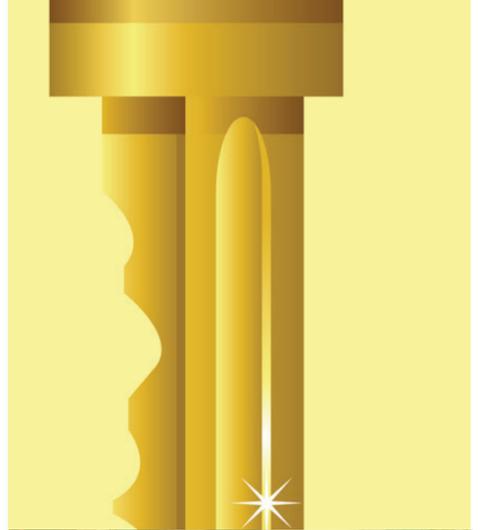


# REAL ESTATE SECTION



WILLITS WEEKLY'S SELECTED PROPERTY FEATURE

## 18526 Mariposa Creek Road, Willits

MLS: 324018479

Offered for sale at: \$600,000

Listed by: Philip Bendler, agent of Rise Realty

Nestled on a sprawling 19-acre estate, this enchanting home beckons with its idyllic setting and charming features.

Boasting three spacious bedrooms and three elegant bathrooms, it offers the perfect blend of comfort and functionality for modern living. Picture-perfect views unfold before your eyes, with rolling hills, verdant meadows, and majestic trees stretching as far as the eye can see. Natural light floods the space, creating a bright and inviting atmosphere for gatherings with family and friends.

The kitchen is a chef's delight, equipped with top-of-the-line appliances, ample counter space, and stylish cabinetry. Whether you're preparing a gourmet meal or enjoying a casual breakfast, this culinary haven is sure to inspire your inner chef.



The bedrooms offer serene retreats, each boasting tranquil views and ample space to unwind after a long day. The master suite features a luxurious en-suite bathroom.

Outside, the property is a paradise for nature lovers and outdoor enthusiasts alike. Explore the vast expanse of land, dotted with mature trees, wildflowers, and wildlife from the comfort of your porch. For those with a passion for cars or hobbies, the four-car garage provides ample space for storage, tinkering, or parking your collection. The garage boasts a half bath.




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Separate driveways and each home has its own address. The first home is a nice newer permitted 1 bedroom 1 1/2 bath plus a loft. First floor deck wraps around 2 sides. Great views from the living room, downstairs bedroom or deck. Large finished basement with storage, complete with water filtration system.



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## Saving money for education, the tax-free way

Calling all parents, uncles, aunts, grandparents, godparents!

I'm talking to YOU about a tax-saving tool to incent you to save money for the education expenses for your child / children or dependents ... or even education for you.



Nicholas Casagrande  
Columnist

When done correctly, wealth management and financial planning means planning for all the big things in your life: your family, your health, your home, your retirement. Having money for school and career development are important things for which you need a plan.

A **529 Plan** is a tax-advantaged investment plan used for educational expenses for your children or dependents. If you want to advance your career, you can use a 529 Plan for you.

What's a tax-advantaged investment plan? That means you can invest in mutual funds and the appreciation is not subject to taxation as long as the expense is for an accredited school. If the funds were to be used for non-educational purposes, then there just would be taxes due.

If you are single, you can put in up to \$18K, annually, without paying a gift tax, \$36K if you are married-filing-jointly. The max you can accumulate differs by state – in California, it's \$529K.

Monies can be used for K-12 education tuition, computers, supplies, internet access, lab fees, room and board. The usage expands each year.

A couple considerations for the 529 world:

1. If you plan to use money that is already set up in a brokerage account, the gains will be subject to taxation. Should you choose to set up a bank account with a

nominal rate of interest, as current in this environment, your appreciation is subject to taxation. When investing in a 529 Plan, your appreciation is not subject to taxation, nor will a 1099 be issued unless the withdrawals are used for non-scholastic purposes.

2. Aunts, grandparents, and "others" can contribute to a 529 Plan. Often a parent prefers this, as opposed to another birthday toy that has a short shelf life. Owners of the 529 Plan can send a link for family / friends to contribute. There is a maximum gift set by the IRS, and it is \$15K from a single donor, or \$30K from a married couple / year.

3. If a contribution is made to the 529 Plan, then the contributions made will not appear as reportable income under the owners' social security number. This is helpful if your child will be applying for federal student aid.

4. If the 529 Plan is not fully spent for education, and there is a balance remaining, then the account can be easily reassigned to another family / extended family member. If you want to withdraw and use it for something else entirely, you will pay taxes on the withdrawal and a 10-percent penalty for not using it for education.

5. These are best set up when the designated child receives a social security number after birth. The account can catch up by *super funding* an account to the tune of \$75K without a gift tax for single filers and \$150K for married-filing-jointly. The IRS requires another form with this type of contribution – Form 709.

As is often the case, there are some things to discuss and decide so that you have the best tax-saving tool for you. I look forward to helping you achieve this goal.

Summer is upon us. Be safe.

– Nick

Nicholas Casagrande 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.

## Remembering Sally Miller Gearhart



Bill Barksdale  
Columnist

My dear friend, Sally Miller Gearhart, died on July 14, 2021. She wasn't only my dear friend. I think by the end of her life, pretty much everyone she knew was her dear friend. That's where she had grown to in her life, unconditional love for each person. The last time I saw her was at her 90th birthday party held at her little cabin in the woods up Sherwood Road. She greeted me as she had always greeted me during the years we had known each other, "Mr. Barksdale!" Then she would smile and laugh. It was how she expressed affection to me. We would then kiss and hug each other.

I was nothing more special to Sally than others in her life. She had a few fortunate "special friends" like her beloved Jane Gurko. She and Jane had worked together at San Francisco State University where Sally had started one of the first, if not the first, university women's studies classes. She was a university professor, a novelist, and a trailblazer, that was just her way. She stood with Harvey Milk at a very challenging time in civil rights history.

Bay Area filmmaker Deborah Craig and her crew recently completed her long-awaited film called "SALLY" which premiered to sold-out standing ovations at the Frameline48 film festival at KQED in San Francisco recently. Deborah's film is a long overdue tribute to a great and historic woman who lived most of her later life right here in Willits.

I spoke at Sally's memorial in Recreation Grove Park on September 20, 2021 – one of a number of speakers. Following is what I had to say: "My husband Joe and I are married today because of courageous pioneers like Sally Miller Gearhart, Harvey Milk and Jim Geary. When I think of what I'm grateful for, I think of them."

I remember I stood in a crowd of a few thousand angry queers and other friends, in front of San Francisco City Hall all those years ago at what became known as the "White Night Riot" after that sad, misguided assassin, Dan White, was sentenced to just five years in prison after methodically murdering Mayor George Moscone and Supervisor Harvey Milk – I could see police cars exploding in flames at the corner of McAllister and Polk streets as their sirens screamed.

Their blazes were a metaphor for the rage of all those people – gay and straight – who needed to let the world know, and *feel*, our outrage and terrible pain. Years later as I was chatting with Sally about that night, she confessed to me she was one of those people rolling over the police cars and setting them on fire.

Sally could be a warrior when she needed to be. That was a part of her. She also had the tenderness and caring of a best friend, and the innocent audacity of the Tarot's Fool stepping off into the unknown, not always sure where she would end up but wanting the adventure. She was always hungry, it seemed to me, to learn and to grow.

She stood should-to-shoulder with courageous Harvey Milk, unafraid to lead to defeat the Briggs Initiative as that misguided man tried to ban non-heterosexual teachers from the classroom. He lost thanks to their efforts.

Sally loved animals and the forest where she lived. She loved women – and in my experience reached out to *all* people. I'm here today because Sally invited me. She welcomed me as a friend, always calling me "Mr. Barksdale" with a sarcastic laugh and that smile – that famous smile.

I don't know what Sally's legacy will be. That's still unfolding. I feel sure she won't be remembered as a "lady," even though her favorite default character to play when we did improv theater together was the "Southern Belle." Somewhere deep inside, that was Sally too. She reminded me once that she had been a "separatist lesbian" which is how the New York Times remembered her recently. I never experienced that part.

I knew her as friend to discuss spiritual philosophy with. To share meals with. To play games with or just sit and chat. She was an academic, unlike me. She was always the most flexible one in yoga class. A contortionist. She would bring her beloved dog, Bodhi, who would visit each one of us by plopping down on our mats as we balanced on one foot, or he would curl up

with whomever he chose as we lay on the floor. Sally would call to him *loudly* and *annoyingly* and apologize while we tried to relax. This was a weekly event.

All of us loved Bodhi and enjoyed his affection, never bothered as he snuggled next to one of us. Bodhi's favorite food was the upholstery in Sally's SUV. She happily drove it around, sitting on just the springs and metal frames which was all that was left of the interior.

After yoga, a few of us would go to Ardella's for breakfast. Too often Sally – along with Emmy Good and Marilyn McNair would recall some silly childhood song and the three of them would belt it out – silencing the other diners as I slid as far down in my seat as possible, trying to disappear as people stared in our direction. She had an almost perverse fondness for men's legs and when a guy in shorts would pass by, she'd have to remark loudly, "look at those great legs, m-m-m!"

Her favorite, and only, breakfast at Ardella's was "Sally Cakes." Sally Cakes was a plate heaped with small, child-sized pancakes literally flooded with butter and buried in a mountain of powdered sugar. She never had to order. When she walked through the door, a server would just yell to the kitchen "Sally's here!" Within minutes that dripping plate of artery-choking sludge would arrive, to her delight.

When she was still teaching at SFU, she once asked me for any books I had on channeling, knowing that I have a large library on spiritual, philosophical and religious matters. She informed me that she was planning to incorporate the channeling of spirits into her course at SFU somehow. Don't know how she did that but Sally was always opening doors. The more taboo, the wider she opened the door. That was her way. She was adventurous and daring – an explorer – and beneath it all, a river of love.

I last saw Sally at her small 90th birthday party at her cabin in the forest. She was welcoming and warm, but she was tired. When she passed out of this physical life a few weeks later, I was teary-eyed for a moment but ultimately I felt happy for her as I imagined her reunited with her dearest Jane Gurko, the two of them embracing, laughing. Sally's aged body had finished its work and she passed on to whatever came next – pure positive energy. That was a belief we shared.

Sally grabbed onto, and treasured, life. She loved her privacy, yet she shared herself with the world. She left the world a better place than she found it.

I'm sure Sally often spoke these words and won't be offended if I say goodbye to her with Horatio's blessing to his friend Hamlet. "Good night sweet prince – and flights of angels sing thee to thy rest."

Dearest Sally, like your driving, it was a wild ride. Thanks for the lift.

After a small memorial at Sally's cabin, each of us was given a small vial of her ashes to keep or distribute as we saw fit. I walked into the woods near her cabin and as I walked under a huge oak tree that she loved, the vial literally fell from my hand as if it had been pulled as it dropped to the ground. I knew that's where she wanted to be and that's where I scraped the leaves and soil and planted those few ashes to nurture her favorite tree. That's how she wanted it.

Bill Barksdale was inducted into the 2016 Realtor® Hall of Fame, and served as Chair of the County of Mendocino Assessment Appeals Board settling property tax disputes between the County Assessor & citizens and businesses. DRE# 01106662, Coldwell Banker Mendocino Realty Inc. Read more of Bill's columns on his blog at [www.bbarksdale.com](http://www.bbarksdale.com). 707-489-2232



Sally Miller Gearhart shows off her yoga moves in the courtyard outside Ardella's, where she often met friends for breakfast.

Photo by Emmy Good

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**United Policyholders**  
**TIP OF THE MONTH**

**Strategies for staying protected**

In the past, insurance companies were insuring homes, regardless of their age and condition. That has changed dramatically thanks in part to new technologies that pinpoint risk factors.

Many Americans today, particularly those with older homes, are having the unpleasant experience of getting turned down when they apply for home insurance or getting a "non-renewal" letter when their current policy is about to expire. UP offers consumer guidance for both situations, and we are working on short and long term solutions.

- Here are some of the things insurance companies are requiring customers to do if they want to get or stay covered:
  - Provide proof of installation of a leak detection/automatic shut off valve on the main water line.
  - Install a monitored Fire and Burglar alarm
  - Bring the property into compliance with

risk reduction standards such as Safer From Wildfires, IBHS Wildfire Prepared Home, IBHS Fortified, etc.

- Remove a trampoline, fence or pool, move a propane tank
- Replace your roof

While these steps can reduce risk, some of them are too expensive or in some cases, not feasible for the property owner, and for those whose roofs aren't leaking – fixing what ain't broke seems wasteful and unnecessary.

Our advice: Document what you've done to reduce risk and comply with reasonable requirements and provide it to the insurance company. Take the steps you can afford. Seek out help taking steps you can't do on your own or afford to do. Look for mitigation grants in your area. Communicate with someone in your insurance company's underwriting department. If you can't get there directly, work with an agent who will advocate on your behalf.

Also, check out United Policyholders' video in the UP Preparedness Library, "Home insurance tips to stay protected and be a savvy consumer," at [www.youtube.com/watch?v=EIYsMVfp00g](http://www.youtube.com/watch?v=EIYsMVfp00g)

To suggest a future Tip of the Month, visit <https://uphelp.org/tip-of-the-month-idea/>

To support United Policyholders, visit <https://donorbox.org/donatetoup2024>

To read a past Tip of the Month, visit <https://uphelp.org/category/tip-of-the-month/>

*United Policyholders is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. "30 Years: Educating - Advocating - Empowering." To learn more, visit [www.uphelp.org](http://www.uphelp.org).*

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# On your mark, get ready, close!

You're almost there. You've found the home you want to buy. You've made an offer. The seller has accepted. Now you're on the home stretch. Be sure to do the following tasks for a smooth close of escrow.

## Clear contingencies

When you and the seller signed the sales agreement, more than likely it contained contingencies, that is, conditions that had to be met for the property to change ownership. Contingencies often revolve around financing and assuring that the home is in an agreed-upon condition.



**Richard Selzer**  
Columnist

Financing contingencies typically include securing a home loan, which may involve selling your current property so you can afford the new one.

Home condition contingencies are usually based on inspections, and which inspections you get depends somewhat on the location and condition of the property. Most folks get the following: pest and fungus, mold, roof, septic, well, and home inspections. If the house is built on a hillside with a precarious overhang, you may want a structural engineer to assure the home's stability. People also get public records inspections as part of the natural hazards disclosure to determine whether the property is in a wildfire area or near a military ordinance location.

To clear contingencies, you'll need to make sure you've resolved any issues regarding the loan commitment and that all the inspections were completed – and any problems were addressed to your satisfaction according to the terms of the sales agreement.

## Review your Closing Disclosure Form

Usually about three days before closing, your lender will send you a form that outlines the terms of your home loan, everything from the amount and interest rate to mortgage fees, estimated taxes, insurance, and other terms.

Any time you review documentation, you actually need to read it. As I've said a million times, the large print giveth and the small print taketh away. For example, did you notice that your lender won't fund the loan until your homeowner's insurance is signed, sealed and delivered? Sometimes that's in the small print, and it would be a bummer to overlook such an important detail.

## Do a final walk-through

After all parties sign the sales agreement, you may not visit the property for a month or two, especially if the current owners are still living there. However, you should not sign papers without seeing the property to assure it is in the condition you expect. Now and then things happen that can dramatically affect the value of property, like a new driver accidentally driving through the garage door while visiting the seller's 16-year-old daughter. Once you sign papers, that property belongs to you – busted garage door and all.

## Bring necessary documents

Arrive at the escrow company with all the signers. If your kind Aunt Mathilda is providing you with a gift of money for the down payment, she doesn't have to be there *unless* she plans to hold title with you.

All signers will have to prove their identity with a notary, so be sure everyone brings valid identification: a current driver's license or a valid passport usually works well. If you haven't already, now will be the time to hand over a check for a significant sum to the escrow officer that includes the down payment and your share of closing costs.

Closing costs can be as much as three percent of the purchase price because they include fees for title insurance, escrow, loan origination, loan discounts, inspections (if paid out of escrow), fire insurance, and proration of property taxes.

Typically, you'll need a cashier's check rather than a personal check – or you'll need to arrange for wire transfer after confirming routing and account numbers with your escrow officer. Your real estate agent will help you plan ahead, so you know what to bring and can get everything done on time. This is one of the many reasons you should hire a real estate agent whenever you buy property.

## Big purchases call for extra care

When you arrive to sign documents, be prepared for a tall stack of paper, maybe eight inches thick. Take a deep breath and dig in. Read carefully. This is probably the biggest purchase you've ever made – not a good time to skip the details.

## Transfer utilities

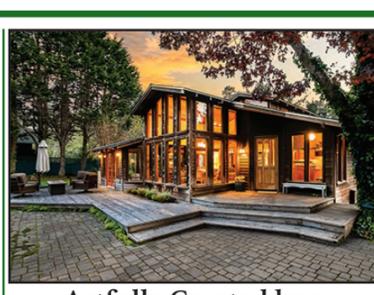
If you plan to move in directly after escrow closes, be sure to transfer utilities into your name. It'd be a bummer to arrive with all your belongings, only to find you have no heat, light, or internet connection.

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 Loose Caboose!) If you'd like to read previous articles, visit [www.selzerrealty.com](http://www.selzerrealty.com) and click on "How's the Market?"

*Richard Selzer is a real estate broker who has been in the business for more than 45 years. The opinions expressed here are his and do not necessarily represent his affiliated organizations.*



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This home is all about location! Situated on a corner lot, walking distance to downtown. Simple remodel, newly finished bathroom and a new roof. Awaiting your special touches to create your forever home in a desirable location in town!  
**PRESENTED AT: \$339,000**

3 Bed, 3 bath home, featuring an attached 2-car garage, a woodstove, and central heating, formal dining area with deck access through a slider, a kitchen with ample cabinet storage. Large closets and extra space under the house.  
**PRESENTED AT: \$365,000**



1-bed, 1-bath cottage sits on almost an acre. Included is an attached garage, office/bonus room, and indoor laundry with washer, dryer. Property offers a guest house for extended stays, RV parking, and a practical locking storage shed.  
**PRESENTED AT: \$379,000**

Craftsman-style home currently divided into four rented apartments, all separately metered for natural gas and water. 3 apartments have a kitchen and a full bathroom. 1 apartment has 2 bedrooms, 1 bath, and a bonus room. Large backyard, decks and porches.  
**PRESENTED AT: \$695,000**



Picture perfect home on 23+ acres. 1600 sqft farmhouse has 2 bedrooms + bonus room that can be a 3rd bedroom or office, 2 full baths, remodeled kitchen, soapstone countertops, craftsman-style cabinets, and wood floors. In-ground saltwater pool set in a stone patio.  
**PRESENTED AT: \$769,000**

## 129.8+/- Acres Outstanding Ranch Property

Move to the country and enjoy the ranch lifestyle on this lovely acreage. There is a gorgeous lodge style home with 3 bedrooms, 3 baths. It features a vaulted ceiling in the spacious living room, a large rocked fireplace, an open floorplan into the kitchen and dining area. The master suite is on the main level with a large closet and an adjacent bath. Upstairs there are 2 bedrooms, a sitting area and storage closets. The barn is 40x60, lots of space for hay, equipment and 2 stalls for horses. There are 5 fenced pastures. There is so much to see here.  
**\$1,695,000**



## 10.17+/- Acres Pine Mountain Property

Private setting with level building site, spring water, power on site, a couple of storage units. 15 minutes from town, nice neighborhood.  
**\$189,000**



## 150+/- Acres Gorgeous Private Covelo Location

There is a 1500+/- sq. ft. custom built farm house main home with 2 beds, 2 baths, laundry and office. With 3 well-built sleeping cabins, this property would be a perfect place to create a retreat and it has a bath house that is partially completed. Features are a beautiful pond, several outbuildings, gentle land, fenced gardens, excellent abundant water from wells and year round springs.  
**\$550,000**



## 22+/- Level Park-Like Acres

This beautiful land borders the South Fork of the Eel River. There are many open meadows throughout for lovely easy building sites. There is paved road access and PG&E on the corner of the property. Primary tree types are redwood and fir, with some mixed madrone and oak. It is zoned 12 which allows for residential, commercial up to Industrial use, many possibilities. It is approximately 15 minutes west of Laytonville right off of Branscomb Road.  
**\$230,000**



## 240+/- Acres in Covelo

With beautiful views, rolling meadows and mixed wooded areas. Easily accessible for hunting, camping and recreation. Just minutes to the Eel River and Mendocino National Forest. PG&E is on the property with a power meter and electrical box already installed. There are many awesome view building sites on this tidy property.  
**\$250,000**

**Residential Building Lot on Holly and Poplar**  
All utilities are available, convenient location in town.  
**\$100,000**

**3.3+/- Level Acres**  
Great opportunity for a commercial business or investment property. There is a 1,700+/- sq. ft. office building with 4 separate offices and 2,646+/- storage attached. The metal shop is 4,608+/- sq. ft. with drive thru bays and roll up doors. Approximately 3 acres are paved. There is a new septic system and city water. Used previously for years as a truck shop business. Many more details call for information.  
**\$660,000**

**Beautiful Level Lot in Town**  
Zoned commercial but could have a residence and a business with approval from the City of Willits. Convenient location, pretty spot.  
**\$79,500**

**Level Commercial Lot on Main Street - Hwy. 101**  
Great visibility for a business. It may be possible to have a residence as well as a business location. All utilities are available.  
**\$134,000**

**Level Commercial Lot on Main Street - Hwy. 101**  
Great visibility for a business. It may be possible to have a residence as well as a business location. All utilities are available.  
**\$134,000**

 <b>Tara Moratti</b> DRE#01420657 707-367-0389 livinmendo@gmail.com	 <b>Lee F. Persico</b> DRE#00446837 707-489-0332 ColdWellBankerWillits@gmail.com	 <b>Alicia Kepple</b> DRE#02108446 707-272-7782 aliciamendorealty@gmail.com
 <b>Randa Craighead</b> DRE#01971901 707-841-7778 randa.craighead@coldwellbanker.com	 <b>Audrey Low</b> DRE#02074437 707-972-0524 norcalhomes@yahoo.com	 <b>Carey Pinson</b> DRE#01967973 707-513-8687 carey.pinson@gmail.com
 100 South Street, Willits (707) 459-5389 DRE#02116789		
 <b>Kacee Westfall</b> DRE#0223532 707-354-5577 kaceewestfall@gmail.com		

Contact one of our experienced agents to find homes for sale in Willits or Mendocino County.  
**FOR MORE INFORMATION, VISIT US AT CBMENDOREALTY.COM**

For information or an appointment to view please call:  
**Randy and Ruth Weston**  
 707-459-4961 • 707-489-3333  
 CalBRE: 00990817  
[ruthweston@pacific.net](mailto:ruthweston@pacific.net)  
 557 South Main Street • Willits