


*Brought to you by Lee Ginsburg- Lee Sells More*



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REAL ESTATE SERVICES
CA DRE#: 01354442

"The Happiest People forgive, forget, love, help care and smile.
The Happiest People are the givers not the takers."

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# THE POWER OF STRATEGIC PRICING

## WHY BAY AREA SELLERS OFTEN LIST BELOW MARKET VALUE

*by Lee Ginsburg*



One of the biggest misconceptions about selling a home is that the asking price should reflect exactly what you hope to receive. In many parts of the country, sellers have traditionally listed high, buyers negotiated lower, and everyone met somewhere in the middle. Here in the Bay Area, however, sellers have long taken a different approach. The list price is often the opening move in a carefully planned marketing strategy designed to attract buyers, generate competition, and ultimately produce the highest possible sales price. Today, that strategy is catching on in markets across the country.

For homeowners who haven't sold in several years or are relocating from another part of the country, that approach can seem counterintuitive. Why intentionally list below a home's expected market value? The answer is simple: buyers don't determine a home's value by looking at the asking price alone. They determine it by competing with one another.

### Start the auction

Think of your list price as the starting point, not the finish line.

Throughout the Bay Area, buyers expect many homes to be listed below their anticipated selling price. They understand that an attractive list price is intended to maximize exposure, encourage showings, and create the conditions for multiple offers. Rather than discouraging buyers with an aggressive asking price, sellers cast a wider net and let the market determine the home's true value.

When several qualified buyers are competing for the same property, sellers gain something far more valuable than a higher initial list price: leverage. Buyers often strengthen their offers with higher prices, fewer contingencies, larger deposits, and greater flexibility on closing terms. Instead of negotiating against a single buyer, the seller benefits from buyers competing against one another.

### Momentum matters

The first week your home is on the market generates the greatest attention. Buyers receive listing alerts immediately, agents schedule tours, and online activity is at its highest. That initial excitement is incredibly valuable, but it's also temporary.

A strategically priced home creates urgency. Buyers know desirable homes may receive multiple offers within days, so they're motivated to act quickly. By contrast, homes that enter the market priced too aggressively often generate fewer showings and less excitement. As days on market increase, buyers begin asking why the property hasn't sold. Even after a price reduction, it can be difficult to recreate the momentum that existed when the listing was new.

### The market supports the strategy

The numbers continue to reinforce this strategy. While every neighborhood has its own dynamics, well-prepared, strategically priced homes continue to generate strong competition. Recent San Francisco market data showed the average home selling nearly 16% above asking price, illustrating how competitive bidding can drive values well beyond the original list price. Meanwhile, homes on the peninsula in the 94066 market continue to sell quickly, reflecting steady buyer demand.

Perhaps the biggest mistake sellers make is assuming that pricing higher automatically means earning more. In reality, the opposite is often true. A home that attracts 10 interested buyers is typically in a much stronger position than one that only attracts one or two.

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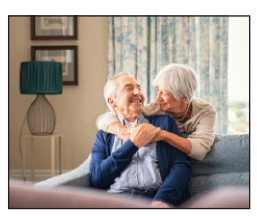

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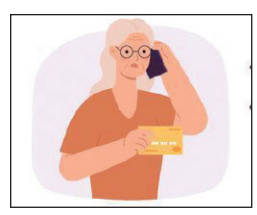

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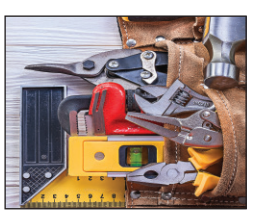

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HOME ENTERTAINING

THESE CREATIVE IDEAS CAN HELP MAKE YOUR NEXT GATHERING UNFORGETTABLE

# HOW TO ELEVATE YOUR NEXT GET-TOGETHER USING THESE ENTERTAINING TRENDS

As the cost of dining out continues to rise, home entertaining is making a strong comeback, evolving into an art form and a creative expression of personal style. Today's gatherings go beyond simply inviting friends over for a meal. More hosts are looking for ways to create unique, memorable experiences that reflect their interests and personality.

Here are a few entertaining trends that can help make your next gathering one to remember.

### Create a speakeasy experience

The glamour of the 1920s continues to inspire today's entertaining trends. Prohibition-era speakeasies, once hidden lounges where guests gathered to enjoy forbidden cocktails, are making a stylish comeback with jazz music, Art Deco décor, and vintage-inspired fashion.

To create your own home speakeasy, include a few key elements: a hidden or unexpected entrance, a password for guests, moody lighting, rich textures like velvet and leather, and sophisticated cocktails or mocktails.

Whether you fully transform a room or simply decorate for the evening, encourage guests to embrace the theme. Include a dress code on the invitation, offer clues to the hidden entrance, and don't forget the all-important password.

### Cozy up to a listening bar

Inspired by Japanese hi-fi lounges, listening bars celebrate music as the centerpiece of the gathering. Rather than focusing on drinks, these spaces feature vintage vinyl, quality sound systems, comfortable seating, and an atmosphere designed for enjoying music together.

If you have a collection of favorite records, invite friends over for a listening party. Add soft lighting, comfortable seating, and a drink cart to complete the experience.

The best part is that you can personalize the playlist. Feature everything from Rat Pack classics and jazz to soul, funk, or easy listening, or let the music evolve throughout the evening.

### Express yourself with bespoke drinks

Whether you're a wine enthusiast, aspiring mixologist, tea lover, or home barista, consider building your gathering around your favorite beverages. Mocktails and other low- or no-alcohol drinks continue to grow in popularity, particularly among younger adults, while fresh, seasonal, and sustainably sourced ingredients remain popular choices.

Host a guided tasting featuring coffee, tea, wine, or specialty cocktails, or offer small samples paired with blind taste tests or trivia for an interactive experience.

### It's all fun and games

Board games have made a major comeback, especially among Millennials and Gen Z looking for alternatives to traditional nights out. From classic board games and chess to Mahjong, murder mystery parties, and escape room puzzles, there's something for every group.

If you're hosting a larger gathering, consider creating different game stations so guests can move from one activity to another throughout the evening.

### Bring live music home

If crowded venues and expensive concert tickets aren't appealing, consider hosting a house concert instead. Hiring a local musician or DJ creates a more intimate experience while still capturing the excitement of live entertainment.

Many local performers welcome opportunities to play private events. Before booking, discuss the fee, performance length, space requirements, and access to electrical outlets if needed. If appropriate, guests can contribute a small cover charge to help offset the cost.

Home entertaining continues to evolve, and these creative trends can help turn your next gathering into an unforgettable experience.

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BAY AREA REAL ESTATE GAZETTE

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# STRATEGIC PRICING
## CONTINUED FROM FRONT PAGE

### Buyers know the numbers

Today's buyers are incredibly well informed. Before scheduling a showing, they've already reviewed comparable sales, neighborhood trends, price histories, and competing listings. They know what similar homes have sold for, and they recognize when a property is positioned to generate interest.

That's why pricing is never about choosing a number based solely on what a homeowner hopes to receive. It's about understanding current market conditions, evaluating comparable sales, considering inventory levels, and recognizing how buyers are likely to respond. The goal isn't simply to place a home on the market—it's to position it where demand is strongest.

### Strategy wins

Every home has a market value, but the list price is also a marketing decision. In the Bay Area, it's one of a seller's most powerful tools. A thoughtful pricing strategy creates excitement, encourages competition, and allows buyers—not the seller—to establish the home's final value through the offer process.

If you're thinking about selling, don't assume the highest list price will produce the highest sales price. The most successful sales often begin with a strategy designed to bring every qualified buyer to the table at once. When buyers compete with one another instead of negotiating against the seller, the market does exactly what it's supposed to do, and that's often where homeowners achieve their best results.

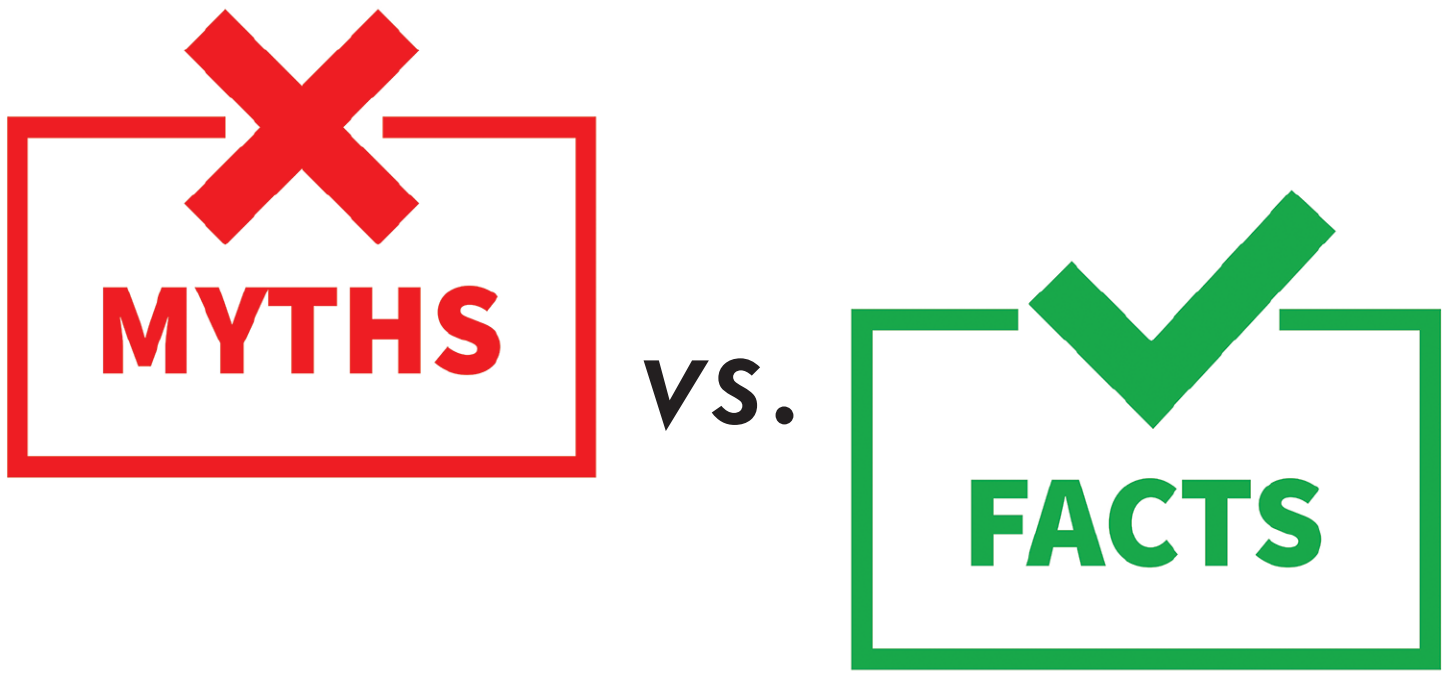
***Ready to make your move?*** Contact me for a complimentary home value consultation. Together, we'll develop a pricing and marketing strategy designed to generate maximum buyer interest and position your home for the best possible outcome. Call Lee at **650-888-5662** to start the conversation.



HOMEOWNERS ASSOCIATIONS

# MYTHS AND FACTS OF HOA

*by Kelly G. Richardson, Esq., CCAL*




There are HOA myths that are harmful. Here are some of the most common ones.

**1. Governing documents are boilerplate.**

Most HOA homebuyers read their purchase contract but ignore the CC&Rs, bylaws, and rules. Those documents are binding whether or not they are reviewed, so avoid surprises and read them.

**2. It's my balcony.**

Condominium association balconies are usually an exclusive use common area. Owners have the exclusive right to use it, but the HOA still controls how it is used and maintained because exclusive use areas are still common area, and therefore under association jurisdiction.

**3. I can withhold assessment payments if I disagree with the HOA.**

Members cannot withhold assessment payments because of other claims against the HOA. Withholding assessments will cause late fees, collection costs, and attorney fees and increase the problem. The better approach is to follow Civil Code 5658 and pay the disputed amount and then file a small claims court claim seeking a refund.

**4. Better to ask forgiveness than permission.**

Many homeowners feel they acquire leverage by making changes to their property without first asking the HOA for permission. Since architectural conformity and structural safety are major HOA concerns, this often creates legal controversies and avoidable conflict. Be a good neighbor, and seek permission first.

**5. If it's inside my home, the HOA has no say.**

Most (but not all) condominiums are defined by a subdivision map or condominium plan describing the unit as "airspace". This means the member often owns the carpet on their floor and the paint on their walls, while everything underneath is common area requiring HOA permission to alter. Before opening a new doorway, check the condominium plan and CC&Rs to see if HOA permission is needed.




**6. I can look at any HOA records.**

Members have rights to view many informative HOA records, including certain financial records (Civil Code 5200), annual disclosures (Civil 5300 and 5310), transfer disclosure documents (Civil Code 4525) and draft and final board minutes (Civil Code 4950). However, documents not listed by these statutes may be unavailable to member inspection.

**7. The manager works for me.**

Managers (and all other association service providers) work for the association. Individual members do not direct association vendors – the board does that, normally through management.

**8. Discussions regarding the appointment of officers and board or committee vacancies are "personnel" decisions.**

While personnel decisions are reserved for closed board discussion under Civil Code 4935, volunteers are not "personnel". Only persons receiving paychecks from the HOA are employees and therefore "personnel".

**9. The president is the boss.**

The board, not the president, is the decider in associations. HOA presidents have much less power than for-profit corporate presidents. Healthy associations understand this and govern with boards led (not controlled) by their presidents.

**10. Good boards don't increase assessments.**

Boards must budget for reasonably anticipated expenses. The goal is not a zero increase, but an accurate budget. Budgets should track reality, and the reality is that expenses rise over time. Boards that "hold the line" often skimp on maintenance and fail to deposit money into the reserve fund.

**11. The state can take over if we need help.**

Court-ordered receivers appointed to run the HOA will cost vastly more than managers.

Instead of giving up, improve your governance. Consider taking classes from a CAI chapter or pursuing CAI's online governance training.



## THINKING OF MOVING OUT OF THE AREA?

My company Intero Real Estate Services is part of Home Services of America. We are owned by Warren Bufett and Berkshire Hathaway.

We are one of the largest Real Estate Companies in the country or the world for that matter. We have more than 2,200 offices and over 82,000 agents. WOW!!! WE ARE THE BIG BOYS. So if you or anyone you know is relocating anywhere I can recommend a good agent. You can trust that I will refer you to someone who is both honest and experienced. Before recommending an agent I will interview several and give you my recommendation and their contact info. Give me a call or email me and let me know the destination.

HOUSING STRATEGY

YOUR BIGGEST ASSET DESERVES MORE THAN AN OCCASIONAL GLANCE

# YOUR HOME HAS CHANGED. HAVE YOUR FINANCIAL GOALS CHANGED TOO?

For many homeowners, a house is more than just a place to live. It's also their largest financial asset. Yet while many people regularly review their retirement accounts, investments, and insurance policies, they rarely stop to evaluate whether their home still supports their long-term financial goals. That may be worth reconsidering.

According to the Federal Reserve, owner-occupied residential real estate in the United States is worth approximately $48.7 trillion, while mortgage data from Intercontinental Exchange (ICE) shows homeowners collectively hold about $17 trillion in home equity, including more than $11 trillion in "tappable" equity that could be accessed while still maintaining at least a 20% equity stake. Those figures illustrate just how significantly homeowner equity has grown over the past decade, even as appreciation has moderated in many markets.

The question isn't simply, "How much is my home worth?" A better question might be: "Is my home helping me achieve the life I want over the next 10 to 20 years?"

### Your biggest asset

Many homeowners think of equity as something they'll access only when they eventually sell. Increasingly, financial professionals encourage homeowners to think of it as one part of their overall financial picture.

Most of us review our investments, retirement accounts, insurance coverage, and estate plans from time to time. Our homes deserve the same attention. That doesn't mean you should make a change every few years. It simply means periodically asking whether your home still supports your financial priorities and lifestyle.

Every financial decision has an opportunity cost. Choosing to keep your equity tied up in your home may be exactly the right decision, but it's worth understanding the alternatives. Could your home equity play a role in helping you reach another important financial goal? Or does staying put provide benefits that outweigh any financial advantage of making a move?

There isn't one right answer. The important thing is making the decision intentionally.

### Questions to ask

Life changes. Your financial strategy should evolve with it. Every few years, consider asking yourself:

- ✓ If you were buying today, would you choose this same home?
- ✓ Does your home still fit the way you live, or are you maintaining space you rarely use?
- ✓ Have rising maintenance, insurance, and property tax costs changed the true cost of ownership?
- ✓ Could your home equity help you achieve another important financial goal?
- ✓ Are you staying because it's still the right home, or simply because it's familiar?

Sometimes the answers reinforce that you're exactly where you should be. Other times, they spark conversations you hadn't considered.

### More options than you think

When homeowners think about their next move, they often assume the choice is simply to stay or sell. In reality, there are several paths worth considering.

Some families decide to remain in place and invest in renovations that allow them to enjoy their home for years to come. Others move to a larger home that better fits a growing family or changing lifestyle.

For empty nesters or retirees, downsizing can reduce maintenance, lower monthly expenses, and free equity for travel, retirement, or other priorities. Other homeowners use accumulated equity to fund renovations, purchase an investment or vacation property, help a child with a down payment, invest for retirement, or simply create greater financial flexibility.

Interestingly, although Americans now have more than $11 trillion in tappable home equity, many homeowners are choosing not to access it. Instead, they continue to preserve the historically low mortgage rates they secured in recent years, carefully weighing the long-term value of that financing against other financial opportunities.

The best choice often depends less on today's housing market than on where you want to be financially and personally five, ten, or twenty years from now.

### A smarter financial plan

Your home doesn't need to be your best-performing investment to be one of your smartest financial decisions. It provides something no stock or mutual fund can: a place to build a life.

At the same time, its financial role shouldn't be overlooked. Whether you ultimately decide to stay exactly where you are or make a move, taking the time to review how your home fits into your broader financial picture can help ensure one of your largest assets continues supporting your future, not simply reflecting your past.

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## FIVE SIGNS IT'S TIME TO REVIEW YOUR HOUSING STRATEGY

You don't need to move every time your circumstances change, but it's wise to evaluate whether your home still aligns with your goals periodically.

- ✓ Your financial priorities have changed
- ✓ You're paying for space you no longer use
- ✓ Maintenance has become more time-consuming or expensive
- ✓ You've built significant equity over the past several years
- ✓ You're thinking about retirement, helping family members financially, purchasing a second home, or simplifying your lifestyle



Americans now have more than $11 trillion in tappable home equity, yet many homeowners are choosing not to access it.

# SENIORS REAL ESTATE SAVINGS

## "GOLDEN YEARS SAVINGS" EVERY BAY AREA SENIOR SHOULD KNOW



*by Lee Ginsburg*

As a real estate professional here in the Bay Area, I know that for many of us, our homes are our most significant assets. However, as we enter new chapters of life, the financial complexities of staying in or moving from a long-time residence can feel overwhelming. I want to highlight powerful programs designed specifically to protect the financial well-being of California seniors.

### 1. Proposition 19: Your Property Tax "Passport"

Since 2021, Proposition 19 has been a game-changer for homeowners aged 55 and older. It allows you to transfer the taxable value of your current primary residence to a new home anywhere in California. If your purchase is $1M or less than your current assessed value your property tax will not change. If it is greater than $1M you will pay the current tax rate for the difference.

### 2. The $250,000 / $500,000 Capital Gains Exemption

If you've lived in your Bay Area home for decades, you likely have significant appreciation. Federal law allows individuals to exclude up to $250,000 (and married couples up to $500,000) of profit from the sale of a primary residence from federal and state income/capital gain taxes. This is a vital tool for preserving your hard-earned equity during a transition. Many people think they have to buy another home to defer taxes. That is an old law and buying another home will have no effect on your tax consequence. Also your loan balance will have no bearing on your Capital Gains Tax. Pay attention to the proposed The Nest Egg Protection Act increasing the capital gains exemption for seniors only.

Regarding the Capital Gains Exemption you can also use the 1031 exchange deferment of capital gains. You would have to convert your primary residence to an investment property for 2 years prior to taking advantage of both tax savings options. Please feel free to discuss with your tax adviser or call me.

### 3. Local Parcel Tax & Utility Exemptions

Did you know that many school districts and local municipalities in our area offer parcel tax exemptions for seniors? Often, a simple one-page application and the county assessor can remove these costs from your annual tax bill. Contact your county Tax Assessor.

### 4. Utility Exemptions

PG&E's offers a program called CARE providing significant monthly discounts on energy bills for qualified households. To learn more about it go to: ***www.pge.com/en/account/billing-and-assistance/financial-assistance/california-alternate-rates-for-energy-program.html.***

### 5. Major Home Repairs (Roofs, Furnaces, Water Heaters)

If you need significant work like a new roof or HVAC system, these organizations provide free or low-cost services:

Minor Home Repair Program (SMC Department of Housing): What it covers: Roof repair/replacement, furnace (HVAC) repair, water heater replacement, plumbing, electrical, and window repair. Contact the San Mateo County Department of Housing ***www.smcgov.org/housing*** or call (650) 363-4000. Other counties probably have their own programs. Contact the Department of Housing for your county.

Rebuilding Together Peninsula (RTP): What it covers: Their "Safe at Home" program provides free repairs for plumbing, electrical, carpentry, smoke detectors and accessibility (grab bars/ramps). Contact: (650) 366-6597 or ***https://rebuildingtogetherpeninsula.org/***. I am not sure if other counties have similar programs.

### 6. Enhanced Senior Tax Deduction:

For 2026, there is a potential deduction for taxpayers **65 and older** (up to $6,000 for individuals or $12,000 for married couples) depending on income levels.

### 7. FREE Tax Preparation

San Mateo Public Library Offers AARP Tax-Aide on Fridays. You can register online or call 650-522-7818 or for other locations go to ***www.aarp.org/money/taxes/aarp-taxaide/*** Many locations may be closed now but keep this info for next tax season.

### 8. The California "Step-Up" Advantage (no age restrictions)

In real estate, the "cost basis" is essentially the price you paid for a property plus any major improvements. When you sell, you pay capital gains tax on the difference between the sale price and that basis.

- *A **stepped-up basis** is a tax rule that "resets" this value to the fair market value of the home on the date of a spouse's death, effectively wiping out years of taxable appreciation. In most states, only the deceased spouse's 50% share of the home gets a step-up. However, in California, if the property is held as **Community Property or in a Living Trust**, the surviving spouse receives **a full 100% step-up in basis**.*

***The Scenario:*** You and your spouse bought a home in Hillsborough years ago for $500,000. It is now worth $3,000,000. Without a Step-Up: If you sold it, you would face a taxable gain of $2.5 million (minus the $250k–$500k primary residence exclusion). With a Step-Up: Upon your spouse's passing, the basis for the entire home resets to $3,000,000. If you sell it shortly thereafter for that price, your taxable gain is $0.

Every situation is unique. If you have questions about how these programs apply to your specific home or if you'd like a complimentary valuation to see how much equity you have built up, I am here to help.


STAY OR GO?

Helping Seniors & Families Make the Right Next Move

Is staying in your current home still the best choice — or is it time to explore senior living options?

Join us for an informative and supportive seminar designed for seniors, adult children, caregivers, and loved ones who are beginning to think about what comes next.



FEATURED SPEAKER: Terrie Tomasello
Senior Living Advisor, Better Living for Seniors
www.betterlivingforseniors.org

We'll Talk About:

STAYING IN YOUR HOME
- Simple ways to make your home safer and easier to navigate
- Aging-in-place improvements and accessibility options
- Resources that can help seniors remain independent
- When modifying your current home makes sense

EXPLORING SENIOR LIVING
- Understanding the different types of senior communities and care
- Independent living vs. assisted living and other options
- What questions to ask when touring a community
- How to determine the right level of care for you or your loved one

DOWNSIZING & YOUR HOME
- When downsizing may make life easier
- Preparing for a move without feeling overwhelmed
- Understanding your real estate options and the value of your current home
- Creating a plan before you actually need one

THERE IS NO ONE-SIZE-FITS-ALL ANSWER.

Our goal is to give you the information and resources you need to make a decision that feels right for you, your family, your finances, and your future.
Come Learn Your Options — Before You Have to Make a Decision.

Thursday, October 8th
Doors open at 6:00pm
Seminar starts at 6:30pm-7:30pm

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REAL ESTATE SERVICES

# CALIFORNIA & LOCAL BALLOT MEASURES:
## WHAT REAL ESTATE VOTERS NEED TO KNOW

*by Lee Ginsburg*

As your trusted real estate advisor, I want to keep you informed on key policy decisions that shape our housing market, property rights, and local economy.

This November, California voters will decide on a range of critical ballot measures covering housing affordability, tax structures, regulatory environmental reviews, and local rental regulations. Below is a breakdown of the key statewide housing and tax propositions—as well as major local ballot measures in San Mateo County—along with the top arguments from both sides.

### Statewide Housing & Real Estate Measures

### Proposition 1 – Affordable Housing & Veterans Housing Bond

- **Overview:** Authorizes $11.25 billion in general obligation bonds for affordable housing production, homeownership assistance, and expanding overall supply ($10 billion for general housing and homeownership; $1.25 billion dedicated exclusively to veterans).

• **Pros (Supporters):**

- ***Addresses Housing Shortages:*** Projected to add or preserve 40,000+ affordable housing units across California.
- ***Direct Veteran Support:*** Expands home loan opportunities through the CalVet program.
- ***Economic Growth:*** Expected to generate tens of thousands of residential construction jobs.

• **Cons (Opponents):**

- ***Significant State Debt:*** Estimated to cost $500M to $600M annually from the General Fund for 25 to 30 years (totaling over $17 billion with interest).
- ***Diverts Budget Funds:*** Using bond debt for subsidies reduces available funding for other core state programs in future years.
- ***Doesn't Fix Root Causes:*** Critics argue subsidies fail to solve structural issues like restrictive zoning, high local fees, and permitting delays.

### Proposition 37 – Homebuyer Mortgage Program

- ***Overview:*** Creates a state-backed second mortgage program offering fixed-rate loans up to 17% of the purchase price for eligible buyers of new construction homes only.
- ***Key Details:*** Requires 1-year CA residency, 3% minimum down payment, primary occupancy, and income capped at 200% Area Median Income (AMI)—allowing a San Mateo County family of 4 to qualify up to $400,000 in household income. Repayments will cover program administrative costs and interest without relying on General Fund tax dollars.

• **Pros (Supporters):**

- ***Targets the "Missing Middle":*** Provides down payment assistance for middle-income buyers (nurses, teachers, trade workers) who earn too much for low-income programs but lack large cash savings.
- ***Spurs Home Building:*** Stimulates residential construction activity and boosts local economies.
- ***No Cost to the General Fund:*** Buyer's monthly payments will cover program administrative costs and interest.

• **Cons (Opponents):**

- ***Risk of Inflating Home Prices:*** Injecting buyer assistance into the market could drive up initial sales prices on new homes, offsetting affordability gains.
- ***Excludes Existing Homes:*** Buyers seeking established neighborhoods or existing housing stock cannot use the program.
- ***Financial Risk:*** If home values fall or defaults rise, the bond issuer could face financial stress.

### Proposition 45 – Environmental Review Reform (CEQA)

- ***Overview:*** Streamlines environmental review under the California Environmental Quality Act (CEQA) and Permit Streamlining Act for qualified housing, clean energy, transit, and infrastructure projects.
- ***Key Provisions:*** Sets strict deadlines for Environmental Impact Reports, caps public comment periods at 45 days for eligible projects and prevents courts from halting an entire development during a lawsuit (restricting injunctions to the specific challenged component).

• **Pros (Supporters):**

- **Accelerates Construction:** Cuts bureaucratic delays to get housing, green energy, and infrastructure built faster.
- ***Reduces Litigation Abuse:*** Prevents competitors or opponents from using prolonged CEQA lawsuits as stalling tactics.
- ***Lowers Carrying Costs:*** Shorter approval windows reduce legal fees and developer holding costs.
- Many other states have tighter standing requirements or shorter statute of limitations, resulting in far fewer citizen lawsuits compared to California.

• **Cons (Opponents):**

- ***Weakens Environmental Oversight:*** Limits public comment periods and community oversight on major projects.
- ***Limits Court Remedies:*** Preventing judges from issuing full stays could allow construction to proceed on projects with flawed environmental reviews.
- ***Impacts Vulnerable Areas:*** Environmental justice advocates contend fast-tracking could reduce mandated local pollution mitigations.

### Proposition 43 – Local Tax Vote Requirements

- ***Overview:*** Standardizes rules for local special tax measures by ensuring dedicated taxes face a two-thirds voter approval threshold, while prohibiting charter cities from enacting new or increased real estate transfer taxes.

**BALLOT**
CONT. ON PAGE 7

**IN PERSON SEMINAR**

**The 2026 Ballot:**
**What It Means for Homeowners & Real Estate**



***Speaker:*** Fernando Pena- San Mateo County Association of Realtors Government Affairs Director

***When:*** Wednesday, September 30th,
***Time:*** 7:00-8:30pm *(Dinner served approx. 6:45PM)*
***Location:*** David J. Chetcutti Community Room, 450 Poplar Avenue, Millbrae

**Please RSVP: Lee@LeeSellsMore.com**

# UNLOCK HIGHER PROFITS AND TAX RELIEF:

## WHY SMART SELLERS ARE BECOMING THE BANK

*by Lee Ginsburg*

To obtain a premium sales price and delay and minimize your Capital Gains tax, standard home sales may not do it. If you own your property free and clear (or hold substantial equity), there is a powerful tool that can maximize your returns: ***Owner Financing*** (also known as seller financing or carrying a note). This can be very effective in today's Condo market.

Instead of waiting for a buyer to secure traditional bank financing, you act as the lender. The buyer pays you a down payment upfront and makes monthly principal-and-interest payments over an agreed term.

Here is how seller financing works and why it might be the ideal exit strategy for your next property sale.

### The Major Advantages for Sellers

### 1. Defer Capital Gains Taxes

When you sell a property in a standard cash transaction, your tax liability for capital gains hits all at once in the year of the sale. With owner financing, the transaction qualifies as an ***installment sale*** under IRS tax rules. You only pay taxes on the capital gains portion of the principal you receive each year, spreading your tax liability over time and potentially keeping you in a lower overall tax bracket. Of course verify your specific situation with your tax preparer.

### 2. A Superior Rate of Return

If you have no strong investment or need for the cash, Seller Financing can be ideal. You earn steady interest on the total balance.

- ***The Going Rate:*** Seller financing typically commands a minimum 7-7.5% interest a 1% to 2% premium over money market funds or CDs. This is a Win-Win. You get an above average return and the buyer gets a fair market rate.

### 3. Commanding a Premium Sales Price and a Closed Sale:

Offering seller financing dramatically widens your buyer pool. It attracts self-employed individuals, business owners, or investors who are financially strong but prefer to bypass strict institutional underwriting. Because you are providing a convenient, streamlined path to ownership, buyers are often willing to pay full asking price—or even a premium—in exchange for terms.

- ***Faster, Simpler Closings:*** Without the red tape and lengthy processing times of institutional lenders, closing can happen much faster and with lower transaction fees.

### Weighing the Pros and Cons

Like any financial strategy, owner financing comes with distinct advantages and important considerations. *(see chart below)*

### What Is Considered a Safe Investment with Good Equity?

To ensure your investment remains safe and secure, the key is to maintain a strong **equity cushion** from day one.

1. ***Aim for a Strong Down Payment (20% or More):*** A substantial down payment ensures the buyer has significant "skin in the game," making them far less likely to default. It also provides an immediate financial buffer for you.
2. ***Prioritize Sound Loan-to-Value (LTV):*** An LTV ratio of **80% or lower** means the buyer owes no more than 80% of the property's value. If the property ever needs to be recovered through foreclosure, you retain a comfortable margin of equity to resell without taking a loss.
3. ***Structure a Reasonable Term:*** Many sellers offer a 3- 5- or 10-year balloon payment based on a 30-year amortization schedule. This provides manageable monthly payments for the buyer while ensuring your principal is fully repaid within a reasonable timeframe when the buyer refinances.

### Key Protections: What to Look for Before Signing

If you decide to offer seller financing, treating the transaction with the rigor of a financial institution is essential:

- ***Thorough Credit & Income Vetting:*** Run comprehensive credit checks, verify proof of income, and require tax returns or bank statements just as a bank would. Many self-employed people do not show their real income. They make a substantial amount so this will be perfect for them.
- ***Professional Legal Documentation:*** Always work with a real estate attorney and an experienced real estate agent to draft a formal **Promissory Note** and **Deed of Trust** (or Mortgage). These documents secure the loan against the property and outline exact default terms. Your Escrow company might do the paperwork as a courtesy.
- ***Require Escrow for Taxes & Insurance:*** Ensure property taxes and homeowner insurance are verified continuously or collected monthly through a loan servicing agency to keep your collateral fully protected.

### Is Owner Financing Right for You?

Owner financing isn't for every situation, but if you don't need the full cash proceeds upfront and want to build a reliable income stream with tax advantages, it is one of the smartest wealth-preservation strategies available today.

Curious about how much passive income your home could generate through owner financing? Contact me today to discuss your property's potential and explore the best strategy for your goals .

| PROS | CONS |
|---|---|
| Higher yield on cash flow via interest payments | Monthly management of payments and bookkeeping |
| Tax deferral via installment sale guidelines | Risk of buyer default (requiring foreclosure) but if buyer put down 20% or more you will be OK. |
| Broader buyer pool and faster sales process | Capital is tied up instead of a single lump sum but you can sell your note at a discount if you need the funds. |
| Retained equity until the loan is fully paid off | Property maintenance risk if buyer defaults |

## BALLOT - CONTINUED

**• Pros (Supporters):**

- ***Taxpayer Protection:*** Standardizes local tax rules and prevents small majority blocs from raising dedicated taxes.
- ***Restricts Property Taxes:*** Prevents municipalities from hiking transfer taxes that raise transaction costs for home buyers and sellers.

**• Cons (Opponents):**

- ***Restricts Local Revenue:*** Makes it significantly harder for cities to fund local transit, affordable housing, libraries, and emergency services.
- ***Reduces Municipal Flexibility:*** Limits the financial tools available to local governments to address budget shortfalls or infrastructure backlogs.

### Key Tax & Policy Measures to Watch

- **Proposition 3 – Education & Healthcare Tax Extension:** Permanently extends top personal income tax surcharges on single filers earning over $300,000 and married couples earning over $600,000 (originally set to expire in 2030). Proponents argue it prevents massive funding cliffs for K-12 public schools and Medi-Cal; opponents warn it permanently entrenches high tax rates, harming economic competitiveness.
- **Proposition 40 – Billionaire Tax:** Proposes a one-time 5% wealth tax on California residents with a net worth exceeding $1 billion, estimated to raise $100 billion over 5 years for healthcare and public education.
- **The Pros** say this tax raises significant needed revenue from approximately 250 of the wealthiest individuals while the Cons warn that high net-worth individuals could move their residency or business headquarters out of California, potentially reducing long-term income tax revenues.

### Proposition 41 & Proposition 42 (Counter-Measures to Prop 40):

- **Prop 41** requires pre-election cost audits for special tax programs and subjects new taxes to the state Gann spending limit (voiding Prop 40's spending cap exemption if Prop 41 receives more votes).
- **Prop 42** amends the CA Constitution to ban any new state taxes on non-real estate personal assets (like retirement accounts, stocks, and business equity), effectively nullifying Prop 40 if passed with higher support.
- **Proposition 44 – Clinic Funding Accountability Act:** Requires private nonprofit community health centers (FQHCs) to spend at least 90% of their annual revenue on direct patient care, capping administrative overhead at 10%. This bill is specifically created to stop an Aids group from using their funds to fight for Rent Control throughout the State.

### Local San Mateo County Real Estate Measures

### Redwood City – Fair and Affordable Housing Ordinance

- ***Overview:*** A Citizen-led ballot measure (not City Council Supported) that would establish far more than strict local rent control and tenant protections across most residential rental properties in Redwood City (including pre-1995 multi-family units, condos, ADUs, and single-family rentals, non-profit affordable house units).

### Key Highlights:

1. ***Rent Caps:*** Limits annual rent increases to 60% of regional CPI, with a 5% ceiling and 0% floor.
2. ***Just Cause Evictions:*** Restricts evictions strictly to specified "at-fault" or "no-fault" reasons.
3. ***Relocation Assistance:*** Mandates substantial relocation payouts for no-fault evictions (the greater of 4x HUD fair market monthly rent or $12,000, plus extra for seniors or disabled residents).
4. ***Strict Rules on Re-Renting:*** Requires landlords completing owner move-in evictions to offer the property back to former tenants at the old rental rate, even years later.
5. ***City Rental Department & Legal Counsel:*** Establishes a city-administered Housing Authority (funded via landlord/city fees estimated around $10M annually) and provides free legal counsel for tenants.

### Other Local Measures Around the Peninsula:

- **San Bruno – Business License Tax on Rental Income:** Imposes a 1.5% tax on gross annual rental income for all residential rental properties in San Bruno, including single-family homes and condominiums.
- **Half Moon Bay – Farmworker Housing Project:** A land-use measure asking voters to approve an affordable housing development designed specifically for retired and elderly agricultural workers.
- **Belmont:** Citizen initiated parcel tax for Proposed Funding for the construction and operation of a new **Barrett Community Center**. The proposed tax will be $.33 per square foot for residential residences and has no termination date. Seniors over 65 will be exempt.

### Have Questions About How These Measures Impact Your Property?

Navigating property taxes, rental regulations, and real estate market trends can be complex. If you have questions about how these upcoming ballot measures might affect your home value, investment properties, or future real estate plans, feel free to reach out anytime!

# DON'T BE SCAMMED

PROTECTING YOURSELF

*by Lee Ginsburg*

Real Estate has a lot of money going back and forth. We have seen scammers often create fake websites and emails that look nearly identical to those of trusted organizations. Just remember, card information you give out to a fake site can be used with any merchant. Before entering personal, financial, or account information online, take a moment to verify that the website is legitimate.

**Look for these warning signs and safety checks:**

- ✓ Check the website/email address (URL) for misspellings, extra characters, or unusual domain names.
- ✓ Look for HTTPS and the padlock icon in the browser's address bar, which helps confirm that the connection is encrypted.
- ✓ Watch for poor grammar, spelling errors, or unprofessional design, which can be signs of a fraudulent site.
- ✓ Be cautious of urgent messages that pressure you to act quickly or provide sensitive information.
- ✓ Avoid clicking links in unexpected emails, texts, or social media messages. Instead, type the website address directly into your browser.
- ✓ Verify contact information and make sure the organization can be reached through legitimate channels.
- ✓ Google "Merchant Name" and "Scam" for reviews or scam reports if you're unfamiliar with the website.
- ✓ Be cautious of ads or pop-ups while playing games or while shopping online. They look legitimate by using well-known stores/brands to get you to click.

**If You Suspect a Website May Be Fraudulent**

If something doesn't seem right, trust your instincts and take action:

- ✓ Call the organization on a number you have on record, not the one listed.
- ✓ Do not enter personal or financial information on the website.
- ✓ Block your card in online banking if you provided card information.
- ✓ Report suspicious websites to the Better Business Bureau Scam Tracker to help protect others from becoming victims.
- ✓ Monitor your accounts for unauthorized transactions or activity .



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# DECLUTTERING? NOT SURE WHERE YOU SHOULD DONATE YOUR OLD CLOTHES? TARGET HAS THE ANSWER.

*by Lee Ginsburg*

**Target stores across California, including all Bay Area locations, feature textile donation and recycling bins** through the Target Textile Drop Spot™ program. Target Textile Drop Spot accepts not just clothes, but sheets, towels and other textiles in any condition. The program helps the retailer meet a new state requirement.




**Program Details**

- **Location:** Look for the designated Target Textile Drop Spot™ bin located near the front of the store.
- **Cost:** Free of charge.
- **Condition:** Items from **any brand** are accepted—even if they are worn, stained, or damaged—as long as they are **clean and dry**.

**What You Can & Cannot Bring**

**Accepted Items**

- Clothing (shirts, pants, socks, etc.)
- Bed Sheets
- Towels



**Not Accepted**

- Footwear (shoes, boots, sandals)
- Bags & Purses
- Swimwear
- Pillows, Blankets, & Comforters
- Rain & Snow Gear

**Note:** Dropped-off textiles are collected to be reused, recycled into new fibers, or responsibly processed to help divert waste from landfills. You can double-check specific store hours using the Target Store Locator before heading over.

*tips and tricks*

# HOME MAINTENANCE FOR BAY AREA LIVING

## A SEASONAL CHECKLIST DESIGNED FOR NORTHERN CALIFORNIA HOME-OWNERS

*by Lee Ginsburg*

Living in the Bay Area means enjoying one of the country's most desirable climates, but it also means caring for a home that's exposed to unique environmental conditions. Salt air near the Bay, months of dry weather, wildfire smoke, occasional earthquakes, and the return of winter rains all create maintenance needs that homeowners in other parts of the country may never experience.

As summer gives way to fall, now is an ideal time to tackle a few key projects that can help protect your home, preserve its value, and reduce the likelihood of expensive repairs later.

### Watch for coastal wear

Even homes several miles from the shoreline can be affected by salty marine air and moisture. Over time, these elements can accelerate corrosion on metal fixtures, outdoor lighting, railings, and hardware while also wearing down exterior paint and caulking.

Take a walk around your property and inspect exterior surfaces for peeling paint, cracked caulk, rust, or signs of water intrusion. Addressing these small issues early can help prevent larger, more costly repairs down the road.

### Get ready for winter rains

The Bay Area's rainy season can arrive quickly, and a little preparation now can help your home weather heavy storms. Clear leaves and debris from gutters and downspouts, inspect your roof for damaged shingles or flashing, and make sure drains around your property are free of obstructions.

If your home has skylights, check the seals for signs of wear because they are often among the first places where leaks develop during extended periods of rain. It's also a good idea to make sure water flows away from your home's foundation rather than collecting near walkways or landscaping.

### Prepare for wildfire season

Even if you don't live in a high-risk wildfire zone, smoke and dry conditions can affect homeowners throughout the Bay Area. Trim dead branches, remove dry vegetation, and maintain a defensible space around your home. It is recommended to keep the first 5 feet around your home clear of brush and other combustible materials. Also keep roofs, gutters, and vents free of leaves and debris.

After periods of heavy wildfire smoke, replace your HVAC filter to improve indoor air quality. If you use portable air purifiers, clean or replace those filters as well so they're ready when air quality declines.

### Don't overlook earthquake readiness

Unlike many seasonal maintenance tasks, earthquake preparedness is something Bay Area homeowners should review every year. Verify that your water heater is securely strapped, anchor tall bookcases and heavy furniture, and make sure televisions and artwork are properly secured.

It's also wise to know where your gas shutoff valve is located and keep the proper wrench nearby in case of an emergency. Finally, take a few minutes to refresh your emergency kit with water, flashlights, batteries, medications, and other essentials your family may need.

### Protect your investment

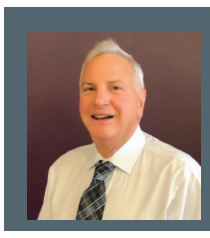
Regular home maintenance is about more than preventing repairs. It's about protecting one of your biggest investments. Staying ahead of seasonal maintenance helps preserve your home's appearance, improve safety, and avoid many of the costly surprises that can arise when small problems are left unchecked.

A little attention now can help keep your Bay Area home in excellent condition all year long while giving you greater peace of mind, no matter what the season brings.



## BAY AREA HOMEOWNER CHECKLIST

- ✓ Inspect exterior paint, caulking, and metal fixtures for coastal wear
- ✓ Clean gutters, downspouts, and roof valleys before winter rains
- ✓ Check roof flashing and skylight seals for leaks
- ✓ Trim dead vegetation and clear debris around your home
- ✓ Replace HVAC filters after wildfire smoke events
- ✓ Test smoke and carbon monoxide detectors
- ✓ Secure your water heater and heavy furniture for earthquake safety
- ✓ Refresh your emergency preparedness kit
- ✓ Confirm outdoor drains direct water away from your foundation

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INTERIOR

PROFESSIONAL TIPS FOR CREATING AN ENTRANCE THAT FEELS POLISHED, INVITING, AND PERFECTLY PUT TOGETHER

# INTERIOR DESIGNERS' SECRETS TO A WELCOMING ENTRYWAY



Designers often describe the entryway as a home's handshake. Before guests notice your furniture, artwork, or kitchen, they've already formed an impression based on your front walk, landscaping, lighting, and front door. Those first few moments establish the home's personality and set the tone for everything that follows. Whether your style is classic, modern, or somewhere in between, a thoughtfully designed entrance makes every arrival feel a little more special.

### Start with the front door

The front door naturally serves as the focal point of any entryway. A fresh coat of paint, updated hardware, or a beautifully crafted wood, steel, or fiberglass door can dramatically transform a home's exterior.

It's also one of the smartest exterior investments homeowners can make. According to the latest Cost vs. Value Report, replacing a steel entry door continues to rank among the highest-return remodeling projects, underscoring the lasting value buyers place on a welcoming entrance.

Details matter just as much as the door itself. One design principle professionals often rely on is repetition. Coordinating finishes across the door hardware, light fixtures, house numbers, and mailbox creates a sense of unity that makes the entrance feel intentionally designed rather than assembled piece by piece.

### Create warmth with layered lighting

Lighting does far more than illuminate the front porch after dark. It creates atmosphere, improves safety, and highlights architectural details.

Rather than relying on a single porch light, designers layer multiple light sources. Wall sconces frame the doorway, pathway lighting guides visitors safely to the entrance, and landscape uplighting draws attention to mature trees, stonework, or architectural features. Warm-colored LED bulbs in the 2700K to 3000K range create a soft, inviting glow that feels far more welcoming than cooler, bluish light.

### Frame the entrance with landscaping

Landscaping should complement the architecture rather than compete with it. Symmetrical plantings create a sense of balance, while ornamental grasses, flowering shrubs, evergreen foundation plantings, and seasonal containers provide texture and color throughout the year.

Native and climate-appropriate plants have also become increasingly popular because they require less water and maintenance while supporting local pollinators. Just as important, keep the path to your front door visually clear. Well-defined walkways, neatly edged planting beds, and unobstructed sightlines naturally guide guests to the entrance while creating a polished appearance.

### Continue the welcome indoors

An inviting entrance doesn't end at the front door. If your home has a foyer, treat it as an extension of the exterior rather than an afterthought.

A well-placed console table, statement mirror, artwork, or fresh flowers immediately creates a sense of arrival. Oversized mirrors remain a favorite among designers because they reflect natural light, make smaller foyers feel more spacious, and provide an elegant focal point. Comfortable seating, attractive storage, and uncluttered surfaces complete the space without making it feel crowded.

### The finishing touches

Sometimes the smallest improvements leave the biggest impression. Sparkling glass, polished hardware, freshly painted trim, pressure-washed walkways, and a quality welcome mat all signal that a home is well cared for.

Creating an inviting entryway doesn't require an extensive renovation or a large budget. More often, it's the thoughtful combination of lighting, landscaping, quality materials, and careful attention to detail that leaves a lasting impression. When every element works together, the result is an entrance that welcomes guests and homeowners alike before the front door ever opens.

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## DESIGN TIP: USE THE RULE OF THREE

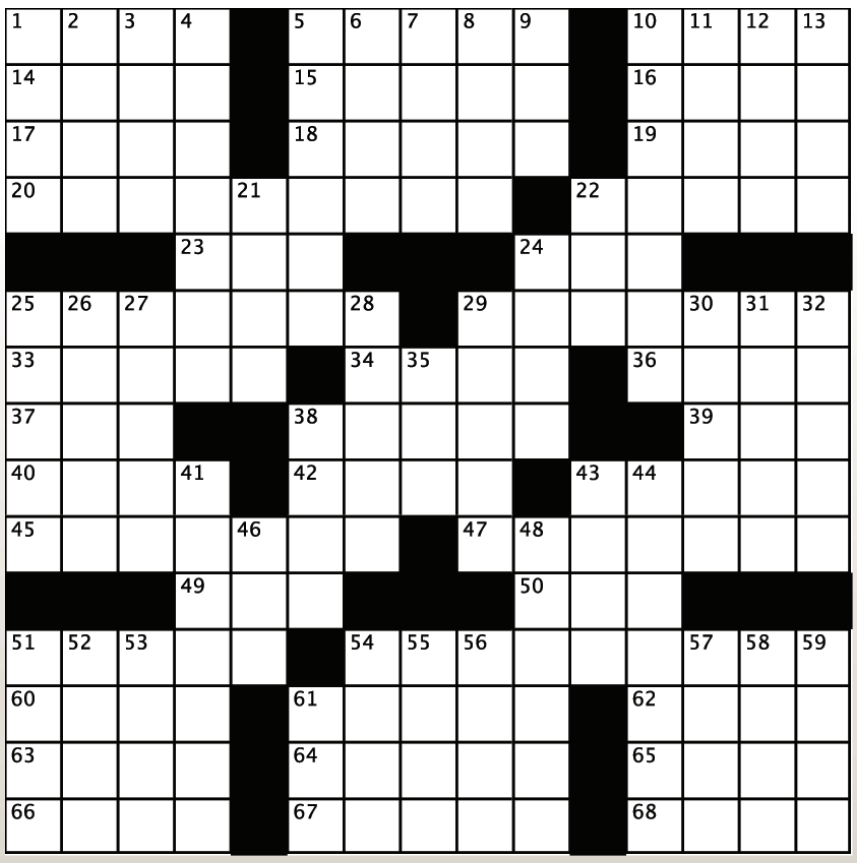
**Designers often arrange outdoor décor in groups of three because odd numbers naturally feel more balanced and inviting. Combine pieces with varying heights and textures, such as a tall planter, a lantern, and a smaller potted plant. The arrangement feels collected rather than perfectly matched, giving the entry a polished, welcoming look.**

# just for fun

PUZZLE 1

## CROSSWORD

**Fill the grid using the clues**



### ACROSS

1- Jack of "Rio Lobo"
5- Fishhook line
10- Michael Moore's "Downsize ___!"
14- ___ -shanter (Scottish cap)
15- Jazzy Chick
16- Laundry
17- School founded in 1440
18- Cooperative race
19- Sweet sandwich
20- Wizened
22- Inquired
23- ___ kwon do
24- Commotion
25- Virgin Mary
29- Sparkler
33- Clued in
34- Microbe
36- Steven Chu's cabinet dept.
37- Scull mover
38- Durango dwellings
39- Ram's ma'am
40- Nothing, in Nantes
42- URL starter
43- Seizes with teeth
45- I've been framed!
47- Charms
49- Convert into leather
50- Yelp
51- Memento
54- Overflow
60- Hgt.
61- Capital of Egypt
62- Unit of loudness
63- Cause of ruin
64- Like some furniture
65- ___ kleine Nachtmusik
66- Aardvark's prey
67- Iron
68- Minn. neighbor

### DOWN

1- French summers
2- Slat
3- Latin love
4- Warning device
5- Coarse sieve
6- Yuletide
7- First name in courtroom fiction
8- Show the way
9- Put Down
10- Couple
11- Listen attentively
12- So that's it
13- Not barefoot
21- Wind indicator
22- Orthodontists' org.
24- Intentions
25- New Zealand native
26- Look forward to
27- Challenges
28- Glass marble
29- Hang with cloth
30- ___ a customer
31- More recent
32- Frock
35- Repair shop fig.
38- Lower jaw
41- Indigenous inhabitants
43- Ancient Semitic for "Lord"
44- Burdens
46- Fond du ___, Wisconsin
48- Hose
51- First name in country
52- Flair
53- Mardi Gras follower
54- River to the Moselle
55- Diving position
56- Ticks off
57- Word on a sample check
58- Sicilian resort
59- Smell bad
61- Peace officer

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PUZZLE 2

## CONNECTIONS

**Four groups of four**

One word per group is highlighted as a hint. Find the other three that belong with it and write what they have in common.

POODLE JEOPARDY HAMMER FIREWOOD
BEAGLE WRENCH SMORES MILLIONAIRE
SCREWDRIVER BULLDOG FEUD MARSHMALLOW
LANTERN PLIERS LABRADOR WHEEL

_____
_____
_____
_____

PUZZLE 3

## SCRAMBLE

**Theme: Birds**

Rearrange each set of letters to reveal the words.

LEAGE _____
GNIUPNE _____
NOFLAC _____
WSOARRP _____
NIOEPG _____
RULVUTE _____

## PUZZLE ANSWERS



**Connections:**
Gold: Things in a toolbox — Hammer, Wrench, Pliers, Screwdriver
Green: Dog breeds — Poodle, Beagle, Bulldog, Labrador
Blue: Classic game shows — Jeopardy, Feud, Wheel, Millionaire
Purple: Things at a campfire — Smores, Marshmallow, Firewood, Lantern

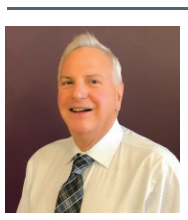
**Scramble:**
Eagle · Penguin · Falcon · Sparrow · Pigeon · Vulture


# LEE'S FIVE-STAR YELP REVIEW

yelp

★ ★ ★ ★ ★

"Lee was the perfect choice to sell my inherited property in San Bruno. Since I don't live in the area, I needed someone that could take care of all the details, including having work done on the house. Lee had a great handyman that did all the repairs and upgrades for a very reasonable fixed price, so we weren't hit with any surprises. I also appreciate that Lee was very cost sensitive and didn't try to convince us to make changes to the house that weren't going to result in a substantial return on investment. He was honest and upfront about everything, and his years of experience certainly showed through. You're not going to get a lot of extra fluff with this guy, he's down to business and he'll get it done. We were really happy with the eventual price that he pulled in from a terrific buyer. I highly recommend him!" ***— Rebecca K.***



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# LEE IS KEEPING BUSY!

## IF YOU HAVE QUESTIONS, GIVE ME A CALL AT 650-888-5662

## LEE'S RECENT SALES & LISTINGS

**JUST SOLD!**



**61 Farragut Ave, San Francisco**
Sold for: $1,430,000
$500k Over List Price w/Multiple Offers!

**JUST SOLD!**



**418 Fairway, South San Francisco**
Sold for: $1,300,000
Multiple Offers Over Asking in Just 5 Days!

**JUST SOLD!**



**331 San Carlos Ave, El Granada**
Sold for: $990,000
Represented Sellers!

**JUST SOLD!**



**730 3rd Lane, South San Francisco**
Sold for: $1,100,000
Represented Buyer!

**JUST SOLD!**



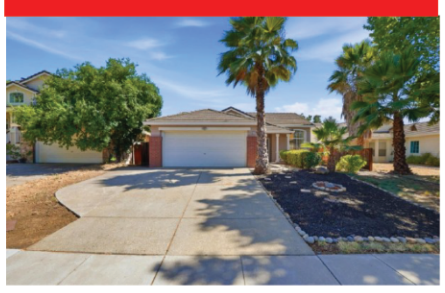
**1104 Ebener St, Redwood City**
Sold for: $1,595,000
Represented Buyer!

**PENDING SALE!**



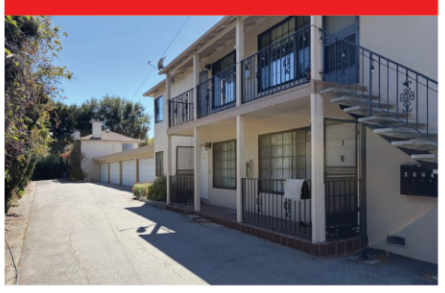
**5 Seymour Street, San Francisco**
Listed for: $1,688,000
Multiple Offers Received!

**PENDING SALE!**



**5126 Prewett Ranch Dr, Antioch**
Listed for: $528,000!
Representing Seller!

**COMING SOON!**



**1702 Kentfield Ave, Redwood City**
4 Units Plus a 4 BR/3 BA Home
Call For Details!

**COMING SOON!**



**2171 Rosewood Dr, San Bruno**
3 Bedrooms, 2 Bathrooms
Call For Details!

**COMING SOON!**



**12 Graystone, South San Francisco**
4 Bedrooms, 2 Bathrooms
Call For Details!

**COMING SOON!**



**1119 Sunnyside, South San Francisco**
3 Bedrooms, 1 Bathrooms
Call For Details!

**YOUR HOME HERE!**



**You Could Be Next!**
Call Lee to Help You Buy
or Sell Your Next Home!

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## NEED NOTARY SERVICES?

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INTERO
REAL ESTATE SERVICES

# FREE E-WASTE COLLECTION EVENT

**WHEN:**
SATURDAY
SEPT. 19, 2026
10 AM – 12 PM

**WHERE:**
INTERO REAL ESTATE SERVICES
180 EL CAMINO REAL, SAN BRUNO
650.589.1000



| Accepted | Not Accepted |
|---|---|
| Televisions | Toys |
| Computers | Batteries |
| Servers | Bulbs |
| Monitors | Hair Dryers |
| Laptops | Household Items |
| Phones | Microwave Ovens |
| Stereos | Fans |
| Cell Phones | Heaters |
| Wire/Cable | Other Appliances |

All proceeds from the e-waste collection will benefit the Intero Foundation, which supports local children and seniors in need. This year, our San Bruno office proudly helped award $7,500 grants to both the San Bruno Senior Center and Okizu Camp.
Visit www.InteroGives.com to learn more about the Intero Foundation and the organizations it supports.