

SOUTH ORANGE COUNTY

REAL PRODUCERS[®]

CONNECTING. INSPIRING. INFLUENCING.

CELEBRATING
12 ISSUES!

Our First Year
In Print

**ANNIKA
GODFREY**

ICON OF SOUTH OC
REAL ESTATE

AGENT SPOTLIGHT
NICOLE CINQUINI

AGENT CONTRIBUTOR
ROBERT MACK

AUGUST 2020

Termite Control
Local Treatment



Fumigation
Structural Repair

Where Quality Comes First!

We specialize in escrow inspections!

Our staff is professionally trained, licensed and bonded.
Serving Southern California for over 20 years.

949-348-1730 • QualityFirstTermiteControl.com  

THE NEXT TIME YOU OPEN
ESCROW OUR WONDERFUL TEAM
AT WFG NATIONAL TITLE IS HERE
FOR YOU AND YOUR CLIENTS.

FIND OUT WHY WE ARE
THE FASTEST GROWING TITLE
COMPANY IN ORANGE COUNTY.



#AWALSH4TITLE

Give Us a Call!

Andrew Walsh

VP of Sales & Marketing

949.300.9101

awalsh@wfgtitleco.com

AndrewWalsh.wfgtitleco.com



TABLE OF CONTENTS



08

Index of Preferred Partners



09

Celebrating 12 Issues! Our First Year in Print



10

Designer's Corner: Creating a Peak Performance Home Office



14

How to Create Structure in an Industry Full of Chaos by Robert Mack



18

Cover Story: Annika Godfrey



24

Agent Spotlight: Nicole Cinquini

Cover photo courtesy of Andrew Bramasco.

Work with a top Orange County Loan Officer You and your clients deserve it!

We value every client and search for all possibilities to find them a home loan, no matter how difficult their situation may be.

Ryan is a seasoned V.P. of Mortgage Lending who understands that a true reciprocal partnership is the key to success. He makes you shine while providing more tools than any other lender. Contact him today.



guaranteedRate™
AFFINITY



RYAN HART
Vice President, Mortgage Lending
NMLS: 251832
949-351-1373
www.GRARate.com/RyanHart
4100 Newport Place Suite 785
Newport Beach, CA 92660

Incredibly Low Rates | Fantastic Customer Service | A Fast, Simple Process

EQUAL HOUSING LENDOR NMLS ID: 251832 - CA-DBO251832

Guaranteed Rate Affinity, LLC is a registered trademark of Guaranteed Rate, Inc., used under license. Guaranteed Rate Affinity, LLC is a subsidiary of Guaranteed Rate, Inc. NMLS ID # 1598647 (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #41DBO-68350

The Test... of Time

Now more than ever, choosing the right title insurance company is critical. Since 1925, Lawyers Title has given customers the service and reliability they can depend on.

Backed by the largest title insurance company in the world, we understand the importance of stability in uncertain times. Because of our industry-leading financial strength—from assets to title claims reserves—Lawyers Title offers policyholders the safest, most secure real estate transaction possible.

Insuring the American Dream and the future of Real Estate since 1925.



Lawyers Title

LAWYERS TITLE ORANGE COUNTY

16755 Von Karman Ave., Suite 100
Irvine, CA 92606
949.223.5575

Mike Genest, Sales Manager
MGenest@ltic.com

SOUTH BAY JEWELRY

CUSTOM JEWELRY . JEWELRY REPAIR . WATCH REPAIR



26705 ALISO CREEK RD, SUITE D, ALISO VIEJO, CA 92656 (949)-643-1777
WWW.SOUTHBAYJEWELRYOC.COM

MAKE OVER YOUR OLD JEWELRY USE YOUR GOLD AND DIAMONDS
WE BUY GOLD AND DIAMONDS

MEET THE SOUTH ORANGE COUNTY REAL PRODUCERS TEAM



Michele Kader
Owner/Publisher
(949) 280-3245
michele.kader@
realproducersmag.com



Ellen Buchanan
Editor



Andrew Bramasco
Photographer



Zachary Cohen
Writer



Lindsey Wells
Writer



Heather Nelson
Account Manager/
Ad Strategist



Thomas Pellicer
Event Photographer



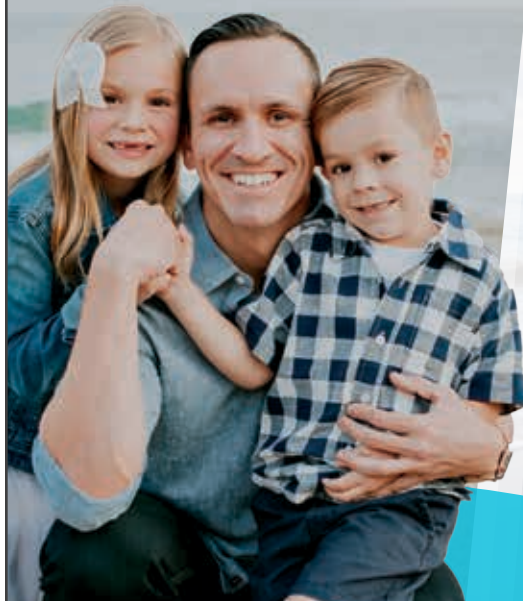
Tyler Bowman
Bowman Group Media



Lauren Pulver
Event Planner

If you are interested in contributing or nominating REALTORS® for certain stories, please email us at michele.kader@realproducersmag.com.

Christopher Smith,
Branch Manager



The Smith Group
powered by **MORTGAGEONE**

Qualify for **MORE HOME**
with our **LOW-RATES**

*We are committed to the highest levels of
integrity so that we can be your "Lender for Life".*

Contact Chris' team today to learn
more about our comparably **lower**
interest rates and exceptional service.

949-292-9292

www.mortgageonehomeloans.com
Christopher.smith@gomortgageone.com

Family Owned & Local Direct Lender | NMLS#: 898812



Professional Service, Unwavering Integrity
An Escrow Team You Can Trust

We have the knowledge to
navigate through any unforeseen obstacles.



PARTNER WITH US & GIVE YOUR CLIENTS PEACE OF MIND

Katie DiCaprio
Chief Marketing/Operations Officer
949.303.0515
Katie@cornerescrow.com

George Delgado
Account Executive
949.668.2447

George@cornerescrow.com



WWW.CORNERESCROW.COM

IRVINE LAGUNA BEACH LAGUNA NIGUEL CARLSBAD MURRIETA BEVERLY HILLS LAGUNA WOODS TUSTIN



**WE'RE CHANGING
THE CONSTRUCTION
EXPERIENCE**

**HOW A ROOFER
HELPS TOP PRODUCING
REALTORS DIFFERENTIATE
THEMSELVE FROM THE REST.**

www.RescueRoofer.net

ACGI's  **RESCUE ROOFER**
Your Neighborhood ON-TIME Specialists™
We're There When We Say...Or You Don't Pay!

St. Lic. # 1043972

949.768.4799



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

CHARITY / FUND RAISING

Goodwill Orange County
Eric Smissen
(714) 547-6308
www.OCGoodwill.org

ESCROW SERVICES

Corner Escrow
Katie DiCaprio
(949) 303-0515

Quality Escrow
Christine Koedel
(949) 683-5086

The Escrow Source, Inc
Michelle Rahe
(949) 305-0888

Versal Escrow
Christopher Keahey
(616) 342-3692

EVENT PLANNING

Lauren Pulver Events
Lauren Pulver
(949) 444-8502

HOME INSPECTION

AmeriSpec
Justin Woodford
(949) 454-0508

INSURANCE BROKERS/CONSULTANTS

NFP Corp.
Taylor Wilson
(949) 307-3916

JEWELER

South Bay Jewelry
Brian Carpenter
(949) 643-1777

MORTGAGE SERVICES

California Coastal Loans
Dino Katsiametis
(949) 720-1616

CrossCountry Mortgage
JJ Mazzo
(877) 237-9694

Fairway Mortgage
Ryan Grant
(949) 651-6300

Guaranteed Rate Affinity
Ryan Hart
(949) 351-1373

Monarch Coast Financial
Kevin Budde
(949) 422-2075

MortgageOne, Inc
Christopher Smith
(949) 292-9292

New American Funding
James McKibban
(949) 302-6620

PEST & TERMITE CONTROL

Quality First Termite & Pest Control
Jeff Oliva
(949) 348-1730

PHOTOGRAPHY

Andrew Bramasco
(714) 362-1154

Thomas Pellicer
(714) 381-7675

PRINTING SERVICES

AIM Printing
Mike Lee
(949) 443-1192

ROOFING

Rescue Roofer
Darrin Guttman
(949) 273-2100

STAGING & HOME DESIGN

Straw & Clover Studio
Andrea McQuade
(714) 655-9705

TITLE SERVICES

Lawyers Title
Josh Meador
(714) 293-0798

Ticor Title
Mark Russell & Bill Senteno
(949) 395-8395

WFG Title
Andrew Walsh
(949) 300-9101

VIDEO PRODUCTION

Bowman Group Media
Tyler Bowman
(949) 275-1386



If you are interested in contributing or nominating Realtors® for certain stories, please email us at michele.kader@realproducersmag.com.

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of N2 Publishing but remain solely those of the author(s). The paid advertisements contained within the *South Orange County Real Producers* magazine are not endorsed or recommended by N2 Publishing or the publisher. Therefore, neither N2 Publishing nor the publisher may be held liable or responsible for business practices of these companies.

celebrating 12 issues!

SOUTH ORANGE COUNTY REAL PRODUCERS® is Celebrating Our FIRST YEAR!



When you are looking for Refinance Experts
QUALITY ESCROW
is here for you!



CHRISTINE KOEDEL
Sr. Escrow Officer
949.334.0656
Ckoedel@quality-escrow.com

GABBY MASTROBATTISTA
Account Executive
949.285.0207 Hablo Español
Gabby@quality-escrow.com

Quality
ESCROW INC.

Contact us today to see how we can help you!

www.quality-escrow.com

27405 Puerta Real #230A Mission Viejo, California



CREATING A
PEAK PERFORMANCE
HOME OFFICE THAT SUPPORTS YOUR
HEALTH & WEALTH



designer's corner By Gail Jamentz

Now, more than ever, the significance of your home and the power of its interior environment to positively support your physical and mental well-being has been amplified.

This phenomenon — the interplay of an individual and their surroundings — has been coined, “Environmental Psychology.” It is a key element designers focus on to create interiors that help you live a beautiful, healthy, and inspired life.

And what better space to give thoughtful attention to investing in right now than the one you are spending hours in: your home office.

Creating an inspiring workspace that supports your health and wealth will pay dividends in your productivity, joy, and success as an agent. It just takes some thoughtful planning, a dash of creativity, and the commitment to invest in yourself.

Take A Stand
You’ve heard it before, but it bears repeating: the “sitting epidemic” has lasting, serious health consequences. As such, we encourage clients to purchase a quality sit-to-stand desk and anti-fatigue floor mat. Staying active at your desk by standing for periods of 15 to 20 minutes helps your metabolism, blood flow, and muscle strength, as opposed to sitting for hours, which can increase your risk for cardiovascular disease, diabetes, and high blood pressure, among other issues.

Let There Be Light ... and Color
A well-functioning office space should include three light sources: ambient light, task light, and natural light. Good lighting will boost your cognitive performance, prevent eye strain, and elevate your mood.

The type of light you select will also have a big impact on how your room’s wall colors are perceived. Keep in mind, light bulbs with a color temperature of more than 3,000 kelvin will cast a “grayish” hue on surfaces, so be sure to read the label closely when choosing bulbs. It’s a small, but important detail.

Another important design element is your room’s wall colors. Selecting a beautiful paint color provides a huge visual impact for very little cost while elevating your mood and energy. To add interest, try selecting just *one* wall to be your “focal” wall and paint it a great pop color. Or try installing an eye-catching wall covering on just your focal wall. The idea is to create an environment that you walk into and say, “God, I love being in here,” because when you are happy and inspired, clients hear it in your tone of voice, feel it in your confidence, and enjoy working with you more.

Create a Success Library
Another strategy to increase your prosperity is including a “Success Library.” This is a dedicated bookshelf or area devoted to inspiring and informative books or materials that help you grow professionally. Having that information organized in one easy-to-access location can be very helpful when you are feeling stuck and need a quick burst of inspiration.

Feed your Mind
A healthy home office should also engage the senses ... and this includes taste and smell. Having nutritious snacks such as nuts, fruit, or power bars *visible* in clear, attractive containers helps prevent those regrettable low-blood-sugar moments when it’s easy to grab chips, candy, or sodas.

Worth Repeating
Staying on top of your game as a top producer takes a lot of dedication, and nothing keeps you motivated like grateful clients who value your commitment to close their sale or purchase. And it’s those appreciative customer testimonials and thank you’s that are wonderful to incorporate in your décor in subtle, tasteful ways.

Also, think about highlighting your volunteer work. Don’t just throw those certificates of appreciation and awards in a drawer; showcase them. We all want to leave a legacy of contribution, and it feels good to remind ourselves we are making a difference.



Gail E. Jamentz is a multi-passionate entrepreneur who lives to create beauty and curate spaces that elevate your joy, increase your productivity, and support your health. Jamentz is Principal of Soul Interiors Design, LLC, in Pasadena, California, a concept-to-completion interior design practice serving both residential and commercial clients for more than 19 years. www.soulinteriorsdesign.com or IG: @soul_interiors_design.

WE ARE OPEN.
WE ARE READY TO SERVE.



Though much has changed, our mission remains. We are here to help Orange County get back to work. Job placement programs are ready, and our stores and donation sites throughout the county are now open.

VISIT OCGOODWILL.ORG
OR TEXT OCGOODWILL
TO 474747.



OCGOODWILL.ORG | [@OCGOODWILL](https://www.instagram.com/OCGOODWILL)



Ready to give your clients a
SMOOTH and SUCCESSFUL closing?
Partner with Donna today!

Donna Bashor, Senior Escrow Officer

949-305-0888 x318 • Donna@theescrowsource.net

Donna has over 35 years of experience and is available 24/7 to provide you
with extraordinary personal service.



Orange County's Finest Escrow Agency

Over 300 years of industry experience!

Contact one of the top escrow companies in Orange County today!

949-305-0888 | theescrowsource.net

27611 La Paz Rd Suite D, Laguna Niguel, CA 92677



AMERISPEC[®]
INSPECTION SERVICES

"It was easy to schedule and we like
that AmeriSpec cares for it's inspectors
and did not allow people to be present.
Employers that take their employees'
health seriously make us more likely to
recommend this company."

-Lucy T.



**THE SAFETY OF OUR CLIENT, OUR REAL ESTATE AGENTS,
AND OUR EMPLOYEES IS OF THE UTMOST IMPORTANCE.**

Your inspector will be abiding by the following protocols:

- The inspector will be wearing gloves at all times during the inspection.
- The inspector will be wearing mask/respirator at all times during the inspection.
- The inspector will be wearing booties while inside the property.
- The inspector will be taking his own temperature before and after each inspection.
- The inspector will be cleaning and disinfecting all of his tools and equipment before and after each inspection.

949-454-0508 • AMERISPEC.NET/WOODFORD



» agent contributor

By **Robert Mack**
Photos by **Michael Seyler Photography**

ROBERT MACK

KELLER WILLIAMS REALTY

How to Create Structure in an Industry Full of Chaos

Imagine going to a restaurant. Now consider that there is only one person working there. The same person who greets you at the door is also the same person that seats you. They bring you water, take your order, go back into the kitchen and cook your food, bring it out, and do their best to make sure you are having an enjoyable experience. Sounds good, right? Now, consider that four new parties just showed up for a nice family meal. What do you think will happen? Is it even humanly possible for one person to take care of five families all by themselves? In a world where the customer experience trumps everything, how do you think this cookie will crumble?

Well, I'll tell you. It's going to be a total disaster. There are just too many moving parts in a restaurant for one employee to properly manage multiple customers at the highest level.

Real estate is no different. A solo agent acting on their own, with no help, might be able to help a handful of clients; however, in an industry where everyone wants everything now, and has very little patience, it's only a matter of time before the consumer is let down or the agent gets burned out.

No one teaches this to new real estate agents, which is why 90 percent of all agents nationwide simply wing it. They do their best to keep their heads above water as they navigate the chaos on a daily basis.

So what's the solution?

It comes down to your operations, which is a fancy word for systems, which is another fancy word for checklists. A long time ago, one of my mentors told me that every minute I spend preparing will save me 10 minutes in execution. A perfect example is planning to go on a trip. Do you just open your suitcase and throw clothes in with no strategy, or do you spend a few minutes making a checklist and then pack your suitcase in a matter of minutes?

Operations go very deep, and this is a topic that I can discuss for hours, especially as you experience team growth. For today, let's talk about some simple action items you can take to begin creating more structure in your business, on your journey for growth. Whether you are a solo agent running around with your head cut off, or you have an assistant helping you out, or you're a team leader of a small or large team, everyone has gaps in their business.



Robert Mack Group (from left: Ryan McMillian, Tania Mack, Robert Mack, Kristy Dunkel, Christian Darnas).

Focus on the different aspects of the business and begin putting together a checklist of items that must happen when a process is triggered. For example, when you meet a buyer for the first time, what are the 10 to 15 things you know you need to discuss to set your new relationship up for success? How about when your buyer's offer is accepted? What happens next? Maybe you took a new listing ... then what?

Keeping everything in your head means that only *you* can do it. And if only you can do it, you are handicapped by your own non-existing process.

Your first action step to create a business by design is to take a day off and focus on your business, rather than being stuck in it. Break down your processes and transfer everything that you know needs to happen from your brain onto a checklist. Don't complicate it ... it can even be a Word doc. Consider all aspects of your business and dissect it so that you have a clear path of what needs to happen when certain processes are triggered.

The best part about these systems is that they are living documents. They are constantly being updated, so a win, here, is just to get started, and as you go through the process over and over with different clients, make sure to update the checklist when you find gaps. Over time, these checklists will not only make your life easier, but they will also allow you to build a team and transfer skills, and they will create a predictable experience with your clients, which in turn will create more trust, more repeat business, and more referral business, which, as agents, is the ultimate goal. All this leads to a higher quality of life. This is your business — treat it that way.

Robert Mack has been helping home buyers and sellers in OC for nearly 15 years. After nine years of spinning his wheels, working long hours, and still not making progress, he realized that the only way to serve his clientele at the highest level and to have a life was to build out a team and a predictable process. Today, the Robert Mack Group consists of Founders Robert and Tania Mack, an operations manager, Kristy Dunkel, a virtual marketing/content/social media manager, two full-time sales associates, Ryan McMillian and Christian Darnas, and two apprentice "agents in training." The Robert Mack Group is always on the hunt for talented and committed individuals interested in a real estate career because they know a team will always outperform an individual.



**Full Service
Event Design
+ Coordination**

LAUREN PULVER
Special Event Coordinator
949.444.8502
www.laurenpulverevents.com



MAKE YOUR NEXT TWILIGHT SHOWING OR OTHER SPECIAL EVENT A SUCCESS WITH THE HELP OF LAUREN PULVER EVENTS!



AMERICA'S BEST REAL ESTATE AGENTS
RECOGNIZED



BE PART OF THE NATIONAL REAL PRODUCERS MOVEMENT
FOLLOW US ON INSTAGRAM TODAY

@realproducers

Orange County's Premier Real Estate Marketing Company





BE BOLD.
MOVE FORWARD.

THE MCKIBBAN GROUP
MORTGAGE LOANS

"James and his team were fantastic to work with! Always very responsive and quick to assist." - Sarah W.

★★★★★



JAMES MCKIBBAN
NMLS# 491647
949.302.6620
james.mckibban@nafinc.com
nafhomes.com/jamesmckibban



New American Funding is licensed by the State of California under the California Real Estate Mortgage Lending Act. License # 0123456789. 2010-2020

Photo • Video • Aerial • Zillow Walkthru • 3D Tour • Virtual Staging • Websites



LEADING THE GAME SINCE 2006

www.BowmanGroupMedia.com

Tyler Bowman | 949.275.1386 | Tyler@BowmanGroupMedia.com



ANNIKA GODFREY



cover story ◀◀

By Lindsey Wells

Photography by Andrew Bramasco

ICON OF SOUTH OC REAL ESTATE

With over 20 years of experience and her reputation in the industry, hers is a name known by virtually everyone in the Orange County real estate market. Annika Godfrey, an agent at Coldwell Banker Realty and founder of The Godfrey Group, is now a multi-billion-dollar-producing and award-winning staple in the industry.

Annika began her career in real estate in Orange County in 1998, after she graduated from Kent State University with a Bachelor of Fine Arts degree. Suffice it to say, a career in real estate wasn't something that Annika had ever given much thought to before graduating from college, although she said she remembers confiding in her mother, at the tender age

of five, that she couldn't wait to buy a house. In her high school years, she remembers being drawn to magazines that featured luxury homes and properties. Annika's start in real estate came when her mother's friend, a real estate agent and broker, needed help at their small "mom and pop" real estate agency, where Annika worked independently from 1998–2005.

...



Annika Godfrey with her husband Brian and their son Hayden.



“

**SOME SAY
THEY CAN'T WORK
WITH THEIR FAMILY, BUT I
WOULDN'T HAVE IT ANY OTHER WAY.**

Annika credits that small agency for instilling in her the core ethics in real estate that she still utilizes to this very day. Now, she considers real estate to be her passion.

From 2005 to 2010, Annika joined Coldwell Banker and was part of a top residential real estate team where she helped grow their business to become the number one team in units sold for all of Orange County. In 2010, she signed on with another team in Newport Beach before moving to the Laguna Niguel branch in 2015, which is when she formed her own team, The Godfrey Group. Since 2015, Annika and her team have sold over \$150 million in residential real estate.

Outside of real estate, Annika has been married to the love of her life since 2011, and they have one son, who turned eight years old in July. Annika and her family live right across the street from her mother, who still lives in Annika's childhood home. In their downtime, Annika and her husband and son spend a lot of time during the summer at her mom's pool.

As a family-oriented person, Annika considers living across the street from her mother to be one of the biggest blessings of her life. "It's the best thing in the world. My mom and I are soulmates; she's my Numero Uno. I can wave from

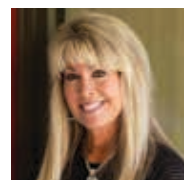
my office window to my mom's living room. To me, if I could have one big, giant compound and just have my whole family on it and we didn't have to go anywhere, that'd be amazing," Annika says, laughing. Annika's sister is part of The Godfrey Team, too, and works as one of Annika's two assistants. "Some say they can't work with their family, but I wouldn't have it any other way."

Annika enjoys spending time with her husband and son watching old reruns of *Seinfeld* and *Frasier*. They enjoy taking their boxer to Dog Beach USA, in Huntington Beach, and teaching their son how to surf.



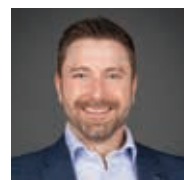
WE PRIDE OURSELVES IN
PROVIDING TO OUR CLIENTS
ON ALL OF THEIR TRANSACTIONS
A CONCIERGE LEVEL OF SERVICE

VERSAL ESCROW SERVICES, INC.



SANDY VIETRO
ACCOUNT EXECUTIVE

E sandy.vietro@versalescrow.com C 714.267.7890



CHRISTOPHER KEAHEY
SR. ESCROW OFFICER/MANAGER

E christopher.keahey@versalescrow.com T 949.342.3692 C 949.632.8641

NEWPORT BEACH

1200 Newport Center Drive | Suite 140 | Newport Beach | California 92660

W www.versalescrow.com



PHOTOGRAPHY + MOTION

people
SPACES
aerials

Specializing in architecture,
interiors and luxury real estate.

714.381.7675

www.THOMASPELLICER.com

@thomaspellicer

▶ agent spotlight

By Lindsey Wells
Photos by Gina Purcell
Photography

NICOLE CINQUINI

Life by Design

“Simplicity is the ultimate sophistication.”
—Leonardo Da Vinci

Nicole Cinquini always had an interest in real estate and investment during her college years, and even earlier. After graduating from the University of California at Santa Barbara with a degree in business economics, she received hands-on training in marketing, working with some of the largest retailers in the country, before taking a leap of faith nine years ago to pursue her real estate license. She passed the exam and today is a team leader with Douglas Elliman Real Estate, in Laguna Niguel.

Helping her clients achieve that great American dream of homeownership is an aspect of her career that is especially rewarding for Nicole. She thrives on great relationships, whether with her customers, other agents, lenders, or vendors. “The honest-to-goodness truth of it is, I love helping people. I love being able to come in and achieve even better results than anyone could have expected,” she says. “Working with people and being a part of their story is really where I get my satisfaction from.”

Nicole’s husband, Dan, works on the mortgage side of real estate. He and Nicole celebrated their 10th wedding anniversary in June, but unfortunately, COVID-19 threw a wrench in their anniversary plans for a Costa Rica getaway. Always up for a good time and a few laughs,

...



Nicole Cinquini with her husband Dan Bray and their sons, Dean and Drew, at Mission San Juan Capistrano.





When their 10th Anniversary trip to Costa Rica had to be cancelled due to the coronavirus, Nicole and her husband, Dan Bray, decided to renew their vows, Vegas style, at the Viva Las Vegas Wedding Chapel, on July 3, 2020.

...

they took a trip to Las Vegas to renew their wedding vows with Elvis Presley instead. When asked what the secret to a successful marriage is, Nicole says, “You have to have fun together; spend time having fun with one another. It’s just about not taking things too seriously and being quick to forgive and forget. We make an effort not to sweat the small stuff. Life is too short for that.”

Together, Nicole and Dan have two sons, Drew (three) and Dean (four), so most of their down time is spent together as a family. “I always joke, we’ve got two toddlers, three dogs, a cat, and a partridge in a pear tree,” Nicole says, laughing. She says now that the kids are getting older, they are looking forward to becoming more involved in community-related activities, such as sports and school events.

“

For me, being able to drop my kids off at school and be present as the primary caregiver in the family, while also running a successful business, is one of the great privileges in my life.


As native Californians, on the weekends, the Cinquini-Brays enjoy taking advantage of the Orange County lifestyle and can usually be found out riding bikes, or hiking, or listening to music and barbecuing with friends on their back deck. Nicole and Dan have a sitter for the boys on Saturdays and make it a point to enjoy a day date each weekend.

Nicole said she and her family approach life in a very simplistic manner, just as she does in her business. She and her team strive to create a positive experience for each client and take care of them straight through to the closing table. With that stellar work ethic and dedication to her family, Nicole has truly achieved success — at least, by her definition of the word.

“The beauty of what we get to do every day is, it’s a life by design; as business owners, we have the privilege of creating any kind of life we can dream. For me, being able to drop my kids off at school and be present as the primary caregiver in the family, while also running a successful business, is one of the great privileges in my life,” she said.

Nicole adds that she hopes to be remembered as someone who treated people with kindness and always did the right thing, even if it wasn’t the best thing for her. “Your integrity is all you have.”





Together, we can
build foundations
for the future.

As stewards of Orange County Homeownership dreams, we can support sellers and buyers through our **experience, insight, optimism,** and **thoughtfulness.**

Buying and selling real estate may look different; obtaining financing could change as well. The good news is, together, we have the tools to turn the dream into reality.

With an extensive offering of mortgage loan programs, amazing rates and closing guarantees, along with Five Star service, now more than ever **Experience & Results Matter.**

Let's get started helping others.
-JJ Mazzo

MAZZO GROUP
CROSSCOUNTRY MORTGAGE™

877.237.9694
support@mazzogroup.com



JJ Mazzo - Sr. Vice President / Sr. Mortgage Advisor / NMLS188548 / AZ MLD Lic# 0913442
CrossCountry Mortgage, Inc. NMLS3029, 31351 Rancho Viejo Road Suite 201, 202, 203, 2071, San Juan Capistrano, CA 92675 NMLS1290854. This is not a commitment to lend, subject to credit and underwriter approval. All promotions are subject to change or cancellation without notice. Licensed by the Department of Business Oversight.



We Find Creative Solutions in this Challenging Home Insurance Market

*You need a partner who wants to get to know you and your challenges.
Someone who cares deeply about what keeps you up at night and
what gets you out of bed in the morning. At NFP, our expertise is
matched only by our personal commitment to your goals.
That's how we do business. That's the NFP way.*

We take your business personally.

Contact us if:

- You haven't reviewed your insurance portfolio recently
- Your home insurance carrier is canceling coverage
- You have a highly custom home
- Your home premiums have significantly increased



**Solutions
to Fit Your
Unique
Needs!**



Taylor Wilson

949-307-3916

Taylor.Wilson@nfp.com

www.NFP.com

1551 N. Tustin Ave. Suite 500
Santa Ana, CA. 92705

Personal Insurance • Commercial Insurance • Employee Benefits

EXPERIENCE COUNTS



**You can count on me to find financing solutions
to help more buyers finance their dream home.**

Since 1976 I have been in mortgage lending helping
Home Buyers and Realtors with their financing needs.

Call me today and let me help you!



KEVIN A. BUDDE
President
CA DRE 00831552
NMLS 325450

949-784-0397 Office
949-422-2075 Mobile

KBudde@monarchcoastfinancial.com
www.monarchcoastfinancial.com
20151 SW Birch St., STE 230, Newport Beach, CA



CREATING A COMFORTABLE, CASUAL STYLE THAT WILL HELP YOU SELL YOUR HOME!

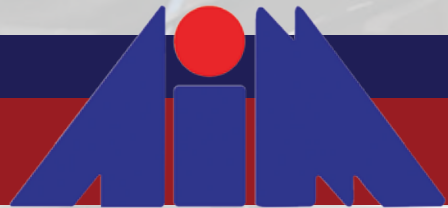


STRAW+
CLOVER
STUDIO

Home Staging

714-655-9705
949-290-4055

WWW.STRAWANDCLOVER.COM



AIM MAIL CENTERS
First Class Business Services™

We've got all of your printing needs covered!

Premium Quality, Full-Color Real Estate Marketing Products

Business Cards | Real Estate Flyers | Brochures
Postcards | EDDM Mailing | Bulk Mailing
Realtor Signs | Door Hangers | and more!!!

If you need help with mailing services, including obtaining bulk mail postage rates,
we can help you with that too!
We'll even help you get a mailing list, filtered to find your desired prospects.

949-443-1192

www.aimmailcenters.com

ANDREW BRAMASCO
Photographer

The Real Estate Professionals Most Important Partnership!

LET US HELP YOU DELIVER AN
UNPARALLELED LEVEL OF VALUE TO YOUR CLIENTS....
NOW AND FOR YEARS TO COME!

A mortgage lender should be the #1 partner for any real estate professionals business. Our team realizes this, which is why we have created a platform that adds more value to the real estate professional and to the consumer, than any other lending team in the country. Our team focuses on helping the consumer make confident and educated decisions about their real estate goals. Through our Nationally acclaimed 5-Star Client Experience, not only do we increase the motivation levels of your potential buyers and sellers, but we help to create a raving fan client that will depend on us to be the most valuable team of professionals in their lives, as it relates to real estate and finance.

Our team is proud of the fact that we are ranked the **#1 Lender in Orange County**, but we're more proud of WHY we do it and the way we do it! Our clients love the fact that we help them get their offers accepted because of our unique strategy and they are proud to work with a lending team who is widely known and respected because of our reputation and performance in the local real estate community. Let us provide your clients with the education, analysis and experience that they want and need and see the results that it will have on your business! That is what sets us apart in this industry.



RYAN GRANT
A PROFESSIONAL MORTGAGE PRACTICE



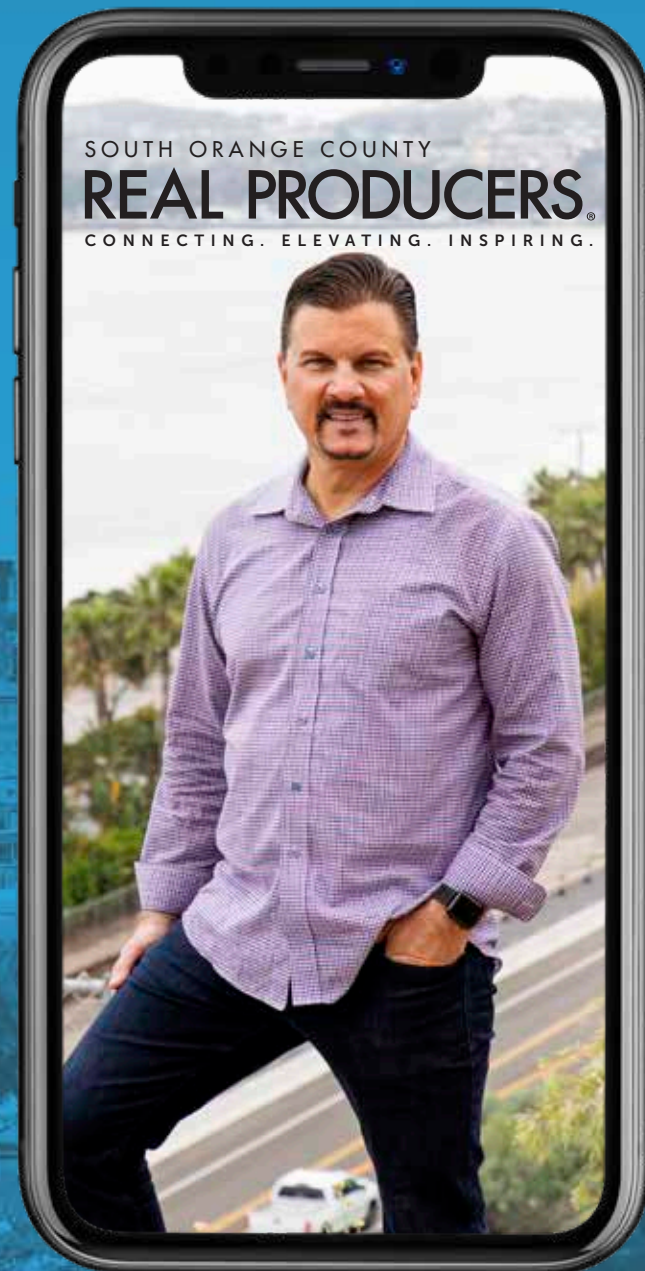
949-651-6300
www.RyanGrantTeam.com
Team@RyanGrantTeam.com
100 Spectrum Center Dr #750
Irvine, CA 92618
NMLS #118767

ARCHITECTURE | INTERIOR DESIGN | LUXURY REAL ESTATE
714.362.1154
www.andrewbramasco.com
[@andrewbramasco](https://www.instagram.com/andrewbramasco)

Orange County's
#1 Lender
in Number of Families
Served and Customer
Satisfaction for 3 Years
Running.



GET EVERY ISSUE ON YOUR PHONE!



DOWNLOAD OUR FREE MOBILE APP

Search DigaPub
Choose California

South Orange County Real Producers



#WhoCanWeServeToday

949.720.1616

Dino@CAcoastalloans.com

26381 Crown Valley Pkwy. #230 | Mission Viejo, CA 92691
NMLS#264396 | BRE#01244052



**California
COASTAL LOANS**



BILL SENTENO



MARK RUSSELL

THE PROVEN LEADERS

YOUR SUCCESS IS OUR BUSINESS.

Mark and Bill have a reputation of providing excellent service with over 30 years experience. Trust, teamwork, and a relentless pursuit of perfection is the driving force behind the RUSSELL | SENTENO duo.

Ticor Title is a member of Fidelity National Financial, Inc. and has a combined underwriting claims reserve of nearly \$1.5 billion.

Reliable. Secure. Unmatched service. Results driven.

BILL (562)972-2454
BILL.SENTENO@TICORTITLE.COM

 **TICOR TITLE**
WWW.TICOROC.COM

MARK (949)395-8395
MARK.RUSSELL@TICORTITLE.COM