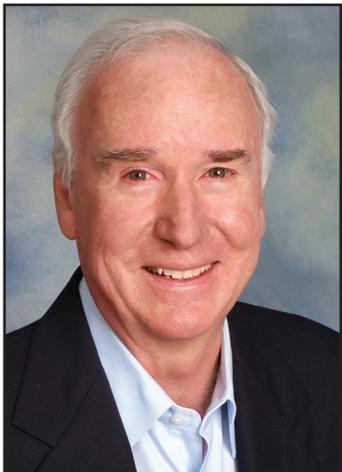


GOODBYE 2025 HELLO 2026

WHAT BEST DESCRIBES YOU & CHANGE?



by Scott Peck



DRE 00999920

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WHAT HAPPENED

2025 was a steady year.

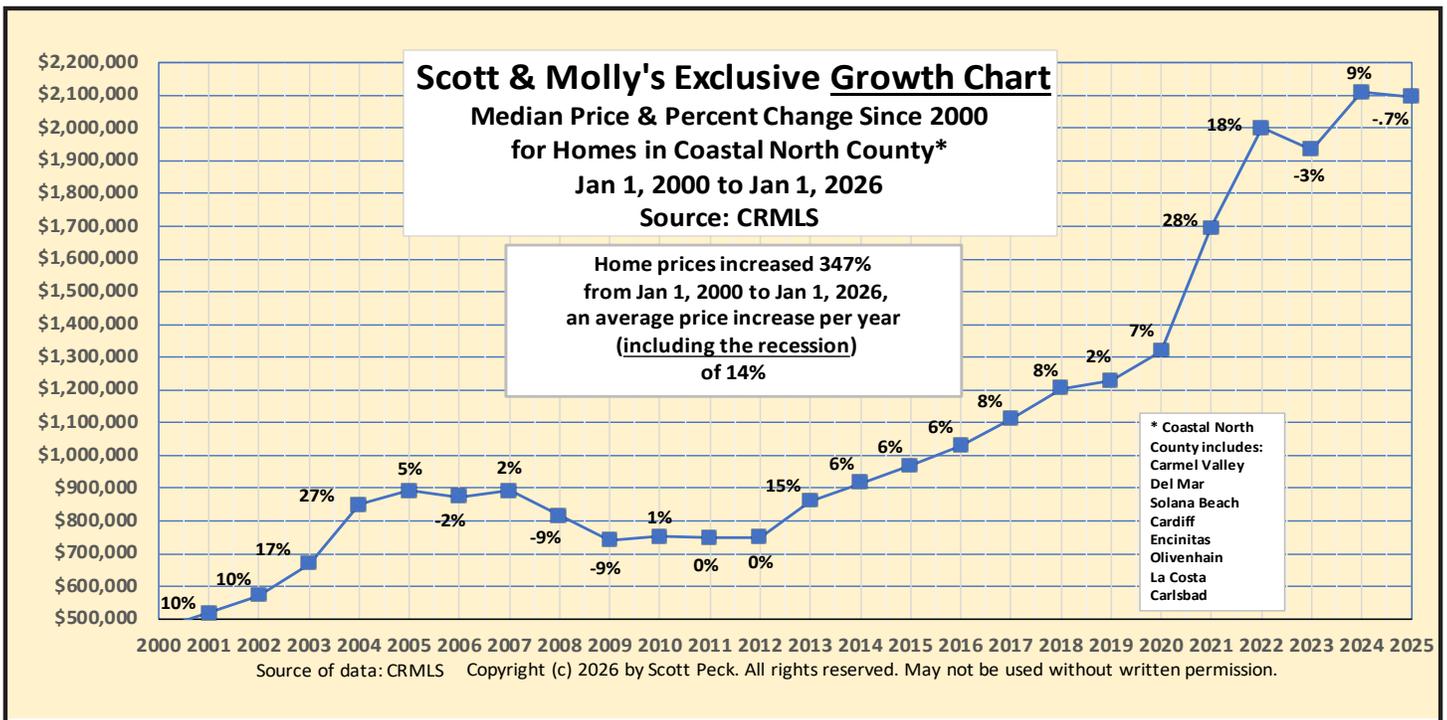
- Prices went down .7% compared to 2024.
- The number of sales was down .6%.
- Interest rates rose to 7% & then slowly slid to 6.3%. That's a long way from the 3% rate many homeowners locked in & one reason why many homeowners are not keen to sell.
- The economy had lots of uncertainty - tariffs & the U.S. government shutdown - even though the stock market rose.
- **This was the first full year of my partnership with Molly Fleming & it was the strongest year in each of our real estate careers.**
- Not only did we remain the #1 agents in Solana Beach, but our lead over our colleagues expanded.
- Despite being the #1 agents in Solana Beach, more than 50% of our sales were OUTSIDE Solana Beach.

WHAT WE EXPECT

2026 is likely to be a balanced year.

- We begin with a **Slight "Seller's Market"** but we anticipate it moving towards more balance.
- Prices & sales are predicted to rise just slightly.
- Interest rates are expected to remain in the low 6's all year - perhaps dropping towards 6%.
- The economy continues to have uncertainty & political division is sewing an unknown future.
- AI will continue to redefine our lives.
- Jan/Feb is a smart moment to sell. Demand is present & competition is lean.
- **One thing we know for sure is that Molly & I will be serving lots of very appreciative & successful sellers & buyers.**
- If you are even thinking of selling or buying - even in the distant future - take advantage of our "Exploration Talk." See back page for details.

Market at a Glance



WHAT BEST DESCRIBES YOU & CHANGE?

BY SCOTT PECK

It's amazing how much change can occur in just 1 year in our lives. Relationships change. Families change. Health changes. Jobs change. Smart phones change. Technology changes. Politics change. Emotions change. Real estate changes. And then there are all the unexpected changes - like artificial intelligence (AI) now infiltrating our lives.

Which best describes you and change?

- A. I resist change
- B. I tolerate change
- C. I embrace change

I generally embrace change because I'm future centered. I welcome the future. It's exciting for me to see the next evolution. But even with that attitude, change can be challenging & stressful. It's even harder for those who inherently don't like change.

Whatever your attitude, one thing is crystal clear. Each of us is going to experience a lot of change in 2026 – whether we want it or not.

Here are some ways to best meet the inevitable changes coming our way:

- **Let there be 1 challenge rather than 2.** Change requires learning & adapting. That's hard enough. Resistance or frustration adds a 2nd - emotional - challenge. That makes it tougher.
- **Shift from “Why is this happening?” to “What is this change making possible?”**
- **Slice the change into small steps.** Change can feel overwhelming, practically & emotionally. What is just one small step you can take to whittle away at conquering the change? Small steps move you forward with more confidence & less anguish.
- **Don't marinate in the change alone.** Find a way to laugh with friends at the changes you face. This lightens the load - and leads to surprising solutions. We do this with our clients.
- **Practice using AI as a guide.** I use ChatGPT for all sorts of things: “Where is the water solvent in my Lexus RX 350h?” ChatGPT showed me a picture. “Here's what Molly & I are doing now to give our clients luxury service & results. How could we add even more value?” The response was insightful. “Here's our best description of this home. Please improve.”
- **Think of change as taking your life to a higher place.** This attitude redefines change as something valuable to your life. Change progresses us. We take planes to our distant vacation spots, not trains. We use mobile phones, not land lines. We use computers, not encyclopedias. And now, we use AI, not just Google. “Go ahead change, make my day!”

This is how Molly & I view change & how we guide our clients forward to both external & internal success

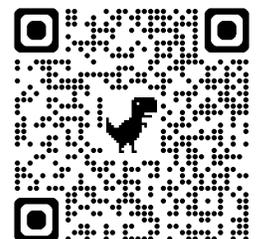


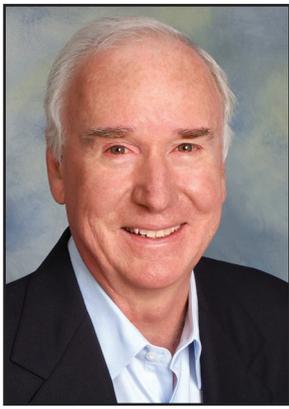
OPENING DOORS FOR
UNHOUSED YOUTH

OUR MISSION is to act as advocates to support unhoused youth ages 17-24 & provide access to the resources they need to improve their quality of life.

We aim to get them off the streets into safe housing & help them attain self-sufficiency. We have helped thousands of youth find shelter and safe housing!

Please click the QR code to learn more & support these youth.





January, 2026

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Exploration Talk

We know that lots of you are pondering the possibility of selling - **but not yet!** Maybe in a year or two. Maybe! Still, there's a lot to think about & most people have lots of questions.

Our motto is "**Moving Lives Forward!**" so we love to meet with new friends way in advance so they can ask all their questions, get an assessment of their value, get honest feedback on what they might do to get top dollar, & receive the gift of sorting through their questions & ideas with zero pressure, our best & candid advice as top agents, & lots of goodwill & laughter.

If this feels good, call for an **Exploration Talk**. We won't stay longer than you want us to stay!

Scott 858.967.2604 Molly 760.994.9047

Individually Impressive, Together this Duo is Dynamite

Scott and Molly were wonderful to work with: energetic, efficient, knowledgeable, savvy, positive, and well connected with essential local resources. **They guided us expertly** on how to prepare and present the property & overcome every challenge for the best possible result.

This outstanding support was a big relief, a joy, & a blessing after my mom's passing. They made it easy to accomplish a successful sale from a great distance away, **going 'above & beyond' expectations of what realtors could possibly contribute.** At a stressful time, they truly moved our lives forward.

Individually impressive, together this duo is dynamite. We felt totally comfortable that **we were in the hands of real estate superstars.**

Lewis Collins (with his Mom, Nancy)



Solana Beach is where we live & thrive. Scott lives in ESB & Molly in WSB. We are enormously grateful to be the **#1 agents in Solana Beach - by a landslide!**

We also thrive in serving clients **throughout San Diego County**, as well as helping clients find **the perfect agent when selling or buying outside San Diego - anywhere in the United States.**

Scott & Molly
Moving Lives Forward!

