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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	\$5,628	\$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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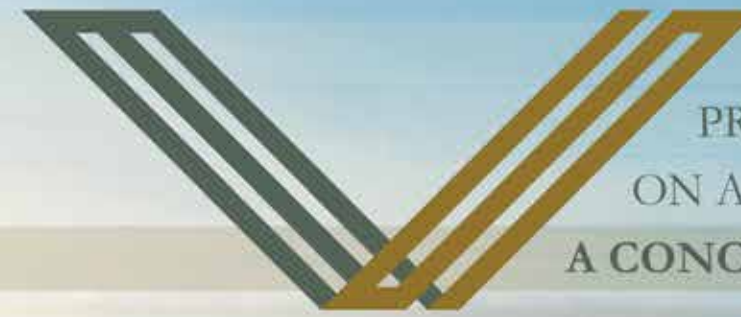
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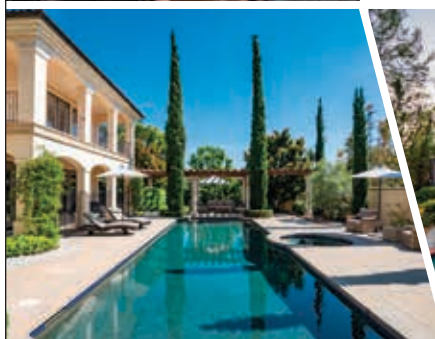
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Robyn W. | Realtor

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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.

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We are thrilled to invite the Top 500 agents in South OC and our Preferred Partners to our next private event — our 3rd Anniversary Party — being held on the beach at the beautiful Hotel Laguna (425 S Coast Hwy, Laguna Beach, CA 92651).

Come help us celebrate at this private, “toes on the sand” event! As always, we will have entertainment, fun, and the cream of the crop in our industry in attendance. Looking forward to celebrating YOU and making some great connections!

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South OC Real Producers is CELEBRATING THREE YEARS IN PRINT!

2019

It's hard to believe it's already been three years that *South Orange County Real Producers* has been in print! It's been an honor and privilege serving this community – the Top 500 REALTORS® and our preferred industry partners in our local real estate community. Thank you all for making this journey so exciting and memorable, for sharing your inspiring stories with us, and for joining us at our exclusive events, where we come together as a community of the best of the best to network, enjoy some downtime with peers, and celebrate all of your successes.



Check out what an amazing three years it's been on the next few pages. We've had some fantastic agents grace our covers, and we're so grateful to them for making this magazine one of the top Realtor-centric publications in the country. We've also had some amazing events over the last three years, where we've been able to come together as

a group. It's been wonderful seeing all the familiar faces and welcoming new top producers who've broken into the Top 500 in South OC each year.

Thanks to all of you for an incredible first three years. We look forward to many more!



CHEERS TO

YEARS!



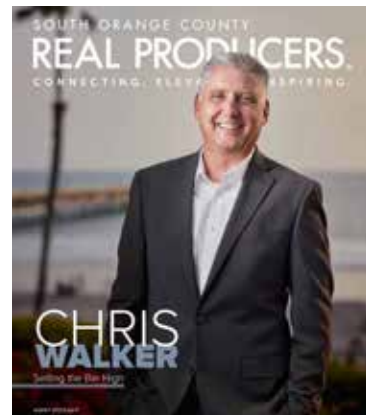
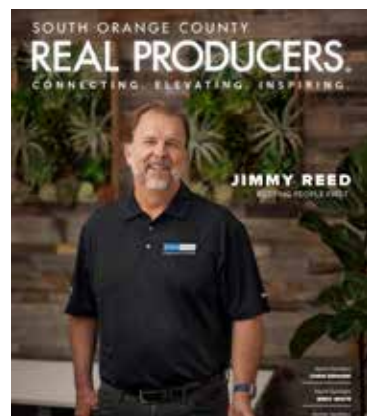
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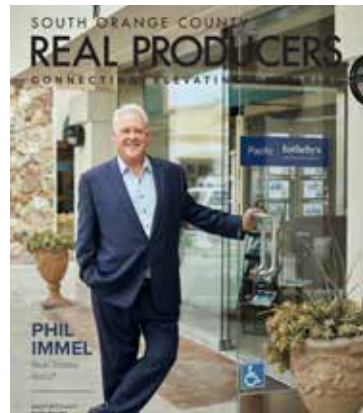


▶ third anniversary special feature

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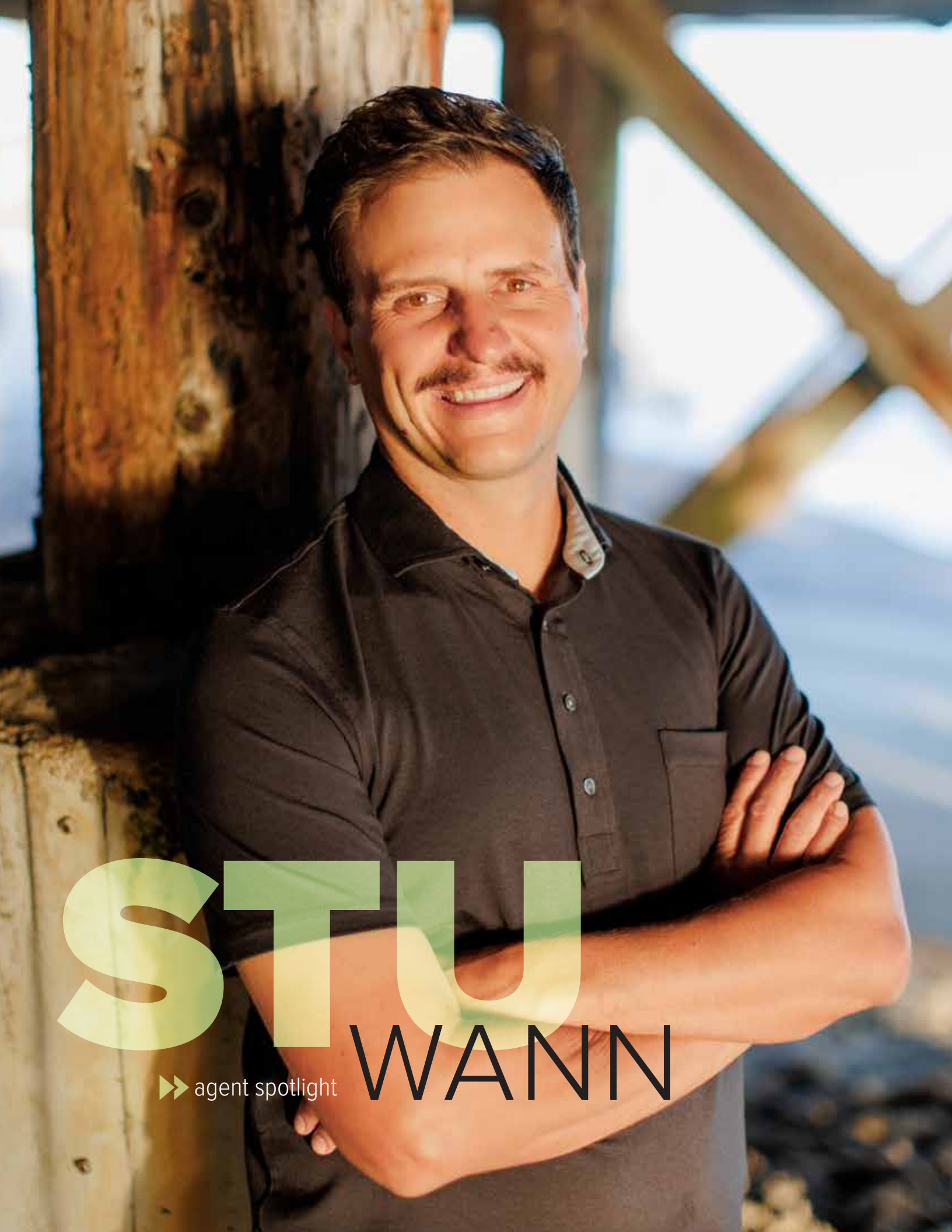
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STU WANN

» agent spotlight

PUTTING ALL THE PIECES TOGETHER

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

The process of completing a real estate transaction and making it to the closing table can be a lot like solving a mystery. Along the way, it takes your keen eye for detail, your understanding of people and your experience to create success.

Stu Wann relishes fulfilling that role for his clients.

SOLVING THE NEED

As a REALTOR® with Keller Williams OC Coastal Realty, Stu has a passion for putting all the pieces of each transaction together.

“I love the problem-solving aspect of what I get a chance to do each day,” he says.

“I had studied biology as an undergrad and then went on to get my master’s degree. I love the complexity of real estate and the fact that I get to help my clients solve the situations they are in, whether it’s to sell a home or get our offer accepted.”

GAINING GROUND

Stu earned his real estate license in 2016. Before that, he had enjoyed success on another path professionally.

Prior to joining the business, Stu worked in higher education — in admissions and recruiting for Fuller Theological Seminary in Pasadena.

“At the time, we had a living scenario where our housing was covered because of my wife’s job. She also worked in higher education at the time. Eventually, we wanted to purchase our first home. But the idea of purchasing a home in Southern California with a higher education income was daunting.”

SEEING THE POSSIBILITIES

During a business trip for Fuller, Stu visited Denver, Colorado, to purchase an investment property. While there, he had talked with one of his friends who had purchased a home with 0% down.

“My friend connected me with his Realtor, and I fell in love with the process. My Realtor, Brett, introduced me to the concept of selling real estate in a service-based and relational way. He walked me through the process in a high-service, no-pressure way,” Stu remembers.

“We found out we were expecting our first child at that same time. I realized that if I wanted to own a home and raise a child, I wasn’t going to make enough in higher education. The day I got home, I started studying for my real estate license in October 2015, and five months later, I started my real estate career.”

MADE FOR THIS

From the start, the match for Stu in real estate seemed right. In fact, he closed his first deal within his first month.



...

In time, Stu and his wife, Liz, bought their first house in Southern California. In fact, during that time in 2017, Liz left her job, earned her license, and worked closely with Stu in the real estate business.

“Liz is a big part of my success. She worked with me for a year and a half doing all of our contract work while I specialized on closing the sales,” Stu says. “In 2019, Liz started her own company — Coastal Organizing. Now, she serves clients all over Orange County.”

SIGNS OF SUCCESS

The results have been truly impressive. In fact, in 2021, Stu recorded \$45 million in sales volume on 34 units.



Stu Wann and his wife Liz.



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Away from work, Stu treasures time with Liz and their two children — 6-year-old daughter Ellie and 2-year-old son Parker — and their home together in San Clemente.

As he says, “We love spending time at the beach and in community with our neighbors in the Forster Ranch community.”

In addition, Stu is an avid golfer who is a member of Bella Collina. In fact, he competes in tournaments across Southern California.

When it comes to giving back, Stu is engaged in making a difference. In fact, he serves on the board of directors for the Forster Ranch Education Foundation — an organization that supports the needs of local community schools.

Talking with Stu, it's easy to see the spark and passion he has for what he does.

“I'm an all-in person in whatever I do,” he emphasizes. “In the process, it's very important for me to live life with integrity, whether it's a friendship or a business transaction. The most important thing for me is to serve our clients.”

BREAKING NEW GROUND

Stu prides himself on taking the path less traveled — carving his own way forward with creativity and determination.

“From the very beginning, I've really made it my goal to do it my way. I'm very individualistic; it's important to me to be unique.

“We are in the customer service business, but we just happen to sell homes,” Stu says. I don't like to follow the status quo ... I like to tinker and play with the way things are and see if there's a better way to do it.”



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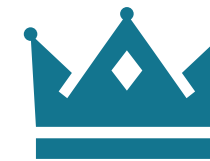
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Caring, Daring, Creative: The Story of a Natural

RAINMAKER

Mitch Bohi brings a world of experiences and passion to each interaction he has and each transaction he sees through on behalf of his clients.

This charismatic principal of The Forum Group at Compass takes his efforts — and the rewards — to the extreme for those around him. His inner drive to run a successful operation and his honesty, paired with trust, make him an agent his clients can put full faith in and a leader his teammates can always rely on.

“I always want the people I work with to know that I would do anything for them to keep the deal together and get it done,” he smiles. “I want them to know that I view them like family.”

DYNAMIC DIFFERENCE

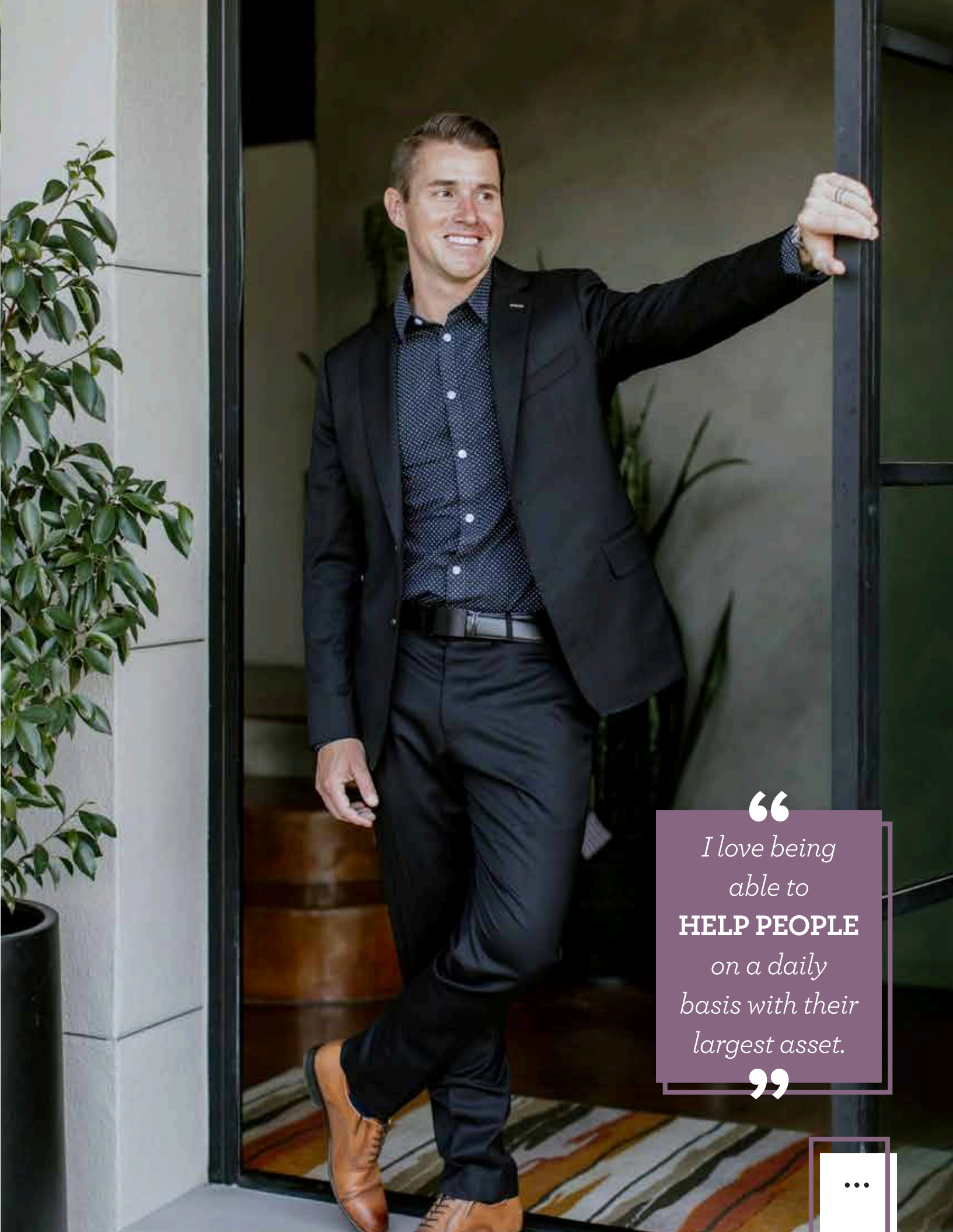
The dynamic difference that Mitch makes today got its start when he was growing up in a very entrepreneurial family in Cypress Cove in San Clemente.

“My dad started five major action sports companies in the skateboarding and snowboarding industry. It was really interesting to see him create a brand that got big and to see how he kept it going. Being able to travel the world with him through the course of that really opened up my eyes.”

For as long as he can remember, Mitch had a spark of creativity within him.



Mitchel Bohi
with wife
Cambria and
daughter
Cadence.



“Growing up, my friend, my brother, and I packed a wagon and walked around the neighborhood, washing cars for people. That spun into inventing things,” Mitch remembers. “My dad would ask me for ideas on colors, graphics, and materials for products that he was developing. That was super intriguing to watch your own dad first-hand do things like that.”

CREATIVITY, DESIGN & THE SPOTLIGHT

As he came of age, Mitch had the opportunity to be on MTV with his friend, Ryan Sheckler, as part of *The Life of Ryan*.

“It was a great experience, flying on private jets and going to places like the Bahamas as an 18-year-old,” he says with a smile.

As Mitch wrapped up high school, he was ready for his next chapter.

“I realized I need to take myself to the next level. I applied to a couple of colleges, including one in Switzerland,” Mitch says. “They accepted me right away, and I ended up being there for five years.”

In the process, Mitch earned his international bachelor’s degree in product management. At the same time, he maintained his creative edge.

“When I got back to the U.S., my dad sold his brands and said we should all do something as a family with my brother, who came out of the Art Institute of San Diego. We set up shop in my parents’ garage for two and a half years,” Mitch says.

“We worked with a lot of international companies — from Switzerland, Germany, and Italy. It was cool to do that. I went back to the roots of what

I learned in college. I was pretty fresh out of college, and design was fresh for me.”

OPENING A NEW DOOR

Eventually, Mitch’s attention turned to the possibilities available through real estate. He earned his license in August 2017 and hung it with a small firm in Dana Point.

The transition was rewarding all the way around. In fact, Mitch recorded \$7.5 million in sales volume during his first year as a REALTOR®. During his second year, his numbers expanded to \$16 million in sales volume ... then it skyrocketed to \$32 million in sales volume in his third year. He finished 2021 with nearly \$50 million in sales volume.

“
I love being able to
HELP PEOPLE
on a daily basis with their largest asset.
”



However, for Mitch, his success is about much more than the numbers. He cares most about satisfying his customers' expectations and reaches and exceeds the end-goal time after time with consummate determination and an unapologetically incomparable work ethic.

A WONDERFUL LIFE

Family is at the heart of life for Mitch. He looks forward to time with his wife of 10 years, Cambria, and their 4-year-old daughter, Cadence.

"Cambria and I met at San Clemente High School, where we were high school sweethearts," he says.

In his free time, Mitch enjoys golf, as well as spending time with family and friends.

"My biggest supporters are my wife, my family, and my in-laws. I couldn't ask for a better support system. It means a lot that my dad, who also earned his license, is on my team," Mitch emphasizes.

"I love being able to help people on a daily basis with their largest asset," he says. "My catalysts for what I do are providing for my family and taking the ultimate care of each person I have the opportunity to serve."

“
I always want the people I work with to know that I would do anything for them to keep the deal together and get it done. I want them to know that I view them like family.”
”



Mitchel Bohi is team lead of The Forum Group at Compass.



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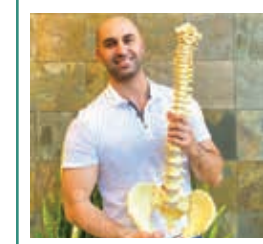
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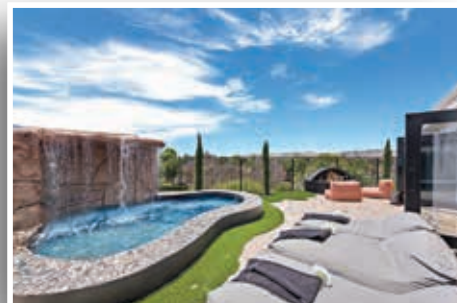


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healthy living ◀◀

By Sue Kidd and Shauna Osborne

LIVING & LOVING THE MEDITERRANEAN DIET

Goodbye, unhealthy habits, and hello to making redeeming nutritional choices. According to U.S. News and World Report's team of expert panelists, the Mediterranean diet is the top diet for Americans in terms of health benefits, ease, and weight-loss potential. Let's delve more into the details of this nourishing diet.

The Mediterranean diet pyramid is an excellent place to start. The pyramid features fruits, vegetables, whole grains, beans, nuts, legumes and seeds, herbs and spices, and olive oil as the foundational elements upon which every meal should be built. Beyond those key ingredients, fish and seafood should be consumed at least twice weekly and poultry, eggs, cheese, and yogurt in moderation. Save sweets, white rice and pasta, butter, and red meat for special occasions. Feel free to enjoy a glass or two of quality red wine daily, as long as your doctor is on board; moderate wine drinking can increase longevity and reduce the risk of cardiovascular disease.

Most importantly, the Mediterranean diet is about more than just food; it's a lifestyle, a mindset shift. Beyond healthy eating, it encourages people to be more active every day and to enjoy food to its fullest in the company of friends and family. Taking time to savor meals allows you to appreciate your food and its flavors and origins deeply and tune in to the body's fullness cues.

With noteworthy health benefits like increased lifespan, improved brain function, decreased risk of obesity, heart disease, and diabetes, lower blood pressure and LDL cholesterol, and better fertility — not to mention, more flavorful and satisfying meals — adopting Mediterranean diet principles can offer quite a payoff!



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