



## 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 🚹 🔘





## REDIFINING ESCROW FOR THE

## **LUXURY REAL ESTATE PROFESSIONAL**

Escrow services tailored to your prestigious clientele. The best knows no other option.

Complimentary notary signing services for sellers To better serve your clients at their convenience

Complimentary wired commissions at closing For a safer, faster way to receive your funds

Multi-lingual escrow teams Multiple languages for a better closing experience SSAE SOC certified and FBI fraud training Safeguarding your client's funds and personal information

12 office locations in 5 major counties Wherever your Real Estate business takes you, we're there to help

ESCROWOPTIONS.COM +1 800 794 3075





## **TABLE OF**

## CONTENTS



06
Index of
Preferred
Partners





14 Cover Stor Ryan Argu



Partner
Spotlight:
Christopher
Smith &
MortgageOne



Agent
Spotlight:
Cora
Berkery

ublisher<sup>e</sup>

Lessons Learned



Musician Cameo: Jonathan Yarbrough

Cover photo courtesy of **Bodie Kuljian**.



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

## Home Staging

714-655-9705 949-290-4055

WWW.STRAWANDCLOVER.COM





## USE THE MAZZO GROUP'S 10 DAY QUICK-CLOSE GUARANTEE!

Our quick-close loan program helps you emulate a cash offer. We even may be able to close in as little as 10 days, guaranteed! With an extensive offering of mortgage loan programs, fantastic rates, and closing guarantees, along with Five Star service, now more than ever,

Experience & Results Matter.

## 4-REASONS TO ACT NOW

- Get tax advantages for 2020
- · Lock a low rate while they're still available
- Less competition with other buyers
- · Low down payment options

DON'T WAIT, CALL US NOW!



877.237.9694 support@mazzogroup.com

JJ Mazzo - Senior Vice President/Originating Branch Manager NMLS186548

crossCountry Mortgage, Inc. NWLS0009, 31351 Fancho Viejo Rd., Suite 201, San Juan Capitatron, CA 92675 NWLS1790854, "This 10-Day Close Guarantee ("Guarantee") is subject to and conditioned on the following terms. The Guarantee applies to purchase products only which include FHA, VA, Conforming and Figh Balance Loans. This Guarantee is not applicable to Brokered Loans. Delegated products ONLY, 10-day closing must be written into the Purchase and Sales Agreement, the 10 days are calendar days not including Sundays or Fisidays and shall commence under the Guarantee where (a) consumer indicates an intent to proceed; and (b) consumer authority to CrossCountry Mortgage, Inc. all of the documents expected by CrossCountry Mortgage, Inc. to close the loan ("Guarantee Finger Date"). CrossCountry Mortgage, Inc. brond counterly of the control of CrossCountry Mortgage, Inc. brond counterly of the control of CrossCountry Mortgage, Inc. brond counterly of the control of CrossCountry Mortgage, Inc. brond counterly of the control of CrossCountry Mortgage, Inc. brond counterly of the Guarantee Indicate and the Counterly Mortgage, Inc. brond counterly of the Guarantee Indicate and the loan CrossCountry Mortgage, Inc. brond counterly the Counterly Mortgage, Inc. brond counterly of the Guarantee Indicate the Guarantee Indicate the Guarantee Indicate and the loan CrossCountry Mortgage, Inc. will credit the form of closingly the petually and all the foreigning conditions are satellied and the loan document (the Guarantee Indicate Indicate

4 • December 2020



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

**Escrow Options** Bernadette Kerkes (714) 348-4718

**Quality Escrow** Christine Koedel (949) 683-5086

The Escrow Source. Inc Michelle Rahe

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

The Real Estate Inspection Company Philippe Heller

(800) 232-5180

(949) 305-0888 MAKE YOUR NEXT TWILIGHT SHOWING OR

OTHER SPECIAL EVENT A SUCCESS WITH

THE HELP OF LAUREN PULVER EVENTS!



## **INSURANCE BROKERS/ CONSULTANTS**

NFP Corp. Taylor Wilson

(949) 307-3916

#### **MARKETING AGENCY**

Remio Group Jennifer Gilbert (949) 290-6702

#### **MORTGAGE SERVICES**

California Coastal Loans Dino Katsiametis (949) 720-1616

CrossCountry Mortgage JJ Mazzo

(877) 237-9694

(949) 422-2075

Monarch Coast Financial Kevin Budde

MortgageOne, Inc Christopher Smith (949) 292-9292

New American Funding James McKibban

#### **PEST & TERMITE CONTROL**

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

(949) 302-6620

#### **PHOTOGRAPHY**

Thomas Pellicer (714) 381-7675

**Together Creative** Bodie Kuljian (805) 704-8781

#### **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

WFG Title Andrew Walsh (949) 300-9101

#### **VIDEO MARKETING**

**Nav Productions** JR Navarrete (619) 888-0505



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 The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid ments contained within the South Orange County Real Producers magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

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



www.versalescrow.com

## MEET THE SOUTH ORANGE COUNTY **REAL PRODUCERS TEAM**



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



Ellen Buchanan Editor



**Bodie Kuljian** Photographer



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



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











·lifestyle·portraits·branding·

www.together-creative.com

My name is Bodie and I am so excited to be the new editorial photographer for OC Real Producers. I'm here to serve you and your clients with any and all of your photo & video needs! Talk soon. -bo



hello@together-creative.com



#### Dear South OC Real Producers,

The holidays are here! It's the most wonderful time of the year (I hope you sang that as you read it!). Things have been different in 2020, and our Christmases may not look the same as they have in years past. But Christmas's true spirit is love, and we have enough of that to go around.

I don't know about you, but I am ready to celebrate the positive that has come from 2020 and close out this year so we can move into the next! For me, having my kids home and running a business was not without its challenges. It was extremely stressful, but I chose to fight every day, press forward, and figure out my way to success. Being locked in your home with family can either make or break you. Hopefully, it has helped grow stronger relationships. This year, I have realized just how resilient we are as humans. Pressing through

hard times is precisely what builds resilience and character.

Something else I learned about myself during lockdown is how motivated I am by my purpose in this industry. When the pandemic hit and we were forced to cancel photo shoots and events for the magazine, that was extremely tough on me because I felt disconnected from my purpose. I thrive on feeling like I'm making a difference in people's lives and uplifting others. Creating meaningful connections for you, the Realtors, and our business partners, and elevating the industry as a whole is so important to me. We had to get creative with how to pivot our business. Although this year has been challenging, one of the beautiful things I've learned in 2020 is my "why" for doing what I do with this magazine. Being able to reconnect our community face-to-face in November was

wonderful and has me more excited than ever for the future of this publication and industry.

So instead of focusing on the negatives of 2020, why don't we celebrate where we're at now? I am so grateful for our industry's success! I'm grateful to be surrounded by all of you Realtors who know what it means to persevere. I'm so grateful to have a relationship with a God who is unshakable and has my back no matter what. In the book of Matthew, Jesus tells us, "And know that I am with you always; yes, even to the end of time."

I pray for peace to surround you this holiday season and rest for your minds, bodies, and souls. I thank God for the amazing prosperity in our industry and pray for more in 2021. Wishing you and your family a very Happy Holiday!!

## Michele Kader Owner & Publisher South Orange County Real Producers michele.kader@realproducersmag.com

# What are the biggest lessons you've learned in 2020?



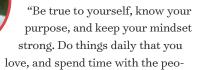
HELENA NOONAN
Compass

"I learned that to be successful in real estate you need to have a soft

heart and very thick skin! Real connections are all we need to thrive."

BRAD FELDMAN

Douglas Elliman



ple that support you. 2020 taught us all that we have no control over what happens around us, but we do have control over how we react to unforeseen circumstances. Selling homes is fun, but family is everything so hold them close and teach your kids how to be kind."

ANNIKA GODFREY
Coldwell Banker Residential
Brokerage

"Now more than ever, people are re-evaluating what they really want in life — how they want to live, where they want to live, who they want to live with or near, the quality of life they desire. For example, families do not want open floor plans any more because

near, the quality of life they desire. For example, families do not want open floor plans any more because parents are working from home and children are home schooling. So the needs of families and the function of the home has changed.

This pandemic has helped change perspectives for many people. I've seen more good come out of it than bad. It's been a reminder to stick with the basics, keep it moving, and help people get what they want."



ROBERT MACK
Keller Williams Realty International

"2020 taught me that life can change in a blink of an eye with absolutely no warning! Nothing is guaranteed, but anything is possible with the right mindset, support system, and plan. It's all about rolling with the punches!"

AMY SIMS
Coldwell Banker Residential Brokerage

I learned that taking a little time for yourself is healthy and that what may seem like a disaster may bring about new ways of life that can be so healing. The pandemic taught me adaptiveness that I'd never have thought of without the COVID interruption. The silver lining for me was growth and another level of strength gained.

ANDREW MCDONALD
Pacific Sotheby's International Realty

"As with most challenging life experiences, the 2020 pandemic brought our personal priorities into sharp focus. How important is our personal health? How important is time spent with family members and good friends? It hit home to me that social media can not replace physical interaction with those we care about.

I was also presented with the choice of positive action over victimhood and the truth that there's always something of value that can be contributed to the marketplace. A tool belt of skills comes in quite handy! The ability to adapt does as well. I'll not forget the principles of readiness and resourcefulness I sharpened and exercised in 2020."

## 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 tile 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.





## DON'T MISS THE WAVE!

## IT'S THE PERFECT TIME TO BUY OR REFINANCE.

MOST COMPETITIVE RATES IN THE INDUSTRY
CONSOLIDATE HIGH INTEREST DEBT
REMODEL OR ADD ON FOR THE HOLIDAYS
PRE-QUALIFY FROM THE COMFORT OF HOME



## JAMES MCKIBBAN

TEAM MANAGER
NMLS# 491647
Cell/Text: (949) 302-6620
E: James.McKibban@nafinc.com

\*newamerican

Subject to borrower and property qualifications. Not all applicants will qualify. Terms and conditions are subject to change without notice, NMLS ID #6606, Licensed by the Business Oversight under the California Residential Mortgage Lending Act. Corporate office (451) Mydata Rd. Suite 100, Tatin. CA 92780, Phone: [800] 450-2010, 09/2020

# Our Inspections Tell The Story of Your House

You'll get the knowledge you need to make the right decisions about the house you are buying or selling.





The Real Estate
Inspection Company

sdinspect.com • (949) 464-4774

# By Lindsey Wells Photography by Bodie Kuljian

## ANSWERING THE CALL

• • •

### **PAYING IT FORWARD.**

Most of us are familiar with the expression, which is defined as "responding to a person's kindness to oneself by being kind to someone else." For Ryan Argue, his career as a real estate agent was essentially born out of a kindness he was shown by an already-established agent who took him under her wing and showed him the ropes in the industry. Since then, Ryan has strived to extend that same kindness to his fellow real estate professionals. However, his career is just one small part of his life. His purpose and passion in life are much, much bigger than real estate.

Ryan started in the mortgage industry in 2004 and was forced to re-evaluate his career path after the 2011 recession. It was then that Ryan's friend and mentor, Kathleen Almendarez, encouraged him to pursue his real estate license. "She mentored me from 2011–2013, and that was such a huge help. It's such a tough industry to get into and develop; I wouldn't be here if it weren't for her and what she did for me so graciously for those two years," Ryan says. "She was a very established agent who didn't need to do this for her career, but she did because that's the type of person she is."

When Ryan felt called to open his own brokerage in 2017, he did so with Kathleen's kindness in mind. "We tried to create a culture that was the opposite of what the traditional brokerage would be like,"

Ryan says. His brokerage, which opened its doors in January 2017, is called Plan A Real Estate, a tight-knit, boutique brokerage of 12 agents.

Before the call came to lead a real estate brokerage, though, Ryan answered a different call, one that would change his life in ways he could never imagine. Seven years ago, he began volunteering at a ministry of Saddleback Church, called Motel Church, which started in Orange County in 2005 to serve the working poor and homeless living in weekly motels. Now up to three locations in Orange County, the Motel Church ministry plants churches in weekly motels to reach those who otherwise would probably never step foot in a religious establishment.

"These are people who are struggling with life situations that have happened to them, or that they've inflicted on themselves," Ryan said. "Drugs, prostitution, human trafficking, violence — these are people that are just really at their lowest point, oftentimes. In that state, those individuals feel like, 'I can't go to church,' or, 'If I were to go to church, I'd probably get struck by lightning because of what I've done.' So we bring church to them. We give them hope; we encourage them. We let them know that while the world may have forgotten about them, God still cares passionately about them, and they can have a personal relationship with Jesus Christ."





To be able to embrace somebody who has never felt love ... no commission check would even come close to giving the level of satisfaction that I get from being part of this experience.

Not long after he began volunteering with the ministry, Ryan felt called by God to step up and begin leading. He started out leading one location and eventually began speaking at the services. Since then, the ministry has grown and was even blessed with a free associate's degree program by a seminary college that heard about the good they were doing in the community and wanted to show their support. Now, Ryan is the leader of the entire ministry. "I speak, lead, and sometimes cook. Cooking is not my strong suit," he says, laughing.

"I always joke around with people that nothing in this world that you can smoke, drink, or inject is going to do anything that comes close to the experience that you can have by helping give people a purpose and a plan and hope when they are in their darkest points," Ryan adds. "To be able to embrace somebody who has never felt love ... no commission check would even come close to giving the level of satisfaction that I get from being part of this experience."

Ryan brings that same energy and desire to connect with people to his real estate career. "I appreciate the opportunity to be part of probably one of the most unique transactions anyone will ever go through. This isn't going and buying a car; this isn't taking a trip to the dentist; this is a life-changing decision that people make, positive or negative," he says. "It marks a chapter being opened or closed, and you get to be a part of that. There are 50,000 agents in Orange County, and they select one agent to help their family with their dreams and next step. How can that not get you up out of bed every day?"

Rita Sobin, Ryan's assistant, has been a major influence on his real estate career, he says. "Rita is my right-hand woman, and my probably my left, too.

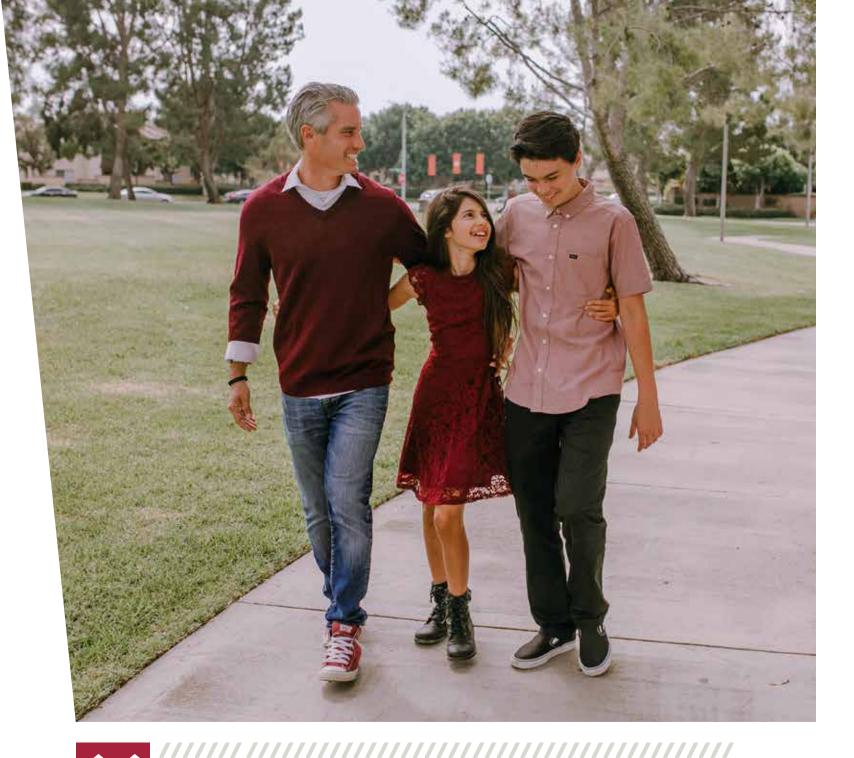
Being a successful real estate broker requires a team to get the job done, and Rita has been nothing short of exceptional."











There are 50,000 agents in Orange County, and they select one agent to help their family with their dreams and next step. How can that not get you up out of bed every day?

• • •

Outside of work and ministering, Ryan dedicates his free time to his children, Aiden, 14, and Austyn, 12. While COVID-19 has certainly put a damper on their plans, the family enjoys traveling together, surfing, hiking, camping, and anything outdoors.









PHOTOGRAPHY + MOTION

# people SPACES aerials

Specializing in architecture, interiors and luxury real estate.

714.381.7675

www.THOMASPELLICER.com

@thomaspellicer





# 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.



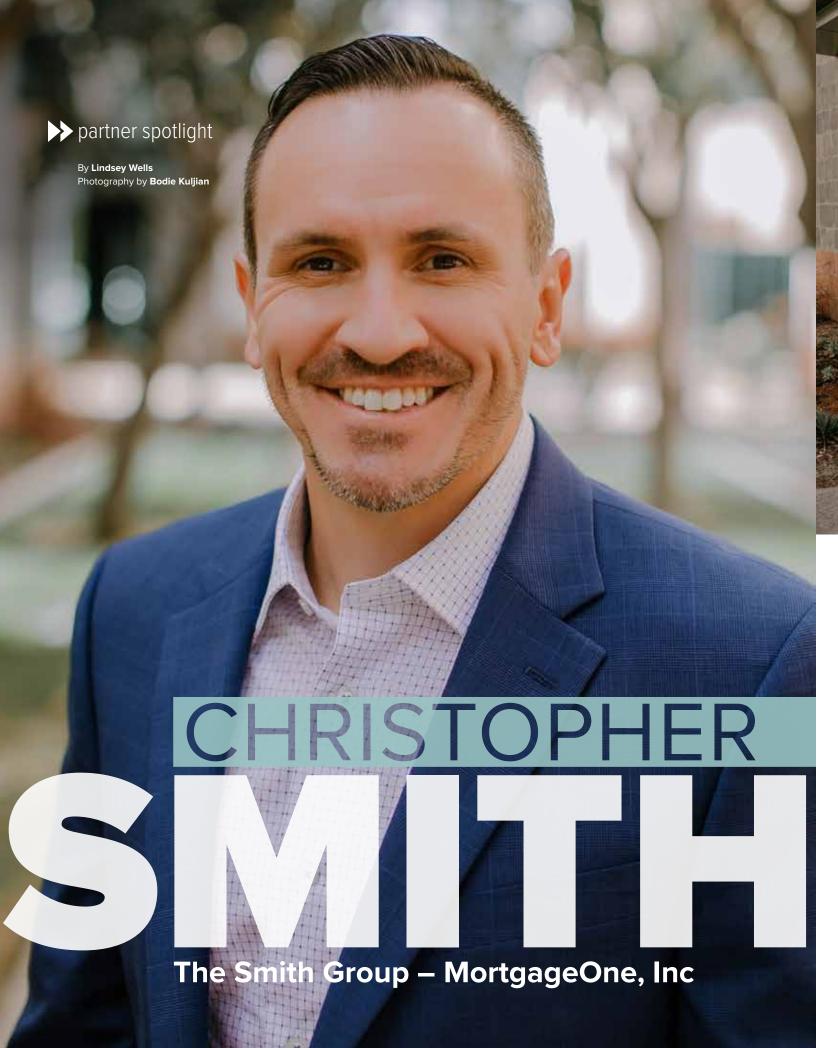
Orange County's Finest Escrow Agency

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





Members of the MortgageOne team (from left to right: Noemi Falcon, Veronica Eshelby, Stevie Arendsen, Derek Schetselaar, Christopher Smith, Tammie Young, Cristina Weedman, Bien Albert Capati, Sandra Ornelas, Edie MacGray).

## FULL SERVICE with a PERSONAL TOUCH

et's face it: more times than not, real estate and uncertainty can go hand-in-hand. Markets change, and things don't always go as planned. While buying a home can be trying, the closing is always the happiest part — for all parties involved. Since getting into the mortgage industry ten years ago, Christopher Smith, the branch manager of the Orange County MortgageOne, Inc office, has made it his mission to bring happiness and an unmatched level of personalization and service to each client.

From the day Christopher opened the doors of MortgageOne in Orange County, he made it his mission to create an organization that feels more like a family and less like a group of business associates. Christopher exudes happiness, a fact that is evident

We all work at a very

high level of happiness

and energy, and we

build each other up.

When we have bad

days, we do good

things for each other.

99



The Smith Group at MortgageOne, Inc (Christopher Smith, Branch Manager; Stevie Arendsen, LP2; Noemi Falcon, LP1; Veronica Eshelby, LP1/Marketing).

after just one conversation with him. "Anyone within my branch would tell you we have the best culture. Everybody feels appreciated, and people love coming to work," he says. "We all work at a very high level of happiness and energy, and we build each other up. When we have bad days, we

do good things for each other."

That positive atmosphere doesn't stop at his employees. MortgageOne, Inc was founded on integrity and providing prized customer service. With branches spanning several states on the west coast and throughout the United States, MortgageOne strives to be a great partner for its  $\operatorname{real}$  estate professionals. "We love working with our clients. We love being with them when they're signing documents; we love being with them when they're taking photos. The real estate partners that have worked with me for a long time have become some of my best friends," Christopher says. "Expanding on that and teaching other people within my branch to grow that same type of team is what keeps me going."

Being locally owned and operated is just one more way that MortgageOne is set apart from other lenders. A full-service lender, the company can do everything that a major banking institution does, but on a much more personal, one-on-one basis. "We have that human touch versus simply just being a number," Christopher says. "And, because we're local, we have a lot more flexibility when it comes to interest rates and products and rules."

While he is obviously passionate about his career, there's no denying the fact that his children are and will always be number one in his life. "My first success is raising my kids. To me, the greatest success is raising great children. The greatest failure in life is a failure within the home," he says. Christopher has one daughter, Lily Rae Smith, nine, and

one son, Beckham Jackson Smith, six. As it turns out, his children are just as adventurous as he is. Even at their young ages, Lily Rae and Beckham Jackson are avid snowboarders and have had the opportunity to travel around the world. They and Christopher take several trips per year to the mountains in Utah to snowboard. In the last four to five years, the trio has been everywhere from New Zealand, Mexico, Canada, the United Kingdom, Iceland, Greece ... and the list goes on and on. At home, they enjoy watching movies together and hosting pool parties.

In his own down time, Christopher has been a daily Crossfitter for ten years and is a Triple Trifecta athlete for Spartan Races, which means he has completed three Spartan races per year for several years in a row. Needless to say, health and fitness are a big part of Christopher's life. He is also a self-proclaimed foodie and enjoys sampling food from around the world.

Christopher's biggest passion, however, outside of his children, is truly his work. "I really do enjoy connecting with people. When I develop a business relationship, I look at it as not only a business relationship but as a relationship where I can become a good friend and a trusted business partner for that person," he says. "As a loan officer, we're growing a referral-based network through real

estate agents, CPAs, attorneys, and

people in all kinds of professional manners, and I really feel like I understand those types of relationships. People who I've worked with over years, months, and even weeks have become some of the people that I really care about in my life. It creates a great relationship and is something that truly brings me a lot of happiness."

Christopher Smith can be reached by phone at 949-292-9292 or email at christopher.smith@gomortgageone.com. People who I've worked

with over years, months,

and even weeks have

become some of the

people that I really care

about in my life. It creates

a great relationship and is

something that truly brings

me a lot of happiness.







## **Now in Orange County** San Clemente | Laguna | Newport Beach





from...





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

Christopher.smith@gomortgageone.com







## Expert Guidance & Old-Fashioned Service

One of the luxury real estate market's most seasoned professionals, Cora Berkery, was born with an entrepreneurial penchant and a determination to get things done — and get them done correctly. An agent with Coldwell Banker, she brings more than 34 years of real estate experience to the table. When it comes to outstanding service, shrewd negotiation capability, and second-tonone organizational skills, Cora is unmatched.

Cora began her career in 1986 in the property management division of a company that owned hospitals around the world. This certainly gave her the upper hand when she began selling residential real estate over 26 years ago. Cora's broad spectrum of related expertise creates a distinct advantage for clients in need of expert guidance.

SHE ENSURES NOT ONLY **EFFICIENT RESULTS**FOR HER CLIENTS BUT SOMETHING EQUALLY
HARD TO COME BY: THE HIGHEST LEVEL OF
OLD-FASHIONED PERSONAL SERVICE.

From marketing properties to the utmost advantage to securing the greatest possible values for her clients' assets to earning numerous industry accolades, there is little Cora has not done to prove herself as one of the local market's most qualified professionals. Supported by the world's leading luxury real estate brokerage, Coldwell Banker, Cora is ideally positioned to create real estate experiences characterized by quality for every client she represents. Utilizing the latest in industry technology as well as award-winning marketing and advertising, she ensures not only efficient results for her clients but something equally hard to come by: the highest level of old-fashioned personal service.

Cora holds a bachelor's degree in business administration and is certified as an ABR (Accredited Buyers Representative, 2007), e-Pro (Internet and web specialist, 2008), and earned her GREEN designation in 2009. She obtained her GRI (Graduate, REALTOR® Institute) in 2015. Most recently, Cora completed her CPRES (Certified Probate Real Estate Specialist) in 2019.

Along with her husband and two rescue dogs, Cora resides in Niguel Shores, Dana Point. She enjoys international travel, gardens, continuing education, movies, music, walking, biking, the beach, the company of good friends, cooking gourmet food, and fine dining.



Cora Berkeley and her husband, Bob, with their rescue dogs, 3-year-old Maximilian Sugar-Ray (left) and 6-year-old Sir Winston Churchill (right).







NMLS 325450



Contact Me Today! 949-422-2075

KBudde@monarchcoastfinancial.com

## MORE THAN ONE KIND OF BORROWER,

## MORE THAN ONE KIND OF LOAN.

When it comes to qualifying borrowers, look no further than Monarch Coast Financial to offer unique lending solutions.

We provide a variety of loan products from A-Z helping more buyers with their real estate financing needs.





## FULL DOCUMENTATION

**Conforming & High Balance** 

FHA & VA

**Jumbo & Super Jumbo** 

**High Loan to Value Loans** 



## ALTERNATIVE DOCUMENTATION

**Bank Statements Only** 

**No Tax Returns** 

**Asset Depletion** 

Asset-Only Qualification



## INVESTOR FINANCING

Property Cash Flow Qualifying

No Limit on Number of Properties

**Multi-Unit Financing** 

**Interest-Only Options** 



## PRIVATE MONEY

**Bridge Loan Financing** 

**Stated Income** 

**Stated Assets** 

**No Qualifying** 

www.monarchcoastfinancial.com 20151 SW Birch St., Ste. 230, Newport Beach, CA

## 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





Contact us today to see how we can help you! www.quality-escrow.com

27405 Puerta Real #230A Mission Viejo, California



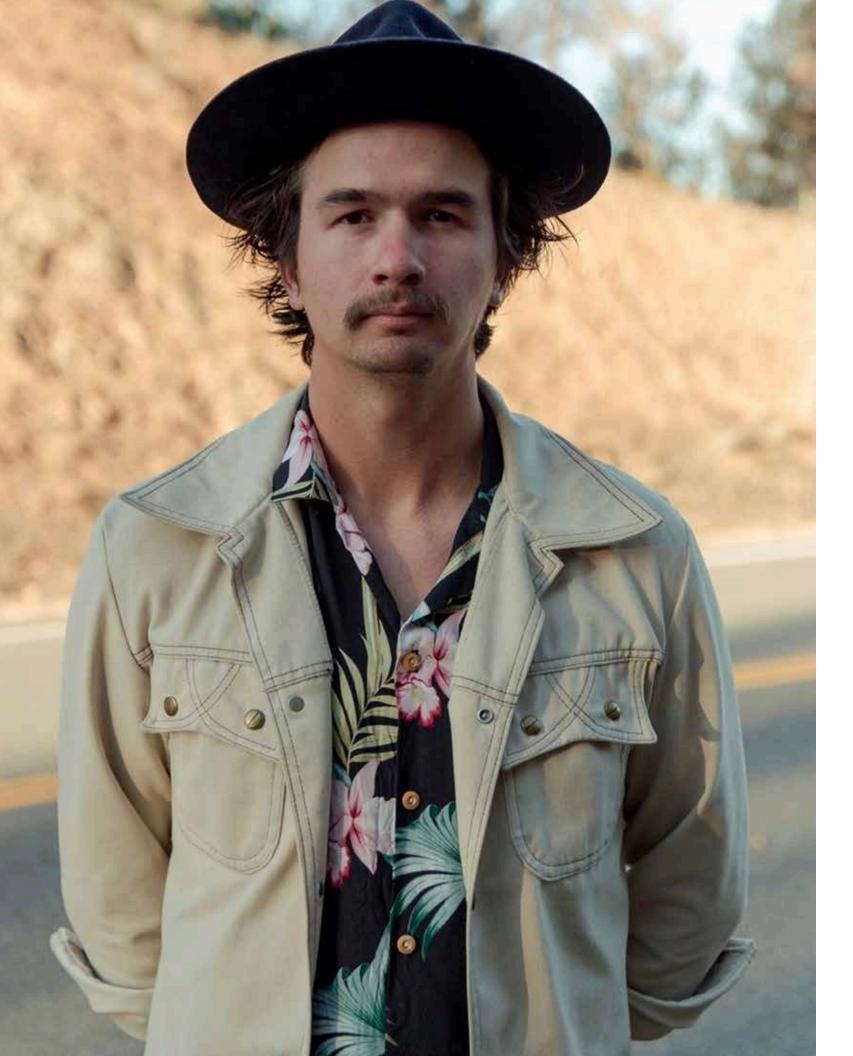
## 20 Years Experience.

Marketing and tech solutions for real estate agents and brokerages.



Contact us
today for a free
systems audit
to ensure
efficiency and
growth for
2021!

RemioGroup.com (949) 290-6702





# JONATHAN YARBROUGH

## Making Music Around the Local Scene

Jonathan Yarbrough, better known by his stage name, Jon, knew his passion was music before he was even old enough to handle an instrument. While most 10-year-old boys are concerned only with the latest and greatest toy or video game, 10-year-old Jon watched his father and brother as they made their own melodies in the family's garage, hoping to one day be able to play alongside them. This early exposure to music set the now 25-year-old Jon on an impressive path to becoming one of Orange County's leading independent singer-songwriters.

With influences like John Mayer, Tom Petty, Neil Young, Fleetwood Mac, and Bob Dylan, Jon's music could be described as folky southern rock, though he has been known to throw in some hits by Rhianna and Cyndi Lauper. When asked who his biggest musical inspiration is, Jon named singer and guitarist John Mayer with no hesitation. "He is the epitome of every guitarist that I look up to," he says. "His blues style and the way he writes music is phenomenal."



With his own songwriting, Jon aims to move the audience — physically and emotionally. "I've always been called a 'sad boy' in my songwriting because I write about love and pain and being heartbroken," Jon says, adding that his music also has an element of mental health awareness. "I'm really passionate about mental health. I've struggled with anxiety and depression, so I talk about that a lot as well. Hopefully, people can relate to it, and it helps them out of their own issues."

Their father a longtime musician and guitar player who passed his love for music on to his sons, Jon and his brother were born into music. "My dad has been playing for as long as I can remember," Jon says. At 10 years old, he put his mind to teaching himself to play the guitar. "I was frustrated for about a year, and then I started getting better by

learning Green Day songs and supereasy chords. I joined my first band in sixth grade." Jon's musical talent progressed over the years as he played with different bands and explored various music styles.

While he enjoyed being part of a group, Jon finds it creatively nourishing to be on his own. As a solo artist, he can be found making music anywhere from wineries to restaurants and bars or private events. He currently resides in Redding, California, where he's attending a ministry school, though he has plans to move back to Orange County soon. Some of the local spots he plays include The Blind Pig, Trevor's at the Tracks, The Cellar San Clemente, and Five Vines Wine Bar.

So what's next? Jon says he would love to get out on the road more and tour up California's coast. One of his dreams is to sign on with a reputable record label. "I would love that experience," he says.

For information or booking, call Jon at 949-335-8763, email jonyarbro95@ gmail.com, or visit www.jonyarbro.com.

Expertly
Crafted
Solutions
to Fit Your
Unique Needs

## We know that every individual is unique.

That's why we create a plan tailored to your needs so you don't have to worry about what the future might bring.

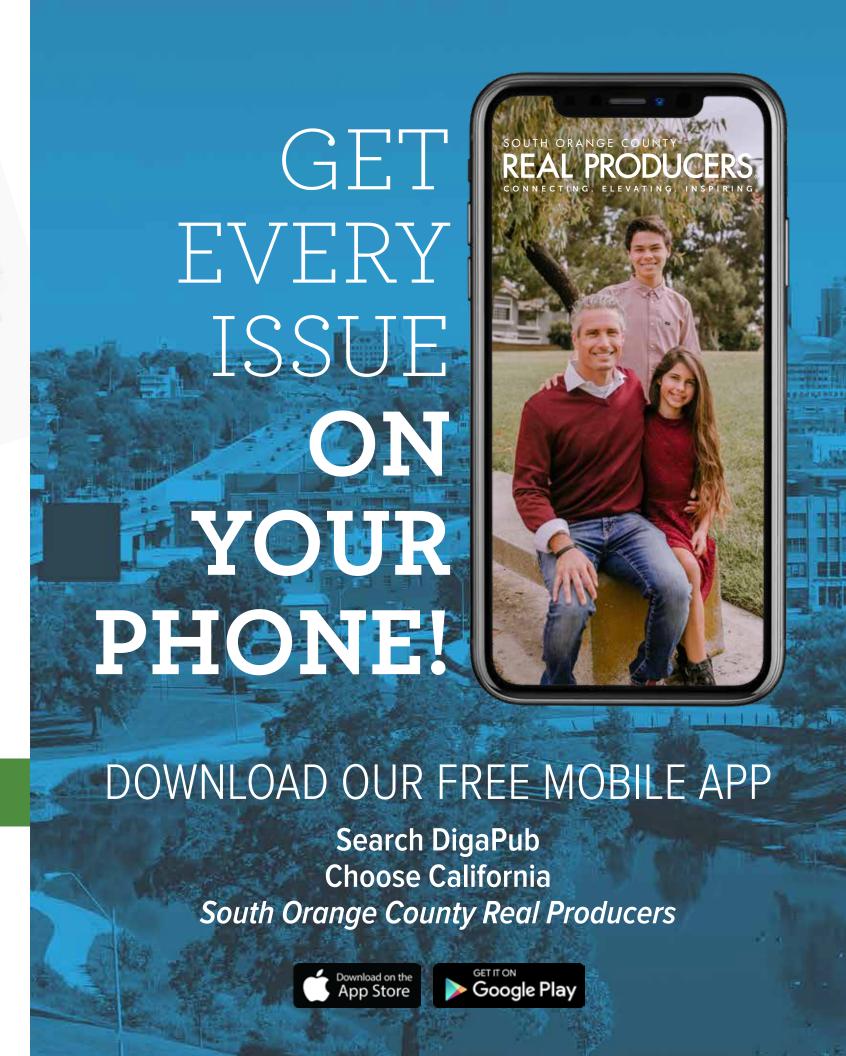
Personal Insurance | Commercial Insurance | Benefits

Contact us today to learn more about our proactive approach towards securing your future.



**Taylor Wilson**949-307-3916
Taylor.Wilson@nfp.com
www.NFP.com
1551 N. Tustin Ave. Suite 500
Santa Ana, CA. 92705





# AMERISPEC ® INSPECTION SERVICES









## 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.

# Happy Holidays!

#WhoCanWeServeToday











949-454-0508 • AMERISPEC.NET/WOODFORD



