way. She humbly thanks those realtors who have already involved her in their businesses and entrusts her with their transactions.

Stephanie's business is guided by three core frameworks:

- "How you do anything is how you do everything."
- "Learn to work harder on yourself than you do on your job. If you work hard on your job, you can make a living. But if you work hard on yourself, you can make a fortune." Jim Rohn
- "Seek first God's kingdom and His righteousness, and all these things will be added to you." Matthew 6:33

You may find Stephanie walking Balboa Island, playing tennis, cooking or learning mahjong. Stephanie welcomes the opportunity to connect for genuine conversation, business strategy, and growth. Thank you.

# NEWPORT BEACH ASSOCIATION OF REALTORS® AFFILIATE ROSTER



## Architect/Builder

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

## Escrow

CHARTWELL ESCROW	DIANE ANTHONY	<a href="mailto:DANTHONY@CHARTWELLESCROW">DANTHONY@CHARTWELLESCROW</a>	949-354-1892
CHARTWELL ESCROW	LEXI QUINN	<a href="mailto:AQUINN@CHARTWELLESCROW.COM">AQUINN@CHARTWELLESCROW.COM</a>	609-276-0459
ESCROW TECHNOLOGIES	NATALIE WYTRZYMALSKI	<a href="mailto:NATALIE@ESCROWTECH.NET">NATALIE@ESCROWTECH.NET</a>	847-651-1947
FREEDOM ESCROW	JEFF TAYLOR	<a href="mailto:JEFF@FREEDOMESCROW.COM">JEFF@FREEDOMESCROW.COM</a>	714-655-7816
GENERATIONS ESCROW	BRANDI RIVERA	<a href="mailto:BRIVERA@GENESCROW.COM">BRIVERA@GENESCROW.COM</a>	714-746-3024
PACIFIC ESCROW GROUP	DEE ANNA POPE	<a href="mailto:DEEANNA.POPE@PHEGESCROW.COM">DEEANNA.POPE@PHEGESCROW.COM</a>	714-914-4455
MARINERS ESCROW	FA KARAMZADEH	<a href="mailto:FA@MARINERESCROW.COM">FA@MARINERESCROW.COM</a>	949-412-4650
PROMINENT ESCROW	REBEKAH MATHISSON	<a href="mailto:RMATHIESON@PROMINENTESCROW.COM">RMATHIESON@PROMINENTESCROW.COM</a>	562-896-1203
PROMINENT ESCROW	JIM MECKLENBURG	<a href="mailto:JIM@PROMINENTESCROW.COM">JIM@PROMINENTESCROW.COM</a>	949-375-4674
SELECT PACIFIC ESCROW	JORDYN NEWTON	<a href="mailto:JORDYN.NEWTON@SELECTPACIFICESCROW.COM">JORDYN.NEWTON@SELECTPACIFICESCROW.COM</a>	661-607-6257

## Health Benefits

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

## Home Warranty

FIDELITY HOME WARRANTY	ROBYN PRICE	<a href="mailto:ROBYN.PRICE@FNF.COM">ROBYN.PRICE@FNF.COM</a>	714-726-9171
FIDELITY HOME WARRANTY	MIA BEATIFICATO	<a href="mailto:MIA.BEATIFICATO@FNF.COM">MIA.BEATIFICATO@FNF.COM</a>	714-497-5837
FIRST AMERICAN HOME BUYERS PROTECTION	ROSIE POOLE	<a href="mailto:RPOOLE@FIRSTAM.COM">RPOOLE@FIRSTAM.COM</a>	949-400-7789
OLD REPUBLIC HOME PROTECTION	SHERI BIEBER	<a href="mailto:SHERIB@ORHP.COM">SHERIB@ORHP.COM</a>	949-410-0344

## Legal

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

## Misc.

GOLDEN WEST MOVING	CHAD SCOTT	<a href="mailto:CHAD@GOLDENWESTMOVING.COM">CHAD@GOLDENWESTMOVING.COM</a>	714-213-1581
HOMEGUARD INC.	TINA MARIE SMITH	<a href="mailto:TSMITH@HOMEGUARD.COM">TSMITH@HOMEGUARD.COM</a>	714-348-6463
COVERAGE CAT	GABRIEL BOTELHO	<a href="mailto:SUPPORT@COVERAGECAT.COM">SUPPORT@COVERAGECAT.COM</a>	
HABITAT ESTATE SALES	CHRISTY SMITH	<a href="mailto:INFO@HABITATESTATESALES.COM">INFO@HABITATESTATESALES.COM</a>	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 BUDE	KBUDE@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
FLAGSTAR PRIVATE BANK	ALISON SCHWEITZEL	ALISON.SCHWEITZER@FLAGSTAR.COM	949-274-3560

## 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.NOORSE@CTT.COM	949-463-3999
CONSUMER'S TITLE COMPANY	BRYON BASHORE	BRYON.BASHORE@CTCCAL.COM	714-975-1773
CONSUMER'S TITLE COMPANY	GRATIA HANSEN	GRATIA@CTCCAL.COM	949-510-3980
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

# PACIFIC HORIZON ESCROW GROUP IS NOW OPEN!

## REDEFINING THE FUTURE OF ESCROW EXCELLENCE.

Pacific Horizon Escrow Group, designed with the REALTOR experience in mind.  
Backed by strength. Driven by Service. **Escrow Elevated.**

## WE HAVE A POWERHOUSE TEAM OF 9 SEASONED PROFESSIONALS, READY TO DELIVER AN ELEVATED EXPERIENCE.

### SARAH GIFFORD, VP

Branch Manager, Sr. Escrow Officer  
Sarah.Gifford@phegescrow.com  
949.370.1993 (M) | 949.209.8201 (D)

### KRISSY ADAMCZYK, AVP

Certified Sr. Escrow Officer  
Krissy@phegescrow.com  
714.514.6063 (M) | 949.209.8209 (D)

### GABE GUERRA

Escrow Officer  
Gabe.Guerra@phegescrow.com  
760.277.2138 (M) | 949.209.8207 (D)

### TAMI DARLING

Escrow Officer  
Tami.Darling@phegescrow.com  
657.557.3483 (M) | 949.209.8203 (D)

### ELIZA PACHECO

Jr. Escrow Officer, Team Krissy  
Eliza.Pacheco@phegescrow.com  
949.209.8208 (D)

### BRIAN MCGRUDER

Jr. Escrow Officer, Gifford Team  
Brian.McGruder@phegescrow.com  
949.209.8202 (D)

### REBECCA MORGAN

Escrow Assistant, Darling Team  
Rebecca.Morgan@phegescrow.com  
949.209.8204 (D)

### HARMONY RAMOS

Escrow Assistant, Team Krissy  
Harmony.Ramos@phegescrow.com  
949.209.8206 (D)

### DEE ANNA POPE

Sales Executive  
DeeAnna.Pope@phegescrow.com  
714.914.4455 (M) | 949.209.8205 (D)

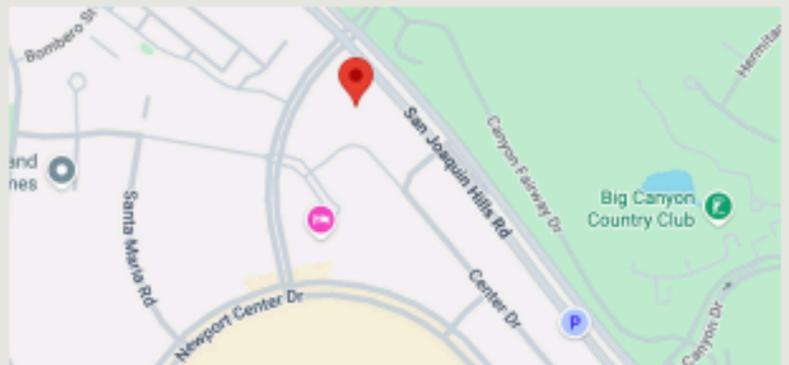
Reach out to Dee Anna for more  
information!

DeeAnna.Pope@phegescrow.com  
pacifichorizonescrowgroup.com



### DEE ANNA POPE

Sales Executive  
714.914.4455 (M)



Imagery ©2026, Map data ©2026 Google

680 Newport Center Drive, Suite 175 | Newport Beach, CA 92660



CALIFORNIA  
ASSOCIATION  
OF REALTORS®

+ ethica\*

## VoicePilot™ is a Free C.A.R. Member Benefit

The California Association of REALTORS® has partnered with Ethica to bring VoicePilot™ to C.A.R. members at no cost.

### What is VoicePilot™?

VoicePilot™ is a voice-powered assistant that lets agents create offers and counteroffers by speaking naturally—no laptop or typing required. It integrates directly with zipForm, so you can complete official C.A.R. forms using just your voice.

### What the partnership means for you:

- ✓ Deeper integration with C.A.R. forms and compliance standards
- ✓ Product roadmap guided by California agent needs
- ✓ Accelerated development of voice-powered features
- ✓ Commitment to agent-first design and user experience

### When can I try it?

VoicePilot™ is rolling out in phases and will soon be available to agents throughout California. Sign up [here](#) to get early access.

Video Available Here

*[Learn More About Ethica](#)*



# LAGUNA LEGAL

Living Trusts • Probate • Document Recording • Deeds • Divorce



## GET NEW LISTINGS! USE OUR MONTHLY MEMBERSHIP TO HELP YOUR CLIENTS AND GAIN LOYALTY



Knowledge  
Builds Trust,  
**TRUST WINS  
CLIENTS**



### SAVE 35%

on real estate education that  
turns expertise into opportunity.

Promo Code

**EXPERT35**

[HTTPS://NBAOR.THESHOP.COM/](https://nbaor.theceshop.com/)

Offer valid 3/1/26 - 3/31/26.  
Visit Terms and Conditions for details.



# C.A.R. WINTER 2026 MEETING SUMMARY

The California Association of REALTORS® Board of Directors convened for its 575th Session on January 29–30, 2026, approving a wide range of actions focused on housing affordability, legislative advocacy, legal matters, and the Association’s strategic and financial direction.

## ***Advancing Housing Affordability***

Californians for Homeownership continues its statewide litigation efforts to enforce regional housing needs allocation requirements and housing element laws. The organization authorized additional litigation against cities failing to meet housing obligations and continues to pursue builder’s remedy cases where applicable. It is also participating in key appeals and amicus briefs supporting pro-housing policies and challenging efforts that delay development.

The Board also supported SB 880, legislation aimed at limiting bulk purchases of single-family homes by institutional investors and encouraging voluntary divestment of homes acquired during the Great Recession. In addition, C.A.R. opposed proposed legislation that would repeal the \$100 HOA fine cap enacted in last year’s state budget.

Through the Housing Affordability Fund, a \$50,000 grant was approved to assist first-time homebuyers in the Sacramento region with down payment support.

## ***Political and Advocacy Efforts***

IMPAC approved significant funding to support the California Middle-Class Homeownership and Family Home Construction Act of 2026, including \$1 million toward the initiative and \$2 million to support related campaign efforts.

CREPAC Trustees reviewed 2026 political races, issued primary election funding, and evaluated open seats and leadership requests from both major political parties. Orientation for new Trustees emphasized collaborative problem-solving and informed decision-making.

The Board adopted a Neutral position on SB 42, the proposed California Fair Elections Act of 2026, which will appear on the November 3, 2026 ballot. Previously adopted positions on other anticipated ballot measures remain in effect.

## ***Legal and Regulatory Updates***

The Legal Action Fund Trustees approved and updated participation in several cases impacting housing development, rent control, property rights, and real estate practice. This includes amicus participation in housing-related appeals and financial support for an appeal involving regional electrification regulations.



# C.A.R. WINTER 2026 MEETING SUMMARY

The Transaction and Regulatory Committee recommended sponsoring legislation to increase probation periods for misdemeanor and felony real estate fraud convictions. The Board also supported AB 1278, allowing interest on certain loss draft accounts to be paid directly to property owners.

## ***Forms and Professional Practice***

The Standard Forms Advisory Committee reported continued progress in reviewing and improving C.A.R.'s library of forms. Recent efforts included extensive member feedback, regional reports, and study groups focused on septic and well issues, bundled forms, and transaction coordination. The Committee is preparing for the June 2026 forms release.

The Investment Housing Committee requested review of potential form revisions related to fire hardening disclosures and tenant option provisions.

## ***Governance Updates***

The Board approved 2026 Presidential Appointments and Directors at Large. Nominating procedures were revised to require candidate appearances before the Nominating Committee and to clarify eligibility requirements for committee members.

## ***Strategic Planning and Financial Overview***

The Board approved the 12 milestones for the 2026–2028 Strategic Plan and reviewed financial reports showing continued fiscal strength.

As of November 30, 2025:

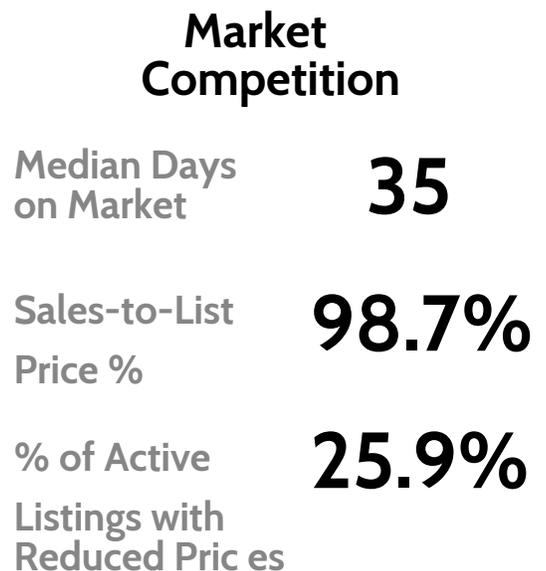
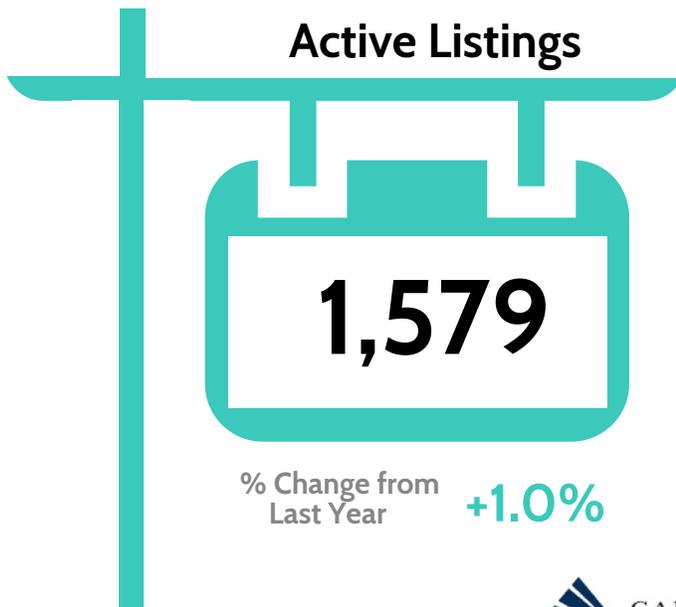
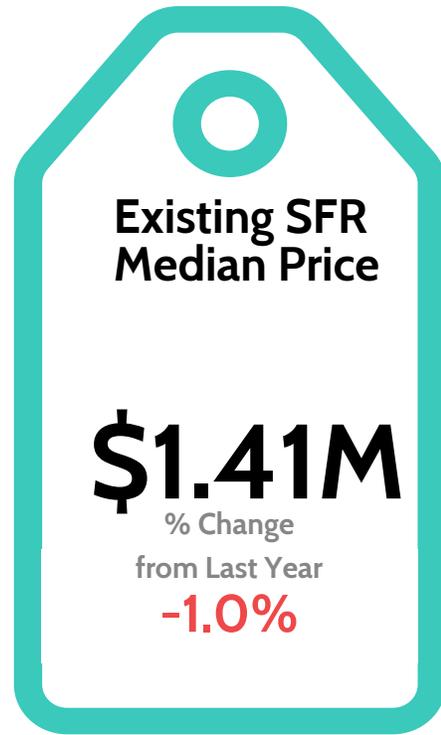
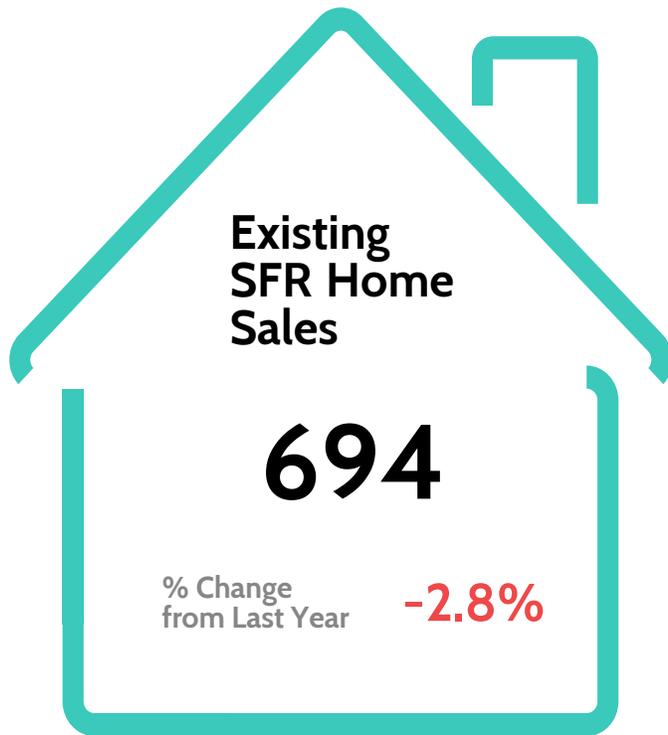
- Total Revenue: \$49.6 million
- Total Expenses: \$44.9 million
- Net Income: \$4.7 million
- Total Assets: \$138.1 million
- Fund Balance: \$121.4 million

Projected year-end net income for 2025 is approximately \$1.7 million.

# Monthly Market Report

## Orange County

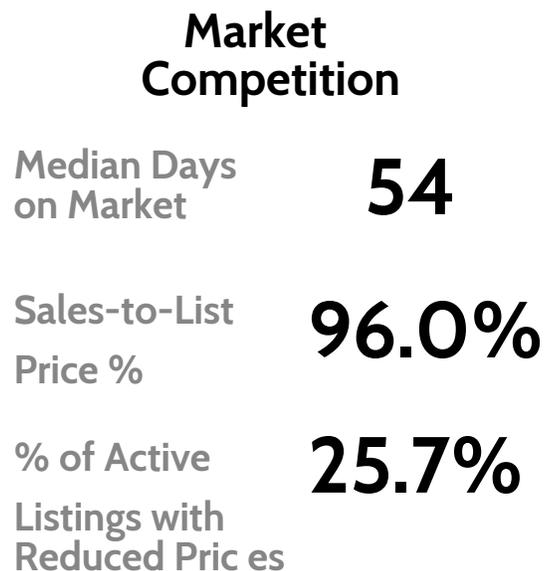
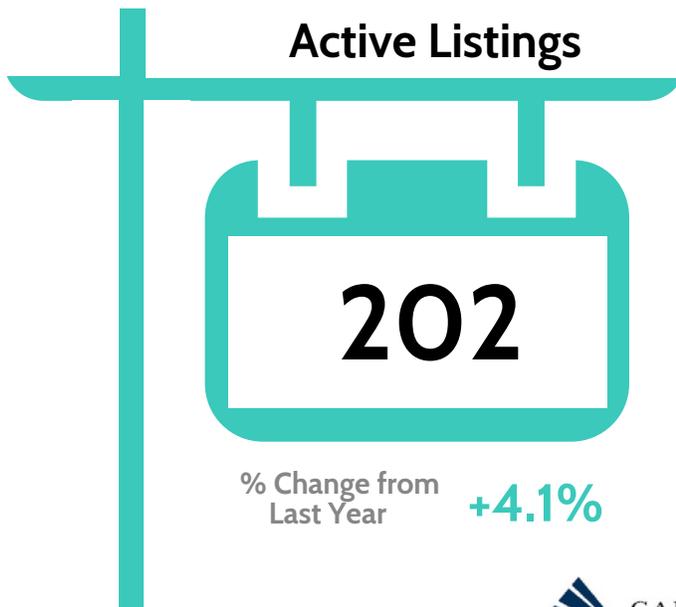
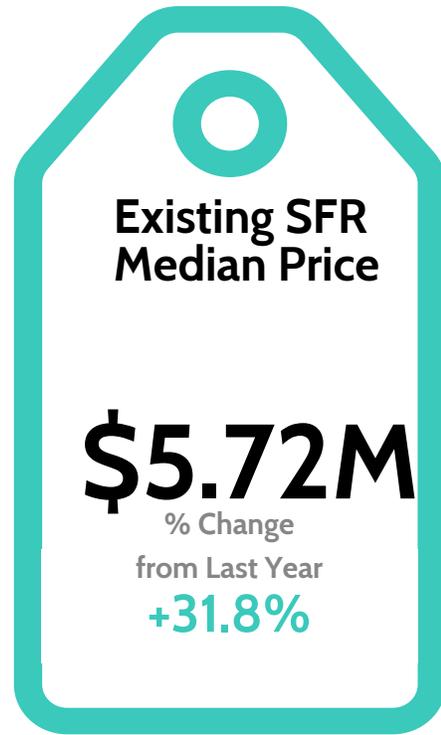
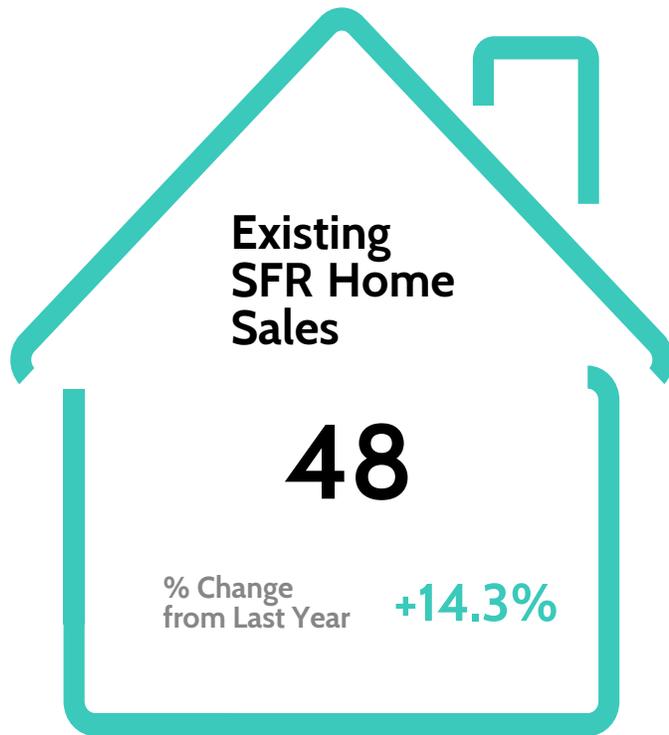
### January 2026



# Monthly Market Report

## Newport Beach, California

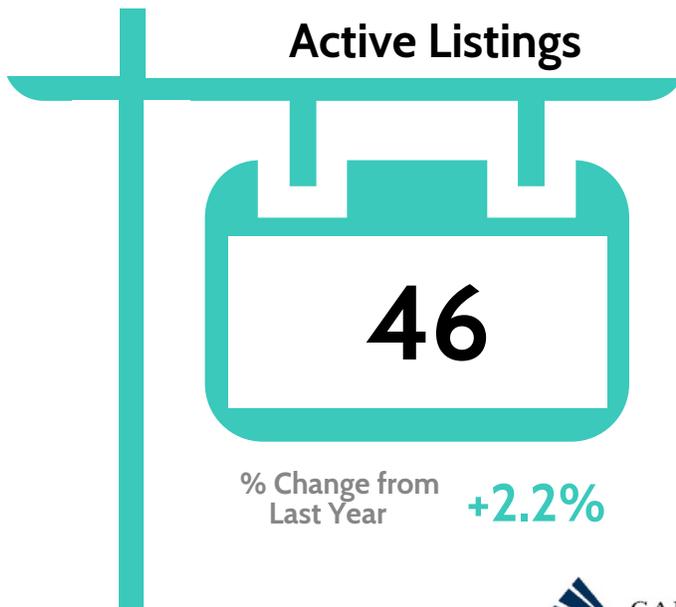
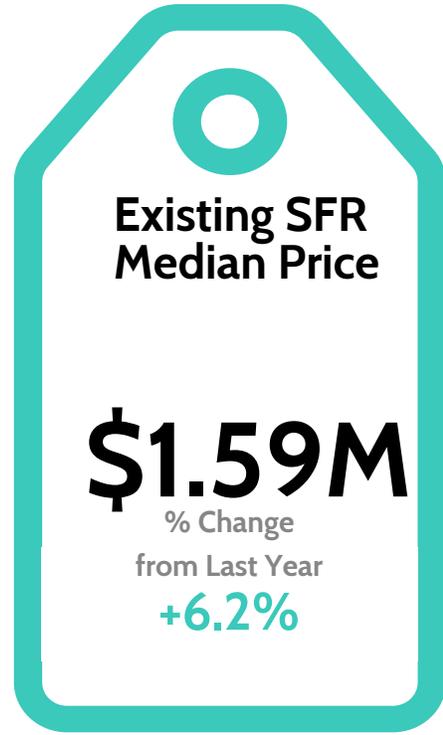
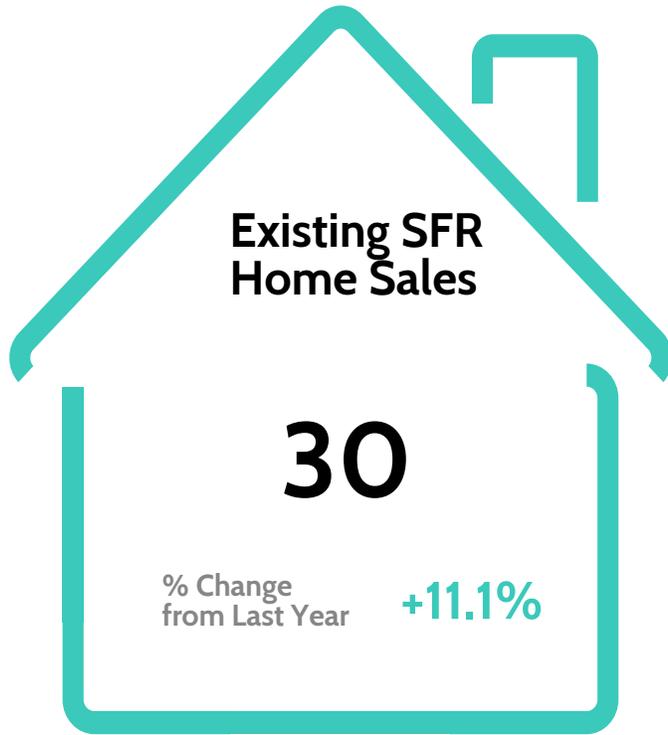
### January 2026



# Monthly Market Report

## Costa Mesa, California

### January 2026



<b>Market Competition</b>	
Median Days on Market	<b>32</b>
Sales-to-List Price %	<b>98.0%</b>
% of Active Listings with Reduced Prices	<b>28.3%</b>





# BRANDI RIVERA

## SENIOR ESCROW OFFICER



18200 Von Karman Ave, Suite 700  
Irvine, CA 92612

O: 949.359.8345

[brivera@GenEscrow.com](mailto:brivera@GenEscrow.com)

*Brandi brings 28 years of experience in escrow, backed by a deep understanding of the real estate industry from customer service to complex transactions. As a trusted, neutral professional, she protects her clients' funds and information while providing reassurance, clarity, and exceptional service—especially for first-time homebuyers.*

## SERVICES OFFERED:

*Let's Open  
Escrow!*



- Resales
- Refinances
- REO's
- Short Sales
- Reverse Mortgages
- Commercial Escrows

## NEW TOWNHOMES PROPOSED FOR DOVER-WESTCLIFF AREA

A new residential townhome community is being proposed at 601 Dover Drive in Newport Beach, located at the corner of Dover Drive and Cliff Drive across from Castaways Park. The project would replace the existing medical office buildings with 33 for-sale townhomes, helping transform an underutilized commercial site into new housing.

The proposed development would include seven three-story buildings featuring a mix of two-, three-, and four-bedroom homes ranging from approximately 1,355 to 2,247 square feet. Each townhome would include an attached two-car garage, along with additional guest parking spaces throughout the community. In total, the project would provide 76 on-site parking spaces to serve residents and visitors.

The community is designed with shared outdoor amenities for residents, including landscaped walkways, seating areas, picnic and barbecue spaces, and a fire pit gathering area. A publicly accessible plaza with seating and scenic views is also planned along Dover Drive, providing pedestrian access and enhancing the connection to the surrounding neighborhood and nearby park.

City planning staff noted that the site was previously identified as a housing opportunity location as part of Newport Beach's Housing Element. The proposed townhomes would provide additional ownership housing options while maintaining a building height of approximately 38 feet, which is below the maximum height allowed under current zoning. The project is intended to complement the surrounding residential neighborhood while contributing to the City's effort to expand and diversify its housing supply.



# SavvyCard® for Real Estate Agents

## Take Your Leads Back from the Portals

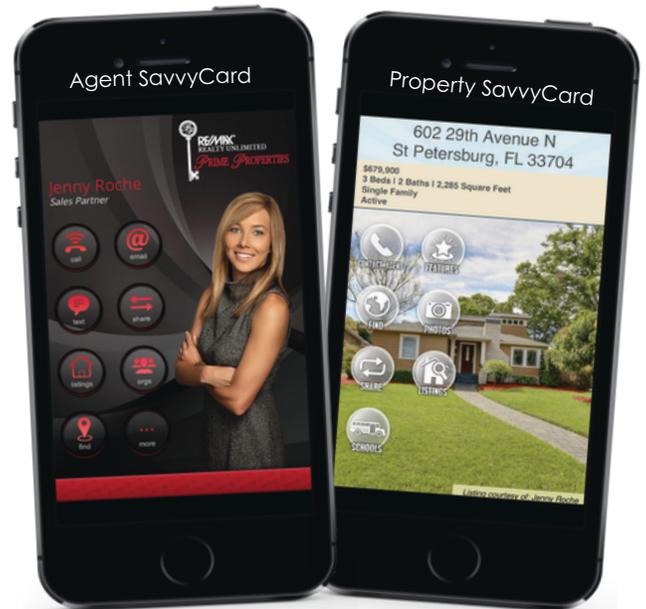
SavvyCard® for Real Estate uses MLS data to automatically create and maintain lead generating SavvyCards for you and your listings. Use SavvyCards to generate leads online through Social Media and through your customer's friends and family, quickly and inexpensively!

### 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 SellerShare™ 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



**Now Available on Your MLS Dashboard**  
**SavvyCard Education & Training**



# CITY OF COSTA MESA NEWS

## CITY AWARDED BICYCLE FRIENDLY COMMUNITY STATUS BY THE LEAGUE OF AMERICAN BICYCLISTS

The City of Costa Mesa was recently awarded a Bicycle Friendly Community Award from the national League of American Bicyclists, recognizing the many safety and mobility improvements made since adoption of the 2018 Active Transportation Plan.

The prestigious Bicycle Friendly America program sets the standard for how communities build and benchmark progress toward making bicycling better, helping raise standards for safety, equity, and accessibility.

Receipt of the Bronze level award is the long-term result of resolve of local leaders, residents, advocates, planners, educators, and City staff to make Costa Mesa safer and more supportive for people who ride bicycles.

Key milestones since execution of the Active Transportation Plan include the implementation of a bicycle wayfinding project; the implementation of a bicycle safety education program; a citywide bike parking program; and major bicycle facility upgrades to Adams Avenue, Arlington Drive, Bristol Street, Merrimac Way, Placentia Avenue, and West 19th Street.





# 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.



[www.nbaor.com](http://www.nbaor.com)



[info@nbaor.com](mailto:info@nbaor.com)



(949) 722-2300

# SOLO(k) SOLUTION



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

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



### Contributions:

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



### Service Providers:

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



### Fees:

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

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

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

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

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

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

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

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



NEWPORT BEACH  
ASSOCIATION OF REALTORS<sup>®</sup>

Fiduciary-Plus<sup>®</sup>



TRANSAMERICA<sup>®</sup>

## INVESTMENT STRUCTURE - FIDUCIARY-PLUS

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

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](mailto: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.

# March

## CALENDAR OF EVENTS

# 2026

Sun

Mon

Tue

Wed

Thu

Fri

Sat

**1**

**2**

Affiliate Meeting  
1:00pm

**3**

Getting Started with zipForm & Transact – Basics

**4**

Growing Green: Environmental Awareness and Your Real Estate Practice

**5**

Explore Advanced Tools in zipForm & Transact

**6**

45 Hour License Renewal Course  
9:00am

**7**

**8**

**9**

**10**

Digital Signatures inside zipForms & Transact

**11**

Supra eKey Basic & Professional Training  
8:00AM

STAYING ALIVE IN 2026 10:30AM

**12**

**13**

**14**

**15**

**16**

Mastering Real Estate Representation

**17**

HAPPY ST. PATICKS DAY

**18**

LUNCH & LEARN: BUILDING SUCCESS IN REAL ESTATE 11:30AM

**19**

CCRE Presents: Climate Change and California Housing: Land, Water, and Risk

**20**

45 Hour License Renewal Course  
9:00am

**21**

**22**

**23**

Real Estate Kickstarter

**24**

**25**

CRMLS Matrix: Creating a CMA  
9:00AM

**26**

**27**

**28**

**29**

**30**

CRMLS Matrix: Realtors Property Resource  
9:00AM

**31**

*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**