

Willits Weekly | Edition 46 | June 11, 2020

# REAL ESTATE SECTION



## Property Feature **158 Pearl Street, Willits**

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Offered for sale by:

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Lic: 01482063

Kelsi Ryan

707-621-1818

Lic: 01932829

Agents of:

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# New Agent

Mary Mueller aims to help locals with their real estate needs

New Willits real estate agent Mary Mueller has found something she is good at, helping people navigate the intricacies of real estate forms, paperwork, rules and regulations.

This skill began as a necessity when trying to sell her family home which was owned by several brothers.

"It was underwater at the time," Mueller said. "No one wanted to deal with it. I said, 'How hard could it be to find a tenant? None of the brothers believed I could do that. I found a tenant for it. We just sold the place about a year ago and made a lot of money by holding on to it for five years, finding tenants, and fixing it up."

Mathew Caine  
Features Writer  
mathew@willitsweekly.com

"That went so well," Mueller continued, "I wondered if I could help other people. I couldn't do it without a real estate license, so I spent two semesters, taking four classes, at the junior college and obtained my license."

Entering the real estate business in this time of the COVID-19 pandemic is a challenge. Gone for now are the days of the broker caravans (bringing brokers from various agencies to see your listing), bringing multiple prospective buyers to see a house, or even bringing clients into a physical office.

When Mueller earned her license, the two brokerages in Willits were going through changes of ownership and other changes, and she ended up, after a suggestion from a friend, deciding to go with a "cloud brokerage," EXP Realty, which has an office and consultants in Santa Rosa, but mostly operates over the internet.

This new brokerage paradigm fit in well with Mueller's business model, and she has begun to utilize their ample and creative services. "They have fantastic software where you are assigned an avatar. You can go in with the avatar, and there are offices you can visit," explained Mueller.

"It's like a video game, but there's a real person behind it who can help you with contracts and very serious things. They also have classes in there. They make it fun and efficient. They have a large representation in California."

"There is a physical broker in Santa Rosa who handles most of the work for California," Mueller explained. "They have contracts in various places where you can rent a conference room. It's been great. I can always get in touch with a representative if I need help."

"I'm a bona fide real estate agent. I have real brokers, a whole team of brokers, so there's always someone available to help. I haven't yet met my broker in person. I have a mentor who is also in Santa Rosa, and we speak often."

Due to the pandemic, many of the rules about showing and selling homes have changed. "When we have a house to sell, we have to deal with Noemi Doohan, Mendocino County's public health officer," Mueller said. "At first, you could not show houses, but now you can, but you have to make an appointment"

In order to get the appointment, she explained, agents and buyers have to "submit all the information and paperwork you normally would to make an offer, which is a little intimidating." Buyers have to submit a loan letter from the bank stating the amount of their pre-approval

"You have to prove that you are a qualified buyer before seeing a house," Muller continued. "You also have to digitally sign three pages of documents stating that you don't have or haven't been around anyone with COVID-19. You have to state that you don't have a fever or have been around anyone with a fever. You have to promise to wear a mask and take hand sanitizer with you. You have to space out the appointments by two or three hours. It really cuts down on how many people you can show a house to in a day."

She can arrange for 3D virtual tours through her brokerage, so the buyers can view the property prior to making a decision to go through all the paperwork to see the house.

Mueller forecasts there'll be a spate of low-cost houses on the market in the next year due to people coming out of the CARES Act forbearance program without the means to negotiate a new loan. Forbearance allows one to set aside mortgage payments for a year on federally backed loans, like Fannie Mae or Freddie Mac.

Banks are requiring the owners to renegotiate their loans after forbearance, Mueller says, "and have made it a necessity that owners have employment, a requirement that many cannot guarantee in these uncertain economic times. Mueller says that she can help those who find themselves needing to sell their houses to meet the requirements of "short sales," where the banks will take less money than the balance of the loan.

"I'm not trying to become a giant international company," Mueller says. "I'm a housewife who wants to help people with their real estate needs. I want to be able to sell a few homes, and I want it to be legal. I want to help people with contracts. I want the people of Willits to know that I'm here to help them, even if it's complicated or crazy."

To contact Mary Mueller, DRE#02099312, call 831-915-2114 (cell) or 888-832-7179 (office) or email marymuellerrealestate@gmail.com. Visit <http://marymuellerrealestate.com/> or "Mary Mueller Real Estate" on Facebook for more information.



At top: New agent, Mary Mueller of EXP Realty, is ready to help Willits and the local community with their real estate transactions.

At right: Real estate agent Mary Mueller outside Brickhouse Coffee in Willits.

Photos by Mathew Caine





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Offered at **\$575,000**

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## ‘Masque of the Red Death’

First published in 1842, Edgar Allan Poe's story "The Masque of the Red Death" is about the wealthy and privileged Prince Prospero. As a fearsome and deadly plague ravages the country, the prince and his wealthy friends isolate themselves in Prospero's castle to party and wait it out until the plague passes. The common people will be dead, but the prince and his friends will emerge untouched.



Bill Barksdale  
Columnist, GRI Realtor®

Well, as Marilyn Monroe sang "When love goes wrong, nothin' goes right."

We've "sheltered in place," as the new vocabulary says, to help slow the spread of a deadly disease. One of the good things about the COVID-19 virus pandemic is things have slowed down for a while. Filthy air and water all over the planet have started to clean up. Clean air and water are, of course, essential to life – most life that is. Some pathogens thrive in toxic conditions that most life on Earth cannot thrive or even live in.

Unfortunately, many people haven't been able to earn a living. Some people in large cities or isolated areas have died, unnoticed and alone. Others have become frustrated and even abusive. Society has become a kind of pressure cooker, and we are seeing the contents of that pressure cooker explode as "non-white" people finally say "Enough is enough!" and rebel against centuries of abuse at the hands of people who see themselves as superior.

I watched a violent "thriller" movie last night that seemed dull compared to the nightly news. Instead of real federal leadership in a time of tragic national need, states have been played against each other, scratching and begging for desperately needed personal protective equipment and imperative testing so the disease can be tracked as it spreads, so we can identify its trajectory and try to protect those in the path of danger.

In 1933, President Franklin Delano Roosevelt signed the Federal Emergency Relief Act. It read in part: "That the Congress hereby declares that the present economic depression has created a serious emergency, due to widespread unemployment and increasing

inadequacy of State and local relief funds, resulting in the existing or threatened deprivation of a considerable number of families and individuals of the necessities of life, and making it imperative that the Federal Government cooperate more effectively with the several States and Territories and the District of Columbia in furnishing relief to their needy and distressed people."

FDR also went on to establish the National Recovery Administration, whose goal was to foster fair business practices, regulate "cutthroat competition," and establish antitrust regulation so corporations couldn't become so large and dominant that they could gouge citizens of their resources at any price, thus forcing people into poverty and insecurity.

Roosevelt and his wife, Eleanor, a great progressive activist herself, really cared about the people of the United States. Ancient philosopher and Roman lawyer, Marcus Tullius Cicero, said near the end of the unstable Roman Empire, "The welfare of the people shall be the supreme law."

Real leaders have emerged – sometimes – in times of great need to help "We the People" find our way and thrive. That's the highest and best function of effective government.

In 1934 a group calling itself the American Liberty League was formed, funded largely by the enormously wealthy DuPonts and their wealthy corporate cohorts. Their goals were to roll back President Roosevelt's creations of Social Security, unemployment insurance, minimum living wages, and to advocate for an extremely "conservative" Supreme Court that would back them in rolling back the FDR reforms meant to prevent a second Great Depression.

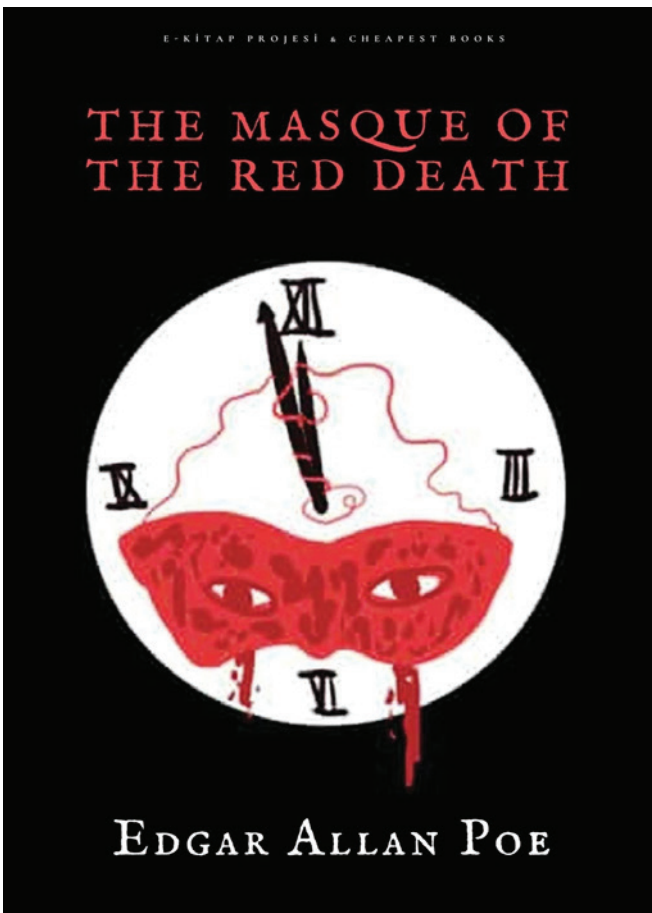
The members of the deceptively named "American Liberty League" wanted to preserve and increase their vast wealth. For some people, too much is not enough.

In actual fact, spreading the wealth through fair wages makes our nation a wealthier country. Helping every responsible person who wants to own their own home reach that goal, makes us a more equal, just and secure

country. When people feel safe in their homes, that's a better and freer country. When a person can walk down the street and not fear being killed because of the color of their skin, that makes all of us freer.

When the super powerful and wealthy try to lock themselves away, disregarding the rest of the people, they violate the "supreme law." They might find themselves tearing off that frightening "Masque of the Red Death" to an unanticipated bad outcome.

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He is a referral agent with Coldwell Banker Mendo Realty, CADRE# 01106662. Read some of his articles at [www.bbarksdale.com](http://www.bbarksdale.com).



## What to expect from a real estate agent



Richard Selzer  
Columnist

Whether you're thinking of buying or selling property, the question is whether to employ a real estate agent to help you. Are they expensive? What do they do for you, exactly?

To answer those questions, I thought I'd define an agent's legal obligations, as well as the difference between a real estate agent and a Realtor®. All Realtors are real estate agents, but not all agents are Realtors.

Licensed real estate agents have a fiduciary responsibility

to deal honestly and in the best interest of the principal (you) – this is not just an ethical responsibility, but a legal one. Real estate agents must follow your instructions unless they are "patently frivolous." But, as long as you are reasonable, your agent must represent you according to your wishes.

A Realtor is a real estate agent who is a member of their local Realtor association (which also affiliates them with their state and national associations). So, in addition to being well trained, Realtors adhere to a strict code of ethics and standards of practice, higher than those mandated by law.

Membership in the associations also makes it easier for Realtors to stay up to date with the latest legal issues. The

question remains, should I hire a Realtor to help me buy or sell a house? I'd say yes, and here's why.

First, it is in a Realtor's best interest to help you meet your goal. Realtors only get paid if you get what you want – if you complete a buying or selling transaction.

Second, people in the real estate industry hire Realtors – brokers and lenders with the knowledge to do the work themselves. They know the value of a good Realtor. It's kind of like when you find out your doctor goes to a specialist when he needs one. Don't you want to do the same?

Read the rest of **Expect** | Over on Page RE4

**1241 Magnolia Street**

Great Willits location! Don't miss this lovingly cared for 3 bedroom, 1 bathroom, 1006+/- sq ft home. Fireplace in the living room, open kitchen and dining area, large shady backyard and patio great for keeping cool on those hot summer days. Updated bathroom with Safe Step walk in tub and new flooring. Freshly painted interior and new carpet. 1 car garage and covered parking in the driveway. Close to schools and downtown!

**\$295,000**

  
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**Karena Jolley**  
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# Tips for filing taxes amid COVID-19

Good neighbors, it's been an unreal series of months and likely will continue to be as the "new" *normal* becomes our reality.

Things are getting especially real in July as both corporate and personal taxes will be due for 2019 (extended from the usual March / April deadlines).

As always, I am here to help – please use me as a sounding board. Other than the extended deadline, organizing and filing your taxes should be straightforward.



Nicholas Casagrande  
Columnist

- A couple of things to note:
- The IRS is working. However, they are *not currently processing paper tax returns* because its centers have closed temporarily due to the pandemic.
  - You can still file online for free through the IRS Free File if your adjusted gross income was under \$69,000 in 2019. The portal lists nearly a dozen third-party tax preparers as well.
  - Even during normal times, **the IRS strongly recommends filing electronically** and having monies direct deposited to your bank account. With direct deposit, you get refunds and stimulus monies faster.
  - July 15 is the deadline for your IRA and Roth IRA

contributions for tax year 2019.

If you are **self-employed**:

- Quarterly tax payments windows and due dates have been adjusted – January to March, and April to May are due July 15. June to August, due September 15, last quarter due January 15, 2021.

If you need to **extend**:

- Use IRS Form 4868 to send in your extension request by mail. Keep in mind the IRS is inundated with mail due to office shutdowns, so expect a slow response.

- Make a payment on the IRS website that covers all or part of your estimated tax bill. It will automatically process an extension for your tax return.

A couple more things:

- If you're getting / got a **stimulus check**, it won't lower your tax refund. You'll still get your full tax refund this year and next year.
- Payroll Protection Program loans and unemployment benefits will not impact 2019 taxes, but they need to be tracked and accounted for in 2020. So, get some good tracking in place for the PPP loan, please.

I'm here, schedule a time if you need help filing. Please give me a call or email, if I may be of service.

*This information is for general purposes only. Please consult a financial professional for your own situation. Individual circumstances do vary.*

Nicholas Casagrande, EA, is an accountant and a financial advisor. His firm, NC Financial Group, is a wealth management firm serving individual clients as well as small-to-medium-sized businesses. Client work includes personal and corporate taxes, investment planning, insurance, and real estate. NC Financial Group's Willits office is located at 675 South Main Street; contact 855-240-6606 or [nicholas@ncfinancialgroup.com](mailto:nicholas@ncfinancialgroup.com) (taxes) or [Nicholas.Casagrande@Ceterafs.com](mailto:Nicholas.Casagrande@Ceterafs.com) (investments) for more information.



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## The rest of Expect | From Page RE3

On the selling side, a Realtor will assess your property to determine its market value and bring to light any issues that make it unusual (e.g., Is it in a flood plain? Does it have historic value?). Realtors advertise your property locally, online, and via the Multiple Listing Service, reaching thousands of potential buyers.

Realtors are also connected to other real estate professionals and can share information about your property via those relationships. And, the Realtor doesn't make a dime unless your house sells. As a matter of fact, they spend time and money marketing your property on the prospect of collecting a fee when it sells.

On the buying side, Realtors can act as a buffer between you and a homeowner, so you don't tip your hand. In negotiations, he who speaks first loses. However, if Realtors communicate, they may act as independent parties, providing you with information without giving away your position. (This is true whether you're a buyer or seller.)

If you're a buyer, Realtors can save you a ton of time. As long as you are clear and specific about your needs, a Realtor can filter through all the properties for sale, so you only see ones of interest to you. Also, Realtors are likely to hear of properties coming on the market before the general public, putting you in a position to know sooner.

The idea of saving money with a For Sale By Owner isn't really accurate. From a seller's perspective, unless you're a marketing genius, your property just won't get the same exposure it would with a Realtor. And advertising can get expensive. If you are not well-versed in real estate law, mistakes can also be very costly. Not surprisingly, most FSBO homes end up being listed with a Realtor.

On the buyer's side, without a Realtor, you do all the work and receive none of the benefits of an agent. You may not know what's for sale or what legal rights you have, what sellers should provide and / or pay for, or other legal issues. And real estate contracts have a lot of details. If you aren't familiar with them, you may agree to things you shouldn't.

If you have questions about real estate or property management, contact me at [rselzer@selzerrealty.com](mailto:rselzer@selzerrealty.com). If you have ideas for this column, let me know. (If I use your suggestion in a column, I'll send you a \$25 gift card to Roland's Bakery!) If you'd like to read previous articles, visit <https://selzerrealty.com/> and click on "How's the Market?"

Dick Selzer is a real estate broker who has been in the business for more than 40 years.

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