

# **Testimonials**

# I want to thank all my clients for their loyalty and referrals!

Over 85% of My Business is Repeat & Referral based!



"In the Real Estate Business, Agents come and go. That's because being an Agent is harder than it looks, and really hard to do well. Judy Brose, of Century 21 M&M stands out in a crowded and competitive industry because she is different. Unafraid to work harder and more than most, her 35 years of experience shows. She excels in her knowledge of paperwork, thereby offering the ultimate protection for the client. As a client, I always felt that Judy had my back. She is technologically entirely updated. Negotiations are handled with complete regard and sensitivity of the client, emphasizing her very personal touch. I deeply appreciated that she was in constant contact with me, reporting information and comments. I have bought and sold more properties than the average property owner, and in my experience, Judy IS the sharpest tool in the shed, and does it all with a smile on her face and a joy in her heart. I highly recommend letting Judy be your Real Estate Agent on your next transaction.... you'll be glad you did."





"Judy Brose is an extremely well-connected real estate agent and well known throughout the area, she has been in the industry for a longtime and I could not think of a better person to go to. She is very on top of current and new listings and through her connections and research, is exceptional at determining what is going on with a listing in terms of potential risks as well as upsides. Very happy with our experience and 10/10 would recommend Judy Brose as your agent!"

#### Tanner Heath



"Judy is the best! She has been involved as seller/buyer agent with us in 5 transactions since 2003. She works incredibly hard and is always available to meet or answer questions. Would not think of using anyone else!"

#### Tim & Ann Shannon



"Judy has been a friend for many years, and she sold us property 20 years ago that she just resold for us. I know for a fact that she is the BEST!"

Dave & Joyce Thayer



"Judy is the best at caring for you and your house. We live out of the country and she handled everything for us. Right down to getting our leftovers sent to Goodwill. Not only do we trust her, she is a pleasure to work with. She has sold 3 other houses in Santa Cruz county for us. Highly recommend her!"

Doug & Debbie Mayfield



"Judy brose was the best person to have helped us selling our home for 30 years. She was professional and knowledgeable but at the same time very personable. Judy made it so much easier. She was always available and helpful. I appreciated her understanding and patience with me when some moments became very difficult. She was my rock in those emotional moments. Without her, I don't know how I could have done it. I highly recommend her to anyone. Century 21 is lucky to have her."



"Judy's knowledge and experience were exceptional. Adding that to a wonderful personality and set of communication skills meant that we received excellent service. I highly recommend Judy Brose to anyone who's looking for an agent."

Jeffrey & Diane Cherin



"Judy is the best realtor I've ever worked with. She is kind, knowledgeable and patient- all things needed in a real estate transaction! I love working with her and will use her every chance I get!"

Phil & Cathy Dixon

Collete Harris



"I am amazed there's no Marvel Comic book published about Judy Brose. Her crossbody pocket book, which can hold magical amounts of important stuff, and her smart phone communication device, which keeps her in constant touch with us and the rest of Santa Cruz, mark her as a woman well weaponized for whatever is hurtling toward us in the wonderful world of real estate.

From sharply analyzing market forces to livening up a tired house with garden-fresh flowers to teetering on a step ladder to change long-dead fluorescent kitchen bulbs to answering phone calls and texts and emails with dispatch to organizing simultaneous showings of disparate listings, Judy performs all with humor and grace with plenty of time left over for hiking in the woods.

Judy's our hero--Winner, winner, chicken dinner!!!!"

Warren and Ann and Loki



"Judy is easy to work with and that counts a lot when complications arise, she helps navigate problems with calm resolve. We have done multiple transactions. I would not use anyone else."

Marta Christensen

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Judy Brose helped us achieve a lifelong dream. She was patient and diligent in helping us locate just the right place, and attentive to every detail of the transaction. She helped to make the experience of purchasing our home a pleasant memory. Thank you Judy!!



Gordon and Michele Brown, Aptos

On behalf of Judy Brose
CENTURY 21 MM
http://www.realsatisfied.com/Judy-Brose

I received this letter in a Xmas Card 2017....you can also see his original testimonial from 2003 if you scroll down! I am humbled and so appreciative of his compliments. Honestly, it made me cry! Thanks Jim!!

December 16,2017

Hello Judy Brose,

Many years ago, and far away, during one of the low points of my life, I met this wonderful lady. My mother had just passed away and this ladies husband was also not doing well at the time. Neverthe-less, they both assisted me in cleaning out and selling my Mom's home at 212 Elk St. in Santa Cruz.

I have often wondered over these many years how I was so fortunate to have found this exceptionally honest and sincere lady. I hope the people of Santa Cruz County realize how lucky they are to have this angel in their midst.

I am in my eighties now, and still enjoying life as well as anyone my age has a right to expect. Looking back over this long life of working with people, after almost twenty years as a Fireman and another eighteen in Law Enforcement, I have met a lot of interesting people. Of those, maybe a dozen or so have been noted as truly exceptional. And Judy Brose is very near the top of that list.

I am so happy to hear that Judy Brose's life and career is going well. Congratulations on your new life's partner, and tell Mark Wise that Jimmy B. said he is one very lucky guy. Then again I am very certain he is well aware of that blessing.

Thank you Judy for all the nice Christmas greeting's over the last many years. I wish you and yours the very best life can offer for the rest of your lives, you have certainly earned it.

> With fond regards! James R. Berning

> > Jimmy B







# Dearest Judy

It seems so strange to not speak with you every day, as you have been a very important part of our lives over the past year. As you always said, "moving was more stressful than marriage and death," or something like that and you were completely right! The good things that occurred through all of this were numerous and you always look at the "good things" WE sold our house for cash and got our dream house, we <u>all</u> survived, and most importantly, Tony and I gained an amazing and lifetime friend! You were always more than just our agent, you were part of our team and we did it together! As all your peers kept telling me at the farmer's market, "if anyone can do it, Judy can." WE couldn't have done it without you and only you!

When I saw this card, the words were so appropriate, since you made it all happen! "You're an angel, a star, a blessing. You even helped me pack, load items and plants in your own car and drove them all the way to our new house with a full load. Amazing! None of my other friends would have done that, especially no other agent would have!!

Your generosity, caring, hard work, keeping us going with your positive thoughts and your absolute desire to do what was best for us, came shining through. For all these reasons, and many more, you deserve all the success in life, family and love, and in your profession. You are truly an amazing person, and we are so blessed to have you as a dear friend. Thank you for everything!

Love,
Alison Charter-Smith & Tony Jachinchen

"Judy followed-up after the sale on repairs that needed to be completed. Also, she listened to what my needs were regarding price, location, etc."

Theresa Lubsen, Watsonville



"Judy Brose is an exceptional real estate agent. I can't imagine going to anyone else. This sale was nurtured over several years' time and Judy met with different groups of people (condo owned by a church) to make sure every step was handled with care and skillful communication. It was simply flawless."

Mary Male



# "Judy & Mark,

We cannot thank you enough for all the hard work you did for us. You held our hand through this whole thing and treated us like family. We will forever be grateful. We now have the perfect plan to make our home. WE are so happy. Thank you!! We will always recommend you to everyone."

The Kendalls



#### "Judy,

What a great person you are--thank you from my heart for your spark, your creativity, your experience, and honesty that has brought us to closure with this property. For me, it has brought to closure many chapters of my life...I am looking forward to moving on + yet feel sad...it is such a special area here. I feel blessed to have met you and I wish you continued success and abundance this 2011. You are the everything woman I was hoping to meet--that could see the potential + vision for the property. I shall always remember you and be ever so grateful

With love and best wishes."

Nancy



It has been approximately one year since my wife, Judy and I first decided to find a home, in the Santa Cruz county area, for our retirement. As you are aware, it was at that time that we first engaged your services as our realtor.

As the quest for our new home continued, we also came to know you also as a friend. Judy and I have had occasion to deal with several real estate agents over the years and we feel that our association with you was, without question, the best and most helpful real estate experience that we have ever had. Your knowledge about the available real estate in the area was excellent. After you ask questions about our desires and expectations in a home, you correlated that knowledge very well with our needs.

Your organization and guidance were amazing and very important to both of us. Your suggestion to arrange to have, and your assistance in arranging to have inspections done when we were available certainly made us much more comfortable about our purchase. Your presence at those inspections was also extremely helpful to us. Finally, your presence at the close of escrow made us feel very comfortable and reassured. We were definitely well informed all along the way.

We also very much appreciate the fact that you have been available as a resource for our needs in maintaining our home, especially since we had no knowledge about various service providers in this area for the upkeep and the maintenance of our property. We continue to fell that you were more than "just an agent".

All this, and much more, definitely explains why you are, "in our book," tops as a person and in the real estate industry.

Dr. & Mrs. Wm. Richard Smith

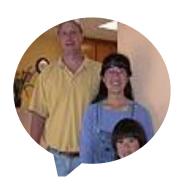


"We met Judy Brose in the year 2000, when she helped us sell our first home. In the year 2003, she represented us in two real estate transactions (one sale and one purchase). She is an absolutely terrific real estate agent.

We owned a residential lot in Aptos on which we hoped to build a home, but career changes forced us to abandon the project and put the property up for sale. We didn't realize how difficult it would be to sell unimproved real estate with an active building permit application. The escrow period was several months, part of which we were out of the country. Judy did a phenomenal job of managing the sale and keeping the permit application alive.

We also purchased our home last year. We were highly motivated to find "the Right House" and had very specific, hard-to-find needs. We saw close to 100 homes last summer, which required a tremendous amount of Judy's time (and patience!). In September, we finally found a home that met our needs, but an offer had already been extended on it. Fortunately, Judy had a plan on how to handle the competitive situation. Her advice was 100% correct and we got the home. We plan on staying in our current home for 5-6 years. When we decide to sell it, we plan to ask Judy Brose to represent us again, and we highly recommend her to anyone seeking a real estate agent."

Anne & Jim LaBrie



"'Thank you' doesn't seem enough. We are so very excited about finding a home we can call our own. We couldn't have done it without you. The daily updates through email kept us knowing what was happening instantly! A special thank you for your patience and hard work. We will value everything we learned during this process and look forward to working with you if and when we sell and/or buy in the future."

Peter, Lily, and Morgan



The original testimonial 2003! Please read the 2017 Xmas letter! It made me cry!

"It is very rare indeed these days that I find a professional like yourself who comes close to delivering on their promises or meeting my expectations of them. The countless extra hours that you devoted on my behalf were far above and beyond what anyone would have a right to expect.

I was in constant amazement regarding your ability to deal with and solve each new problem that arose. While maintaining a positive and cheerful attitude and coping with your own very busy schedule, you somehow found the time to go miles out of your way to address and accommodate many issues that due to circumstances, would have been very difficult for me to resolve.

I will always be extremely grateful that I was fortunate enough to have truly found that one in a million professional to bring this property sale to a successful conclusion.

Thanks you Judy Brose. You really are a special person."

Jim Berni



"Thank you for helping us with our "little beach house." We appreciate your **knowledge**, **experience and caring**, **but most of all your patience!** We miss all the phone calls! **We recommend you to everyone.** Thanks."

Jeanne, Bill & Elle



"Being from out-of-town, it was really important for us to find a REALTOR who would watch out for us, and you were that person. From the first time I called you, I felt you were the one who would make things happen for us. Ann and I so appreciated the fact that through it all, you kept your pleasant and humorous personality intact!

It's no surprise to us that you are one of America's "Most Referred" REALTORS."

Tim and Ann Shannon

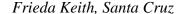
"Dear Judy, thank you for doing such a great job with Kathy (my sister) and Mark. They were pleased with your willingness to work hard and your skills as an agent. Not many agents could have satisfied their very intense and pressure filled situation, but **you came through for them even better than I expected!** I may have another couple to refer to you, but they are not sure where they will need to move. If your area is their final destination, you may be sure that I will send them your way. Thanks again for your hard work!"

Ron Howard, GRI ADVANTAGE REALTY, Walnut Creek



"My Dear "Sally" (She told me I looked like Sally Field)

I just can't tell you how much it has meant to me and how much I appreciate your "hanging in there" for me for over a year & a half. You have truly been a most comforting friend to me. Enclosed is a little something for a lunch or dinner from me. Don't forget to try the wonderful lunch at Seascape. No place up here to compare with it. Also, the prices up here are so much higher. Trust you are over that cold you were fighting last time we talked. My gratefulness and best to you!"





"Judy, we love our new home! The guy that came to clean the carpets said, "Wow, what a stellar pad man!" We agree!!

Thanks so much for all your support in finding us this beautiful space we call home!"

Timothy Marshall & Robin Upton, Santa Cruz "



"Judy has led us through the sale and purchase of ALL OUR HOMES. Her market savvy, humor, optimism and caring made all three transactions much more fun. We don't know when our next real estate transaction will be, but we know JUDY WILL BE OUR AGENT."

The Decosta Family



"We LOVE Judy Brose! She treats us like family. During the entire buying and selling process, she was always there for uspicking up her cell phone, giving us complete information about our options. With Judy, we made our own decisions about how to achieve our goals and she backed us up with her knowledge from years of experience in the field. We are sad we can't take her to Roseville with us!"

Steve, Sarah and Connor with kitty-cat Wilson, Brem



"Judy went out of her way to work around our schedule, not hers. She showed us in many ways that she cared about US! Judy is a very special person."

Jack & Cheryl Hartin, Santa Cruz



"Judy took care of all the problems pertaining to the house for us. We don't live in the area and the city was new to us. We would nominate Judy for the outstanding service award!"

Mr. & Mrs. Alexander Ellenberg, Los Gatos



"While interviewing agents you were described to us a professional, hardworking and having a good sense of humor. It was an accurate description and a relationship that worked well - through "all of it!"

Thank you for your kindness, your special thoughts & for being you!"

Frank & Carol Hunt, Aptos



"I've been so lucky to buy homes in Santa Cruz - it's pretty cool to live in a nature preserve! I bought a house, sold a different home, and hope to soon buy a commercial building thanks to Judy Brose. It takes time to find the perfect match, but Judy was persistent over the years (eight to be exact!) and always held my needs as her priority. I never felt the 'hard close' or lack of insight into what I wanted. She's also extremely bright, funny, and has loads of compassion. Ask her about the myriad of local philanthropies she's involved in. She's a love and tiger!"

# Michael & Jocelyn Mel

"Hi Judy, Well, here it is, the every-so-belated thank you note of the wonderful job you did for us selling our home in Aptos last spring. Thank you so much for being so very patient in a tough market and helping make everything turn out for both us and the buyers too! Your sunny outlook on life really helped smooth over any rough edges, and we did appreciate your expert and professional help in marketing our home and closing our sale. We are all settled into our new home and on April 15th, Miss Kelly Nicole Soto was born a healthy 7lbs, 6oz! Hope you have a lovely Mother's Day and another fantastic year! Thanks again for all your hard work!"

# The Soto family



"Just a quick note full of gratitude to you for all you've done for us. God knew we needed someone like you in the sale of our home. You were a professional with a HEART...and that separates you from the rest. Thanks for your time, effort and patience. You are tops in our books! Jules send his very best and I do too. May you continue to succeed and you WILL! You are just that good. God bless you."

Jules & Diane, Aptos



"Hey Judy! I just wanted to send you a quick message and let you know how much I appreciated you helping me through such a rough time in my life. You really are a truly awesome real estate agent! Not only did you sell the house fast but you were sooo prompt in helping me find a home asap. I didn't realize that you might have other plans or things going on but you sure made is seem like I was number one on your priority list. It brings tears to my eyes, looking back on the past six months and how slow it seemed at the time the process was but what a huge accomplishment I made in transition. You were there by my side to help me through it with understand and patients. Thank you soooo much! You are the bomb baby! LOL Its people like you who make a difference in this world and **you defiantly touched my spirit.** You are not only my real estate agent but also my friend. To me, my friends are family so you are welcome to come by anytime! Take care my friend and don't be a stranger! Love ya, Jen"

#### Jennifer Dumas, Santa Cruz



"We worked with Judy Brose at Century 21. She patiently guided us through the process of buying our first home. From the start, we knew that she had our best interest in mind. It was wonderful to have a realtor with her level of knowledge and expertise. Judy is very well known, well connected, and highly respected in the community. During these times of economic uncertainty and change, we felt it was essential to have an agent like Judy who has over twenty years of experience! Besides being an amazing agent, she is just a wonderful and sweet person. She was fun to see homes with and expressed so much kindness and caring for us. We felt the love! We are so grateful to Judy for helping us find our dream house! Thank you Judy"

#### Dan & Victoria Regan



"I have been dealing in real estate since 1962, and have acted as a buyer, seller and agent. I've never experiences such a well-rounded and knowledgeable agent as Judy Brose. That's the reason I trust Judy with all my property dealings."

Jerry Saia



"I knew that I needed someone awesome to get my home and you were my only consideration – and still you put me in awe with all your contacts, expertise and patience. I have SO much respect and love for you because you made MY DREAMS COME TRUE! You have brought a family closer together in more ways than location. I hope the world always blesses you and my prosperity always comes your way – with friendship and love. Blessings and THANK YOU."

## Sandra & Charles



"Judy's excellent local knowledge of the market and her ability to quickly understand my needs made a big difference. She listened and presented me with an excellent selection of properties that fit my lifestyle and my budget. I found her personable and relaxed style a relief as she as able to guide me through the stress of a sometimes frustrating home search. In short, she was a pleasure to work with and I highly recommend her!"

### Roger Caramanoff



"The Judy I know is an outstanding realtor and immensely kind person.

Judy helped my husband and I find our first home -- the deal closes in a few days and we couldn't be more thrilled.

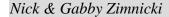
First, Judy knows Santa Cruz -- she grew up here and has been a realtor for several decades. Everybody lights up when we tell them our realtor is Judy and her name can open doors. Second, she's trustworthy and not the slightest bit smarmy. She's fun, super smart and generous with her time. She's always easy to get in touch with and answers even the dumbest first-time homeowner questions with patience. I can't recommend her highly enough."

#### David & Becky Bach





"Judy Brose was an absolute joy to work with! We looked for our first house for about four years, from the beginning she was very patient and knowledgeable. There were many times when my husband and I felt defeated. In Santa Cruz County the market is anything but easy, especially for a first time buyer. Her positive attitude and persistence was crucial in us finding our house. She is so good, she can go into any house and immediately tell you after walking through why you would or would not want this house. She finds things wrong with the house that I never would've noticed, but also notices good qualities too. If you're buying a house you want her on your side trust me. We put an offer on a house and didn't get it, and she assured me that it must not have been the house for us and we would find something better. To be honest I didn't believe her, but I can stand here today and say right now that we just bought my favorite house of all of the houses we looked at. We couldn't have done it without Judy Brose! If you're needing a realtor call her, she will go above and beyond!"





"Can't say enough about the expertise, professionalism and sincerity that Judy Brose brings to the client/realtor relationship. My wife and I were very fortunate when we selected Judy to help us sell our family home and purchase a beautiful town home in Santa Cruz.

She listened carefully to our expectations and concerns, provided practical suggestions on ways to upgrade our home prior to placing it on the market, and brought us a qualified buyer in near-record time. She was equally proficient and creative in working out the details of our purchase agreement, carefully explaining for us the complexities of each step along the way. As usual, timing was critical, and Judy managed to make it all work out beautifully.

She told us at one point during the proceedings that nothing makes her happier than seeing the reaction of her clients when they are finally able to purchase the home of their dreams. I know she saw our joy and shared our excitement the day we signed off. We're incredibly happy still--thanks, in large part, to all of Judy Brose's hard work on our behalf."

Pete & Joanie Webber

The BEST compliment I can receive is a happy client, encouraging a friend or family member to just call Judy Brose at (831) 234-9908.