Shaveta Sareen
Enterprise Lending Officer
NMLS ID: 483455
1065 E Hillsdale Blvd
Foster City, CA 94404
T 650.398.1818
shaveta.sareen@bofa.com
https://mortgage.bankofamerica.com/shavetasareen
Equal Housing Lender
BANK OF AMERICA



REALTORS RECEIVE FREE SEWER LINE VIDEO INSPECTIONS
EXCLUSIVE OFFER FOR AGENTS SEE FULL DETAILS INSIDE
DISCOUNT PLUMBING ROOTER SERVICES
PLUMBING · ROOTER · DRAINS · WATER HEATERS
DiscountPlumbingNow.com
(650) 991-2115

BEKINS Agent
Agent Of The Year
Val Hardwick
Sales Manager
AMS Relocation, Inc.
1873 Rollins Road
Burlingame, CA 94010
650-697-3530
Fax: 650-697-7810
Direct: 650-259-2720
vhardwick@amsbekins.com

HomeGuard HomeWarranty
Your Guide to Successful Sellers: To-Do List
Add Seller's Coverage
Clean & Declutter
Repaint, Repair, Replace
Purge & Pack
Price to Sell
Home Inspections
NHD
Escrow
Provide Buyer's Info
Close of Sale
Denise Ventura
Senior Account Manager
(510) 385-3141 • DVentura@HGHW.com
Here's where I can help.
CALL ME TODAY!
SCHEDULE A TRAINING SESSION

TruSummit INSURANCE
www.TruSummitIns.com
Steven Cresci
Steve@TruSummitIns.com
1-866-604-2999 x 124
544 Golden Gate Ave.
San Francisco, CA 94102

CROSSCOUNTRY MORTGAGE
Prest Amigos
• Down Payment Assistance Programs
• Mobile Home Loans 5% Down
• Arcasa up to 5% Down Payment Assistance - forgiveable 2nd after 90 days
Let's talk!
Carol Gutierrez · Veronica Mora · Araseli Garcia · Sandro Cano

remoov
Just listed, to just sold faster with Remoov
Sell. Donate. Recycle Simply!
remoovit.com



TONI BURROWS
Senior Account Executive
650.787.4876
toni.tiger@hwahomewarranty.com
HWA Home Warranty of America
13 mo. WARRANTY
We've Got You Covered
BEST HOME WARRANTY COMPANIES U.S.News 2026-2027
For Orders and Claims
888.492.7359
HWAHomeWarranty.com

INTERIOR DESIGN FOR CALIFORNIA LIVING
DESIGN YOUR DREAM HOME WITH CONFIDENCE AND CLARITY
KRISTINA@KPIDSTUDIO.COM
(415) 363-4848
KP



Olivia Edwards
Life Coach, Speaker, Trainer
SOARING NOW YOU ARE READY
Pressure → Presence
Coaching for real estate and sales professionals.
Call or text 650-888-2910
callolivia@gmail.com

The lending partner built for closers.

#1 Top Producing Credit Union in Santa Clara County
2019 · 2020 · 2021 · 2022 · 2023 · 2024
Highest Number of Funded Real Estate Loans

#1 Top Producing Credit Union in Santa Clara County
2019 · 2020 · 2021 · 2022 · 2023 · 2024
Highest Real Estate Loan Funding Amount

Among Lowest Fees Charged by Banks & Credit Unions in CA
2024

Give clients a refined, concierge-level lending experience: fast approvals, smooth closings, and clear guidance from a single decision-maker. You get fewer delays, proactive communication, and transactions that move effortlessly from offer to close.

- Home purchase loans – owner-occupied & investments
- First-time home buyers program
- Mortgage refinance loans
- Home equity loans and lines (CA only)
- Simple, online application at **StarOne.org**

Let's connect

StarOne.org

Maricela Avelar
NMLS #1143709
408.543.5087
maricelaa@starone.org

Dorota Jaroszewska
NMLS #718490
408.543.5274
dorotaj@starone.org



MONTERRA CREDIT UNION
ADJUSTABLE-RATE MORTGAGE
The key to your new home
monterra.org/homeloan



NOW – 9/30/26
ARM* DISCOUNT OFFER FOR A HOME PURCHASE & REFINANCE
0.125% OFF*
*ARM = ADJUSTABLE-RATE MORTGAGE. THIS OFFER IS GOOD THROUGH 9/30/26. RATES, TERMS AND SPECIAL OFFER SUBJECT TO CHANGE. CONDITIONS AND RESTRICTIONS APPLY. FEDERALLY INSURED BY NCUA. NMLS ID: 416747

FREE SEWER LINE VIDEO INSPECTIONS*
THE #1 RESOURCE REALTORS TRUST FOR FAST, RELIABLE POINT-OF-SALE SEWER LATERAL INSPECTIONS
*Discount Plumbing does not charge for labor if there is an accessible outdoor cleanout. If the City charges fees to review the Video/Report, those fees are additional. Terms subject to change. Limited time offer.

SAME-DAY SEWER INSPECTION APPOINTMENTS
SEWER VIDEO & REPORT SENT DIRECTLY TO THE CITY
FREE WRITTEN ESTIMATE FOR ANY NEEDED SEWER LINE REPAIRS
DISCOUNTED PRICING ON SEWER LINE REPLACEMENT
LOWEST PRICE GUARANTEE!

DISCOUNT PLUMBING ROOTER SERVICES
PLUMBING • ROOTER • DRAINS • WATER HEATERS
DiscountPlumbingNow.com
(650) 991-2115
ADMIN@DPROOTERINC.COM

EXCLUSIVE SAVINGS USE PROMO CODE: SAMCAR



BANK OF AMERICA

Vote No on E
Firefighters, City & Education Leaders Agree!

WEEKLY ZOOM MEETING
TUESDAYS @ 8:30 AM (PT)

SAMCAR *Marketing Meeting*

JOIN MEETING

LET'S MOVE YOUR BUYERS FORWARD, TOGETHER



We know you put your clients first,

and we want to do the same. From first-time buyers to experienced homeowners, we're committed to helping you provide the best service to your clients wherever they are in the homebuying journey.

Between our wide range of loan options, 50-state lending, competitive rates, and expert guidance, let Wintrust Mortgage be your trusted home lending partner. We understand we are an extension of your business, and we promise that your clients will always be treated in a courteous, honest, and professional manner.

GET IN TOUCH TO SEE HOW WE CAN HELP YOUR BUYERS FIND THE RIGHT LOANS!

750 Menlo Ave., #250-A19 | Menlo Park, CA 94025
1700 S. El Camino Real Suite 404 | San Mateo, CA 94402

WINTRUST MORTGAGE

CONTACT US!

BRENDAN WALSH
AVP Branch Manager
NMLS #: 459723
650-704-4105

JAMES LEW
VP Area Manager
NMLS #: 367366
650-208-0961

COLTON DAINES
NMLS #: 285956
650-400-0804

HUNTER FINLEY
NMLS #: 950092
916-302-6408

MAY HERAVI
NMLS #: 414192
925-998-0939

TOM FORKER
NMLS #: 461743
360-689-6102

STEFANI HARTSELL
NMLS #: 281600
650-207-5005

NABILA ISMAILZADA
NMLS #: 840940
925-708-8573

Wintrustmortgage.com

EQUAL HOUSING LENDER © 2025 Wintrust Mortgage Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank NMLS #449042.



QUALIFY
WITH BANK STATEMENTS

A Bank Statement Loan can help self-employed borrowers turn strong deposits into home financing.

FLEXIBLE HOME FINANCING FOR THE SELF-EMPLOYED

YOUR INCOME. YOUR WAY.

A Bank Statement Loan can help you:

- Use bank statements, not tax returns*
- Qualify with 12-24 months of deposits
- Purchase, refinance, or cash out
- Primary, second & investment homes
- Personal, one-on-one guidance

*Not all borrowers will qualify. Program guidelines apply.

PERFECT FOR:

- Business owners
- Self-employed professionals
- Freelancers & 1099 contractors
- Real estate investors
- Gig & commission earners

RAY AVANZINO
Mortgage Specialist
Polaris Capital Partners
NMLS # 288504

650-576-6531
Ray@PolarisCapPartners.com
www.rayavanzino.com

POLARIS CAPITAL PARTNERS

Your business. Your income. Your next home.
LET'S TALK ABOUT YOUR OPTIONS.

Bank statement loans are non-QM loan products. Not all applicants will qualify. Subject to credit approval, program guidelines, and property requirements. This is not a commitment to lend. Terms and conditions apply.

EQUAL HOUSING OPPORTUNITY

Vote No on E

Firefighters, City & Education Leaders Agree!

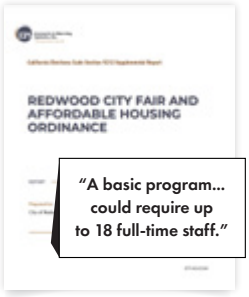
6 Reasons To Vote No on Measure E

1. Creates a whole new city department and requires the city to hire 18 new city staff and attorneys (i.e. more bureaucracy) ***costing up to $11 million dollars per year!***

   ***Redwood City Fair and Affordable Housing Ordinance Report. Prepared by Economic & Planning Systems, Inc. July 2, 2026*

2. ***Makes our city less safe***. Makes it harder for apartment, single family home or ADU housing providers to evict problem tenants, even when the tenant is committing crimes like dealing drugs, harassing their neighbors, or other criminal activity.

3. ***Makes it harder for a family to move back into their own home they rent or invest in Redwood City.*** Homeowners will be required to pay at least $12,000-$25,000 or more in relocation payments, much more than required by state law.


REDWOOD CITY FAIR AND AFFORDABLE HOUSING ORDINANCE

"A basic program... could require up to 18 full-time staff."

4. Displaces our older multi-family homeowners, ***accelerating gentrification***, and increasing cost of living for everyone.

5. ***Written by outside activists*** who don't live in or know Redwood City. Measure E is opposed by our own City Council because it is so poorly written with harmful consequences like making housing more expensive and reducing the number of homes available to rent.

6. ***Repeals the City's existing renter protection ordinance***, one of the strongest renter protection laws in San Mateo County that requires written lease agreements, relocation assistance, and other housing stability measures that were written with community input.

WANNA BUILD AN ADU? CLICK OR CALL TODAY!



ADUnow.house
CSLB # 1114186

(650) 888-9273 | ADUNOW.HOUSE | Ask About Our Realtor Referral Program

Vote No on E

Firefighters, City & Education Leaders Agree!



Personalized mortgage options to fit your financial strategy

At U.S. Bank Private Wealth Management, we tailor the home financing experience to fit your needs.

Customized mortgage options include:

- Residential one to four units, fixed, adjustable or interest only mortgage options
- Mortgage priority process, products and scheduling to meet your loan closing date
- Primary, second home, condominium, investment one to four unit properties
- Residential single close construction, lot loan, renovation & expansion options
- Conforming, jumbo and super jumbo loan size availability
- Lending in all states (some loan types are limited to specific states)

Get started today. Contact your Private Wealth Advisor to find out more about residential mortgage options.

Residential Construction Loans

Whether you are buying a construction lot - or you already own land and are ready to build - our financing programs offer a range of options customizable to your needs.

Single-close construction-to-perm financing. You can start your loan process prior to the construction of your home with our one-time close approach.

ARM or fixed rate. Once construction is complete, you can choose whether to roll your loan, for the remaining term, into a permanent adjustable rate mortgage or into a fixed rate option.

usbank

To learn more, visit **usbank.com/privatewealth.**

Liquid asset secured financing

Unleash the value of your investment portfolio to obtain cash without liquidating your assets to:

- Finance special purchases quickly
- Manage short-term cash flow needs
- Serve as a bridge loan
- Refinance higher-interest rate debt
- Pay taxes

Establish a flexible line of credit in your investment accounts, secured by eligible assets.

Liquid asset secured financing features

- No origination or closing costs
- No personal financial statements or tax returns required for loans up to $5 million for existing clients
- Streamlined application approval process
- Attractive interest rates
- Flexible repayment of principal
- Access to funds online or through your dedicated banker



Eddie Garcia

PRIVATE WEALTH
MORTGAGE BANKER

office: 408.961.5724
cell: 408.398.2267
eddie.garcia@usbank.com
NMLS#: 330696

EQUAL HOUSING LENDER

Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit usbank.com to learn more about U.S. Bank products and services. Mortgage, home equity and credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2025 U.S. Bank

SAN MATEO COUNTY ASSOCIATION *of* REALTORS®

2026 CORPORATE SPONSORS

PLATINUM

MLS LISTINGS

DIAMOND

MONTERRA CREDIT UNION

star one credit union

GOLD

BANK OF AMERICA

DISCOUNT PLUMBING ROOTER SERVICES

SIGNATURE REALTY

usbank Eddie Garcia NMLS 330696

WELLS FARGO

WINTRUST MORTGAGE

SILVER

AMS Bekins (Val Hardwick) • CrossCountry Mortgage • East West Bank
Fidelity National Home Warranty / Disclosure Source (Margaret Faherty)
HomeGuard Inc. (Christina Galletti & Denise Ventura)
TruSummit Insurance Solutions (Steve Cresci) • US Bank Home Lending

BRONZE

ADUNOW.HOUSE (Karim Sarraf) • Foundation Repair of CA
General Mortgage Capital Corporation (Jeff Carion)
Girouard Properties • Guarantee Mortgage (Alan Kirth)
Home Loans by Michelle Velez • Home Warranty of America (Toni Burrows)
KPID Interior Design Studio (Kristina Pinakidis) • Law Office of Eric T. Hartnett
Nico's Hauling Co. • Olivia Edwards, Life Coach, Speaker & Trainer
Polaris Capital Partners (Ray Avanzino)
Remoov: Sell, donate, recycle

www.samcar.org/sponsors

850 Woodside Way, San Mateo, California 94401 | www.samcar.org | (650) 696-8200 | samcar@samcar.org