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RP ACCESS PODCAST

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- 1.** Michele Kader and Bernadette Kerkes of Escrow Options Group
- 2.** Michele Kader and Bryan Gerlach of Pacific Sotheby's International Realty
- 3.** From left to right: Bernadette Kerkes of Escrow Options Group, Michele Kader, and Helena Noonan of Compass
- 4.** Michele Kader and Helena Noonan of Compass
- 5.** Michele Kader and Kelly LeClair of Pacific Sotheby's International Realty
- 6.** Michele Kader and Suzi Dailey, Realty ONE Group International



One of the most exciting developments here at *South Orange County Real Producers* is the launch of our new podcast, *RP ACCESS*.

We are excited to feature our top REALTORS® and valued industry partners for engaging, informative, and entertaining segments on topics of interest to Real Producers in our community.

Listen in the morning while you get ready for your day, in the car

while driving to and from appointments, or after work while unwinding from your busy day.

Catch new episodes of *RP ACCESS* on YouTube and Spotify every week!

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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.



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▶▶ agent spotlight

By **Dave Danielson**
Photos by **Bodie Kuljian**

NURA MOTAL

Small Moments. Big Impact.

As Nura Motal reflects on her work as a REALTOR® with COMPASS Dana Point, a smile comes to her face. Memories flood her mind of those she has touched and helped through the uncertain waters of their real estate transactions.

“It’s usually the small moments that stay with me...” Nura explains with a smile. “Those times with my clients that we share that are more personal, when I learn the ‘why’ — the reason they are selling or moving into the area and why they are relocating. That is something that happens organically. It is the small moments when I learn about their family history and where they are from.”

Engaged Approach

Those who work with Nura appreciate her engaged approach.

“A real estate transaction can be complex. There are a lot of moving parts. I provide my clients resolution through frequent communication and education,” she says. “I find that when my clients have a better understanding of the process, they are less inclined to be overwhelmed by it.”

Gaining Valuable Insights and Experience

Nura grew up in Laguna Niguel and Dana Point. She and her family lived in Marina Hills before moving to a home on the El Niguel Golf Course and, later, Monarch Beach.

“I remember my high school days, attending Dana Hills High and taking a bus to Salt Creek Beach after class,” she recalls fondly. “It’s incredible, now, to be able to service the areas I was raised in. I come from a multicultural family and, as a result, I often traveled internationally growing up. It exposed me to various cultures and the beauty of the world. What struck me, when traveling at a young age, was the worldwide recognition and appreciation for California ... and even Orange County. Southern California is a place that people all over the world dream to visit. I realized how much we have and how lucky we are here. It made me appreciate home even more.”

...





...

From the time she was a little girl growing up, Nura recalls having an appreciation for story. “I was creative as a child. I enjoyed creating things and developing a story behind it,” she says. Her appreciation for history and story, carries on in how she markets her homes for sale today.

“Narrative is crucial in marketing a home because, ultimately, we are not selling brick-and-mortar, so to speak. We are selling the next chapter in a family’s life. What that looks, sounds, and feels like is important. I’m a strong believer in proper showcasing.”

Nura got her first job at a real estate office when she was 17 years old.

“It really started from there. I worked in an office of predominantly female Realtors who were very successful. I was inspired by them,” Nura remembers.

“That was the catalyst for me. I said, ‘I want to be like these strong, empowered women.’ I started off working in administrative roles, and after obtaining my real estate license, worked in managerial positions, which led me to sales.”

World View

Nura continued to travel in young adulthood, taking a three-year sabbatical in her early 20s. She traveled to Central and South America, Europe, and Southeast Asia. In the process, she would live in a particular area and volunteer in that locale.

“Those experiences taught me so much about how to relate with people from different cultures and backgrounds. In the developing countries I spent time in, it was extraordinary to see how joyful and content people were despite what little they had. The common thread I found that made people happy was their community — a sense of



belonging and commonality. It was one of the greatest lessons I learned, which was to give back to and foster growth in your community. I also ended up studying Spanish and can now speak it fluently,” she says.

When she returned home to finish school at UC Irvine, she had aspirations to teach, but she quickly decided to go back into real estate.

“Real estate was my first love. It’s been a wonderful career and I feel so honored to serve this area. In Orange County, we aren’t just selling homes, we’re selling a way of life,” Nura says. “It’s like nowhere else. From my experiences abroad, I can sincerely say that we live in the best place in the world.”

Rewarding Life

Family is at the heart of life for Nura.

“My family is made up of entrepreneurs in Orange County. My stepfather owns a pasta manufacturing company called Pasta Mia and has grown that into a commercial success,” she explains. “My uncle in Corona del Mar is the owner of Matrix Visual. They service large events, like concerts in LA and the Super Bowl. We are all entrepreneurs at heart.”

In her free time, Nura takes advantage of Orange County’s natural landscape and resets by hiking and going to the beach.

“I grew up going to the beach regularly. The ocean and the beach are a constant in my life ... it’s where I go to decompress. Hiking our beautiful trails is also when I regroup mentally. I always finish my hike with a sense of clarity. I do prefer our ocean view trails,” she adds. “Plus, I play a little tennis and am a member of the El Niguel Country Club, where I take golf lessons and attend all of our fun social events.”

Nura has a heart for helping too. She donates to CHOC Children’s Foundation with each commission. She also donates her time to the Laguna Beach Food Pantry. Those who work with Nura can feel her individualized and focused attention on their needs.

“Oftentimes, my clients tell me that they feel like they are my only client. That is something that I strive for. I always want my clients to feel they are my top priority. If I accomplish that, I know my team and I have upheld our standard of white glove service,” she smiles. “The relationships I foster with clients are lifelong partnerships. It’s not all business though ... I’m always hosting events for my past clients and the community. We have a lot of fun together too.”



Laguna Niguel and Dana Point native Nura Motal is with COMPASS Dana Point.



Beat the Competition

with Real Estate Video!

Video as a major tool to market your real estate business is not a secret. However, only a small number of active REALTORS® actually implement this weapon into their marketing plans. Perhaps it's the fear of being in front of a camera, or maybe video just isn't part of how you conduct business. In the future, there will be two types of agents going forward: Realtors who use video in their business and ones who don't. Currently, 73% of homeowners say they prefer a Realtor to list their home using video as part of their marketing plan, though only 9% of Realtors nationwide actively use video when marketing properties.

ENGAGEMENT AND STORYTELLING

Video is the best way to convey a value message to your targeted audience. The end game is to get your prospects and potential customers to “like and know you” before you ever meet them. It also allows you to use your videos of homes to market for more listings. It's like having an ultimate weapon in the bag when going on listing appointments. Telling the story of their property and getting interest above the other listed homes nearby will have your clients raving about you.

EYES TO YOU!

A video posted on your website keeps people there 88% longer than if you don't have video. That is huge! REALTORS® spend tons of money to get eyes to their business, such as postcards, flyers, newspaper ads, magazines, and more. These all cost large sums of money and typically get thrown away after a short period of time. Viewers retain 95% of what they see on a video versus only 10% of what they read.

VIDEOS ABOUT WHAT?

What are some good video topics? The key is not only making videos that the consumer would want to watch but videos they would look for *online* when they have a real estate need. Here are some examples of video topics to consider:

- Subdivision Video (your farm)
- Listings Property Video
- Market Stats in your area (overview)
- Short Sale vs. Foreclosure
- Homebuying Process in South OC

- Why Staging is a Good Idea
- Steps to Downsizing for Seniors
- Why Waiting to Purchase a Home is More Costly
- Things to do in South OC
- Video Interview with Your Favorite Vendors
- What are the Differences Between FHA/VA/Conventional Loans?
- Why Do You Need Title Insurance for Your Home?
- Market Forecast for Your Farm Area
- My Listings
- Open House Info on Listings
- When Does My Seller Get Their Proceeds After Closing Escrow?

BE PROGRESSIVE!

Think about your competition. Are they still marketing to consumers the old way? Break away from the herd and develop your own marketing plan around something that fits what the consumer wants — video. The stats tell us consumers retain and learn more by watching videos, and they are a great way to create a 24/7 selling proposition for your business. Get ahead of the competition by implementing video into your real estate business!

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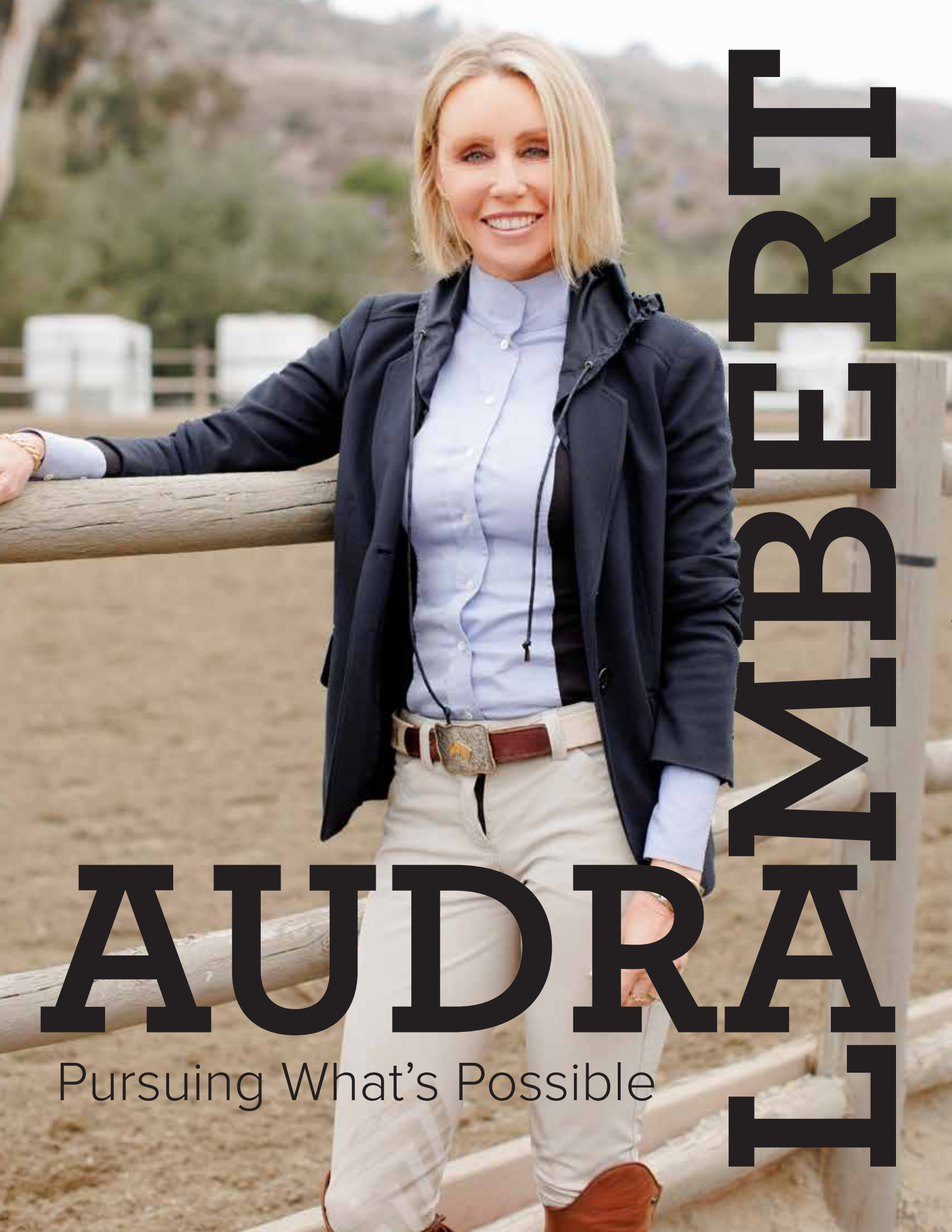
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AUDRA

LAMBERT

Pursuing What's Possible

▶▶ agent spotlight

By Dave Danielson
Photos by Bodie Kuljian



We all have visions of what we hope the future might look like for ourselves and our families. But how do we get there? How do we make those hopes into something real and tangible?

When it really comes down to it, having a vision for what we hope the future will be is one thing; the difference between what is and what could be is sustained action — dedicated movement toward that goal through time.

That difference is something that is powerfully demonstrated by Audra Lambert, a leader in life and in business.

GOING FOR HER BEST

As a REALTOR® and leader of the Lambert Group with Realty ONE Group, Audra pursues what's possible for herself and those she serves.

"Real estate is always changing. There are new innovations and ways to reinvent yourself constantly," Audra says.

"It is a very saturated market, and I never want to get stale. I'm always looking for ways to improve and stand out. I really like the fact that, in this business, I'm constantly being challenged."

ENJOYING THE RIDE

While growing up, Audra competed in

equestrian events during her high school years. In fact, her grandfather was a Wyoming cowboy.

While some have a clear vision of their real estate future, it took a period of time for Audra to discover her passion for the business.

"I never thought I'd be in real estate," she admits. "I graduated from Pepperdine University and then worked for a computer distributor, where I became a sales director."

MOVING FORWARD

Through time, Audra got married and started her family. About 14 years ago, she moved to San Juan Capistrano.

"During that time, I thought I should get my real estate license. It was a really difficult time for me to get started in the business, initially. But I made the commitment, and I jumped into real estate heavily in 2005, when the market was doing very well," Audra says with a smile.

"Then, when the economic downturn hit in 2008, it was a challenge. I went door-knocking at the time. I focused

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my efforts on San Juan Capistrano and built from there. I especially love selling San Juan Capistrano.”

BUILDING WITH HER BEST

Audra’s dedicated, hard work has paid off in many ways. In 2021, she recorded nearly \$30 million in sales volume.

Today, one of the most rewarding parts of Audra’s work involves the strong sense of teamwork she enjoys with two other agents in her group — Brigitte Belanger and Bridgette Yates.

WONDERFUL WORLD

Away from work, Audra’s life is enriched by family. She treasures time spent with Peter Lambert and their son, Nicholas.

In her free time, Audra maintains a strong love for horses and riding.

When it comes to giving back, Audra does her part to make life better in her community. One of her favorite organizations to support is the Children’s Hunger Fund.

“I appreciate the fact that about 96 percent of the funds that are donated go directly to assisting people in need,” she says.

UNMISTAKABLE IMPACT

When you talk with Audra, it’s easy to see her integrity, sense of fun, and hardworking nature.

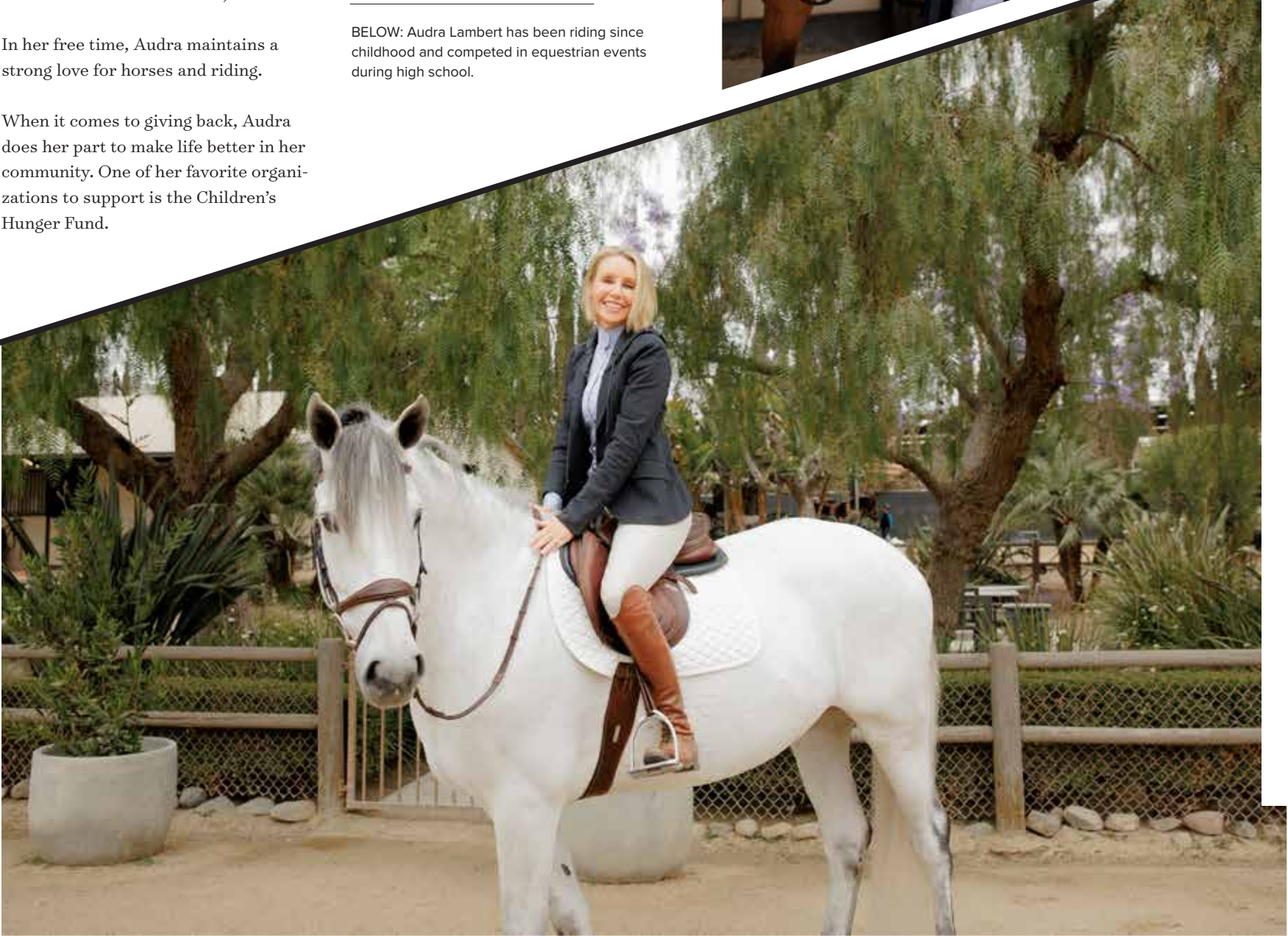
Congratulations to Audra Lambert for all she does to help out in the world. Day by day, she makes a lasting, positive impact on those around her.

Whether it’s for the members of her team or the buyers and sellers she supports, Audra provides an active, innovative spark that helps others go further in their own lives.

BELOW: Audra Lambert has been riding since childhood and competed in equestrian events during high school.



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IT'S
FOR THE
MEMBERS OF
HER TEAM
OR THE
BUYERS AND
SELLERS SHE
SUPPORTS,
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IN THEIR
OWN LIVES.



Audra continues to ride at Blue Ridge Farms at the Rio Vista Stables in San Juan Capistrano.

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» cover story

By Dave Danielson

COLE

Market-Ready

Every selling client dreams of being able to get their property to market with a minimal extra outlay. Of course, in many cases, getting a home to that point takes some strategy, design, work, and money.

Gabe Cole is one who goes above and beyond to make those aspirations real.

As Founder & Team Leader of Realm Residential, brokered by eXp Realty, Gabe has a true, market-ready drive.

“Back in 2008 to 2012, I was flipping homes for clients, and then started doing it on my own. I had an opportunity to fix and flip more than 100 houses. I learned a lot through that process, and had a passion for it,” Gabe remembers.

“It’s very important to me to help my clients transform their properties to become show-ready to maximize their investment. We so often see sellers in the market leaving tens or even hundreds of thousands of dollars on the table by not having the proper strategy when listing their home for sale. From my experience, I know when properties could have sold for a higher price if there was more effort put into the preparation of the home before putting it on the market,” Gabe says.



The REALM Residential team (from left to right: Adriana Gee, Gabe Cole, Christina Kolcheva, Mary Frances Looke, Joshua Lee, Kim Garner, Callum Moloney).



Photo by Bodie Kuljian

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“We offer a program where we help our clients get their property in the best showing condition without any upfront cost to the owner. This is a value-add service for our clients to help them maximize their sales price, and we manage the whole process for them. Our sellers get all the benefit of the increased sales price and simply pay us back when escrow closes.”

MAKING AN EARLY START

Gabe got into the business as he graduated from college at USC.

“I always had an interest in real estate, even as a kid,” he says. “I enjoyed looking at different architectural styles and even going to open houses and model homes with my parents where I grew up in Del Mar.”

When Gabe began his collegiate career, he met the woman who would become his wife, Chadnie. Her father was a real estate agent. In time, Gabe took advantage of the opportunity to shadow her father and learn the business from him.

“He mentored me and brought me in under his wing. It was an amazing opportunity,” Gabe remembers. “During that time, a lot of my classmates were getting into the commercial side of the business, but I enjoyed the human connection a little bit more ... interacting with families with one of their biggest financial decisions that they typically make.”

KEY GUIDANCE

As Gabe looks back on that time, he feels blessed to have had that type of mentorship, as well as a solid accountability partner.

“It really helped me in focusing on the things that needed to be done every day and actually getting the work done that would move my business forward,” he says.

Gabe earned his license in 2002. During his first year in the business, he earned Rookie of the Year honors in his office, recording 18 deals in 18 months. In 2004, he began working with Tom Ferry coaching.

“That was an important step for me. I’ve always had a coach to help guide me and keep me accountable. I always like to learn. The fundamentals are always there, but the business is always changing, so I love staying up-to-date, and a coach really helps me do that.”

BUILDING ON MOMENTUM

Gabe has built on his career momentum through time. In fact, in 2021, he and his team amassed \$80 million in sales volume, representing 62 transactions.

Gabe is quick to shine the spotlight on the members of his team.

“I really love mentoring and pushing agents on my team, as well as with my brokerage with eXp Realty,” he says.

“Someone can partner with me at eXp without joining my team and still get collaboration and mentorship from me. This provides me an opportunity to pour into other agents and help create other leaders that are looking to grow their business or even form their own teams. There is a tremendous amount of synergy that can be created when you align yourself with other amazing people and this is something that greatly drives and fulfills me.”

FAMILY HIGHLIGHTS

Away from work, Gabe’s world is made much richer by family. He treasures time with Chadnie and their children, 16-year-old Eva, 13-year-old Grayson, and 11-year-old Finley.

In his free time, Gabe likes playing pickleball, riding his bike, and one-wheeling.

As he reflects on his own career, Gabe offers helpful tips for those who are getting their own start in real estate.

“The best advice I can give for, those who are new to this rewarding career, is to find an experienced mentor



Gabe Cole with his wife, Chadnie, and children, Grayson, Eva, and Finley.

to help them get started,” Gabe says. “That mentor could be the manager in their office, a team leader, or someone they know in the business.”

“I don’t think I would have had the success I have experienced without a very strong mentorship program. As you get in, there are things that can easily distract you. It’s important to have someone there who can guide you. Otherwise, it can be easy to flounder in the business.”

Another vital part of success that Gabe recommends is staying accountable — establishing benchmarks on a daily basis, sticking to them, and being held accountable to that.

“As you get into real estate, there are things that can easily distract you. It’s important to have someone there who can guide you.”

When you talk with Gabe, it’s easy to see his honest, straightforward nature that makes a true impact for those he interacts with each day.

“They put their trust in me because they know I have their best interests at heart. I will give them advice even if it means talking them out of a sale,”



Gabe says. “If I don’t feel like it’s the right house for a client, I will give them reasons why. I think that helps build trust and allows my clients to really open up to me since they know I’m not just trying to sell them a home. They know I truly care, and treat them as if they were a close friend or family member.”

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Stocking the Home Bar

A useful thing many of us have learned from a years-long global pandemic is how to *make do* — and even enjoy ourselves — with what we have at home. The familiar social act of grabbing a drink with friends was off-limits for months, leaving cocktail lovers ample time to hone their at-home mixology skills. Planning to show off your drink-mixing prowess this summer? Here are a few suggestions for stocking the home bar...

First, consider the drink-making occasions you have coming up to guide your selections. Do you need a versatile collection of spirits such that the most popular bar drinks can be whipped up with ease? Or are you mainly planning for intimate gatherings, focusing on favored drinks you want to perfect or a particular spirit you wish to explore?

Generally, according to most mixology experts, a well-rounded home bar should include at least one bottle of each core liquor:

- **Vodka:** Most home bartenders will benefit from having two bottles of



this indispensable spirit on hand — one budget-friendly bottle for mixing tall drinks, like bloody Marys, and a top-shelf bottle for smooth sippers like martinis.

- **Rum:** Two bottles of rum — one light and one dark — will make concocting summery daiquiris, mojitos, and mai tais a breeze.
- **Gin:** A high-quality bottle of dry gin is essential for beloved cocktails like the gin and tonic and dry martini.
- **Tequila:** Sweet summer sunshine and good tequila go hand in hand ... in a delightful margarita. A nice bottle of blanco (or silver) tequila is the best choice for your home bar.
- **Whiskey:** A premium bourbon and a blended whiskey are excellent options for both sipping and classic cocktails like an old fashioned.

EXTRAS:

- Brandy: Once considered a core spirit, brandy is the star in classic cocktails such as the sidecar and brandy alexander.
- Various liqueurs (choose one or many, depending on your preferences): amaretto, coffee, orange, Irish cream, vermouth
- Fruit juices, such as lemon, lime, orange, cranberry, and pineapple
- Sodas, such as club soda, tonic water, ginger ale, cola, and diet cola
- Citrus garnishes (twists, wheels, slices), such as lemon, lime, or orange
- Bitters
- Simple syrup

Cheers to cold drinks and sunshine this summer!



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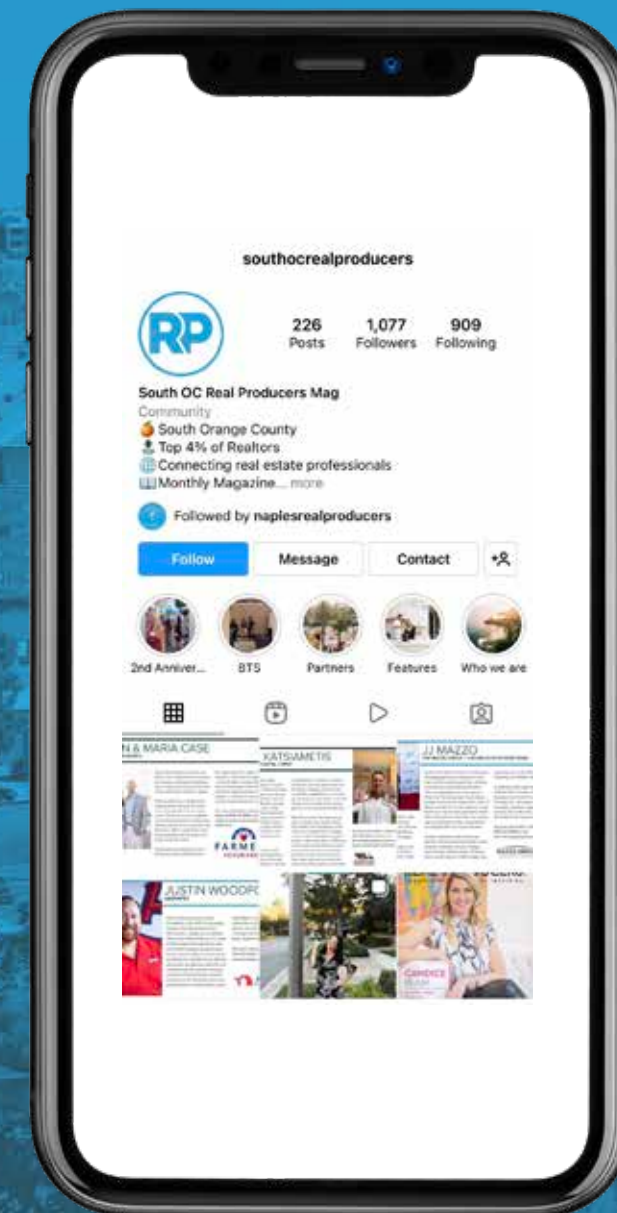


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