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ALL-IN ACHIEVER

Photos from
**Our Summer
Kick-Off Party**
Inside!

AUGUST 2022



CHRISTOPHER and HALLIE

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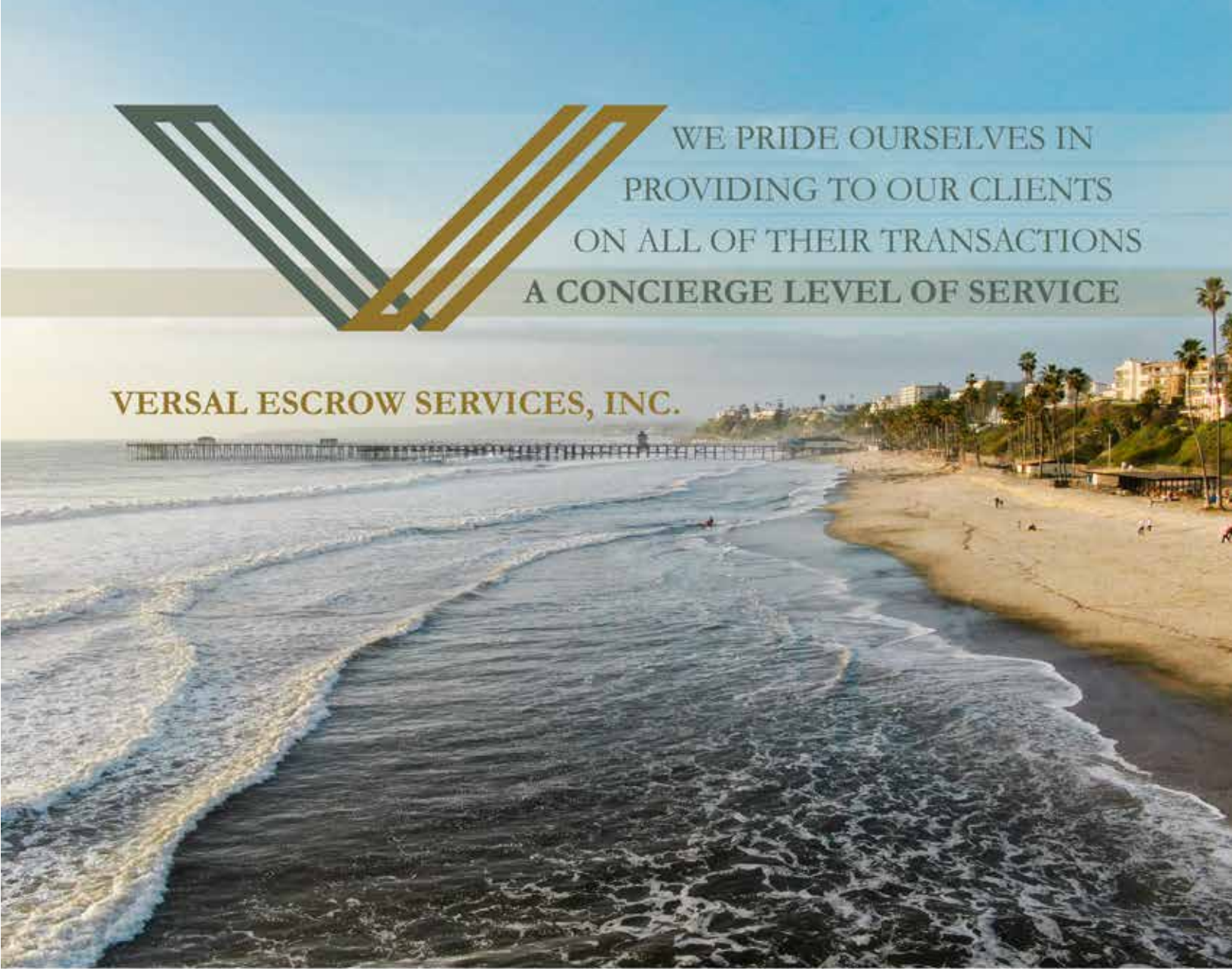


Thomas Pellicer
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cover story

By Dave Danielson
Photos by Bodie Kuljian

cora BERKERY

All-In Achiever

All of the dreams and hopes in the world won't create results without action ... concrete steps to turn those ambitions into tangible achievements.

That's something that Cora Berkery knows all about.

Lasting Impact

As a REALTOR® with Coldwell Banker, Cora has made a lasting impact on countless people through her 37 years in the real estate industry.

"The best part is when you become an integral part of people's lives. Working in that intense, stressful environment, you really get to know people ... way more intimately than you do in normal everyday life, because buying and selling homes is quite a process," Cora says.

"I love being so focused on their goals and making sure you're meeting or exceeding their needs. That is the best feeling in the world. It's a feeling of euphoria. Probably like climbing Everest, it's a thrill!"

Getting Her Start in Life

Cora grew up in Indiana, where she was raised by a single mom.

"We definitely had a lot of challenges when I was young. I put myself through college and moved out to California on my own," she recalls. Cora always worked multiple jobs and recalls living on \$7 per week.

"I didn't know anyone. I was taking odd jobs and ended up working at a company in the San Fernando Valley that owned hospitals all across the world. I was basically a gopher in that role. But they gave me opportunities, and they allowed me to begin my real estate career by working with the property manager."



Gaining Knowledge and Experience

In time, Cora started helping out with property management duties and ended up managing medical office buildings and hospitals. From there, she started working with a developer in Santa Monica managing their mixed-use properties, medical offices, and apartments.

She continued to grow in the business, eventually managing two mid-rise towers in Beverly Hills for a few years. After that, staying in Beverly Hills, she worked with an individual property owner managing a wide range of properties.

In the wake and destruction of the riots following the Rodney King incident in Los Angeles, Cora and her husband decided to leave the violence and uncertainty of Southern California and moved to Arizona for a time. During her time there, Cora continued her property management efforts.

Gaining Momentum

After completing a multimillion-dollar commercial sale, Cora felt unappreciated in her efforts. So she immediately dove into a new home sales training program earning the "Top-Gun" award.

In time, Cora and her husband moved back to Los Angeles. She was ready to dive into residential real estate — and

Cora Berkery and her husband, Bob, enjoy taking their rescue dogs out walking on the local trails and beaches.





Cora Berkery, a REALTOR® with Coldwell Banker, loves her Niguel Shores neighborhood.

...

she did just that after taking time to really dive in and get to know the area neighborhoods and offerings for clients.

Signs of Success

Through time, Cora has continued building a remarkable record of results. In fact, in 2021, she recorded nearly \$30 million in sales volume as an individual agent. She is in the Orange Coast Real Estate All-Stars Top 1% and Top 1.49% nationwide in RealTrends America’s Best Award.

Family is at the heart of life for Cora. She cherishes time with her husband, Bob. Together, they look forward to moments with their two rescue dogs.

They also have a passion for international travel and love to cook, as well as scuba dive, and go to the gym to exercise.

“One of our favorites is walking out our door at home and taking advantage of all of the trails, beaches, and beautiful resorts to walk,” she says.

“We love our neighborhood in Niguel Shores.”

When it comes to giving back, Cora and Bob have a heart for helping too. They like to support St. Jude’s Children’s Hospital, as well as the Gary Sinise Foundation and many animal welfare organizations.

Making an Impact

When you talk with Cora, it’s easy to see the all-in drive that she has for helping those around her ... for applying herself fully and reaching real results. That drive has definite roots in her life.

“I think there are two answers to that. One is, I was raised by a single mother, so I didn’t want to live the same way. There were a lot of struggles and uncertainty growing up in my household, and I was determined not to make the same choices my mom made,” Cora explains.

“And the other thing is, those experiences kind of created in me a fear of failure. So I have always been very driven and determined to accomplish my goals.”

Congratulations to Cora Berkery. Clearly, she dedicates herself completely to turning her clients’ dreams into reality with her all-in spirit of achievement.

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“Matt Webb did an amazing job with my mortgage for the purchase of my home in Orange County, and the experience could not have been better. He and his team were prompt, communicative, and exceeded all expectations from start to finish. Not only am I self-employed and had a short escrow in this crazy, hyper-competitive market, but I also went away on vacation during the escrow and we still closed on time! As not only a buyer, but also a Realtor, he comes with my highest recommendation. I have been a Realtor for 18 years and do not know ANY mortgage professional that has more knowledge, more experience, more diligence, and more problem-solving ability than Matt Webb. I will always refer him with the highest confidence because I do not have to worry, as I know he will always find a way through difficult challenges and we will be ok. This is also someone who can make a critical deadline, ALL while dealing with a buyer (ME) who was disorganized and sometimes unresponsive!! I know we would not have closed on time had Matt not been handling my loan. Thank you, thank you, thank you!!!
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BUILDING GREAT HABITS that Lead to BUSINESS SUCCESS



In 2011, I was discussing the mortgage industry with one of my former mentors, and he showed me how I needed to completely change how I was approaching the business. Instead of working strictly off Internet leads and making 150 to 200 calls a day, he suggested that I should be getting out and meeting people in person. I began to change my business model and started holding educational classes for agents, providing some value to them. But I was also getting out, as much as possible in my spare time, to build relationships. I turned off my leads, and a magical thing happened. The phone kept ringing, but the calls were from the agent relationships I had been building. I never had to turn on the leads again.

Here are a few ideas and success practices you can implement to achieve sustainable success far after your five-year plan and goals have been surpassed.

HAVE THE PROPER MINDSET

Like salespeople in most industries, you need to have a positive mindset focused on winning and a drive to work hard. People who focus on the negative and make excuses are not likely to get very far.

Another important characteristic is to maintain a sense of humility. Humility goes a long way in connecting with clients. With humility, clients can relate to you, and you appear authentic, which earns their trust and their business. Remember that this also applies to those who work for you, as they likely have a lot of contact with your clients.

BE CONSISTENT WITH PROSPECTING AND BUILDING RELATIONSHIPS

Salespeople need to be consistently spending 20 to 30 hours a week prospecting and building their relationships, even if they have already built a successful business. To build relationships with past clients and other referral sources, you need to consistently contact them on the phone, you need to meet them face-to-face, and you need to have meals with them. A great way to build relationships is by sponsoring leveraged events, where we can see many people all at once. These events can take many different forms, such as

seminars where you're educating people, happy hours and other social events.

BRANDING AND DIFFERENTIATION

In my business, there really aren't lots of differences in programs and rates from lender to lender. If we want to be a leader in our market, we must find a way to stand out. In my opinion, this can be done through branding and differentiation on a service model, making sure you have something that separates you from the crowded field.

Starting around 2012, we noticed that there were a lot of cash buyers for properties, and my clients needing financing couldn't compete with the cash offers due to the traditional closing period. To solve this, we came up with a quick-close process. We reverse-engineered the entire loan processing and closing to be able to close within just 15 days, and we can now even offer a 10-day guaranteed close.

INVEST IN COACHING

There are many coaching models available, and I would suggest that as you are choosing a coaching program and a coach, you find someone that will hold you accountable. If you just want some good advice, and you don't really want to be held accountable, you can just read a book, but it's not going to give you the same results. When you know what to do and you are held accountable for taking action, results and changes in you will happen. That's where investing in coaching can make a big difference in speeding up your business and personal success.



Joseph "JJ" Mazzo is a *Scotsman Guide* and *Mortgage Executive Magazine* nationally ranked Top 100 Sr. Vice President with Cross-Country Mortgage LLC. He is the founder and leader of the Mazzo Group, with offices nationwide and in San Juan Capistrano, CA. With two decades of

experience and over \$1 billion in personal mortgage production, he is one of the top-ranked purchase loan originators in the Orange County area.

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Terri has been working in the escrow industry since 2002 when she retired from her career as a Flight Attendant. She has so much passion and an abundance of energy for her job, and that shines through when you meet her. She loves helping The Escrow Source grow their business and helping their clients have a smooth transaction.

Terri's goal is to make sure that all of The Escrow Source's client's needs are always taken care of quickly and as efficiently as possible. She is available to them 24/7 and truly prides herself on being a phone call away.

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restaurant cameo
By Dave Danielson

LUXE RESTAURANT & MARTINI BAR

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There's nothing that enhances a dining experience like true culinary artistry offered up with love and pride.

Those who enter Luxe Restaurant & Martini Bar in Dana Point and sample their exquisite offerings know that firsthand.

Patrons enthusiastically attest to the establishment's appetizing menu of consistently delectable cuisine.



Luxe Restaurant & Martini Bar is led by the husband-and-wife ownership team of Cindy Monroe and Jimmy Khadivi.

MOUTH-WATERING SERVICE

When you talk with them, it's easy to see the immense pride Cindy and Jimmy have in their team and the level of mouth-watering service they provide to their patrons each day.

"The love we have for what we do is centered around the people. My husband loves to feed people. He's an artist. His creativity is his food. One of his favorite things is when he hears that his food is delicious," Cindy says with a smile. "No matter how busy he gets, he never compromises."

Cindy manages the front of the house at the establishment. In addition, she is integrally involved with the community.

"We live in and love the Dana Point community, and our children go to school here," she smiles. "It's a great feeling being able to be so connected with our great community."

MEANINGFUL CONNECTIONS

That sense of connection is something you notice as soon as you walk into Luxe Restaurant & Martini Bar.

"We've heard a lot of people equate our place to the bar on the TV show *Cheers*. We have a large, rectangular bar in the center of the place with 30 seats. It's a fantastic environment," she says. "In fact, I would say that we serve just as many dinners from the bar as we do from our dining seats."

Patrons are also treated to engaging live music and a warm environment that is always welcoming.

HONING THEIR CRAFT

Jimmy is a trained chef who got his start in the business at a very high level, training in New Jersey before he met Cindy in Cancun.

"Jimmy did that for a while, and then he decided to open his first restaurant... It was a pizzeria that he opened when he was just 21 years old. He went on to open others in Cherry Hill, and then he moved to Florida, where he owned and operated La Luna Italian Bistro in Boca Raton. We ended up owning that for around 15 years before we sold it and moved to California."

"When Jimmy and I first met, I was living in Cleveland at the time," Cindy recalls. "We dated long distance for a year, and then I moved to Florida. We opened a couple more restaurants... At one time, we had as many as three restaurants."

MOVING FORWARD IN LIFE AND BUSINESS

In 2003, Cindy and Jimmy welcomed their first son into the world. In 2004, they moved to California, where they purchased Harbor Deli. In 2005, their second son was born, and they opened Café Mezzaluna in 2006. In 2010, the couple sold that restaurant and opened Luxe Restaurant & Martini Bar on Jan. 6, 2011.

When you visit the establishment, you are treated to an appetizing menu that features steaks, seafood and an overarching Italian influence.

Luxe Restaurant & Martini Bar is open for dinner Wednesday through Sunday, and the space is available for private events on Mondays and Tuesdays.

When you're looking for an unforgettable experience with remarkable service and appetizing artistry, be sure to visit Luxe Restaurant & Martini Bar.

"We care so much about the people we are lucky to work with on our team, and we love serving the people of the area. We love it," Cindy says with a smile.

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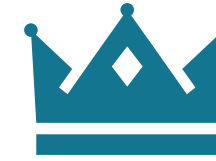
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SOUTH OC REAL PRODUCERS

SUMMER KICK-OFF PARTY AT LUXE RESTAURANT

JUNE 6,
2022



Our last event was magical, and so far, the biggest one! Enjoy some of the party pics on the following pages. It is truly amazing to see how much we've grown as a community over the past few years in South OC! A huge thank-you to everyone who attended, to our valued partners, and all the REALTORS®. It's a true privilege of ours to be able to connect the best of the best in our industry and have a lot of fun while doing so.

Big thank-yous to Katie Dicaprio of Corner Escrow and JJ Mazzo of The Mazzo Group at CrossCountry Mortgage for sponsoring our event. We couldn't have done it without you! Thank you to our wonderful photographer, Thomas Pellicer, and videographer, Tyler Bowman of Bowman Group Media too. We appreciate you!

We look forward to seeing you all at our next event in September!

For information on all South OC Real Producers' events, follow us on Facebook and Instagram or email michele.kader@realproducersmag.com.







A THANK- YOU FROM OUR EVENT SPONSOR

KATIE DICAPRIO
Corner Escrow

Dear Michele and South OC Real Producers,

It was a great pleasure sponsoring the *Real Producers' Summer Kick-Off Party* at Luxe Restaurant on June 6th and helping celebrate the accomplishments of this incredible *Real Producers* community in South Orange County!

I love being part of this *Real Producers* platform and enjoyed getting to meet so many of you at the event! Thank you very much to the REALTORS® who came out and attended the event.

Please feel free to contact me at (949) 303-0515. I look forward to meeting you!

With gratitude,

Katie DiCaprio
Chief Marketing/Operations Officer
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Experts agree that low housing inventory and high demand are here to stay for the foreseeable future.

That means home prices aren't going to drop any time soon. So if you're on the fence about whether to buy now or wait for a better deal, buying sooner rather than later might be wise.

Cost of Waiting (\$1,000,000) Orange County, CA

	Loan Today (South Orange County)	Waiting 6 months	Waiting 1 year	Waiting 2 years	Waiting 3 years
Property Name	Orange County	Orange County	Orange County	Orange County	Orange County
Property Value	\$1,000,000	\$1,046,853 4.69%	\$1,090,198 9.02%	\$1,146,981 14.70%	\$1,206,045 20.60%
Loan Amount	\$800,000	\$837,482	\$872,158	\$917,585	\$964,836
Term	30 years	30 years	30 years	30 years	30 years
Down Payment	\$200,000	\$209,371	\$218,040	\$229,396	\$241,209
Rate	5%	5.25%	5.375%	5.625%	6.125%
APR %	5.218%	5.459%	5.575%	5.815%	6.308%
Fixed/ARM	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. Fixed	Conv. Fixed

(Forecast based on MBA Mortgage Rate & MBS Highway Home Value Projections)

Cost of Waiting Analysis

Compared to South Orange County Today	Waiting 6 months	Waiting 1 year	Waiting 2 years	Waiting 3 years
Payment Difference	\$330	\$589	\$988	\$1,568
Annual loss in cash flow	\$3,960	\$7,071	\$11,851	\$18,814
Loss in Property Appreciation	\$46,853	\$90,198	\$146,981	\$206,045
Amortization Lost	\$5,828	\$11,803	\$24,210	\$37,251
Total Cost of Waiting	\$52,681	\$102,001	\$171,191	\$243,296

How much will it cost you to wait 1, 2 or 3 years? These charts compare all of the costs and payments if you were to take out your loan today, versus 1, 2 and 3 years. The Property value changes are based on the MBS Highway forecasts for each county, but can be adjusted. The interest rate changes are based on the MBA forecasts, but can also be changed. The down payment amount assumes that you will want to keep the same LTV, so if the home price increases in the future, the down payment will increase accordingly.

For a more detailed look at your finances and affordability, connect with **The Mazzo Group at Cross Country Mortgage**. They can price out your budget and help you purchase a home within your means.



877.237.9694
support@mazzogroup.com

JJ Mazzo - Senior Vice President NMLS186548
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It was a pleasure meeting all the REALTORS® in attendance; we genuinely love this platform that provides us all with an exclusive professional atmosphere to connect and learn from all who participate.

May this next year be another building block in strengthening your

efforts in providing top producers a community to embrace. We look forward to seeing you soon for more fun, friendship, and kindness.

Breaking bread together is one of our passions; don't hesitate to contact us below anytime!
877.237.9694

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