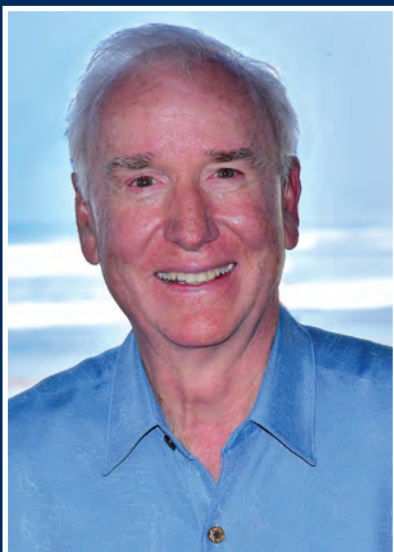


Scott Peck's Special Report
COURAGE. WISDOM. TEAMWORK.
Moving Lives Forward



Our Client Danny Bamber at Avalanche, Oahu



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Pacific | Sotheby's
INTERNATIONAL REALTY



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VOLATILE BUT STEADY

When we look out on the big picture of what's happening in our country, there is a lot of volatility. The stock market is swinging in both directions, trade wars & tariffs are frightening the economy, more & more news articles are discussing "recession," & we are approaching an election that is the definition of volatile. This all signals a threat to real estate health.

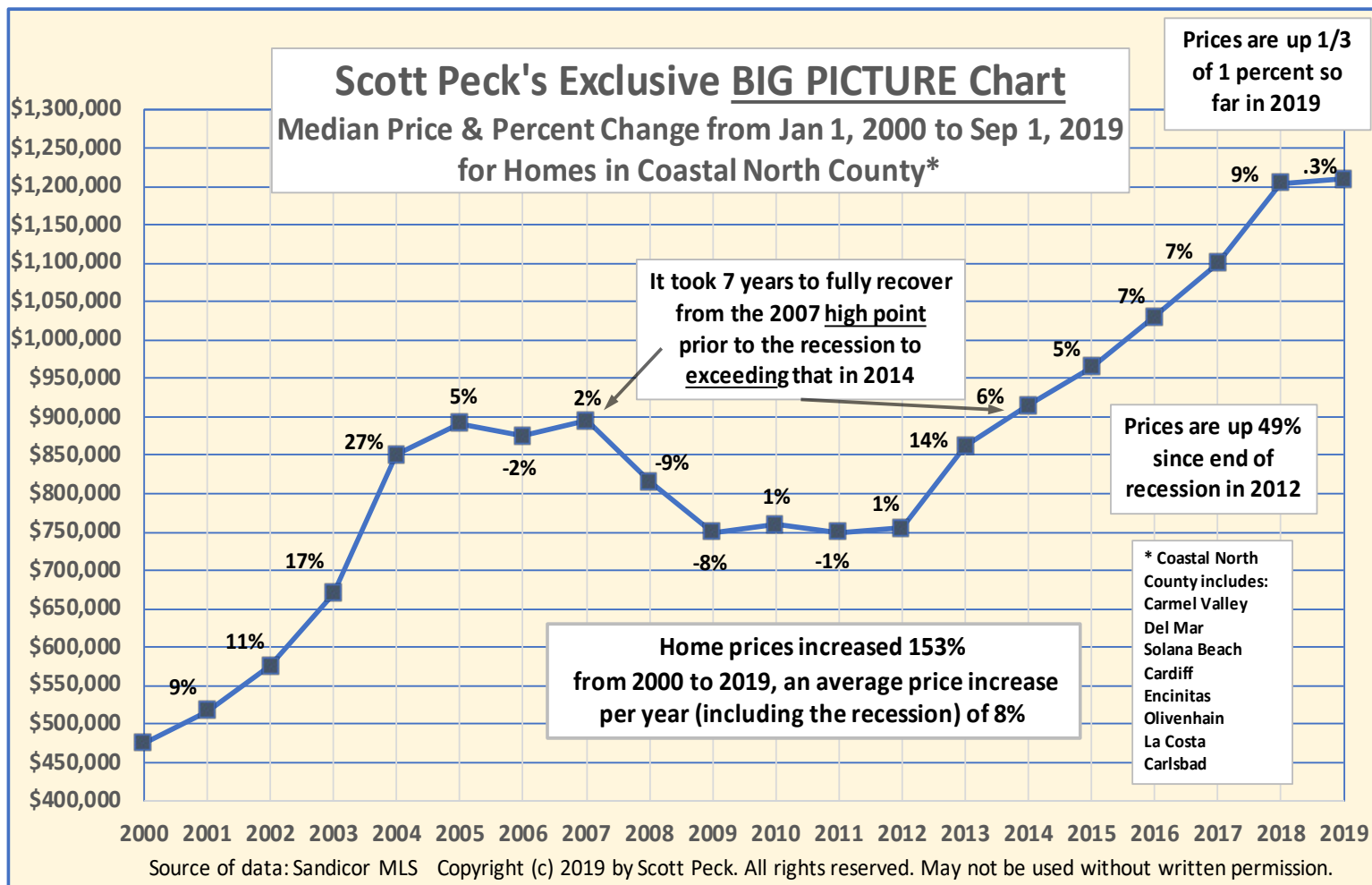
When we look out with a narrower vision and focus just on real estate in San Diego, we see interest rates continuing at historical low levels, prices steady or still rising (see chart below & chart to right), a continuing low inventory of homes for sale, & steady employment. This all signals good health for real estate.

In many ways, it's as if we've jumped on that front cover 40 foot wave and we're wondering, "What now?" Here's what we are experiencing as agents highly engaged & close to the action:

- The typical seller's expectation that their home will sell for as much as, or more, than recent sales, is proving to be short-sighted.
- The number of homes for sale is still very low in historic terms, but this "inventory of homes" for sale is creeping up - and homes are taking longer to sell. Well priced homes, however, are selling fairly easily.
- More sellers are making multiple price reductions - & often more rapidly - to attract offers.

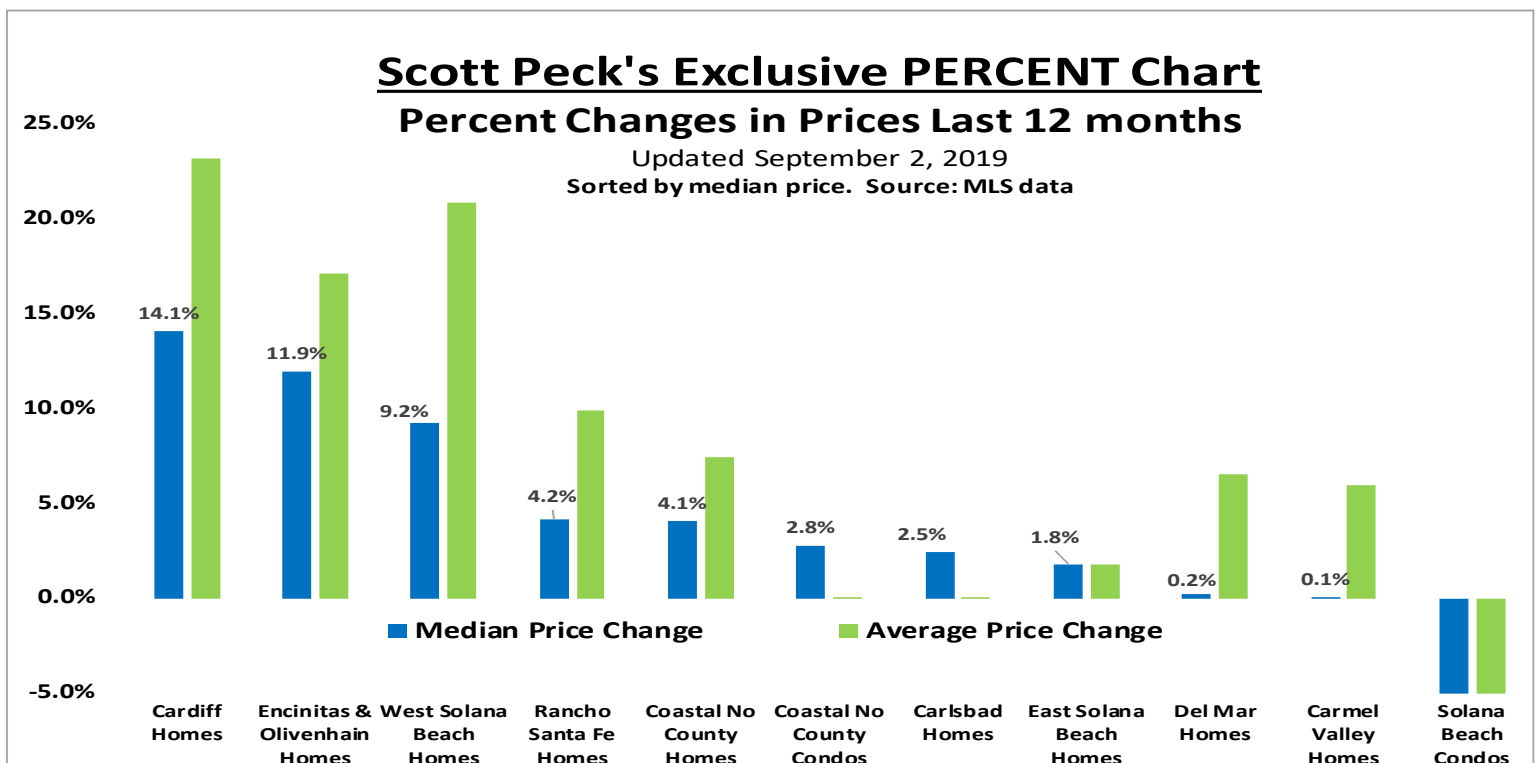
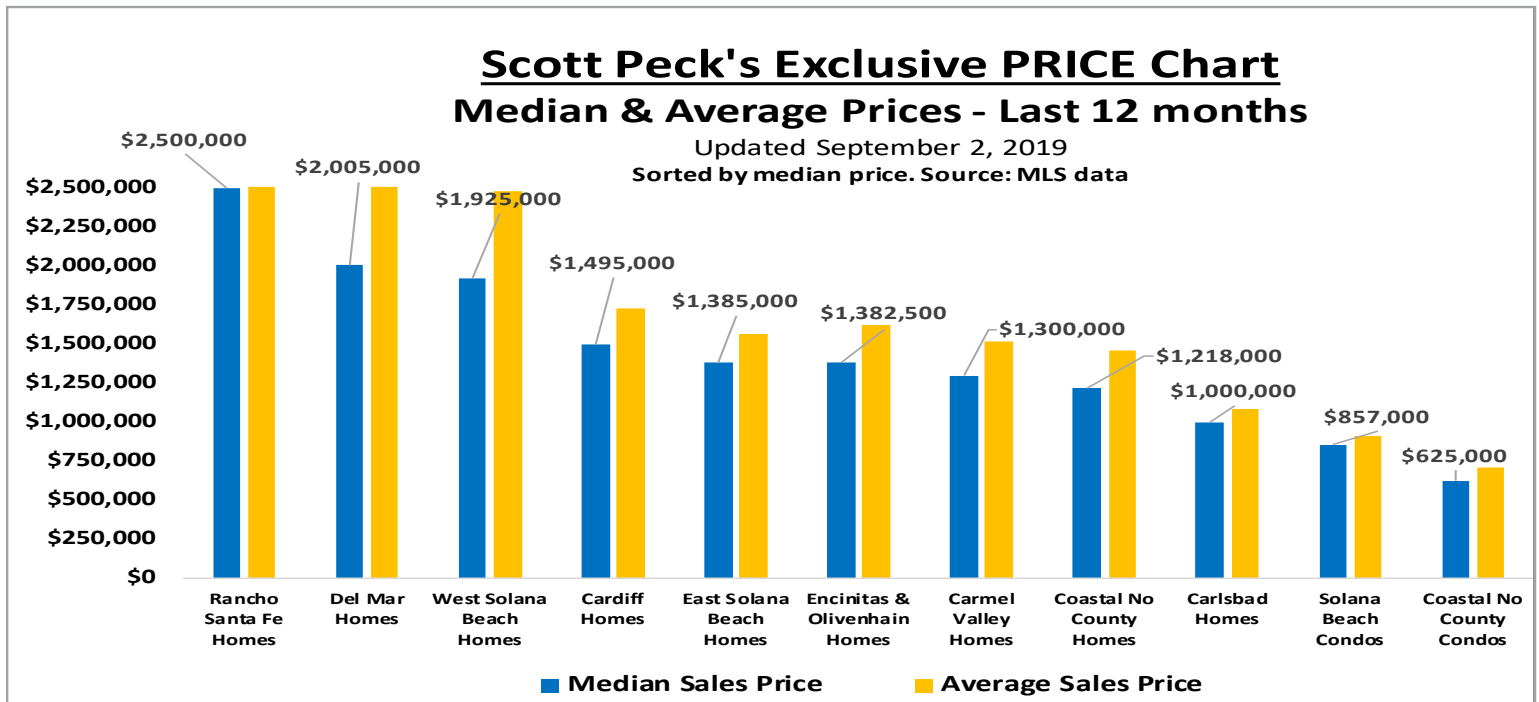
What this means for our clients

We have the enormous privilege of attracting clients to us who are driven by (1) wanting the best price but also clients who (2) understand & value the immense benefits of collaborating as a team for the highest results. This is a powerful dynamic & leads to client fulfillment both financially & emotionally. You can see the strength of this value-centered teamwork on the back cover - **"Complete Client-Centered Success: The Scott & Tanya Difference."** This is the depth & power of success we offer you.



KEY POINTS FROM THE CHARTS BELOW

- The median home price for homes in all of coastal North County is \$1,218,000. That's up there!
- Rancho Santa Fe and Del Mar lead the price pack, with West Solana Beach not far behind.
- Cardiff, East Solana Beach, Encinitas/Olivenhain, & Carmel Valley are a close horse race behind on price.
- Cardiff, West Solana Beach, & Encinitas/Olivenhain all had percent growth over 9% in the last 12 months.
- Coastal North County homes show a 4.1% price increase in the last 12 months. Note the discrepancy between that number and the .3% increase on the chart to the left. The chart to the left shows price changes from January 1 of this year. The percent chart below shows percent changes from 9/1/18 to 9/1/19. That tells us the price growth is slowing.



COURAGE. WISDOM. TEAMWORK.

That picture on the front is not just a surfer courageously riding a 40 foot wave. That surfer is Danny Bamber, M.D., a client we had the joy of serving this summer.

Tanya met Danny & his wife Samantha at one of our open houses almost a year ago. They were moving from Hawaii to San Diego to serve as ER doctors - EACH of them! They love to surf (as does Tanya) & wanted to find a home close to the ocean in West Solana Beach that would be perfect for them and their two daughters.

They decided to rent but kept a close eye on possibilities. Then the perfect home came forward - but we felt that the price was too high. Tanya encouraged them to make an offer & spent almost a month negotiating strongly with the other agent until, finally, we reached agreement - and now it's the "Bamber Home."

It takes **Courage** to buy or sell a home because it's a huge financial step. There's a lot to gain but also a lot to lose. Courage by itself is not enough.

Wisdom is the second key ingredient. It takes immense wisdom to make the right choices - as a buyer or seller. We all have friends who are real estate agents, but does that agent have the experience & wisdom to guide you to the finish line with the right price, complex problems solved, & minimal stress?

Success also takes talented **Teamwork** because buying & selling is complex & risky. There are so many moving pieces in a real estate purchase or sale - just like riding a giant wave where circumstances are rapidly changing. Teamwork with us is the glue that finds solutions to impossible problems and, at the same time, keeps you sane.

See Danny & Samantha's words to the right. This is the client fulfillment that is our goal & bottom line in serving our clients. The back page diagram captures the ingredients we bring to our clients for fulfillment.



Danny Bamber

TEAMWORK AT 7-YEARS OLD

Scott & Shannon's grandson, Atticus, loved the YMCA surfing camp this summer - & Atti made it up on the board.

The left picture shows the amazing YMCA counselor who gave Atti a dozen opportunities for success by positioning his board perfectly & then giving the board a push at just the right moment to give Atti the best opportunity to catch the wave. And he did! Looking good Atti!



YMCA counselor helping Atti



Atticus

“Tanya & Scotty Gave Us First-Class Service”

“**T**anya and Scotty helped our family find and obtain our dream home! We have owned several homes in the past and we have never met such a warm, caring team of realtors.”

They were amazing to work with and lead the way through the entire process. They ensured we paid a fair price for the property and were bullish during negotiations. They found inspectors for the home and made sure to address all of our concerns (and some we didn't even know about). We felt protected on every level and found no hidden surprises after moving in.

Our family, like most families, has a hectic schedule. On several occasions, we couldn't find time to handle things that are typically the buyers responsibility, but they found time to make sure everything happened perfectly and on time. They are very communicative and we never felt left out of any process.

Tanya & Scotty gave us first class service & made our lives very easy. Even after closing, they check in on us to make sure we're satisfied. They send us weekend updates to make sure we know about the events around town, which has helped the family's transition, meet friends & join the community.

We're looking forward to seeing them around our new little home town of Solana Beach & can't wait for that first pie!!”

**Samantha Bamber, M.D.
& Danny Bamber, M.D.
& kids**

Note: We deliver Julian apple pies to all our past clients every Thanksgiving if they live in the “pie zone” - all coastal North County. We delivered 110 last year. Going to be more this year!



There is no “Me.” There is “We.”

By Tanya Parks

When I moved to San Diego over 10 years ago, I was introduced to the tandem surfing community of Southern California. The first time I saw two people, on a giant board, catch a wave together and then perform a series of acrobatic lifts, like the ones pair ice skaters execute, I was amazed and knew I wanted to learn and be part of it.

The learning curve is steep. Paddling into, standing up, & riding a wave in unison with another person is a teamwork challenge like no other. You need to communicate verbally & physically to sync up even the most subtle of movements. Any discord or mismatch results in either not catching the wave or having a true wipe out. Tumbling off a wave with another person and a 12 foot surfboard in the mix is a very dangerous thing.

The lifting brings an extra level of challenge. You must read the wave together to determine the lift to perform and use rhythm and timing to assist the body mechanics of getting up into the air. Once you are up in a lift you need to sync on an even deeper level together to keep the form and balance while the wave rushes and crashes beneath you. Any wrong move on my part, and the whole thing falls apart - on a wave, while moving with speed, on an enormous and heavy board.

I have been fortunate enough to tandem surf world class waves all over California, Hawaii, and Fiji (yes, Cloudbreak!). At age 42, I qualified for the Tandem World Championships and was able to rank 5th in the world in 2017. I am proud of all those things. I treasure the award plaques and photos, but most importantly I treasure what tandem surfing has taught me about teamwork and courage - lessons which I apply to life and business.



Tanya Parks tandem surfing

In tandem there is no “me.” There is “we.” I must listen to & understand my partner’s vision & goals for the wave and the lift. The same is true in my relationships to our clients in real estate. I must understand where a client wants to go - and why - in order to accomplish that vision with them. Then I must sync with their plan and move forward to get it done.

The skill I have learned in tandem surfing that most deeply informs my approach in real estate is that when the going gets tough, it’s not time to jump off. It’s time to firm up, be strong, be brave, and move through the situation.

On nearly every wave, when I am in a lift, there is a moment when things get very critical. The natural instinct is to feel the trepidation and to want to jump off, even from a high lift. If I were to do so, I would change the balance of the board and my partner would take the fall with me. I have learned to cultivate a resolve to stay the course regardless of the challenge.

This resolve serves me well in real estate. Not all transactions are simple. Many have some pretty intense twists and turns. The climate of a transaction can be very stormy and bring with it many rounds of overhead waves. I dig deep, stay strong, and find the solutions that will keep my clients safe & in balance. And together we ride to a great finish.

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2 BR 2BA 1800 sq ft Main 2BR
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photos & a 3D virtual
reality tour

THE MAGIC OF OUR RESOURCE TEAM

You might think that when we meet with clients for a listing appointment, the main questions and focus are about the pricing of the home. Most often, however the initial concern of the sellers is “what should we do to improve the home for sale?”

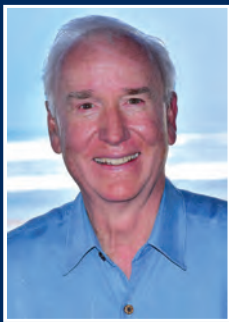
Not all homes need to be improved to sell. Some may need very little, and some might be ready for a full upgrade. The most intelligent way to approach this subject is to factor in what improvements will most contribute to the appeal & safety of the home and bring the biggest return on investment.

Over the course of the past year, we have listed homes for sale that only needed a deep cleaning to prepare for market, and some that needed major upgrades to structure, flooring, paint, & beyond for maximum profit.

In each of these cases, we pulled in our **Resource Team** which includes interior designers, contractors, painters, flooring experts, professional cleaners, & home stagers to create a strategy to make each home shine, attract buyers, & be sold at the highest possible price. In each of these cases the sellers investment has returned to them between 5 to 10 times the cost of their investment.



Call us to talk about the home improvements most likely to result in your highest sales price.



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We're Right Here for You

COMPLETE CLIENT-CENTERED SUCCESS THE SCOTT & TANYA DIFFERENCE

"This is the 6th home I have sold and, by a landslide, Scotty wins my Best Realtor Award."
Kathy Constantine

"Scotty and Tanya are hands down the best real estate agents I have ever worked with."
Anne Lombard

"I knew that I made the right choice by working with them as they run their business just as I run mine. True professionals!"
David Tam, Financial Advisor

"You are a magnificent team that knows how to give a seller help & confidence in a stressful time!"
Sandy & Ed Butler

"We can't think of a better decision than selecting Scotty & Tanya to represent us for our sale & we recommend them without reservation to anyone contemplating a move."
Dr. Frank & Helen Shu

"It's like a dream come true! They do, indeed, move lives forward & they do it with wisdom & integrity."
Sandy & Gene Mora

"I couldn't have been happier working with Scott & Tanya."
Steve Sognalian

"Scott & Tanya are an amazing team!"
Samantha Flather

"We can't imagine any realty team being more professional than you two."
Kevin & Teri Graves

