SOUTH ORANGE COUNTY

REAL PRODUCERS®

CONNECTING. ELEVATING. INSPIRING.





The Lender Realtors Trust Most to Make Them Shine

Shawn Muro Senior Division Loan Officer | NMLS #331699

949.257.9112

Turn All Your Buyers into Same-As-Cash-Offers

www.PassGoApproval.com

My Team Exceeds Expectations

Muro Division Consists of a Team of Processors, Underwriters and Closers Dedicated to Every Transaction



Call Me Personally Today! 949.257.9112

MuroLendingGroup.com

MURO DIVISION







Great people. Amazing Service. Quality Results.

Call, Text, or Visit Our Website to Get Your FREE Quote!

949-481-2501 • WWW.COASTALINSPECTION.US

28241 Crown Valley Pkwy., Ste. F432 • Laguna Niguel, CA 92677



TABLE OF

CONTENTS



06
Index of
Preferred
Partners



In Memorian Gregory Hudson



Broker Spotlight: Shelly Reyland



Agent Spotlight: Davin Emmons



26
Special
Events:
Photos
from
Our 3rd
Anniversary
Party



Story: Ken Harter

Cover photo courtesy of WASIO faces

REAL PRODUCERS.

WANT TO BE FEATURED AS A RISING STAR?

OR KNOW SOMEONE WE SHOULD FEATURE?

- Five years or less in the business
- At least \$10 million in sales in one calendar year

Active on social media

For more information, to nominate, or to request to be featured, please email southocinfo@realproducersmag.com!

CHRISTOPHER and HALLIE

YOUR ESCROW PARTNERS



When it comes to your open escrow, our exclusive **Weekly Escrow Update** is the ultimate checklist designed to help all parties stay on track. It's a proactive approach that highlights the current status of all **documents, reports, and outstanding items.** Our exclusive Weekly Escrow Update reports keep you and your clients up to date on the progress of your open escrow! No more wondering if Escrow has received or sent items - we keep you posted every step of the way, automatically, on every transaction!



20,000 career-closed transactions
\$8,000,000,000 in career-closed residential real estate

• Highest and Most-Rated Escrow Team in California

• Over 400 5-Star reviews on Yelp • 16 Exclusive Concierge Services

Glen Oaks Escrow - Laguna Niguel | www.glenoaksescrow.com 949-625-6751 | 28202 Cabot Rd. Suite 205 Laguna Niguel, CA 92677



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!

Rick Muro

CHIROPRACTIC

Horning Chiropractic and Acupuncture Ben Horning (949) 422-7698

ESCROW SERVICES

Corner Escrow Katie DiCaprio (949) 303-0515

Escrow Options Group Bernadette Kerkes (714) 348-4718

Glen Oaks Escrow Hallie Packard (949) 607-7665

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

HOME INSPECTION

Coastal Inspection Services Tracie Kirkpatrick (714) 469-9489

Preferred Inspection Services Jerry Stonger

Inspection Company Philippe Heller (800) 232-5180

JUNK REMOVAL SERVICES

The Junkluggers of **Orange County** Joe Sandoval (949) 632-2123

MORTGAGE SERVICES

CrossCountry Mortgage JJ Mazzo (877) 237-9694

Monarch Coast Financial Kevin Budde (949) 422-2075

MortgageOne, Inc **Christopher Smith** (949) 292-9292

Movement Mortgage Matt Webb (949) 742-2868

(949) 234-7125

The Real Estate

MOVING COMPANY

(949) 354-8400

Muro Lending Group

Costa Mesa Moving Company David Wilkes (714) 241-1673

PHOTOGRAPHY

Antis Media Dave Antis (917) 696-2493

Milk Media Bodie Kuljian (805) 704-8781

Thomas Pellicer (714) 381-7675

WASIO faces Yaneck Wasiek (949) 529-0512

PROFESSIONAL ORGANIZING

(949) 482-9476

Coastal Organizing Company Liz Wann

SCREEN PRINTING & EMBROIDERY

Print And Cultivate Flo Indries (949) 973-1515

STAGING & HOME DESIGN

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

TITLE SERVICES

Chicago Title Shannon Peterson (949) 235-6913

Lawyers Title Jeff Tiss (949) 422-1301

WFG Title Andrew Walsh (949) 300-9101

VIDEO PRODUCTION

Bowman Group Media Tyler Bowman (949) 275-1386

CORNER **ESCROW**

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 •

LAGUNA BEACH LAGUNA NIGUEL

BEVERLY HILLS

6 · November 2022

MEET THE

SOUTH ORANGE COUNTY

REAL PRODUCERS TEAM



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



Ellen Buchanan Editor



Emma Coffman Executive Assistant



Geneva Eilertson Marketing Associate



Heather Johnson Account Manager/ Ad Strategist



Dave Danielson Writer



Alex Regueiro Social Media Manager



Tyler Bowman Media and Video



Yaneck Wasiek Photographer



Bodie Kuljian Photographer

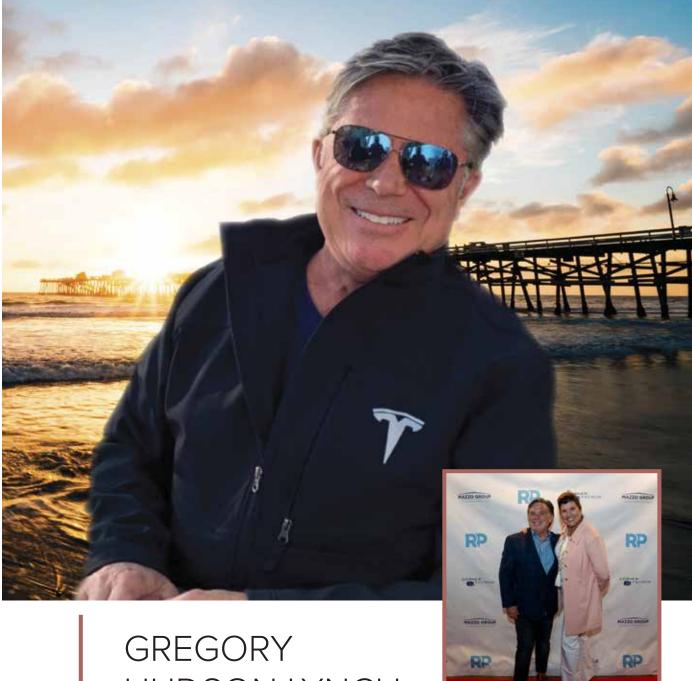


Thomas Pellicer Event Photographer



If you are interested in contributing or nominating REALTORS® for certain stories, please email us at michele.kader@n2co.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 advertisements 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.



HUDSON LYNCH

n Saturday, August 20, 2022, our community lost an icon when Gregory Hudson Lynch, principal of The Lynch Group at Compass, died in a tragic automobile accident. Gregory was a loving husband, father, leader, and a true inspiration to his community. He always had a very passionate, enthusiastic, and hardworking mindset. He put 100-percent effort into everything he did. Gregory was a mentor who led by example with his professionalism and positive attitude even when faced with adversity.

The way Gregory spoke about Cheryl, his wife of 29 years, you could feel the love pouring from his heart. His eyes filled with tears sharing the story of how they first met. And you could see the memories, the passion, and the unconditional love he carried for his family through his eyes.

It was an honor for anyone who had the pleasure to work with Gregory, talk to him, connect with him, and hear about his life, which was full of adventure. His legacy will live on, not only through his children and Cheryl but through all of us at The Lynch Group. He was, and his legacy will always be, a true leader, friend, and mentor.



ESCROW

OPTIONS GROUP





COMPLIMENTARY SERVICES

SELLER NOTARY SERVICES, WIRED COMMISSIONS, ALTOS MARKET REPORTS, UPFRONT HOA ASSISTANCE PRE-ESCROW SERVICES AND MANY MORE



MULTI-LINGUAL OFFICERS

OUR ESCROW TEAMS SPEAK OVER 10 LANGUAGES TO ENSURE YOUR CLIENTS FEEL COMFORTABLE AND INFORMED THROUGHOUT THE ESCROW PROCESS



12 LOCATIONS IN SOCAL

70+ TEAM MEMBERS IN OFFICE LOCATIONS COVERING ORANGE, LOS ANGELES, RIVERSIDE, SAN BERNARDINO AND SAN DIEGO COUNTIES

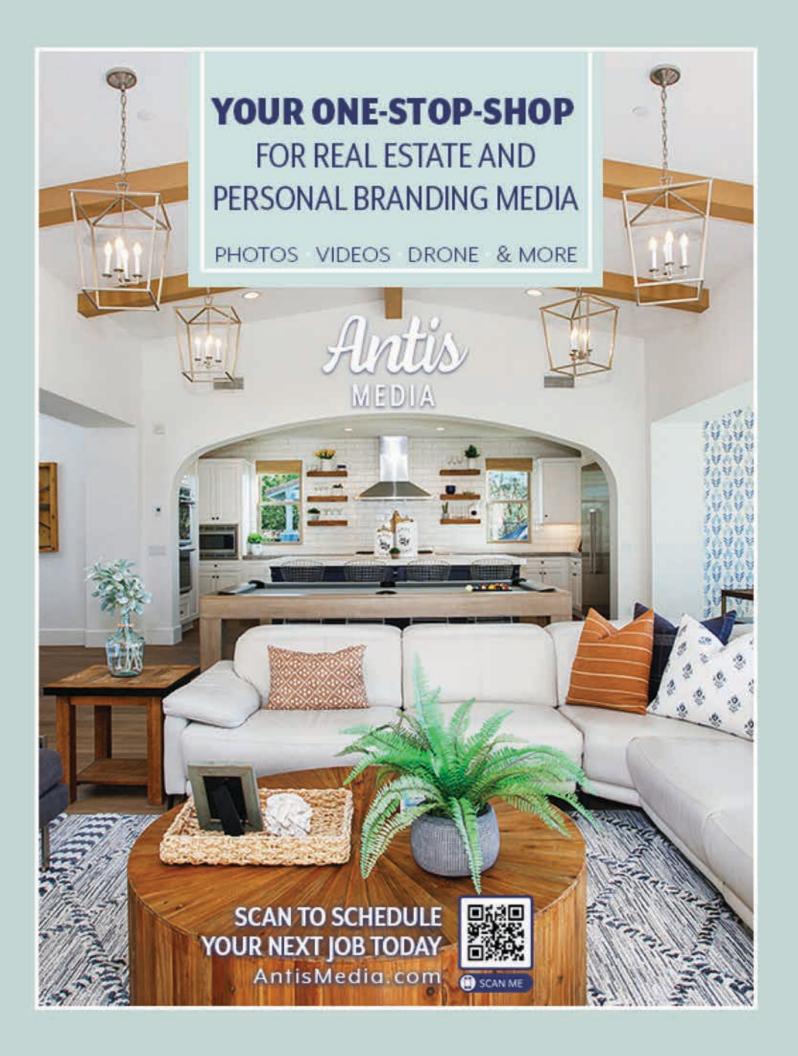


BERNADETTE KERKES

VICE PRESIDENT OF MARKETING & BUSINESS DEVELOPMENT P. 714.348.4718

E. BERNADETTE@ESCROWOPTIONS.COM

WWW.ESCROWOPTIONS.COM



Sign up for our Free Virtual Agent Training including AB-38 Email Sales@SDinspect.com



Now offering Home Fire Hardening Inspections

Call us for more info!

Serving Southern California Since 2004

24/7 online scheduling or call our fully staffed office Same-Day report delivery with onsite summary review Use our easy Request for Repair builder right from our reports Sewer Scope, Mold, Roof, Termite & Pool Inspections Thermal Imaging, 4/90 Guarantee & Roof included on every inspection Optional 3rd Party Repair Quotes in 24 hours based on our reports ONLY Company in California offering Home Fire Hardening Inspections



1,450+ Google Reviews & 580+ Yelp Reviews

SDinspect.com (949) 464-4774











We all like to succeed in whatever we have planned for ourselves in life. But it makes it all the more fulfilling when your success comes from helping others achieve their dreams.

That's what Shelly Reyland does every day.

The Drive to Help Others Thrive

As broker/owner of RE/MAX Coastal Homes, Shelly is driven by helping others achieve their goals.

"My favorite part is getting to know people and being involved in helping them buy or sell their own personal home or an investment. I enjoy that," Shelly says.

"I try to stay connected with my clients and like knowing that every day is different. I also like the challenge of holding deals together."

Finding Her Way Forward

Shelly originally grew up in Michigan. She started her career in property management and managed 810 units. She also opened and operated her own marketing company before taking time off when she had her first daughter.

After leaving the Midwest, Shelly moved to Phoenix for a couple of years before moving to the area in 2002.

"About 11 years ago, I decided I could be a broker/owner, so I opened up a RE/MAX franchise," Shelly says.

"It has been a long journey to get the brokerage up and running. Today, we have about 30 agents and have a great permanent home in San Clemente."

Passion for the Profession

When you talk with Shelly, it's easy to see the passion she has for the profession and the people she gets to work with on a daily basis.

"I love the camaraderie we have on our team, and I also still like to sell," she emphasizes. "I feel very lucky that I get to do this, and I love it."

Signs of Success

RE/MAX Coastal Homes has enjoyed a remarkable level of success through time. In fact, they've grown every year since starting.

• • •



Another favorite pursuit throughout the years has been supporting her three girls during their time in high school theater.

When it comes to giving back, Shelly has been deeply involved in the Drama Booster organization at San Clemente High School for 10 years.

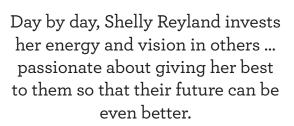
Positive Influence

Those who know Shelly appreciate her extremely positive nature.

"It means a lot to me that the people around me know that I'm fair," she says with a smile. "I always like being generous with my time and being a resource for others."

Day by day, Shelly Reyland invests her energy and vision in others ... passionate about giving her best to them so that their future can be even better. In turn, she is grateful for her clients' loyalty and friendship.







WAS () faces

You need a Photographer that sees the best in YOU & knows how to capture that.

SCHEDULE YOUR SESSION WITH YANECK!





SCHEDULE SESSION

2. GET PHOTOGRAPHED we'll guide and direct you to get the BEST!

3. REVIEW HEADSHOTS we will review together & choose the best headshots for YOU!

4. RECEIVE RETOUCHED HEADSHOTS

you will get YOUR fully retouched headshots in few short days

WASIOfaces.com | info@wasiophotography.com | 949-529-0512 3633 W. MacArthur Blvd, Santa Ana CA 92704

PRINT AND **CULTIVATE**

DESIGN + CREATE

YOUR BRAND | YOUR VISION

- screen printing
- fulfillment
- dtg (digital printing) product development
- embroidery
- graphic design

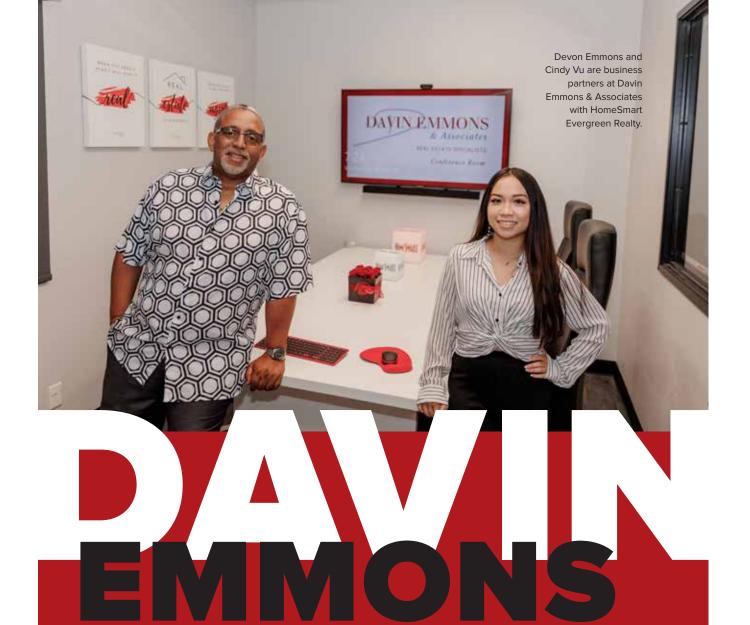
printandcultivate.com HELLO@PRINTANDCULTIVATE.COM

(949) 973-1515 **(949)**









Serving & Protecting Their Dreams

The visions that your clients have of their future aren't realized automatically. Your clients rely on your thoughtful guidance and tireless efforts to get where they want to go.

The desire to give that trusted guidance and leadership to others is what sparks Davin Emmons to make a difference for the people around him every day.

As a team leader of Davin Emmons & Associates real estate specialists with HomeSmart Evergreen Realty, Davin has built license in 2004. But the truth is

a strong reputation for serving and protecting his clients and their dreams.

"I enjoy putting people in homes,

and my passion is working with first-time homebuyers," Davin says with a smile. "A lot of times, Davin was raised in Gardena, first-time homebuyers don't believe it can happen. I love putting people in homes who never thought it could be real."

A CAREER OF CARE AND COMMITMENT

Davin earned his real estate

that Davin has spent his entire career protecting and serving others — including the 29 years he spent as a member of the Los Angeles County Sheriff's Department.

California, as the son of a single mother after his parents divorced.

"She was an extremely strong mother to my two brothers and me. She did all she could. She drove the city bus and made sure we stayed

• • •

on the straight and narrow ... sending us to private schools," Davin remembers.

"Coming out of high school, I saw my reality based on the people I was hanging around. I felt that I may end up in prison or worse. In fact, the scariest day of my life was coming up to my 18th birthday because I knew if I did something and was arrested, I wasn't going to the juvenile facility; I would be going to prison. It's not that I was a bad kid; I grew up with a set of friends that made questionable decisions."

SETTING HIS PATH

Davin broke free of that chapter in his life and enlisted in the U.S. Army. During his three-year duty, he spent time at three posts, including in West Berlin, Germany. In the process, he became an Army MP. It seemed to be a role that was made for him.

"Growing up, I always wanted to be a cop. Even though I was hanging out with people who didn't always make the best decisions during that time when I was 14 years old, I became an L.A. police explorer for four years," he says.

EXPLORING AND BUILDING

After his service to his nation ended, it took Davin just 10 months to become part of the Los Angeles County Sheriff's Department.

"I spent 29 years as a deputy sheriff. During that time, I had several injuries. One injury was 19 years ago, when I blew my back out during a fight," he remembers.

Davin was off work recovering for 13 months. In the meantime, he heard whispers that there might be an early retirement for him.

"I didn't have a backup plan at the time, so I said, let me get my real estate license," Davin says. "I went to school online with the local community college, took all the coursework I needed and got my license."

Eventually, Davin recovered and returned to work with the county. For the next 14 years, he carried out both roles — in real estate and as a deputy sheriff.

"At first, it was slow building my real estate business. But I was lucky that one deal led to two, and then four and so on," Davin says. "By the time I retired from the Los Angeles County Sheriff's Department in 2017, I had done 25 transactions in my final year as a deputy sheriff."

REPUTATION FOR RESULTS

Through time, Davin has built a remarkable reputation for results. In fact, in 2021, he recorded 49 transactions. On the way to those numbers, he was running out of hours in the day to get it all done by himself, so he started his own team with his business partner, Cindy Vu. "Cindy had worked as our receptionist who immediately showed herself to be extremely self-motivated. As a recent graduate of the University of California at Irvine, she has been instrumental in my success," Davin says.

"Right away, I knew that she was young, hungry, and motivated. I asked her if she wanted to be a REALTOR®. She kept her job as our receptionist and started working with me part time," Davin says. "Then, in March of this year, she joined me full time. Since then, she has already closed several transactions, and she is currently working on some million-dollar deals."

Davin's world is made richer by his family, including his wife of 26 years, Lisa, and their children — Davin Jr., who just graduated from Arizona State University with a psychology degree and is working as a school-based interventionist with a school system in Phoenix, and their daughter, Ashley, who just graduated from high school and plans on attending cosmetology school.

In their free time, Davin and his family have a passion for traveling, with favorite destinations being Maui and Puerto Rico.

Giving back is also central to life for Davin. He has a big place in his heart for groups such as Disabled American Veterans and Tunnels to Towers — both being nonprofits benefiting veterans.

As Davin looks to the future, he feels deep gratitude for his place in life and his work with his clients.

"My hope for my clients is that they always know that I legitimately care for them," he says with a smile. "Real estate is definitely my blessing."







Family Owned & Local Direct Lender | NMLS#: 898812 🚨 🧿 in f 🚉









South OC Real Producers

3RD ANNIVERSARY PARTY

SEPTEMBER 15, 2022

We had a wonderful time celebrating our third anniversary in print "toes on the sand" at the gorgeous Hotel Laguna in September. We loved seeing you enjoy yourself and build stronger relationships in the industry. You are the best of the best, and it was wonderful to see the synergy happening between the top agents in South OC and our business partners! Congratulations to Hailey Potok for winning the social media contest during the event!

A special thank-you to our event sponsors, Michelle Chandler-Rahe with The Escrow Source and Chris Smith with TheSmithGroup at MortgageOne, Inc.! Please see their personal thank-yous to this amazing community on pages 33 and 34, after the gallery.

Our event season is not over yet! Our NEXT EVENT is coming up soon, on November 7th, from 5–8 p.m., at Marbella Country Club. Our event at Marbella last year was one of your favorite locations... We're looking forward to seeing you all again there!

For information on all South OC Real Producers events, please email michele.kader@n2co.com.





























• •

























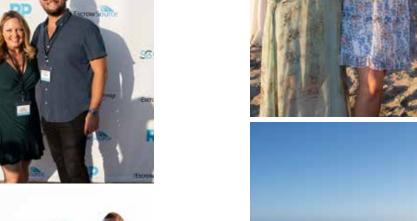
































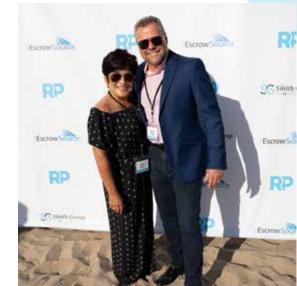
































岩**Escrow Source**Orange County's Finest Escrow Agency

Terri Elenn

Business Development

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 24/7and truly prides herself on being a phone call away.

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



MICHELLE CHANDLER-RAHE | The Escrow Source

Dear Michele and South OC Real Producers,

I wanted to express my appreciation for the opportunity to participate and for being asked to sponsor the awesome Real Producers' third-anniversary event at Hotel Laguna on September 15th. It was my honor to support this wonderful event that brought everyone together, as a community, to celebrate South Orange County Real Producers' third anniversary!

Thank you with all my heart to all of the REALTORS® who came

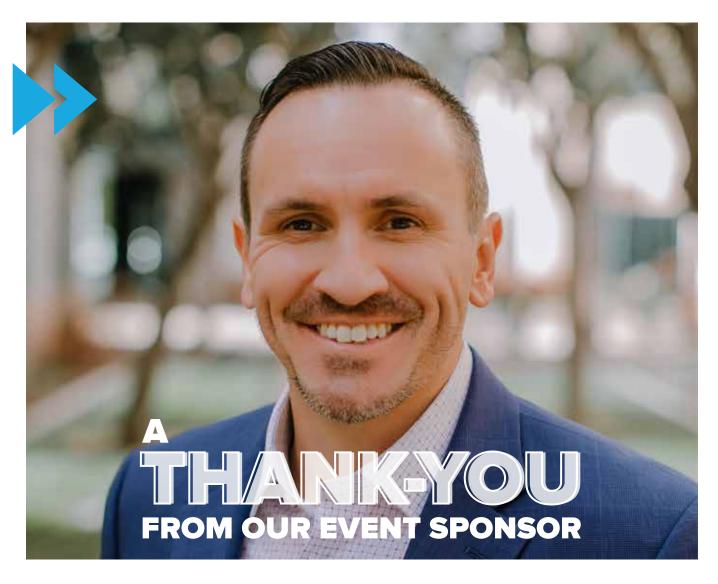
out and attended the event. It was so great to connect with many of you! If I didn't have a chance to say hello personally, I look forward to seeing you at the next event, in November.

Please feel free to email me at michelle@ theescrowsource.net.

With gratitude,
Michelle Chandler-Rahe
The Escrow Source



The Escrow Source, Inc., is a full-service escrow company licensed in the state of California. Headquartered in Laguna Niguel, we serve all of California, but we specialize in Orange County and San Diego County because they're nestled right in our backyard. The Escrow Source is a proud member of the California Escrow Association, a statewide organization of professional escrow practitioners. We pride ourselves on strength, excellence and integrity in our escrow services to you, as our consistent track record of integrity reinforces our customers trust in us. Founded in 2011, The Escrow Source understands the ever-changing market and guarantees that your escrow transactions are managed professionally and in a timely manner. Visit us online at TheEscrowSource.net.



CHRISTOPHER SMITH & TheSmithGroup at MortgageOne, Inc.

Dear Michele and South OC Real Producers,

I wanted to express my gratitude for the opportunity to participate and for being asked to sponsor the amazing South OC Real Producers' third-anniversary party at Hotel Laguna on September 15th. It was an honor to support this wonderful event and gather with the community.

Thank you very much to the REALTORS® who came out and attended the event. It was great to connect with so many of you and reconnect with so many of my close friends and colleagues! If I didn't have a chance to say hello personally, I will be reaching out to each of you individually in the coming weeks. As a token

of my appreciation, I have a gift for you, in addition to the one you received at the event.

I hope I'll have an opportunity to see you at the next Real Producers event!

Please feel free to email me at christopher.smith@ gomortgageone.com. I look forward to meeting you!

With gratitude, Christopher Smith TheSmithGroup -MortgageOne, Inc.



The Smith Group - Mortgage One, Inc., is a locally owned, full-service direct lender that specializes in Conventional, VA, FHA, Jumbo, HECM (aka reverse mortgages) and The All In One Loan™. We control all aspects of the transaction, from first point of contact to funding and recording of a loan. We also understand how important each client is to our agent partners, so we have created a process that is focused on client retention and oneon-one education on the loan process. Each client and real estate partner is treated as a member of our team. As such, we communicate clearly and consistently, close on time and make sure our clients are taken care of long after their loan funds. We look forward to working with you all!

Please feel free to reach us at: 949-535-1821 TheSmithGroup@gomortgageone.com With the holidays coming now is the perfect time to get organized before chaos mode sets in!



Coastal Organizing Company exists to help you find peace in your space by creating a stress-free, organized environment.



HOME ORGANIZING
MOVES AND RELOCATIONS
BUSINESS ORGANIZING

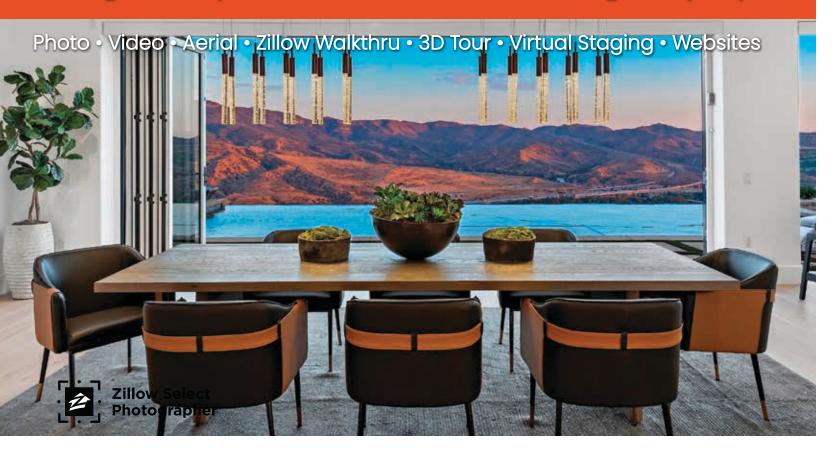
949-482-9476 www.CoastalOrganizingCompany.com

Liz and her team were amazing! The organization is beautiful and clearly labeled so my family can keep up with the system. Look forward to working with her again. Loved our experience and highly recommend!

— JULIANA B.



Orange County's Premier Real Estate Marketing Company





QUALITY · SERVICE · VALUE

www.BowmanGroupMedia.com

Tyler Bowman | 949.275.1386 | Tyler@BowmanGroupMedia.com











KEN Good enough just isn't good enough... You aren't satisfied with just getting your clients to the closing table. What you're after is their complete satisfaction and a personal best or record too. That's where Ken Harter thrives. "I love what I do. I get to show beautiful homes and make a living As broker of record of The Harter Group, Ken helping others maximize their partners with his wife, Ashley (who serves as profit on one of their largest assets," CEO). Together, they find fulfillment in advising Ken says. and guiding clients through the ever-changing real estate market so they can make the best decisions "It's very fulfilling and rewarding when for themselves. It's about setting goals and strategiyou can do that for someone." cally helping people achieve their real estate goals **MAKING MUSIC** and dreams. It's about putting their best foot for-Prior to entering the real estate industry, Ken ward each day to present each unique property for the amazing home that it is, all the while pushing enjoyed substantial success in the music industhemselves beyond the limits the market can bear try, beginning in New York, where he worked as a recording engineer at Battery Studios, working to set new trends and break records. > cover story HIS PERSONAL BEST

• • •



• • •

with the likes of Backstreet Boys, Brittany Spears, Alanis Morrisette, Yellowcard and many more.

"Music has always been a big part of my life," he remembers. "One of the biggest highlights for me was working among the likes of Max Martin and alongside my brother, who is also a talented and amazing engineer and keyboard player."

During his time working in the world of audio, Ken reached lofty heights of achievement. In fact, he and his brother earned an Emmy Award for their role in creating a promo video for Madison Square Garden Network.

SIGNS OF HIS COMING CAREER

When Ken was living in New York, he flipped homes with his father, which initially began as a hobby and eventually turned into a passion and side business. "Every time we did that, it felt satisfying marrying my creative and imaginative mind with my analytical brain. There's something so wonderful about putting your personal touch on a property and making it beautiful for another family to enjoy. My father and I literally did all the work ourselves. I learned so much about construction and valued my father's motto, "If you're going to do something, do it right the first time... No cutting corners." In the process, I also observed my agent and learned what it took to be an agent and market a property, and realized it was a skill I wanted to add to my toolbox. I am a people person, so it felt so natural to take that next step.

"I was inspired to come out to California after watching an episode on HGTV. I really felt connected to the land, so I decided to move from Long Beach, New York, to Long Beach, California, in 2005. I felt like this was where I was meant to be."

MEANT TO BE

Ken soon had a very important moment in his life when he met his future wife, Ashley.

"She was a licensed real estate agent, and she eventually encouraged me to get my license here in California too," Ken recalls.

Ken has applied his dedicated work ethic to learning and growing through time in the business. In turn, success has been something Ken has routinely found.

Today, one of the most rewarding parts of Ken's career in real estate has been meeting amazing clients who turn into lifelong friends.

"Now that I am a father, I value my career choice as a real estate agent because I have the flexibility to make my own schedule. The business can be very demanding, and while I spend a lot of my time with clients, I am grateful that I have the ability to spend time with my family in ways I never imagined," he says. "The holidays are my favorite time of year because it's a magical time with the kids and typically a slow season in the real estate business. I look forward to unwinding with my family, traveling and resetting for the new year."

Teamwork is central to success... As Ken says, "In hindsight, meeting my wife was totally meant to be. Not just personally but professionally. We are an amazing team and complement each other very well. We've figured out our strengths and defined our roles so that we can work together easily and effortlessly."

FAMILY HIGHLIGHTS

Away from work, Ken cherishes time with Ashley and their children — 7-year-old daughter Hazel and 4-year-old son Sawyer.

• • •



Now that I am a father, I value my career choice as a real estate agent because I have the flexibility to make my own schedule.

99

40 • November 2022 South Orange County Real Producers realproducers realproducers south Orange County Real Producers



• • •

Ken and his family live in Baker Ranch, enjoying their leisure time there and exploring other destinations such as Disneyland, Legoland and other locations on family road trips.

Giving back is central to life for Ken as well. He and his family donate to local animal shelters. He also donates a portion of each commission to support affordable housing efforts in the area through Give Back Homes. In addition, they also have enjoyed raising and fostering dogs.

Those who get to know Ken understand that they can count on him to be truthful, honest and genuine, with

a heartfelt level of dedication to their needs. He has fully embraced his father's motto to do things right the first time and consistently and reliably does just that — in his personal life, in his business endeavors and for his clients, helping them achieve their real estate goals with complete satisfaction, always offering up his personal best.



You are awesome. Your business is awesome. Let us help you prove it.



www.milkmedia.me

photography and videography for realtors, business owners and individuals looking to tell their story or promote their brand.

Home Loans Built on Trust

Partner with me to give your clients a simple, stress-free home buying experience



Matt Webb

C: 949.742.2868



The air is crisp, the leaves are changing, and the holidays are just around the corner! The cheerful months of November and December always fly by, but a little advance cleaning and organizing can help keep holiday entertaining worries at bay. Here are a few home-preparation tips to make your space fresh, festive and ready to entertain!

Prep appliances.

All that scrumptious cooking and baking we do over the holidays can give kitchen appliances a workout. Prep them for the overload with a thorough cleaning and inspection.

- Check the temperature reading with an oven thermometer to ensure accuracy.
- · Remove all food residue and build-up in the washtub, drain and around the door of the dishwasher.
- · Sharpen kitchen knives.
- · Make sure vacuum cleaners are emptied and located handily for quick clean-ups.

- · Clean out refrigerator and freezer, checking for blocked air vents.
- · Replace worn flapper valves on toilets (and don't forget to provide plenty of extra toilet paper and a plunger)!

Organize living spaces.

Focus on beautifying areas guests will see most, like the front porch, entryway, kitchen, living room and bathrooms. Stash away easily decluttered items, which gives the illusion of clean space (even if it isn't). Supply overnight guests with an empty drawer or closet space, extra pillows/blankets, clean towels, travel-size toiletries and a flat surface for their luggage.

Safeguard your home.

Here, an ounce of prevention prevents a pound of cure.

- · Always keep windows and doors locked.
- · Don't advertise big-ticket gifts by putting boxes outside the home.

- · Lock away all medications, firearms and household chemicals.
- · Keep driveway and walkway clear of ice and snow, if applicable.
- · Never leave open flames unattended.
- · Make sure live Christmas trees stav well-watered.
- · Utilize light timers to regulate electricity usage for decorations.

Stock up on essentials.

A few days before having houseguests, inquire about favorite snacks and drinks, and stock up on those items, as well as coffee, tea, creamer/sugar and simple breakfast items, like cereal, milk, juice, fruit and granola bars. Stock up on essentials like paper towels, tissue, toilet paper, hand soap and toothpaste to have on hand.

Plan ahead and get organized this holiday season, so you can enjoy time spent making new memories with loved ones!





Horning Chiropractic & Acupuncture

Acupuncture & Chinese Medicine • Chiropractic Applied Kinesiology • Nutrition Plans



As a Second Generation Chiropractor, *Dr. Horning knows the power of* healing your body naturally.

(949) 422-7698 www.DrBenHorning.com 25241 Paseo De Alicia Suite 150 Laguna Hills, CA 92653





- ✓ Licensed & Insured
- Expertly Trained
- ✓ Packing & Crating Services
- Referred by interior designers, antique dealers, property managers, and real estate agents throughout Southern California
- Excellent Reputation
- Low-Cost Packing Materials
- Modern Equipment & Trucks
- ✓ Storage Available
- ✓ FREE Estimates

(714) 241-1673 2614 S Oak St · Santa Ana, CA 92707 CostaMesaMoving.com

info@costamesamoving.com





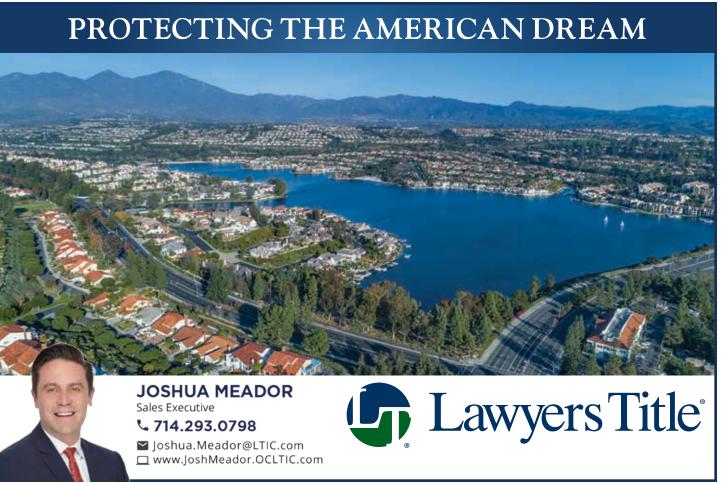
people **SPACES** aerials

Specializing in architecture, interiors and luxury real estate.

714.381.7675 | www.THOMASPELLICER.com @ @thomaspellicer













Contact Me Today! 949-422-2075

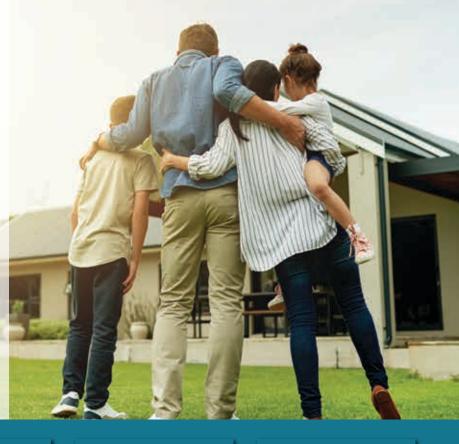
KBudde@monarchcoastfinancial.com

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

48 • November 2022 © @realproduc



